



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 September 30, 2017

Shareholders' Account (Non-technical Account)

(Rs.'000)

Particulars	Schedule	FOR THE QUARTER ENDED ON SEPTEMBER 2017	UP TO THE QUARTER ENDED ON SEPTEMBER 2017	FOR THE QUARTER ENDED ON SEPTEMBER 2016	UP TO THE QUARTER ENDED ON SEPTEMBER 2016
Amounts transferred from/to the Policyholders Account (Technical Account)		1,173,706	1,577,689	482,990	822,391
Income From Investments					
(a) Interest, Dividends & Rent – Gross		160,252	296,354	147,589	293,545
(b) Profit on sale/redemption of investments		32,504	74,864	109,709	142,527
(c) (Loss on sale/ redemption of investments)		(129)	(859)	0	(2,246)
(d) Amortisation of discount/(premium)		(8,900)	(16,800)	(4,201)	(7,482)
Other Income (To be specified)		-	-	-	-
<b>TOTAL (A)</b>		<b>1,357,433</b>	<b>1,931,248</b>	<b>736,087</b>	<b>1,248,735</b>
Expense other than those directly related to the insurance business:		120,017	231,003	24,224	46,076
Expenses in excess of Allowable Expense transferred from Policyholders Account		1,028,514	1,028,514		
Bad debts written off		-	-	-	-
Transfer to Policyholders' fund		(134,700)	134,300	592,562	977,981
Provisions (Other than taxation)					
(a) For diminution in the value of investments (Net)		-	-	-	-
(b) Provision for doubtful debts		-	-	-	-
(c) Others (to be specified)		-	-	-	-
<b>TOTAL (B)</b>		<b>1,013,831</b>	<b>1,393,817</b>	<b>616,786</b>	<b>1,024,057</b>
<b>Profit/ (Loss) before tax</b>		<b>343,602</b>	<b>537,431</b>	<b>119,301</b>	<b>224,678</b>
<b>Provision for Taxation</b>					
Current Tax Credit/(Charge)		-	-	-	-
Deferred Tax Credit / (Charge)		(44,239)	(69,194)	(15,360)	(28,927)
<b>Profit / (Loss) after tax</b>		<b>299,363</b>	<b>468,237</b>	<b>103,941</b>	<b>195,750</b>
<b>APPROPRIATIONS</b>					
(a) Balance at the beginning of the year.		-	(3,539,405)	-	(4,152,944)
(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>299,363</b>	<b>(3,071,168)</b>	<b>103,942</b>	<b>(3,957,193)</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 September 30, 2017

(Rs.'000)

Particulars	Schedule	As at September 30, 2017	As at September 30, 2016
<b>SOURCES OF FUNDS</b>			
<i>SHAREHOLDERS' FUNDS:</i>			
SHARE CAPITAL	L-8,L-9	3,740,619	3,740,619
SHARE APPLICATION MONEY		-	-
RESERVES AND SURPLUS	L-10	8,329,217	8,329,217
CREDIT/(DEBIT) FAIR VALUE CHANGE ACCOUNT		(2,652)	(12,777)
<b>Sub-Total</b>		<b>12,067,184</b>	<b>12,057,059</b>
<i>BORROWINGS</i>			
<i>POLICYHOLDERS' FUNDS:</i>			
CREDIT/(DEBIT) FAIR VALUE CHANGE ACCOUNT		30,323	8
POLICY LIABILITIES		19,667,360	12,746,404
INSURANCE RESERVES		-	-
PROVISION FOR LINKED LIABILITIES		2,605,072	2,241,042
<b>Sub-Total</b>		<b>22,302,755</b>	<b>14,987,454</b>
FUNDS FOR FUTURE APPROPRIATIONS		-	-
<b>TOTAL</b>		<b>34,369,939</b>	<b>27,044,513</b>
<b>APPLICATION OF FUNDS</b>			
<i>INVESTMENTS</i>			
Shareholders'	L-12	9,072,090	7,663,290
Policyholders'	L-13	19,613,234	12,651,204
ASSETS HELD TO COVER LINKED LIABILITIES	L-14	2,605,072	2,241,042
LOANS	L-15	20,921	11,147
FIXED ASSETS	L-16	519,190	470,959
DEFERRED TAX ASSETS		455,203	586,136
<i>CURRENT ASSETS</i>			
Cash and Bank Balances	L-17	384,532	336,575
Advances and Other Assets	L-18	2,310,064	1,522,778
<b>Sub-Total (A)</b>		<b>2,694,596</b>	<b>1,859,353</b>
<i>CURRENT LIABILITIES</i>			
PROVISIONS	L-19	3,561,018	2,308,440
	L-20	120,517	87,371
<b>Sub-Total (B)</b>		<b>3,681,535</b>	<b>2,395,811</b>
NET CURRENT ASSETS (C) = (A – B)		(986,939)	(536,458)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	L-21	-	-
DEBIT BALANCE IN PROFIT & LOSS ACCOUNT (Shareholders' Account)		3,071,168	3,957,193
Debit Balance of Revenue Account		-	-
<b>TOTAL</b>		<b>34,369,939</b>	<b>27,044,513</b>

**CONTINGENT LIABILITIES**

Particulars		As at September 30, 2017	As at September 30, 2016
Partly paid-up investments		-	-
Claims, other than against policies, not acknowledged as debts by the company		3,292	4,108
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		20,500	70,553
Reinsurance obligations to the extent not provided for in accounts		-	-
Other-			
Statutory Bonus (retrospective amendment stayed by Karnataka and Kerala High Courts)		8,115	8,115
Policy related claims under litigation		75,417	-
<b>TOTAL</b>		<b>107,324</b>	<b>82,776</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 SEPTEMBER 2017								FOR THE PERIOD ENDED ON SEPTEMBER 2017								
		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	552,018	-	-	71	101,277	43,723	-	<b>697,089</b>	1,038,116	-	-	79	181,687	79,985	-	<b>1,299,867</b>	
2	Renewal Premiums	682,829	-	-	30	162,024	48,845	4,384	<b>898,112</b>	1,208,820	-	-	759	259,893	87,170	6,909	<b>1,563,551</b>	
3	Single Premiums	286	2,681,913	6,195	8,653	-	94,291	-	<b>2,791,338</b>	419	4,992,654	6,195	8,674	-	161,386	-	<b>5,169,329</b>	
	<b>TOTAL PREMIUM</b>	<b>1,235,133</b>	<b>2,681,913</b>	<b>6,195</b>	<b>8,754</b>	<b>263,301</b>	<b>186,858</b>	<b>4,384</b>	<b>4,386,539</b>	<b>2,247,355</b>	<b>4,992,654</b>	<b>6,195</b>	<b>9,512</b>	<b>441,580</b>	<b>328,541</b>	<b>6,909</b>	<b>8,032,746</b>	

(Rs.'000)

S.No.	Particulars	FOR THE QUARTER ENDED ON SEPTEMBER 2016								FOR THE PERIOD ENDED ON SEPTEMBER 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	320,905	-	-	447	11,832	10,752	-	<b>343,935</b>	589,638	-	-	1,233	55,068	23,162	-	<b>669,102</b>	
2	Renewal Premiums	424,407	-	-	-	133,976	43,979	5,039	<b>607,402</b>	768,570	-	-	-	198,885	83,606	8,643	<b>1,059,704</b>	
3	Single Premiums	186	1,562,288	1,545	1,411	-	102,612	-	<b>1,668,042</b>	186	2,708,577	1,545	1,695	-	119,057	-	<b>2,831,059</b>	
	<b>TOTAL PREMIUM</b>	<b>745,497</b>	<b>1,562,288</b>	<b>1,545</b>	<b>1,858</b>	<b>145,808</b>	<b>157,344</b>	<b>5,039</b>	<b>2,619,380</b>	<b>1,358,394</b>	<b>2,708,577</b>	<b>1,545</b>	<b>2,928</b>	<b>253,953</b>	<b>225,825</b>	<b>8,643</b>	<b>4,559,865</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 SEPTEMBER 2017								FOR THE PERIOD ENDED ON SEPTEMBER 2017								
	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	71,666	(100)	-	116	9,914	1,598	-	83,193	130,304	-	-	116	19,289	3,037	-	152,746	
- Renewal premiums	10,211	-	-	-	4,947	262	-	15,419	17,220	-	-	-	7,799	451	-	25,470	
- Single premiums	(100)	11,923	-	-	-	1,510	-	13,333	-	16,613	-	-	-	2,373	-	18,985	
<b>Total (A)</b>	<b>81,777</b>	<b>11,823</b>	<b>-</b>	<b>116</b>	<b>14,861</b>	<b>3,370</b>	<b>-</b>	<b>111,947</b>	<b>147,524</b>	<b>16,613</b>	<b>-</b>	<b>116</b>	<b>27,088</b>	<b>5,861</b>	<b>-</b>	<b>197,202</b>	
Add: Commission on Re-insurance Accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Less: Commission on Re-insurance Ceded	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>Net Commission</b>	<b>81,777</b>	<b>11,823</b>	<b>-</b>	<b>116</b>	<b>14,861</b>	<b>3,370</b>	<b>-</b>	<b>111,947</b>	<b>147,524</b>	<b>16,613</b>	<b>-</b>	<b>116</b>	<b>27,088</b>	<b>5,861</b>	<b>-</b>	<b>197,202</b>	
<b>Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:</b>																	
Agents	40,029	-	-	116	11,451	3,316	-	54,912	78,257	-	-	116	20,089	4,976	-	103,438	
Brokers	306	11,793	-	-	199	11	-	12,309	379	16,534	-	-	84	19	-	17,016	
Corporate Agency	41,220	30	-	-	3,186	42	-	44,479	68,563	79	-	-	6,884	866	-	76,392	
Referral	222	-	-	-	26	-	-	247	325	-	-	-	31	-	-	356	
Others (pl. specify)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Bancassurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>TOTAL (B)</b>	<b>81,777</b>	<b>11,823</b>	<b>-</b>	<b>116</b>	<b>14,862</b>	<b>3,369</b>	<b>-</b>	<b>111,947</b>	<b>147,524</b>	<b>16,613</b>	<b>-</b>	<b>116</b>	<b>27,089</b>	<b>5,861</b>	<b>-</b>	<b>197,202</b>	

(Rs.'000)

Particulars	FOR THE QUARTER ENDED ON SEPTEMBER 2016								FOR THE PERIOD ENDED ON SEPTEMBER 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	37,573	-	-	-	2,333	298	-	40,203	67,448	-	-	-	7,991	745	-	76,184	
- Renewal premiums	6,652	(0)	-	-	5,149	225	-	12,026	10,613	(0)	-	-	6,767	397	-	17,778	
- Single premiums	-	479	-	-	-	1,660	-	2,139	-	643	-	-	-	1,832	-	2,475	
<b>Total (A)</b>	<b>44,225</b>	<b>479</b>	<b>-</b>	<b>-</b>	<b>7,481</b>	<b>2,184</b>	<b>-</b>	<b>54,369</b>	<b>78,061</b>	<b>643</b>	<b>-</b>	<b>-</b>	<b>14,758</b>	<b>2,974</b>	<b>-</b>	<b>96,436</b>	
Add: Commission on Re-insurance Accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Less: Commission on Re-insurance Ceded	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>Net Commission</b>	<b>44,225</b>	<b>479</b>	<b>-</b>	<b>-</b>	<b>7,481</b>	<b>2,184</b>	<b>-</b>	<b>54,369</b>	<b>78,061</b>	<b>643</b>	<b>-</b>	<b>-</b>	<b>14,758</b>	<b>2,974</b>	<b>-</b>	<b>96,436</b>	
<b>Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:</b>																	
Agents	30,009	-	-	-	6,971	1,479	-	38,458	57,175	-	-	-	13,283	2,256	-	72,714	
Brokers	253	479	-	-	419	13	-	1,163	296	643	-	-	(67)	21	-	894	
Corporate Agency	13,347	-	-	-	(500)	688	-	13,536	19,938	-	-	-	945	693	-	21,576	
Referral	525	-	-	-	519	4	-	1,048	536	-	-	-	519	4	-	1,058	
Others (pl. specify)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Bancassurance	90	-	-	-	73	-	-	163	116	-	-	-	78	-	-	194	
<b>TOTAL (B)</b>	<b>44,225</b>	<b>479</b>	<b>-</b>	<b>-</b>	<b>7,481</b>	<b>2,184</b>	<b>-</b>	<b>54,368</b>	<b>78,061</b>	<b>643</b>	<b>-</b>	<b>-</b>	<b>14,758</b>	<b>2,975</b>	<b>-</b>	<b>96,436</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 SEPTEMBER 30, 2017								UPTO THE PERIOD ENDED ON SEPTEMBER 30, 2017									
		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	421,302	220,799	3,206	3,395	87,355	36,049	2,952	775,058	760,300	384,015	5,266	5,481	159,502	64,975	5,087	1,384,626		
2	Travel, conveyance and vehicle running expenses	7,592	9,482	48	53	1,546	625	42	19,388	20,186	19,203	153	159	4,145	1,652	151	45,649		
3	Training expenses (including Agent advisors)	20,845	35,779	572	576	3,131	1,076	572	62,551	46,476	82,836	1,376	1,380	7,536	2,838	1,376	143,818		
4	Rent, rates & taxes	15,491	15,145	180	186	3,040	1,257	168	35,467	30,575	29,828	343	350	6,062	2,472	332	69,962		
5	Repairs & Maintenance	7,107	11,886	162	164	1,491	555	157	21,522	15,102	22,002	288	290	2,987	1,131	283	42,083		
6	Printing and stationery	1,535	1,757	23	23	282	110	22	3,752	2,279	2,449	32	32	422	160	31	5,405		
7	Communication expenses	4,230	6,834	98	99	793	249	101	12,404	8,595	13,824	196	198	1,591	510	202	25,116		
8	Legal, professional and consultancy charges	19,448	16,646	230	241	3,583	1,157	243	41,548	37,874	35,822	488	504	7,044	2,413	519	84,664		
9	Medical fees	346	1,048	15	15	68	17	15	1,524	641	2,129	31	31	123	36	31	3,022		
10	Auditors' fees, expenses etc :	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(a) as auditor	173	466	7	7	31	8	7	699	345	933	14	14	62	18	14	1,400		
	(b) as adviser	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(c) out of pocket expense	37	211	2	2	7	2	2	263	64	403	3	3	12	3	3	491		
	(d) in any other capacity	67	379	3	3	12	3	3	470	118	740	5	5	21	6	5	900		
11	Advertisement and publicity	50,507	233,937	1,094	1,104	9,460	3,598	1,081	300,781	127,852	368,361	3,381	3,391	22,064	8,722	3,368	537,139		
12	Interest and bank charges	(1,796)	4,342	64	64	271	76	65	3,086	1,612	4,382	65	65	295	85	66	6,570		
13	Investment related charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
14	Postage and courier cost	3,195	5,761	62	67	485	158	62	9,790	7,627	7,367	83	88	1,209	346	83	16,803		
15	Sales Promotion expenses	56,085	103,870	1,388	1,404	11,014	4,323	1,361	179,445	149,225	217,680	3,240	3,256	27,341	11,051	3,213	415,006		
16	Information technology expenses	17,280	28,711	388	394	3,302	1,053	387	51,515	26,347	47,255	630	636	5,142	1,677	629	82,316		
17	Recruitment (including Agent advisors)	4,015	3,904	53	56	671	224	52	8,975	6,381	5,941	60	63	1,052	321	59	13,877		
18	Electricity ,water and utilities	3,873	3,901	47	49	772	322	44	9,008	7,435	7,483	89	91	1,493	619	86	17,296		
19	Policy issuance and servicing costs	14,177	37,432	(23)	33	1,953	571	(24)	54,119	34,368	94,547	41	98	5,164	1,430	41	135,689		
20	(Profit)/Loss on fluctuation in foreign exchange	10	(12)	-	-	1	1	-	-	(261)	(513)	(9)	(9)	(43)	(17)	(9)	(861)		
21	(Profit)/Loss on fixed assets	(64)	(127)	(2)	(2)	(11)	(5)	(2)	(213)	(71)	(140)	(2)	(2)	(12)	(5)	(2)	(234)		
22	Service Tax expense	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
23	Other miscellaneous expenses	24,841	3,771	41	50	593	114	38	29,448	30,548	7,764	128	139	1,771	506	129	40,985		
24	Depreciation	13,812	31,354	446	448	2,656	814	443	49,973	25,770	58,152	819	821	4,978	1,595	816	92,951		
	<b>TOTAL</b>	<b>684,108</b>	<b>777,276</b>	<b>8,104</b>	<b>8,431</b>	<b>132,506</b>	<b>52,357</b>	<b>7,791</b>	<b>1,670,573</b>	<b>1,339,388</b>	<b>1,412,463</b>	<b>16,720</b>	<b>17,084</b>	<b>259,961</b>	<b>102,544</b>	<b>16,513</b>	<b>3,164,673</b>		

(Rs.'000)

S.No.	Particulars	FOR THE QUARTER ENDED ON SEPTEMBER 30, 2016								UPTO THE PERIOD ENDED ON SEPTEMBER 30, 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	376,059	54,101	226	1,285	40,114	32,209	492	504,486	739,063	106,119	226	2,501	102,499	47,086	731	998,225		
2	Travel, conveyance and vehicle running expenses	14,760	1,065	11	57	1,916	1,302	24	19,135	27,609	3,365	11	101	4,161	1,790	35	37,072		
3	Training expenses (including Agent advisors)	4,421	5,802	2	17	571	392	7	11,212	8,384	10,444	2	31	1,263	543	10	20,677		
4	Rent, rates & taxes	18,946	7,421	22	73	2,448	1,683	31	30,624	35,890	14,301	22	131	5,409	2,327	45	58,125		
5	Repairs & Maintenance	12,938	4,922	9	49	1,681	1,140	21	20,760	24,162	8,830	9	88	3,642	1,567	30	38,328		
6	Printing and stationery	871	548	-	3	105	85	1	1,613	1,939	814	-	7	292	126	2	3,180		
7	Communication expenses	5,141	1,947	4	20	553	580	10	8,255	14,323	4,598	4	52	2,158	929	18	22,082		
8	Legal, professional and consultancy charges	48,216	14,628	-	92	2,132	3,119	-	68,187	83,341	29,209	-	198	7,783	4,956	-	125,487		
9	Medical fees	(1,315)	723	-	(5)	(230)	(50)	-	(877)	6	951	-	-	1	-	-	958		
10	Auditors' fees, expenses etc :	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(a) as auditor	423	182	-	2	54	39	1	701	854	358	-	3	129	55	1	1,400		
	(b) as adviser	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(c) out of pocket expense	(44)	77	-	-	(9)	(2)	-	22	22	104	-	-	3	1	-	130		
	(d) in any other capacity	117	657	-	-	18	8	-	800	142	665	-	-	22	9	-	838		
11	Advertisement and publicity	81,254	89,158	-	166	4,753	5,133	-	180,464	123,255	136,747	-	293	11,511	7,330	-	279,136		
12	Interest and bank charges	1,540	636	-	6	195	141	3	2,521	3,064	1,127	-	11	461	199	4	4,866		
13	Investment related charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
14	Postage and courier cost	1,890	3,171	1	8	201	216	4	5,491	5,386	3,861	1	20	812	349	7	10,436		
15	Sales Promotion expenses	58,975	12,468	-	113	2,752	3,801	-	78,109	99,805	42,533	-	237	9,321	5,936	-	157,832		
16	Information technology expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
17	Recruitment (including Agent advisors)	5,816	1,467	2	22	797	465	8	8,577	9,100	4,070	2	33	1,371	590	11	15,177		
18	Electricity ,water and utilities	5,006	1,637	1	19	664	425	8	7,760	8,784	2,685	1	32	1,324	569	11	13,406		
19	Policy issuance and servicing costs	9,619	33,265	549	(247)	(301)	642	-	43,527	35,312	43,320	549	1,696	3,478	1,988	-	86,343		
20	(Profit)/Loss on fluctuation in foreign exchange	108	35	-	-	2	5	-	150	209	100	-	1	32	12	-	354		
21	(Profit)/Loss on fixed assets	26	17	-	-	8	2	-	53	(6)	(3)	-	-	(1)	-	-	(10)		
22	Service Tax expense	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
23	Other miscellaneous expenses	9,844	2,316	4	5	258	328	4	12,759	18,484	6,855	4	34	1,781	795	14	27,967		
24	Depreciation	19,844	8,629	26	77	2,543	1,788	32	32,939	38,501	16,135	26	141	5,803	2,497	48	63,151		
	<b>TOTAL</b>	<b>674,455</b>	<b>244,872</b>	<b>857</b>	<b>1,762</b>	<b>61,225</b>	<b>53,451</b>	<b>646</b>	<b>1,037,268</b>	<b>1,277,629</b>	<b>437,188</b>	<b>857</b>	<b>5,610</b>	<b>163,255</b>	<b>79,654</b>	<b>967</b>	<b>1,965,160</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 SEPTEMBER 30, 2017								UP TO THE QUARTER ENDED ON SEPTEMBER 30, 2017								
	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,	28,497	351,137	-	-	5,567	3,134	-	388,335	59,240	722,241	-	-	12,954	3,604	-	798,039	
(b) Claims by Maturity,	324	-	-	-	-	-	-	324	324	-	-	-	-	-	-	324	
(c) Annuities/Pension payment,	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(d) Other Benefits																	
Surrenders/Withdrawals	39,641	119,659	-	-	10,587	103,501	9,469	282,856	71,712	235,726	-	-	18,220	281,113	21,240	628,010	
Survival	7,260	-	-	-	12,582	-	-	19,841	11,961	-	-	-	15,021	-	-	26,983	
Health	-	-	20	300	-	-	-	320	-	-	20	300	-	-	-	320	
Riders	-	-	-	-	-	-	-	-	52	-	-	-	-	-	-	52	
Claim Investigation Fees	365	930	-	34	229	-	-	1,557	1,792	930	-	34	387	3	-	3,145	
Investment Income to Policy holders on unclaimed amounts	8,817	-	-	-	(16)	(11)	-	8,789	12,861	-	-	-	-	-	-	12,861	
Interest on Unclaimed amounts	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>Total paid</b>	<b>84,903</b>	<b>471,725</b>	<b>20</b>	<b>334</b>	<b>28,948</b>	<b>106,624</b>	<b>9,469</b>	<b>702,023</b>	<b>157,942</b>	<b>958,896</b>	<b>20</b>	<b>334</b>	<b>46,582</b>	<b>284,720</b>	<b>21,240</b>	<b>1,469,734</b>	
2. (Amount ceded in reinsurance):																	
(a) Claims by Death,	(6,167)	(199,748)	-	(50)	(563)	(381)	-	(206,909)	(13,315)	(324,847)	-	(50)	(563)	(345)	-	(339,119)	
(b) Claims by Maturity,	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(c) Annuities/Pension payment,	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(d) Other Benefits	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>Total ceded</b>	<b>(6,167)</b>	<b>(199,748)</b>	<b>-</b>	<b>(50)</b>	<b>(563)</b>	<b>(381)</b>	<b>-</b>	<b>(206,909)</b>	<b>(13,315)</b>	<b>(324,847)</b>	<b>-</b>	<b>(50)</b>	<b>(563)</b>	<b>(345)</b>	<b>-</b>	<b>(339,119)</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>78,736</b>	<b>271,978</b>	<b>20</b>	<b>284</b>	<b>28,385</b>	<b>106,243</b>	<b>9,469</b>	<b>495,114</b>	<b>144,627</b>	<b>634,049</b>	<b>20</b>	<b>284</b>	<b>46,019</b>	<b>284,375</b>	<b>21,240</b>	<b>1,130,614</b>	

Particulars	FOR THE QUARTER ENDED ON SEPTEMBER 30, 2016								UP TO THE QUARTER ENDED ON SEPTEMBER 30, 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,	13,614	219,304	-	125	3,385	6,485	186	243,099	35,295	414,199	-	125	8,535	9,593	244	467,991	
(b) Claims by Maturity,	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(c) Annuities/Pension payment,	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(d) Other Benefits																	
Surrenders/Withdrawals	93,688	65,924	-	-	1,874	182,989	19,942	364,418	146,865	138,158	-	-	2,734	353,866	40,368	681,992	
Survival	5,264	-	-	-	4,375	-	-	9,640	12,566	-	-	-	12,001	-	-	24,567	
Riders	-	-	-	-	-	-	-	-	51	-	-	-	-	-	-	51	
Claim Investigation Fees	9	265	-	-	176	13	-	462	295	367	-	-	269	20	-	951	
Investment Income to Policy holders on unclaimed amounts	2,361	4	-	-	-	0	-	2,365	3,919	4	-	-	2	9	1	3,936	
Interest on Unclaimed amounts	-	-	-	-	0	-	-	0	-	-	-	-	1	-	-	1	
<b>Total paid</b>	<b>114,936</b>	<b>285,498</b>	<b>-</b>	<b>125</b>	<b>9,809</b>	<b>189,487</b>	<b>20,128</b>	<b>619,984</b>	<b>198,991</b>	<b>552,728</b>	<b>-</b>	<b>125</b>	<b>23,542</b>	<b>363,489</b>	<b>40,613</b>	<b>1,179,488</b>	
2. (Amount ceded in reinsurance):																	
(a) Claims by Death,	(4,329)	(81,046)	-	(50)	(1,053)	(81)	-	(86,560)	(11,500)	(169,403)	-	(50)	(1,484)	(446)	-	(182,883)	
(b) Claims by Maturity,	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(c) Annuities/Pension payment,	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(d) Other Benefits	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>Total ceded</b>	<b>(4,329)</b>	<b>(81,046)</b>	<b>-</b>	<b>(50)</b>	<b>(1,053)</b>	<b>(81)</b>	<b>-</b>	<b>(86,560)</b>	<b>(11,500)</b>	<b>(169,403)</b>	<b>-</b>	<b>(50)</b>	<b>(1,484)</b>	<b>(446)</b>	<b>-</b>	<b>(182,883)</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>110,606</b>	<b>204,452</b>	<b>-</b>	<b>75</b>	<b>8,756</b>	<b>189,406</b>	<b>20,128</b>	<b>533,424</b>	<b>187,492</b>	<b>383,325</b>	<b>-</b>	<b>75</b>	<b>22,057</b>	<b>363,043</b>	<b>40,613</b>	<b>996,605</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 September 30, 2017	As at September 30, 2016
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 September 30,2017		As at September 30, 2016	
	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)

S.No.	Particulars	As at September 30, 2017	As at September 30, 2016
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 September 30, 2017	As at September 30, 2016
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 September 30, 2017</b>	<b>As at September 30, 2016</b>
	<b>LONG TERM INVESTMENTS</b>		
1	Government securities and Government guaranteed bonds including Treasury Bills	5,226,264	4,318,225
2	Other Approved Securities	348,178	269,900
3	Other Investments		
	(a) Shares	-	-
	(aa) Equity	1,398,235	227,766
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	671,262	874,629
	(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	1,142,240	1,633,822
5	Other than Approved Investments	31,083	1,287
	<b>SHORT TERM INVESTMENTS</b>		
1	Government securities and Government guaranteed bonds including Treasury Bills	17,328	13,661
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares	-	-
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	213,500	310,000
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	20,000	-
	(e) Other Securities (to be specified)	-	-
	(f) Subsidiaries	-	-
	Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	(0)	10,000
5	Other than Approved Investments	(0)	0
	<b>TOTAL</b>	<b>9,072,090</b>	<b>7,663,289</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 September 30, 2017								As at September 30, 2016							
		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	4,024,582	4,627,835	10,808	10,601	909,122	28,239	2,517	<b>9,613,705</b>	2,630,881	3,504,624	-	10,225	565,174	23,975	2,405	<b>6,737,284</b>
2	Other Approved Securities	60,128	674,735	-	-	-	-	-	<b>734,863</b>	10,012	90,753	-	-	-	-	-	<b>100,765</b>
3	(a) Shares	158,421	347,914	-	-	73,959	-	-	580,294	-	-	-	-	-	-	-	-
	(aa) Equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(bb) Preference	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(d) Debentures/ Bonds	820,523	1,657,098	-	-	250,226	3,534	-	2,731,381	574,729	962,527	-	-	160,676	4,647	-	<b>1,702,579</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	2,055,227	2,998,492	-	-	351,752	10,000	-	<b>5,415,471</b>	1,632,249	2,052,923	-	-	303,243	10,000	-	<b>3,998,415</b>
5	Other than Approved Investments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>SHORT TERM INVESTMENTS</b>																	
1	Government securities and Government guaranteed bonds including Treasury Bills	(0)	1,973	-	-	0	-	0	<b>1,973</b>	(0)	23,248	-	-	-	-	0	<b>23,248</b>
2	Other Approved Securities	-	20,118	-	-	-	-	-	<b>20,118</b>	-	-	-	-	-	-	-	-
3	(a) Shares	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(aa) Equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(bb) Preference	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(b) Mutual Funds	164,100	211,400	408	822	66,000	200	-	<b>442,930</b>	(0)	10,008	-	405	5,800	200	-	<b>16,412</b>
	(c) Derivative Instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(d) Debentures/ Bonds	70,000	-	-	-	-	-	-	<b>70,000</b>	-	-	-	-	-	-	-	-
	(e) Other Securities (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Deposits with Bank	-	-	-	-	-	-	-	-	-	20,000	-	-	-	-	-	<b>20,000</b>
	(f) Subsidiaries	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Investments in Infrastructure and Social Sector	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Other than Approved Investments	-	-	-	-	-	-	-	-	-	50,000	-	-	-	-	-	50,000
<b>TOTAL</b>		<b>7,354,981</b>	<b>10,539,564</b>	<b>11,216</b>	<b>11,423</b>	<b>1,651,059</b>	<b>41,974</b>	<b>3,017</b>	<b>19,613,234</b>	<b>4,849,871</b>	<b>6,714,083</b>	<b>-</b>	<b>10,629</b>	<b>1,034,893</b>	<b>38,821</b>	<b>2,905</b>	<b>12,651,203</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 September 30, 2017			As at September 30, 2016		
		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	397,044	14,740	<b>411,784</b>	295,241	11,638	<b>306,879</b>
2	Other Approved Securities	-	-	-	2,045	-	<b>2,045</b>
3	Other Investments						
	(a) Shares						
	(aa) Equity	1,255,997	114,777	<b>1,370,774</b>	1,082,845	130,157	<b>1,213,002</b>
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	189,340	7,663	<b>197,003</b>	193,594	12,149	<b>205,743</b>
	(e) Other Securities - Fixed Deposits	6,500	-	<b>6,500</b>	6,500	-	<b>6,500</b>
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Social Sector	221,015	11,041	<b>232,056</b>	86,567	10,046	<b>96,613</b>
5	Other than Approved Investments	67,408	6,725	<b>74,133</b>	17,328	1,913	<b>19,241</b>
	<b>SHORT TERM INVESTMENTS</b>						
1	Government securities and Government guaranteed bonds including Treasury Bills	234,305	-	<b>234,305</b>	268,256	-	<b>268,256</b>
2	Other Approved Securities	2,009	-	<b>2,009</b>	-	-	-
3	(a) Shares						
	(aa) Equity	-	-	-	-	-	-
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	62,038	4,000	<b>66,038</b>	37,044	900	<b>37,944</b>
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	10,043	-	<b>10,043</b>	46,865	-	<b>46,865</b>
	(e) Other Securities (to be specified)	-	-	-	-	-	-
	Deposit with Bank	-	-	-	29,700	-	<b>29,700</b>
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Social Sector	-	-	-	8,087	2,022	<b>10,109</b>
5	Other than Approved Investments	-	-	-	-	-	-
	<b>NET CURRENT ASSETS</b>						
	Bank Balances	3,275	390	<b>3,665</b>	2,686	497	<b>3,183</b>
	Income accrued on investments	46,153	1,204	<b>47,357</b>	23,142	1,111	<b>24,253</b>
	Other Receivable	-	-	-	11,127	-	<b>11,127</b>
	Payables for purchase of Securities	-	-	-	-	-	-
	FMC Payable	(3,029)	(210)	<b>(3,239)</b>	(2,387)	(222)	<b>(2,609)</b>
	Other Payables	(40,992)	(6,364)	<b>(47,356)</b>	(33,104)	(4,705)	<b>(37,809)</b>
	<b>TOTAL</b>	<b>2,451,105</b>	<b>153,964</b>	<b>2,605,069</b>	<b>2,075,536</b>	<b>165,506</b>	<b>2,241,042</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 September 30, 2017</b>	<b>As at September 30, 2016</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	20,921	11,147
	(d) Others (to be specified)	-	-
	<i>Unsecured</i>	-	-
	<b>TOTAL</b>	<b>20,921</b>	<b>11,147</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	20,921	11,147
	(f) Others (to be specified)	-	-
	<b>TOTAL</b>	<b>20,921</b>	<b>11,147</b>
3	<b>PERFORMANCE-WISE CLASSIFICATION</b>	-	-
	(a) Loans classified as standard	-	-
	(aa) In India	20,921	11,147
	(bb) Outside India	-	-
	(b) Non-standard loans less provisions	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	<b>TOTAL</b>	<b>20,921</b>	<b>11,147</b>
4	<b>MATURITY-WISE CLASSIFICATION</b>	-	-
	(a) Short Term	-	-
	(b) Long Term	20,921	11,147
	<b>TOTAL</b>	<b>20,921</b>	<b>11,147</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 September 30, 2017	As at September 30, 2016
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles - Software	449,305	95,266	-	544,572	169,721	54,702	-	224,423	320,148	310,327
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Improvements	116,712	22,653	117	139,248	48,640	11,476	63	60,053	79,195	42,038
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	22,258	4,119	27	26,351	16,124	2,679	27	18,777	7,574	2,517
Information Technology Equipment	171,926	33,544	1,026	204,444	99,816	20,145	992	118,968	85,475	59,363
Vehicles	-	-	-	-	-	-	-	-	-	-
Office Equipment	33,563	4,784	265	38,082	21,443	3,949	255	25,137	12,945	7,401
Others (Specify nature)	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>793,764</b>	<b>160,366</b>	<b>1,435</b>	<b>952,696</b>	<b>355,745</b>	<b>92,950</b>	<b>1,336</b>	<b>447,359</b>	<b>505,337</b>	<b>421,646</b>
Work in progress	-	-	-	-	-	-	-	-	13,853	49,313
<b>Grand Total</b>	<b>793,764</b>	<b>160,366</b>	<b>1,435</b>	<b>952,696</b>	<b>355,745</b>	<b>92,950</b>	<b>1,336</b>	<b>447,359</b>	<b>519,190</b>	<b>470,959</b>
<b>PREVIOUS YEAR</b>	<b>453,725</b>	<b>350,355</b>	<b>10,316</b>	<b>793,764</b>	<b>222,106</b>	<b>142,403</b>	<b>8,765</b>	<b>355,744</b>	<b>504,589</b>	<b>462,605</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 September 30, 2017</b>	<b>As at September 30, 2016</b>
1	Cash (including cheques, drafts and stamps)	137,511	231,737
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	246,921	104,738
	(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>384,532</b>	<b>336,575</b>
	Balances with non-scheduled banks included in 2 and 3 above	-	-
	<b>CASH &amp; BANK BALANCES</b>		
1	In India	384,532	336,575
2	Outside India	-	-
	<b>TOTAL</b>	<b>384,532</b>	<b>336,575</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 September 30, 2017</b>	<b>As at September 30, 2016</b>
	<b>ADVANCES</b>		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	65,311	133,893
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	75,347	65,723
	Deposit -Others	7,981	3,405
	Advances to employees for travel, etc.	14,058	3,305
	<b>TOTAL (A)</b>	<b>162,707</b>	<b>206,336</b>
	<b>OTHER ASSETS</b>		
1	Income accrued on investments	800,831	500,982
2	Outstanding Premiums	260,684	167,399
3	Agents' Balances	13,869	16,354
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsures)	604,068	273,885
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	47,356	37,809
	Investment held to meet policyholder unclaimed	245,978	256,136
	Service Tax Unutilized Credit	99,577	75,084
	Due from Affiliates	-	-
	Other Dues	3,390	5,180
	GST Unutilized Credit	88,150	
	Receivable towards non-par non linked funds	-	1,473
	Receivable from clearing firm	-	-
	Receivable from ex employees	8,929	7,500
	Agents' Balances - provision for doubtful amounts	(9,973)	(11,600)
	Receivable from ex employees- provision	(8,929)	(7,500)
	Provision on Vendor Advances	(6,573)	(6,260)
	<b>TOTAL (B)</b>	<b>2,147,356</b>	<b>1,316,442</b>
	<b>TOTAL (A+B)</b>	<b>2,310,063</b>	<b>1,522,778</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 September 30, 2017</b>	<b>As at September 30, 2016</b>
1	Agents' Balances	73,979	28,208
2	Balances due to other insurance companies	743,309	329,260
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	24,188	21,962
5	Unallocated premium	871,592	766,773
6	Sundry creditors	211,990	231,116
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	56,780	58,318
9	Annuities Due	-	-
10	Due to Officers/ Directors	100	100
11	Due to unit linked fund	-	7,971
12	Policy holders Unclaimed	216,410	189,012
11	Others (to be specified)		
	-Proposal / Policyholder deposits	9,150	5,115
	-Withholding Tax Deducted at Source	29,957	34,869
	-Accrued Expenses	1,159,325	516,091
	-Other Statutory liabilities	20,996	14,714
	- Due to Non- par non linked funds	-	1,473
	-Lease Equalisation Reserve	9,358	6,250
	- GST Payable	133,884	
	- Service Tax Liability	-	97,208
	<b>TOTAL</b>	<b>3,561,018</b>	<b>2,308,440</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 September 30, 2017	As at September 30, 2016
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	58,679	44,933
	- Provision for Leave Encashment	61,838	42,438
	<b>TOTAL</b>	<b>58,679</b>	<b>61,868</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 September 30, 2017</b>	<b>As at September 30, 2016</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: 30-Sep-17

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

S.No.	Particular	For the Quarter Ended Sept 2017	Upto the Quarter Ended Sept 2017	For the Quarter Ended Sept 2016	Upto the Quarter Ended Sept 2016
1	<b>New business premium income growth rate - segment wise</b>	73%	85%	22%	9%
	<b>Non Par Individual Life - Non Linked</b>	72%	76%	64%	62%
	<b>Non Par Group Life</b>	72%	84%	24%	10%
	<b>Non Par Group Health-Non Linked</b>	301%	301%	100%	100%
	<b>Non Par Individual Health - Non Linked</b>	370%	199%	100%	100%
	<b>Participating Individual Life</b>	756%	230%	-91%	-81%
	<b>Non Par Individual Life - Linked</b>	22%	70%	88%	38%
2	<b>Net Retention Ratio</b>	94%	94%	94%	95%
3	<b>Expense of Management to Gross Direct Premium Ratio</b>	41%	42%	42%	45%
4	<b>Commission Ratio (Gross commission paid to Gross Premium)</b>	3%	2%	2%	2%
5	<b>Ratio of policy holder's liabilities to shareholder's funds</b>	248%	248%	185%	185%
6	<b>Growth rate of shareholders' fund</b>	11%	11%	7%	7%
7	<b>Ratio of surplus to policyholders' liability</b>	5%	7%	3%	5%
8	<b>Change in net worth ( '000)</b>	896,150	896,150	520,007	520,007
9	<b>Profit after tax/Total Income</b>	6%	5%	3%	3%
10	<b>(Total real estate + loans)/(Cash &amp; invested assets)</b>	NA	NA	NA	NA
11	<b>Total investments/(Capital + Surplus)</b>	259%	259%	187%	187%
12	<b>Total affiliated investments/(Capital+ Surplus)</b>	7.08%	7.08%	5.06%	5.06%
13 *	<b>Investment Yield (Gross and Net)</b>				
	<b>A. With realised Gain</b>				
	Policyholders' Funds:				
	Non-Linked:				
	1. PAR	8.04%	8.05%	9.86%	9.20%
	2. Non-PAR*	8.71%	8.68%	12.59%	10.73%
	Linked:				
	4. Non-PAR	9.08%	9.47%	9.78%	9.51%
	Shareholders' Funds	8.35%	8.23%	13.80%	11.68%
	<b>A. Without realised Gain</b>				
	Policyholders' Funds:				
	Non-Linked:				
	1. PAR	8.06%	8.23%	9.86%	9.20%
	2. Non-PAR*	8.72%	8.84%	12.59%	10.73%
	Linked:				
	4. Non-PAR	6.14%	9.27%	19.66%	20.11%
	Shareholders' Funds	-7.55%	4.52%	13.87%	12.15%

FORM L-22 : Analytical Ratios\*

Insurer: DHFL Pramerica Life Insurance Company Limited

Date: 30-Sep-17

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

S.No.	Particular	For the Quarter Ended Sept 2017	Upto the Quarter Ended Sept 2017	For the Quarter Ended Sept 2016	Upto the Quarter Ended Sept 2016
14	Conservation Ratio	94%	90%	62%	60%
15	Persistency Ratio				
	Persistency Ratio by Premium				
	For 13th month+	74.92%	74.92%	59.55%	59.55%
	For 25th month+	52.71%	52.71%	44.09%	44.09%
	For 37th month+	40.57%	40.57%	30.74%	30.74%
	For 49th Month+	29.44%	29.44%	27.79%	27.79%
	for 61st month+	22.49%	22.49%	23.67%	23.67%
	Persistency Ratio by Policy				
	For 13th month+	70.53%	70.53%	54.33%	54.33%
	For 25th month+	48.75%	48.75%	37.31%	37.31%
	For 37th month+	33.74%	33.74%	20.83%	20.83%
	For 49th Month+	19.44%	19.44%	20.04%	20.04%
	for 61st month+	17.41%	17.41%	17.60%	17.60%
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 September 30 2017	For the Quarter ended September 30 2016
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)	1.25	0.18
5 (b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	1.25	0.18
6 (iv) Book value per share (Rs)	24.05	19.98

## 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)*

S.No.	Particular	As at 30 September 2017	As at 30 September 2016
1	<b>Linked</b>		
a	Life	24,732	20,918
b	General Annuity	-	-
c	Pension	1,572	1,679
d	Health	-	-
2	<b>Non-Linked</b>		
a	Life	196,292	127,233
b	General Annuity	-	-
c	Pension	-	-
d	Health	128	44

**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 SEPTEMBER 30th, 2017

*(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	187	187	0.44	4.34	669	617	2.08	20.34	856	804	2.52	24.68
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	240	239	0.47	5.07	422	381	1.07	7.86	662	620	1.54	12.93
4	Bihar	50	49	0.13	1.62	112	72	0.26	3.07	162	121	0.39	4.68
5	Chattisgarh	79	79	0.13	2.40	179	165	0.54	5.24	258	244	0.67	7.64
6	Goa	-	-	-	-	56	40	5.26	18.30	56	40	5.26	18.30
7	Gujarat	113	111	0.39	3.68	1,458	638	3.80	30.24	1,571	749	4.19	33.92
8	Haryana	416	415	1.24	13.05	753	577	2.92	98.10	1,169	992	4.17	111.15
9	Himachal Pradesh	340	338	1.10	11.65	404	340	1.72	14.02	744	678	2.82	25.66
10	Jammu & Kashmir	925	923	2.60	20.79	846	847	4.11	22.73	1,771	1,770	6.71	43.52
11	Jharkhand	114	115	0.22	3.07	114	104	0.44	2.91	228	219	0.67	5.97
12	Karnataka	189	190	0.58	6.57	679	489	2.73	23.69	868	679	3.30	30.25
13	Kerala	22	21	0.10	0.81	99	98	0.48	3.67	121	119	0.58	4.48
14	Madhya Pradesh	374	373	0.77	8.06	649	554	2.52	22.90	1,023	927	3.29	30.96
15	Maharashtra	293	292	0.73	7.50	1,573	1,313	6.01	67.27	1,866	1,605	6.74	74.77
16	Manipur	136	136	0.14	2.43	110	110	0.14	2.70	246	246	0.28	5.13
17	Meghalaya	-	-	-	-	3	-	0.00	0.02	3	-	0.00	0.02
18	Mirzoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	108	108	0.28	4.05	159	159	0.59	5.97	267	267	0.87	10.01
20	Orissa	626	626	0.79	6.59	239	168	0.50	4.03	865	794	1.29	10.62
21	Punjab	1,272	1,257	3.46	31.66	1,621	1,340	6.21	47.86	2,893	2,597	9.66	79.52
22	Rajasthan	538	538	1.23	15.87	566	476	2.45	18.25	1,104	1,014	3.69	34.12
23	Sikkim	13	13	0.02	0.39	43	43	0.07	1.46	56	56	0.09	1.85
24	Tamil Nadu	84	84	0.31	3.21	645	559	2.55	30.62	729	643	2.86	33.82
25	Telangana	6	6	0.00	0.15	91	10	0.03	0.62	97	16	0.03	0.77
26	Tripura	5	5	0.01	0.16	26	26	0.03	1.17	31	31	0.04	1.34
27	Uttar Pradesh	668	672	2.12	17.19	1,398	1,130	5.27	44.94	2,066	1,802	7.39	62.12
28	Uttarakhand	437	437	1.07	7.87	345	337	1.44	6.23	782	774	2.51	14.10
29	West Bengal	149	148	0.51	4.49	628	518	2.36	20.87	777	666	2.88	25.36
30	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
31	Chandigarh	214	214	0.65	5.65	319	292	1.48	10.42	533	506	2.13	16.07
32	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	-	-
33	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
34	Delhi	68	68	0.26	2.51	530	373	2.07	27.13	598	441	2.33	29.64
35	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
36	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
<b>COMPANY TOTAL</b>		<b>7,666</b>	<b>7,644</b>	<b>19.74</b>	<b>190.80</b>	<b>14,736</b>	<b>11,776</b>	<b>59.16</b>	<b>562.61</b>	<b>22,402</b>	<b>19,420</b>	<b>78.90</b>	<b>753.41</b>

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

Insurer: DHFL Pramerica Life Insurance Company Limited

FOR THE QTR ENDED SEPTEMBER 30th, 2017

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	4	460,721	7.95	1,364.64	-	(1,957)	(0.05)	3.17	4	458,764	7.90	1,367.81
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	12	28,598	0.38	72.45	-	-	-	-	12	28,598	0.38	72.45
4	Bihar	2	1,410	0.01	2.16	1	664	0.06	7.33	3	2,074	0.07	9.48
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	3	206,046	0.91	487.09	-	2	0.00	0.05	3	206,048	0.91	487.14
8	Haryana	20	342,059	6.42	954.69	9	4,764	0.27	372.82	29	346,823	6.70	1,327.51
9	Himachal Pradesh	-	-	-	-	-	27	0.35	83.37	-	27	0.35	83.37
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	14	562,829	6.60	1,040.39	11	6,425	7.28	1,688.88	25	569,254	13.88	2,729.27
13	Kerala	8	343,511	5.19	669.48	4	185,695	10.49	969.56	12	529,206	15.68	1,639.04
14	Madhya Pradesh	12	101,340	3.58	960.04	3	819	0.05	7.07	15	102,159	3.63	967.11
15	Maharashtra	4	70,654	0.88	182.28	28	56,570	177.31	5,866.11	32	127,224	178.19	6,048.38
16	Manipur	-	-	-	-	-	159	0.02	1.75	-	159	0.02	1.75
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mirzoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	12	525,973	6.39	1,208.92	2	2,318	0.09	5.15	14	528,291	6.47	1,214.07
21	Punjab	-	-	-	-	-	-	-	-	-	-	-	-
22	Rajasthan	5	24,138	0.34	68.88	1	86	0.03	17.20	6	24,224	0.38	86.08
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	10	629,657	6.16	1,702.83	3	32,340	0.91	129.58	13	661,997	7.07	1,832.41
25	Telangana	3	7,659	0.10	20.07	17	3,827	0.11	65.33	20	11,486	0.22	85.41
26	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
27	Uttar Pradesh	28	393,125	4.08	1,033.88	4	9,430	0.73	115.28	32	402,555	4.82	1,149.16
28	UttraKhand	4	4,773	0.19	23.55	9	3,345	0.08	6.90	13	8,118	0.27	30.45
29	West Bengal	27	180,812	1.54	372.17	3	24,182	0.37	45.58	30	204,994	1.91	417.74
30	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
31	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
32	Dadra & Nagrahaveli	-	-	-	-	-	-	-	-	-	-	-	-
33	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
34	Delhi	16	719,990	12.89	2,056.84	13	381,786	7.08	1,103.94	29	1,101,776	19.97	3,160.78
35	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
36	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
	<b>COMPANY TOTAL</b>	<b>184</b>	<b>4,603,295</b>	<b>63.63</b>	<b>12,220.35</b>	<b>108</b>	<b>710,482</b>	<b>205.18</b>	<b>10,489.05</b>	<b>292</b>	<b>5,313,777</b>	<b>268.81</b>	<b>22,709.40</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 SEPTEMBER 30th, 2017

*(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	304	303	0.74	7.19	1,116	1,123	3.63	34.30	1,420	1,426	4.37	41.49
2	Arunachal Pradesh	-	-	0.00	-	-	-	0.00	-	-	-	0.00	-
3	Assam	418	416	0.85	9.26	785	829	2.08	17.08	1,203	1,245	2.93	26.34
4	Bihar	81	75	0.20	2.64	192	182	0.45	5.60	273	257	0.65	8.25
5	Chattisgarh	112	112	0.28	3.92	376	379	1.06	11.55	488	491	1.34	15.47
6	Goa	-	-	-	-	100	86	6.93	31.43	100	86	6.93	31.43
7	Gujarat	204	200	0.58	5.72	1,991	2,066	8.81	65.88	2,195	2,266	9.39	71.60
8	Haryana	622	619	2.08	17.51	1,177	1,221	5.25	115.48	1,799	1,840	7.33	132.98
9	Himachal Pradesh	597	592	1.85	22.69	661	674	3.46	23.36	1,258	1,266	5.31	46.05
10	Jammu & Kashmir	1,574	1,572	4.41	34.51	1,812	1,891	8.24	44.64	3,386	3,463	12.65	79.15
11	Jharkhand	167	168	0.39	4.26	227	238	0.89	5.69	394	406	1.27	9.94
12	Karnataka	318	319	1.01	10.13	994	1,178	4.26	37.15	1,312	1,497	5.28	47.27
13	Kerala	27	26	0.11	0.86	139	139	0.64	5.64	166	165	0.75	6.51
14	Madhya Pradesh	596	595	1.29	13.08	1,080	1,080	4.67	40.33	1,676	1,675	5.96	53.42
15	Maharashtra	479	641	1.21	12.40	2,483	6,014	9.70	108.33	2,962	6,655	10.91	120.73
16	Manipur	188	188	0.17	3.32	167	167	0.18	3.72	355	355	0.34	7.04
17	Meghalaya	-	-	0.00	-	3	3	0.01	0.02	3	3	0.01	0.02
18	Mirzoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	206	206	0.47	7.60	278	306	1.15	10.73	484	512	1.62	18.33
20	Orissa	1,079	1,079	1.36	11.16	382	392	0.82	6.64	1,461	1,471	2.17	17.80
21	Punjab	2,098	2,072	5.74	49.81	3,016	3,087	13.33	83.74	5,114	5,159	19.07	133.55
22	Rajasthan	842	835	2.07	23.93	1,098	1,146	5.02	33.81	1,940	1,981	7.09	57.74
23	Sikkim	30	30	0.03	0.89	80	79	0.11	2.72	110	109	0.14	3.61
24	Tamil Nadu	113	112	0.40	4.31	1,034	1,043	4.35	50.51	1,147	1,155	4.75	54.83
25	Telangana	6	6	0.00	0.15	92	106	0.03	0.64	98	112	0.04	0.78
26	Tripura	10	10	0.01	0.24	54	54	0.05	2.16	64	64	0.06	2.41
27	Uttar Pradesh	1,205	1,205	3.93	30.76	2,294	2,391	9.80	77.56	3,499	3,596	13.73	108.32
28	UttraKhand	939	935	1.83	17.31	674	722	2.70	13.88	1,613	1,657	4.53	31.18
29	West Bengal	236	231	0.78	7.19	1,030	1,053	4.29	36.92	1,266	1,284	5.07	44.11
30	Andaman & Nicobar Islands	-	-	0.00	-	-	-	-	-	-	-	0.00	-
31	Chandigarh	368	367	1.18	10.00	543	571	2.64	20.55	911	938	3.82	30.55
32	Dadra & Nagrahaveli	-	-	-	-	-	-	-	-	-	-	-	-
33	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
34	Delhi	122	122	0.38	3.71	784	790	3.21	40.97	906	912	3.59	44.69
35	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
36	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
<b>COMPANY TOTAL</b>		<b>12,941</b>	<b>13,036</b>	<b>33.34</b>	<b>314.53</b>	<b>24,662</b>	<b>29,010</b>	<b>107.77</b>	<b>931.02</b>	<b>37,603</b>	<b>42,046</b>	<b>141.11</b>	<b>1,245.56</b>

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

Insurer: DHFL Pramerica Life Insurance Company Limited

UP TO THE QTR ENDED SEPTEMBER 30th, 2017

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	5	690,211	11.25	1,922.05	4	121,321	1.83	329.86	9	811,532	13.08	2,251.91
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	16	42,020	0.58	112.47	2	12,060	0.20	39.54	18	54,080	0.78	152.01
4	Bihar	5	3,089	0.03	4.66	3	1,330	0.07	9.23	8	4,419	0.10	13.90
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	5	263,676	1.31	587.18	2	32,937	0.22	118.47	7	296,613	1.53	705.65
8	Haryana	30	549,762	10.11	1,489.48	21	99,726	3.36	2,450.37	51	649,488	13.47	3,939.85
9	Himachal Pradesh	-	-	-	-	-	32	0.36	83.44	-	32	0.36	83.44
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	25	1,024,810	12.25	1,916.30	21	19,708	13.62	3,163.93	46	1,044,518	25.86	5,080.22
13	Kerala	9	350,019	5.30	691.55	15	830,271	27.04	2,691.14	24	1,180,290	32.34	3,382.69
14	Madhya Pradesh	13	101,598	3.59	962.62	3	2,051	0.11	17.54	16	103,649	3.70	980.16
15	Maharashtra	9	101,028	1.30	251.25	44	126,717	331.92	10,772.41	53	227,745	333.22	11,023.66
16	Manipur	-	-	-	-	1	604	0.07	6.56	1	604	0.07	6.56
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mirzoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	19	713,257	8.89	1,670.71	7	42,326	0.69	115.10	26	755,583	9.58	1,785.81
21	Punjab	-	-	-	-	-	-	-	-	-	-	-	-
22	Rajasthan	7	36,666	0.52	105.45	2	665	0.05	19.69	9	37,331	0.57	125.14
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	16	803,692	7.77	2,240.15	6	186,932	5.64	1,168.81	22	990,624	13.42	3,408.95
25	Telangana	5	10,840	0.14	27.73	18	8,854	0.23	227.94	23	19,694	0.38	255.67
26	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
27	Uttar Pradesh	42	637,546	6.50	1,680.98	12	89,852	2.50	596.29	54	727,398	9.00	2,277.27
28	UttraKhand	4	4,907	0.19	23.96	11	7,961	0.19	30.60	15	12,868	0.38	54.56
29	West Bengal	42	280,333	2.35	564.13	8	42,574	0.56	82.44	50	322,907	2.91	646.56
30	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
31	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
32	Dadra & Nagrahaveli	-	-	-	-	-	-	-	-	-	-	-	-
33	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
34	Delhi	23	880,434	13.85	2,265.99	32	1,381,694	25.29	3,966.60	55	2,262,128	39.14	6,232.58
35	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
36	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
	<b>COMPANY TOTAL</b>	<b>275</b>	<b>6,493,888</b>	<b>85.93</b>	<b>16,516.66</b>	<b>212</b>	<b>3,007,615</b>	<b>413.95</b>	<b>25,889.95</b>	<b>487</b>	<b>9,501,503</b>	<b>499.88</b>	<b>42,406.61</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 :30th September 2017  
 Statement of Investment Assets (Life Insurers)  
 (Business within India)  
 Periodicity of Submission : Quarterly

(Rs in Lakhs)

PARTICULARS	SCH	Amount	Reconciliation of Investment Assets	
<b>Investments (Shareholders)</b>	<b>Sch - 8</b>	90,721	<b>Total Investment Assets (as per Balance Sheet)</b>	<b>313,378</b>
Investments (Policyholders)	Sch - 8A	196,132	<b>Balance Sheet Value of:</b>	
Investments (Linked Liabilities)	Sch - 8B	26,051	A. Life Fund	190,810
Loans	Sch - 9	209	B. Pension & General Annuity Fund	96,517
<b>Fixed Assets</b>	Sch - 10	5,192	C. Unit Linked Funds	26,051
Current Assets				<b>313,378</b>
a. Cash & Bank Balance	Sch - 11	3,845		
b. Advances & Other Assets	Sch - 12	23,101		
Current Liabilities				
a. Current Liabilities	Sch - 13	35,610		
b. Provisions	Sch - 14	1,205		
c. Misc. Exp not Written Off	Sch - 15	-		
d. Debit Balance of P&L A/c				
<b>Total Application as per Balance Sheet (A)</b>		<b>308,436</b>		
<b>Less: Other Assets</b>	<b>SCH</b>	<b>Amount</b>		
Loans (if any)	Sch - 9	209		
Fixed Assets (if any)	Sch - 10	5,192		
Cash & Bank Balance (if any)	Sch - 11	3,845		
Advances & Other Assets (if any)	Sch - 12	22,627		
Current Liabilities	Sch - 13	35,610		
Provisions	Sch - 14	1,205		
Misc. Exp not Written Off	Sch - 15	-		
Investments held outside India				
Debit Balance of P&L A/c				
	<b>TOTAL (B) -</b>	<b>4,942</b>		
<b>Investment Assets</b>	<b>(A-B)</b>	<b>313,378</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%	-	52,436	308	9,091	44,730	106,564	55.9%	-	0	106,564	108,879
2 Central Govt. Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not Less than 50%	-	55,918	308	9,091	45,734	111,050	58.2%	-	0	111,050	113,409
3 <b>Investment Subject to Exposure Norms</b>												
a. Housing & Infrastructure												
i) Approved Investments	Not Less than 15%	-	16,385	135	4,558	25,794	46,872	24.6%	-	13	46,859	49,181
ii) Other Investments		-	-	-	-	-	-	0.0%	-	-	-	-
b. i) Approved Investments	Not exceeding 35%	-	18,152	7	2,822	11,043	32,023	16.8%	93	32,116	32,478	
ii) "Other Investments" not to exceed 15%		-	766	-	-	-	766	0.4%	18	784	784	
<b>Total Life Fund</b>	<b>100%</b>	-	<b>91,221</b>	<b>450</b>	<b>16,471</b>	<b>82,570</b>	<b>190,712</b>	<b>100.0%</b>	<b>98</b>	<b>190,810</b>	<b>195,852</b>	

B. PENSION AND GENERAL ANNUITY FUND	% as per Reg	PH		Book Value	Actual %	FVC Amount	Total Fund	Market Value
		PAR	NON PAR					
		(a)	(b)					
1 Central Govt. Security	Not Less than 20%	-	42,028	42,028	43.6%	0	42,028	42,086
2 Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not Less than 40%	-	48,574	48,574	50.4%	0	48,574	48,726
3 Balance in Approved investment	Not Exceeding 60%	-	47,764	47,764	49.6%	179	47,943	49,472
<b>Total Pension, General Annuity Fund</b>	<b>100%</b>	-	<b>96,338</b>	<b>96,338</b>	<b>100.0%</b>	<b>179</b>	<b>96,517</b>	<b>98,198</b>

## LINKED BUSINESS

C. LINKED FUNDS	% as per Reg	PH		Total Fund	Actual %
		PAR	NON PAR		
		(a)	(b)		
1 Approved Investment	Not Less than 75%	-	25,309	25,309	97.2%
2 Other Investments	Not More than 25%	-	741	741	2.8%
<b>Total Linked Insurance Fund</b>	<b>100%</b>	-	<b>26,051</b>	<b>26,051</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 : 23rd October 2017

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

- Note: 1. (+) FRSM refers to 'Funds Representing solvency margin'  
 2. Funds beyond Solvency Margin shall have a separate Custody Account.  
 3. Other Investments are as permitted under Section 27A(2) of Insurance Act, 1938  
 4. Pattern of Investment is applicable to both Shareholders funds representing solvency margin and policyholders funds.  
 5. Exposure Norms shall apply to Funds held beyond Solvency Margin, held in a separate custody account  
 6. In life fund, reconciliation with the schedules have been provided separately  
 7. Adjustment of seed capital amounting to Rs. 4.74 Crs has been done in Schedule 12 and shown as investments in the shareholders portfolio.

## FORM L-27-UNIT LINKED BUSINESS

PART - B

Insurer: DHFL Pramerica Life Insurance Company Limited  
 Registration No. 140; Date of Registration with the IRDAI: June 27, 2008  
 Statement as on :30th September 2017  
 Periodicity of Submission : Quarterly

[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 OWTHFUND140	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)	3,760.31	3,524.70	4,788.27	9,062.91	182.85	131.31	172.01	1,081.75	91.18	2,232.16	25,027.44
Add:Inflow during the Quarter	3,972.19	374.77	956.62	4,961.31	17.28	10.59	14.69	98.40	95.82	464.36	10,966.03
Increase / (Decrease) Value of Inv [Net]	54.43	51.38	75.51	148.14	2.35	1.72	3.01	18.00	1.64	32.08	388.26
Less:Outflow during the Quarter	3,556.15	373.22	715.88	4,767.99	16.78	18.89	20.35	138.30	104.27	619.20	10,331.03
<b>Total Investible Funds (Market value)</b>	<b>4,230.77</b>	<b>3,577.63</b>	<b>5,104.53</b>	<b>9,404.36</b>	<b>185.70</b>	<b>124.74</b>	<b>169.35</b>	<b>1,059.85</b>	<b>84.37</b>	<b>2,109.40</b>	<b>26,050.70</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	2,363.68	56%	963.06	27%	733.66	14%	-	0%	89.53	48%	36.48	29%	21.39	13%	-	0%	137.73	163%	2,115.36	100%	6,460.88	24.80%
State Government securities	20.09	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	20.09	0.08%
Corporate Bonds	739.33	17%	728.79	20%	525.71	10%	-	0%	43.70	24%	21.97	18%	10.96	6%	-	0%	-	0%	-	0%	2,070.44	7.95%
Infrastructure Bonds	857.98	20%	668.83	19%	683.35	13%	-	0%	43.92	24%	32.55	26%	33.94	20%	-	0%	-	0%	-	0%	2,320.56	8.91%
Equity	-	0%	1,036.16	29%	2,878.95	56%	8,644.87	92%	-	0%	40.73	33%	101.49	60%	1,005.54	95%	-	0%	-	0%	13,707.75	52.62%
Money Market	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0.00%
Mutual Funds	51.00	1%	30.00	1%	34.00	1%	436.00	5%	7.00	4%	-	0%	-	0%	33.00	3%	-	0%	69.38	3%	660.38	2.53%
Deposit with banks	12.00	0%	20.00	1%	33.00	1%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	65.00	0.25%
<b>Sub Total (A)</b>	<b>4,044.07</b>	<b>96%</b>	<b>3,446.84</b>	<b>96%</b>	<b>4,888.67</b>	<b>96%</b>	<b>9,080.87</b>	<b>97%</b>	<b>184.14</b>	<b>99%</b>	<b>131.73</b>	<b>106%</b>	<b>167.78</b>	<b>99%</b>	<b>1,038.54</b>	<b>98%</b>	<b>137.73</b>	<b>163%</b>	<b>2,184.74</b>	<b>104%</b>	<b>25,305.10</b>	<b>97.14%</b>
<b>Current Assets:</b>																						
Accrued Interest	215.99	5%	115.20	3%	123.94	2%	-	0%	6.33	3%	2.41	2%	2.80	2%	(0.00)	0%	-	0%	-	0%	466.66	1.79%
Dividend Receivable	-	0%	0.43	0%	1.48	0%	4.49	0%	-	0%	0.02	0%	0.05	0%	0.44	0%	-	0%	-	0%	6.91	0.03%
Bank Balance	5.39	0%	4.94	0%	7.35	0%	13.35	0%	0.48	0%	0.82	1%	0.64	0%	1.96	0%	0.53	1%	1.20	0%	36.65	0.14%
Receivable for Sale of Investments	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0.00%
Other Current Assets (for Investments)	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0.00%
<b>Less: Current Liabilities</b>																						
Payable for Investments	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0.00%
Fund Mgmt Charges Payable	(4.91)	0%	(4.75)	0%	(6.81)	0%	(12.61)	0%	(0.22)	0%	(0.18)	0%	(0.24)	0%	(1.46)	0%	(0.16)	0%	(1.04)	0%	(32.39)	-0.12%
Other Current Liabilities (for Investments)	(29.77)	-1%	(44.77)	-1%	(64.89)	-1%	(141.27)	-2%	(5.03)	-3%	(12.30)	-10%	(7.85)	-5%	(38.47)	-4%	(53.72)	-64%	(75.50)	-4%	(473.57)	-1.82%
<b>Sub Total (B)</b>	<b>186.71</b>	<b>4%</b>	<b>71.05</b>	<b>2%</b>	<b>61.06</b>	<b>1%</b>	<b>(136.04)</b>	<b>-1%</b>	<b>1.56</b>	<b>1%</b>	<b>(9.23)</b>	<b>-7%</b>	<b>(4.59)</b>	<b>-3%</b>	<b>(37.54)</b>	<b>-4%</b>	<b>(53.36)</b>	<b>-63%</b>	<b>(75.34)</b>	<b>-4%</b>	<b>4.27</b>	<b>0.02%</b>
<b>Other Investments (&lt;=25%)</b>																						
Corporate Bonds	-	-	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0.00%
Infrastructure Bonds	-	-	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0.00%
Equity	-	-	59.76	2%	154.80	3%	459.53	5%	-	0%	2.24	2%	6.18	4%	58.85	6%	-	0%	-	0%	741.36	2.85%
Mutual funds	-	-	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0.00%
Money Market	-	-	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0.00%
Others	-	-	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0.00%
<b>Sub Total (C)</b>	<b>-</b>	<b>-</b>	<b>59.76</b>	<b>2%</b>	<b>154.80</b>	<b>3%</b>	<b>459.53</b>	<b>5%</b>	<b>-</b>	<b>0%</b>	<b>2.24</b>	<b>2%</b>	<b>6.18</b>	<b>4%</b>	<b>58.85</b>	<b>6%</b>	<b>-</b>	<b>0%</b>	<b>-</b>	<b>0%</b>	<b>741.36</b>	<b>2.85%</b>
<b>Total (A + B + C)</b>	<b>4,230.77</b>	<b>100%</b>	<b>3,577.6</b>	<b>100%</b>	<b>5,104.53</b>	<b>100%</b>	<b>9,404.4</b>	<b>100%</b>	<b>185.70</b>	<b>100%</b>	<b>124.74</b>	<b>100%</b>	<b>169.36</b>	<b>100%</b>	<b>1,059.85</b>	<b>100%</b>	<b>84.37</b>	<b>100%</b>	<b>2,109.40</b>	<b>100%</b>	<b>26,050.74</b>	<b>100.00%</b>
<b>Fund Carried Forward (as per LB 2)</b>	<b>4,230.77</b>		<b>3,577.64</b>		<b>5,104.53</b>		<b>9,404.37</b>		<b>185.70</b>		<b>124.74</b>		<b>169.36</b>		<b>1,059.85</b>		<b>84.37</b>		<b>2,109.40</b>		<b>26,050.74</b>	

Date : 23rd October 2017

Note:

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

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

## 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 :30th September 2017  
 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	4,231	19.9432	19.9432	19.6738	19.1678	19.0709	18.6427	6.98%	9.67%	19.9863
2	Balanced Fund	ULIF00227/08/08BALAN CFUND140	27-Aug-08	3,578	22.7804	22.7804	22.4601	21.8134	20.9415	20.9752	8.61%	8.92%	23.0903
3	Growth Fund	ULIF00327/08/08GROW THFUND140	27-Aug-08	5,105	24.1817	24.1817	23.7970	23.0814	21.3992	21.9343	10.25%	8.06%	24.8047
4	Large Cap Equity Fund	ULIF00427/08/08LARCA PFUND140	27-Aug-08	9,404	25.7673	25.7673	25.3488	24.4968	21.8233	23.0349	11.86%	6.69%	26.8396
5	Pension Debt Fund	ULIF00509/02/09PENDE BFUND140	9-Feb-09	186	18.4163	18.4163	18.1853	17.7577	17.7120	17.3397	6.21%	9.21%	18.4693
6	Pension Balanced Fund	ULIF00609/02/09PENBA LFUND140	9-Feb-09	125	22.3439	22.3439	22.0610	21.5180	20.6190	20.6374	8.27%	8.72%	22.6520
7	Pension Growth Fund	ULIF00709/02/09PENG ROFUND140	9-Feb-09	169	28.6846	28.6846	28.2300	27.3660	25.3671	25.9791	10.41%	8.18%	29.4372
8	Pension Dynamic Equity Fund	ULIF00809/02/09PENDY EFUND140	9-Feb-09	1,060	30.6440	30.6440	30.1757	29.1843	26.0217	27.4527	11.62%	6.62%	31.9414
9	Liquid Fund	ULIF00920/01/11LIQUID FUND140	20-Jan-11	84	15.3251	15.3251	15.1435	14.9621	14.7789	14.5850	5.07%	5.96%	15.3251
10	Discontinued Policy Fund	ULIF01024/02/11DISCO NFUND140	24-Feb-11	2,109	16.2358	16.2358	16.0068	15.7840	15.5640	15.3273	5.93%	7.01%	16.2358
		<b>Total</b>		<b>26,051</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 : 23rd October 2017

Note:

- \* NAV should reflect the published NAV on the reporting date.
- NAV should be upto 4 decimal

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: 30-Sep-17**

*(Rs in Lakhs)*

<b>Detail Regarding debt securities-Life</b>								
<b>Particulars</b>	<b>MARKET VALUE</b>				<b>Book Value</b>			
	<b>As At 30th Sep'17</b>	<b>% Total</b>	<b>As At 30th Sep'16</b>	<b>% Total</b>	<b>As At 30th Sep'17</b>	<b>% Total</b>	<b>As At 30th Sep'16</b>	<b>% Total</b>
<b>Break down by credit rating</b>								
AAA rated	53353.27	31%	47,103.82	33%	50964.48	30%	44,345.87	33%
AA or better	6837.68	4%	10,280.03	7%	6543.33	4%	9,837.23	7%
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	113408.97	65%	86,958.79	60%	111050.03	66%	81,386.92	60%
	<b>173,599.93</b>	<b>100%</b>	<b>144,342.64</b>	<b>100%</b>	<b>168,557.83</b>	<b>100%</b>	<b>135,570.01</b>	<b>100%</b>
<b>BREAKDOWN BY RESIDUAL MATURITY</b>								
Up to 1 year	1281.55	0.74%	978.23	1%	1,274.46	0.76%	969.09	1%
more than 1 year and upto 3 years	7522.61	4.03%	4,815.48	3%	7,301.44	4.04%	4,699.15	3%
More than 3 years and up to 7 years	32022.12	17.79%	24,599.95	17%	30,675.16	17.56%	23,219.17	17%
More than 7 years and up to 10 years	57389.84	27.50%	44,729.10	31%	56,554.03	27.91%	42,903.03	32%
More than 10 years and up to 15 years	29120.44	20.84%	32,492.05	23%	28,217.47	20.89%	30,520.82	23%
More than 15 years and up to 20 years	8012.28	7.07%	7,784.94	5%	7,679.23	6.98%	7,190.39	5%
Above 20 years	38251.08	22.03%	28,942.88	20%	36,856.03	21.87%	26,068.37	19%
	<b>173,599.93</b>	<b>100.00%</b>	<b>144,342.64</b>	<b>100%</b>	<b>168,557.83</b>	<b>100.00%</b>	<b>135,570.01</b>	<b>100%</b>
<b>Breakdown by type of the issuer</b>								
a. Central Government	108,879.49	63%	83,595.91	58%	106,564.25	63%	78,181.68	58%
b. State Government	4,529.48	3%	3,362.88	2%	4,485.78	3%	3,205.24	2%
c. Corporate Securities	60,190.96	35%	57,383.85	40%	57,507.80	34%	54,183.09	40%
	<b>173,599.93</b>	<b>100%</b>	<b>144,342.64</b>	<b>100%</b>	<b>168,557.83</b>	<b>100%</b>	<b>135,570.01</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: 30-Sep-17

Periodicity of Submission : Quarterly

*(Rs in Lakhs)*

Detail Regarding debt securities-Pension								
Particulars	MARKET VALUE				Book Value			
	As At 30th Sep'17	% Total	As At 30th Sep'16	% Total	As At 30th Sep'17	% Total	As At 30th Sep'16	% Total
<b>Break down by credit rating</b>								
AAA rated	35653.09	38%	24,511.13	38%	34488.05	38%	23,175.18	38%
AA or better	8872.19	10%	5,654.43	9%	8507.70	9%	5,336.19	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	48725.55	52%	34,649.95	53%	48574.28	53%	33,243.90	54%
	<b>93250.83</b>	<b>100%</b>	<b>64,815.50</b>	<b>100%</b>	<b>91570.02</b>	<b>100%</b>	<b>61,755.28</b>	<b>100%</b>

**BREAKDOWN BY RESIDUALMATURITY**

Up to 1 year	19.81	0.02%	0.00	0%	19.73	0.02%	0.00	0%
more than 1 year and upto 3 years	7394.85	7.37%	1,756.41	3%	7,173.70	7.29%	1,670.00	3%
More than 3 years and up to 7 years	25876.94	27.72%	9,539.24	15%	25,215.44	27.52%	9,020.88	15%
More than 7 years and up to 10 years	32586.92	33.37%	23,332.44	36%	31,893.71	33.23%	22,246.76	36%
More than 10 years and up to 15 years	12571.96	12.58%	12,454.52	19%	12,421.40	12.66%	11,914.42	19%
More than 15 years and up to 20 years	8683.43	12.37%	7,132.48	11%	8,777.00	12.66%	6,841.80	11%
Above 20 years	6116.92	6.56%	10,600.41	16%	6,069.04	6.63%	10,061.42	16%
	<b>93,250.83</b>	<b>100.00%</b>	<b>64,815.50</b>	<b>100%</b>	<b>91,570.02</b>	<b>100.00%</b>	<b>61,755.28</b>	<b>100%</b>

**Breakdown by type of the issuer**

a. Central Government	42,086.50	45%	34,081.30	53%	42,028.46	46%	32,742.50	53%
b. State Government	6,639.06	7%	568.65	1%	6,545.81	7%	501.41	1%
c. Corporate Securities	44,525.28	48%	30,165.56	47%	42,995.74	47%	28,511.38	46%
	<b>93,250.83</b>	<b>100%</b>	<b>64,815.50</b>	<b>100%</b>	<b>91,570.02</b>	<b>100%</b>	<b>61,755.28</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: 30-Sep-17

*(Rs in Lakhs)*

Detail Regarding debt securities-Linked								
Particulars	MARKET VALUE				Book Value			
	As At 30th Sep'17	% Total	As At 30th Sep'16	% Total	As At 30th Sep'17	% Total	As At 30th Sep'16	% Total
<b>Break down by credit rating</b>								
AAA rated	3535.79	33%	2,521.55	27%	3387.32	32%	2,387.40	26%
AA or better	855.22	8%	1,071.75	11%	830.33	8%	984.35	11%
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	6480.97	60%	5,771.79	62%	6491.82	61%	5,651.29	63%
	<b>10871.97</b>	<b>100%</b>	<b>9,365.09</b>	<b>100%</b>	<b>10709.48</b>	<b>100%</b>	<b>9,023.03</b>	<b>100%</b>

**BREAKDOWN BY RESIDUALMATURITY**

Up to 1 year	2463.57	22.66%	3,252.29	35%	2,464.24	23.01%	3,250.14	36%
more than 1 year and upto 3 years	1360.15	11.55%	826.86	9%	1,330.01	11.47%	799.59	9%
More than 3 years and up to 7 years	4234.46	39.91%	2,189.91	23%	4,120.91	39.43%	2,013.81	22%
More than 7 years and up to 10 years	1882.70	16.72%	1,143.02	12%	1,875.14	16.89%	1,091.11	12%
More than 10 years and up to 15 years	640.59	6.49%	1,396.21	15%	631.13	6.51%	1,334.45	15%
More than 15 years and up to 20 years	290.50	2.67%	411.42	4%	288.05	2.69%	397.32	4%
Above 20 years	0.00	0.00%	145.39	2%	0.00	0.00%	136.61	2%
	<b>10,871.97</b>	<b>100.00%</b>	<b>9,365.09</b>	<b>100%</b>	<b>10,709.48</b>	<b>100.00%</b>	<b>9,023.03</b>	<b>100%</b>

**Breakdown by type of the issuer**

a. Central Government	6,460.88	59%	5,751.34	61%	6,471.76	60%	5,631.22	62%
b. State Government	20.09	0%	20.45	0%	20.06	0%	20.06	0%
c. Corporate Securities	4,391.00	40%	3,593.30	38%	4,217.66	39%	3,371.75	37%
	<b>10,871.97</b>	<b>100%</b>	<b>9,365.09</b>	<b>100%</b>	<b>10,709.48</b>	<b>100%</b>	<b>9,023.03</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: 30-Sep-17**

*(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 Sept 30, 2017	Up to the Quarter ended Sept 30, 2017	For the quarter ended Sept 30, 2016	Up to the Quarter ended Sept 30, 2016
1	Prudential International Insurance Service Co. LLC	Associated Enterprise	Recovery of Expenses	20	58	2	33
2	Prudential International Insurance Service Co. LLC	Associated Enterprise	Reimbursement of Expenses	11	11	21	29
3	Key Management Personnel	Key Management Personnel	Receiving of services	425	850	361	739
4	Dewan Housing Finance Corporation Limited	Shareholders with Significant influence	Commission Expense	371	663	143	222
5	DHFL Vysya Housing Finance Ltd	Shareholders with Significant influence	Commission Expense	11	14	6	10
6	Dewan Housing Finance Corporation Limited	Shareholders with Significant influence	Premium Income	14,060	26,768	9,300	16,946
7	Aadhar Housing Finance Ltd	Shareholders with Significant influence	Premium Income	2,387	4,638	1,681	2,674
8	Avanse Financial Services Limited	Shareholders with Significant influence	Premium Income	401	623	372	464
9	DHFL Vysya Housing Finance Ltd	Shareholders with Significant influence	Premium Income	604	1,125	327	578
10	Dewan Housing Finance Corporation Limited	Shareholders with Significant influence	Trade mark license	-	-	438	875
11	Key Management Personnel	Key Management Personnel	Premium Income	1	1	0	1
12	DHFL Pramerica Assets Managers Private Limited	Shareholders with Significant influence	Purchase of Mutual fund	7,295	11,280	3,120	4,490
13	DHFL Pramerica Assets Managers Private Limited	Shareholders with Significant influence	Sale of Mutual fund	6,634	10,351	3,122	4,492
14	DHFL Pramerica Assets Managers Private Limited	Shareholders with Significant influence	Profit and Loss on mutual fund	4	6	2	2
15	Dewan Housing Finance Corporation Limited	Shareholders with Significant influence	Investment Income	174	346	82	89
16	Dewan Housing Finance Corporation Limited	Shareholders with Significant influence	Unallocated Premium	731	1,417	291	1,356
17	Aadhar Housing Finance Ltd	Shareholders with Significant influence	Unallocated Premium	(253)	140	27	312
18	Arthveda Fund Management Private Limited	Shareholders with Significant influence	Unallocated Premium	-	2	(0)	2
19	Avanse Financial Services Limited	Shareholders with Significant influence	Unallocated Premium	8	14	3	9
20	DHFL Vysya Housing Finance Ltd	Shareholders with Significant influence	Unallocated Premium	41	58	48	96
21	DHFL Pramerica Assets Managers Private Limited	Shareholders with Significant influence	Premium Income	-	0	1	1
22	DHFL Pramerica Assets Managers Private Limited	Shareholders with Significant influence	Unallocated Premium	-	1	1	1
23	Key Management Personnel	Key Management Personnel	Reimbursement of Expenses	13	22	-	-
24	Dewan Housing Finance Corporation Limited	Shareholders with Significant influence	Purchase of Bonds	-	1,591	6,088	6,088
25	Dewan Housing Finance Corporation Limited	Shareholders with Significant influence	Sale of Bonds	-	1,611	250	250
26	DHFL Investments Limited	Shareholders with Significant influence	Deposit Received	-	1	-	-
27	Avanse Financial Services Limited	Shareholders with Significant influence	Commission Expense	18	19	-	-
28	Arthveda Fund Management Private Limited	Shareholders with Significant influence	Premium Income	-	-	-	1
29	Key Management Personnel	Shareholders with Significant influence	Application Money	-	-	49	49

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

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

**Date: 30-Sep-2017**

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

<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)	
2	Mr. Suresh Mahalingam	Vice Chairman	
3	Mr. Anoop Kumar Pabby	Managing Director & Chief Executive Officer	
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. Pramath Raj Sinha	Non-Executive Independent Director	
10	Mr. Srinath Sridharan	Non-Executive Director	
11	Mr. Sunjoy Joshi	Non-Executive Independent 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. Varun Gupta	Chief Products & Strategy Officer	
22	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:		22,913,137
	Deduct:		
02	Mathematical Reserves		22,272,430
03	Other Liabilities		
04	<b>Excess in Policyholders' funds (01-02-03)</b>		640,707
05	Available Assets in Shareholders Fund:		7,497,483
	Deduct:		-
06	Other Liabilities of shareholders' fund		
07	<b>Excess in Shareholders' funds (05-06)</b>		7,497,483
08	Total ASM (04)+(07)		8,138,189
09	Total RSM	Note 1	1,203,072
10	<b>Solvency Ratio (ASM/RSM)</b>		<b>676%</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

Date:

Name and Signature of Appointed Actuary

\_\_\_\_\_  
[Ajay Chaturvedi]

Name and Signature of Appointed Actuary

\_\_\_\_\_  
[Hema Malini Ramakrishnan]

Notes

1. Item No. 01 shall be the amount of the Adjusted Value of Assets as mentioned in Form Assets AA as specified under Schedule I of Insurance Regulatory and Development Authority of India (Actuarial Reports and Abstract for Life Insurance Business) Regulations, 2016.

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;

1. Item No. 01 shall be the amount of the Adjusted Value of Assets as mentioned in Form Assets AA as specified under Schedule I of Insurance Regulatory and Development Authority of India (Actuarial Reports and Abstract for Life Insurance Business) Regulations, 2016.

**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 :30th September 2017

Periodicity of Submission : Quarterly

Name of the Fund Life Fund

*(Rs in Lakhs)*

S.No.	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD (As at 30 Sep 17)	Prev. FY (As at 31 Mar 2017)	YTD (As at 30 Sep 17)	Prev. FY (As at 31 Mar 2017)	YTD (As at 30 Sep 17)	Prev. FY (As at 31 Mar 2017)	YTD (As at 30- Sep-17)	Prev. FY (As at 31- Mar-17)	YTD (As at 30 Sep 17)	Prev. FY (As at 31 Mar 2017)
1	Investment Asset (As per Form3A/3B - Total Fund)	57,508	52,293	-	-	65	65	133,237	108,123	190,810	160,481
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)	57,508	52,293	-	-	65	65	133,237	108,123	190,810	160,481
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 : 23rd October 2017

Signature:

Full name:

Designation:

Alok Mehrotra

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 :30th September 2017**

**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		All Other Assets		TOTAL	
		YTD (As at 30 Sep 17)	Prev. FY (As at 31 Mar 2017)	YTD (As at 30 Sep 17)	Prev. FY (As at 31 Mar 2017)	YTD (As at 30 Sep 17)	Prev. FY (As at 31 Mar 2017)	YTD (As at 30- Sep-17)	Prev. FY (As at 31- Mar-17)	YTD (As at 30 Sep 17)	Prev. FY (As at 31 Mar 2017)
1	Investment Asset (As per Form3A/3B - Total Fund)	42,996	37,645	-	-	-	-	53,521	42,193	96,517	79,838
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)	42,996	37,645	-	-	-	-	53,521	42,193	96,517	79,838
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 : 23rd October 2017**

**Signature:**

**Full name:**

**Designation:**

\_\_\_\_\_

Alok Mehrotra

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 :30th September 2017**

**Periodicity of Submission : Quarterly**

**Name of the Fund Unit Linked Funds**

**(Rs in Lakhs)**

S.No.	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD (As at 30 Sep 17)	Prev. FY (As at 31 Mar 2017)	YTD (As at 30 Sep 17)	Prev. FY (As at 31 Mar 2017)	YTD (As at 30 Sep 17)	Prev. FY (As at 31 Mar 2017)	YTD (As at 30- Sep-17)	Prev. FY (As at 31- Mar-17)	YTD (As at 30 Sep 17)	Prev. FY (As at 31 Mar 2017)
1	Investment Asset (As per Form3A/3B - Total Fund)	4,391	3,644	-	-	65	263	21,595	21,055	26,051	24,963
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)	4,391	3,644	-	-	65	263	21,595	21,055	26,051	24,963
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 : 23rd October 2017**

**Signature:**

**Full name:**

**Designation:**

\_\_\_\_\_

Alok Mehrotra

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 :30th September 2017  
 Periodicity of Submission: Quarterly

Name of the Fund Life Fund

(Rs in Lakhs)

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year)			
			Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>
1	A01 Central Government Bonds	CGSB	100,283.32	2,016.51	2.01%	2.01%	95,507.73	3,807.87	3.99%	3.99%	72,217.91	3,801.56	5.26%	5.26%
2	A03 Deposit under Sec 7 of Insurance Act, 1938	CDSS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
3	A04 Treasury Bills	CTRB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	49.66	0.68	1.37%	1.37%
4	B03 State Government Guaranteed Loans	SGGL	3,391.75	64.32	1.90%	1.90%	3,179.64	120.97	3.80%	3.80%	4,253.88	250.65	5.89%	5.89%
5	B04 Other Approved Securities (excluding Infrastructure Investments)	SGOA	514.47	9.51	1.85%	1.85%	514.68	19.02	3.70%	3.70%	516.38	19.02	3.68%	3.68%
6	C06 Bonds/ Debentures/ CPs/ Loans - Promotor Group	HDPG	5,443.05	124.94	2.30%	2.30%	5,454.20	258.84	4.75%	4.75%	880.42	33.97	3.86%	3.86%
7	C09 Bonds/Debentures issued by NHB/ Institutions accredited by NHB	HTDN	4,908.96	110.82	2.26%	2.26%	4,900.43	220.12	4.49%	4.49%	3,678.75	201.61	5.48%	5.48%
8	C10 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	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
9	C18 Infrastructure - Other Approved Securities	ISAS	100.00	0.78	0.78%	0.78%	100.00	2.95	2.95%	2.95%	100.00	4.34	4.34%	4.34%
10	C19 Infrastructure - PSU - Equity shares - Quoted	ITPE	168.47	0.12	0.07%	0.07%	105.05	0.24	0.22%	0.22%	46.02	1.02	2.21%	2.21%
11	C20 Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	11.15	0.03	0.24%	0.24%	11.42	(0.38)	-3.37%	-3.37%	222.82	4.08	1.85%	1.85%
12	C26 Long Term Bank Bonds Approved Investment-Infrastructure	ILBI	2,000.00	42.14	2.11%	2.11%	2,000.00	83.83	4.19%	4.19%	1,024.59	55.39	5.41%	5.41%
13	C27 Infrastructure - PSU - Debentures/ Bonds	IPTD	31,922.33	665.73	2.09%	2.09%	30,707.86	1,319.04	4.30%	4.30%	32,585.36	1,584.34	4.86%	4.86%
14	C29 Infrastructure - Other Corporate Securities- Debentures/ Bonds	ICTD	1,877.39	75.39	4.02%	4.02%	1,893.61	118.97	6.28%	6.28%	2,287.05	104.77	4.58%	4.58%
15	C34 Infrastructure - Equity (including unlisted)	IOEQ	27.55	4.55	16.50%	16.50%	27.55	4.55	16.50%	16.50%	7.04	(5.75)	-81.70%	-81.70%
16	D02 Corporate Securities (Approved Investment ) -Equity Shares (ordinary)- Quoted	EACE	13,901.43	321.56	2.31%	2.31%	14,359.78	435.36	3.03%	3.03%	1,581.02	85.16	5.39%	5.39%
17	D01 PSU - (Approved Investment)-Equity Shares quoted	EAEQ	906.28	1.40	0.15%	0.15%	732.25	8.88	1.21%	1.21%	347.07	(1.85)	-0.53%	-0.53%
18	D39 Additional Tier I (Basel III Compliant) Perpetual Bonds	EAPB	3,391.88	75.48	2.23%	2.23%	3,216.48	143.18	4.45%	4.45%	-	-	0.00%	0.00%
19	D05 Corporate Securities - Bonds - (Taxable)	EPBT	2,200.20	41.29	1.88%	1.88%	2,100.65	78.86	3.75%	3.75%	400.00	9.27	2.32%	2.32%
20	D09 Corporate Securities (Approved Investment ) -Debentures	ECOS	7,651.26	173.15	2.26%	2.26%	7,034.01	360.65	5.13%	5.13%	8,886.31	453.00	5.09%	5.09%
21	D16 Deposits - Deposit with scheduled banks	ECDB	65.00	2.83	4.36%	4.36%	679.75	26.99	3.97%	3.97%	270.46	15.80	5.84%	5.84%
22	D18 Deposits - Money at call and short notice with banks /Repo	ECMR	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
23	D23 Application Money	ECAM	-	-	0.00%	0.00%	-	2.86	0.00%	0.00%	2,674.02	26.79	1.00%	1.00%
24	D29 Mutual Funds - Gilt/ G Sec/ Liquid Schemes	EGMF	4,181.56	67.42	1.61%	1.61%	4,156.60	133.67	3.22%	3.22%	1,490.02	61.29	4.11%	4.11%
25	D30 Mutual Funds - (under Insurer's Promotor Group)	EMPG	638.64	3.63	0.57%	0.57%	575.98	5.94	1.03%	1.03%	803.84	2.42	0.30%	0.30%
26	E03 Other than Approved Investments - Equity Shares (incl PSUs and Unlisted)	OESH	60.31	10.06	16.68%	16.68%	50.61	10.06	19.88%	19.88%	38.75	28.96	74.73%	74.73%
27	E06 Other than Approved Investments -Debentures	OLDB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	300.00	22.54	7.51%	7.51%
28	E13 Short term Loans (Unsecured Deposits)	OSLU	473.57	65.04	0.00%	0.00%	473.57	26.80	0.00%	0.00%	298.35	48.11	0.00%	0.00%
29	E26 Reclassified Approved investments - Equity	ORAE	198.04	-	0.00%	0.00%	198.04	-	0.00%	0.00%	-	-	0.00%	0.00%
30	E15 Mutual Funds - Debt/ Income/ Serial Plans/ Liquid Schemes	OMGS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	1,080.39	29.27	2.71%	2.71%
31	E04 Equity Shares (PSU & Unlisted)	OEPD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
<b>TOTAL</b>			<b>183,261.89</b>	<b>3,876.70</b>	<b>2.10%</b>	<b>2.10%</b>	<b>176,907.07</b>	<b>7,189.26</b>	<b>4.07%</b>	<b>4.07%</b>	<b>132,487.56</b>	<b>6,836.44</b>	<b>5.16%</b>	<b>5.16%</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 : 23rd October 2017

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

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

1. Based on daily simple Average of Investments
2. Absolute Yield netted for tax
3. In the previous year column, figures of the corresponding Year to date of the previous financial year shall be shown.
4. FORM-1 shall be prepared in respect of each fund. In case of ULIP FORM-1 shall be prepared at Segregated Fund (SFIN) level and also at consolidated level.

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 :30th September 2017  
 Periodicity of Submission: Quarterly

Name of the Fund: Pension Annuity and Group Business

(Rs in Lakhs)

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year)			
			Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>
1	A01 Central Government Bonds	CGSB	40,671.09	791.78	1.95%	1.95%	38,650.05	1,654.65	4.28%	4.28%	27,847.99	2,038.98	7.32%	7.32%
2	A03 Deposit under Sec 7 of Insurance Act, 1938	CDSS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
3	A04 Treasury Bills	CTRB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
4	B04 Other Approved Securities (excluding Infrastructure Investments)	SGOA	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
5	B03 State Government Guaranteed Loans	SGGL	5,879.19	124.34	2.11%	2.11%	5,231.54	211.94	4.05%	4.05%	501.45	24.28	4.84%	4.84%
6	C06 Bonds/ Debentures/ CPs/ Loans - Promotor Group	HDPG	1,793.65	40.97	2.28%	2.28%	1,793.65	81.50	4.54%	4.54%	1,094.04	12.51	1.14%	1.14%
7	C10 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	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
8	C09 Bonds/Debentures issued by NHB/ Institutions accredited by NHB	HTDN	7,744.48	203.61	2.63%	2.63%	7,888.89	380.75	4.83%	4.83%	4,346.68	210.94	4.85%	4.85%
9	C18 Infrastructure - Other Approved Securities	ISAS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
10	C27 Infrastructure - PSU - Debentures/ Bonds	IPTD	24,674.19	626.66	2.54%	2.54%	23,707.14	1,091.96	4.61%	4.61%	18,961.38	889.57	4.69%	4.69%
11	C19 Infrastructure - PSU - Equity shares - Quoted	ITPE	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
12	C20 Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
13	C29 Infrastructure - Other Corporate Securities- Debentures/ Bonds	ICTD	1,431.97	35.58	2.48%	2.48%	1,239.24	59.10	4.77%	4.77%	1,000.00	44.50	4.45%	4.45%
14	C26 Long Term Bank Bonds Approved Investment-Infrastructure	ILBI	1,345.02	29.73	2.21%	2.21%	1,429.14	57.60	4.03%	4.03%	500.00	11.57	2.31%	2.31%
15	D02 Corporate Securities (Approved Investment ) -Equity Shares (ordinary)- Quoted	EACE	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
16	D01 PSU - (Approved Investment)-Equity Shares quoted	EAEQ	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
17	D39 Additional Tier I (Basel III Complaint) Perpetual Bonds	EAPB	3,488.57	76.07	2.18%	2.18%	3,055.19	133.42	4.37%	4.37%	-	-	0.00%	0.00%
18	D30 Mutual Funds - (under Insurer's Promoter Group)	EMPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
19	D05 Corporate Securities - Bonds - (Taxable)	EPBT	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
20	D09 Corporate Securities (Approved Investment ) -Debentures	ECOS	4,173.53	117.30	2.81%	2.81%	3,396.25	173.63	5.11%	5.11%	1,790.81	110.06	6.15%	6.15%
21	D16 Deposits - Deposit with scheduled banks	ECDB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
22	D18 Deposits - Money at call and short notice with banks /Repo	ECMR	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
23	D23 Application Money	ECAM	-	-	0.00%	0.00%	-	-	0.00%	0.00%	2,591.46	11.35	0.44%	0.44%
24	D29 Mutual Funds - Gilf/ G Sec/ Liquid Schemes	EGMF	730.29	10.61	1.45%	1.45%	889.85	26.34	2.96%	2.96%	485.82	16.62	3.42%	3.42%
<b>TOTAL</b>			<b>91,860.54</b>	<b>2,056.65</b>	<b>2.24%</b>	<b>2.24%</b>	<b>87,198.27</b>	<b>3,870.88</b>	<b>4.44%</b>	<b>4.44%</b>	<b>55,536.27</b>	<b>3,370.39</b>	<b>6.07%</b>	<b>6.07%</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 : 23rd October 2017

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

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

1. Based on daily simple Average of Investments
2. Absolute Yield netted for tax
3. In the previous year column, figures of the corresponding Year to date of the previous financial year shall be shown.
4. FORM-1 shall be prepared in respect of each fund. In case of ULIP FORM-1 shall be prepared at Segregated Fund (SFIN) level and also at consolidated level.

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 :30th September 2017  
 Periodicity of Submission: Quarterly

Name of the Fund Linked Fund

(Rs in Lakhs)

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year)			
			Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>
1	A01 Central Government Bonds	CGSB	4,149.11	52.89	1.27%	1.27%	4,069.73	170.14	4.18%	4.18%	2,545.07	214.72	8.44%	8.44%
2	A03 Deposit under Sec 7 of Insurance Act, 1938	CDSS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
3	A04 Treasury Bills	CTRB	2,377.80	37.18	1.56%	1.56%	2,422.00	74.97	3.10%	3.10%	2,506.48	87.01	3.47%	3.47%
4	B04 Other Approved Securities (excluding Infrastructure Investments)	SGOA	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
5	B03 State Government Guaranteed Loans	SGGL	20.14	0.35	1.71%	1.71%	20.19	0.67	3.31%	3.31%	20.41	0.91	4.45%	4.45%
6	C10 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	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
7	C09 Bonds/Debentures issued by NHB/ Institutions accredited by NHB	HTDN	293.58	6.43	2.19%	2.19%	302.05	13.10	4.34%	4.34%	491.87	25.31	5.15%	5.15%
8	C06 Bonds/ Debentures/ CPs/ Loans - Promotor Group	HDPG	379.39	8.79	2.32%	2.32%	365.35	28.11	7.69%	7.69%	93.87	17.01	18.12%	18.12%
9	C18 Infrastructure - Other Approved Securities	ISAS	100.09	0.62	0.62%	0.62%	100.31	2.34	2.33%	2.33%	101.08	4.68	4.63%	4.63%
10	C19 Infrastructure - PSU - Equity shares - Quoted	ITPE	689.75	68.96	10.00%	10.00%	689.67	52.47	7.61%	7.61%	492.14	115.99	23.57%	23.57%
11	C20 Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	1,112.13	48.97	4.40%	4.40%	1,137.76	119.36	10.49%	10.49%	1,048.66	117.49	11.20%	11.20%
12	C27 Infrastructure - PSU - Debentures/ Bonds	IPTD	1,563.93	33.32	2.13%	2.13%	1,469.08	79.39	5.40%	5.40%	978.16	69.87	7.14%	7.14%
13	C26 Long Term Bank Bonds Approved Investment-Infrastructure	ILBI	206.51	0.61	0.29%	0.29%	206.51	0.61	0.29%	0.29%	-	-	0.00%	0.00%
14	C29 Infrastructure - Other Corporate Securities- Debentures/ Bonds	ICTD	327.18	11.90	3.64%	3.64%	257.85	21.93	8.51%	8.51%	97.98	7.47	7.63%	7.63%
15	C34 Infrastructure - Equity (including unlisted)	IOEQ	-	-	0.00%	0.00%	-	-	0.00%	0.00%	92.39	21.32	23.08%	23.08%
16	D01 PSU - (Approved Investment)-Equity Shares quoted	EAEQ	1,000.53	(43.47)	-4.34%	-4.34%	952.62	(102.96)	-10.81%	-10.81%	735.03	180.46	24.55%	24.55%
17	D02 Corporate Securities (Approved Investment ) -Equity Shares (ordinary)-Quoted	EACE	11,011.92	245.03	2.23%	2.23%	10,812.78	845.25	7.82%	7.82%	10,034.67	1,157.95	11.54%	11.54%
18	D05 Corporate Securities - Bonds - (Taxable)	EPBT	-	-	0.00%	0.00%	-	-	0.00%	0.00%	105.00	2.84	2.71%	2.71%
19	D07 Corporate Securities - Preference Shares	EPNU	18.36	0.16	0.90%	0.90%	18.34	0.16	0.90%	0.90%	-	-	0.00%	0.00%
20	D39 Additional Tier I (Basel III Complaint) Perpetual Bonds	EAPB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
21	D18 Deposits - Money at call and short notice with banks /Repo	ECMR	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
22	D30 Mutual Funds - (under Insurer's Promotor Group)	EMPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
23	D09 Corporate Securities (Approved Investment ) -Debentures	ECOS	1,562.06	29.35	1.88%	1.88%	1,565.28	70.42	4.50%	4.50%	1,657.80	114.89	6.93%	6.93%
24	D16 Deposits - Deposit with scheduled banks	ECDB	65.00	2.83	4.36%	4.36%	103.41	7.10	6.86%	6.86%	652.96	29.58	4.53%	4.53%
25	D23 Application Money	ECAM	-	-	0.00%	0.00%	-	-	0.00%	0.00%	145.27	1.24	0.85%	0.85%
26	D29 Mutual Funds - Git/ G Sec/ Liquid Schemes	EGMF	452.48	7.19	1.59%	1.59%	410.33	13.05	3.18%	3.18%	207.13	7.93	3.83%	3.83%
27	D30 Net Current Assets	ENCA	4.27	(65.04)	0.00%	0.00%	4.27	(26.80)	0.00%	0.00%	(18.55)	(48.11)	0.00%	0.00%
28	E03 Other than Approved Investments - Equity Shares (incl PSUs and Unlisted)	OESH	140.05	5.41	3.86%	3.86%	127.84	(2.75)	-2.15%	-2.15%	137.19	17.18	12.52%	12.52%
29	E06 Other than Approved Investments -Debentures	OLDB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	204.09	12.48	6.11%	6.11%
30	E13 Short term Loans (Unsecured Deposits)	OSLU	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
31	E26 Reclassified Approved investments - Equity	ORAE	624.90	(30.42)	-4.87%	-4.87%	653.21	(71.10)	-10.89%	-10.89%	-	-	0.00%	0.00%
32	E04 Equity Shares (PSU & Unlisted)	OEPU	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
33	E15 Mutual Funds - Debt/ Income/ Serial Plans/ Liquid Schemes	OMGS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	97.26	2.66	2.73%	2.73%
<b>TOTAL</b>			<b>25,867.92</b>	<b>421.05</b>	<b>1.73%</b>	<b>1.73%</b>	<b>25,458.22</b>	<b>1,295.45</b>	<b>5.04%</b>	<b>5.04%</b>	<b>22,162.86</b>	<b>2,160.88</b>	<b>9.75%</b>	<b>9.75%</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 : 23rd October 2017

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

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

1. Based on daily simple Average of Investments
2. Absolute Yield netted for tax
3. In the previous year column, figures of the corresponding Year to date of the previous financial year shall be shown.
4. FORM-1 shall be prepared in respect of each fund. In case of ULIP FORM-1 shall be prepared at Segregated Fund (SFIN) level and also at consolidated level.

**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 :30th September 2017

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
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 : 23rd October 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 Investment (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 :30th September 2017**

**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
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 : 23rd October 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 :30th September 2017

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 : 23rd October 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: 30-Sep-17

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

*(Rs in Lakhs)*

S.No.	Channels	For the Qtr Q2 '2017-18			For the Qtr Q2 '2016-17			Upto the period '2017-18			Upto the Period '2016-17		
		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	-	266	13	-	-	-	-	569	37	-	-	-
3	Corporate Agents -Others	-	-	-	-	-	-	-	-	-	-	-	-
4	Brokers	74	2,534,616	4,769	44	1,198,479	1,711	157	4,852,165	9,551	64	2,611,432	3,077
5	Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-
6	Direct Business	218	2,778,895	22,099	96	1,273,960	13,927	330	4,648,769	40,400	163	2,134,416	24,024
	<b>Total(A)</b>	<b>292</b>	<b>5,313,777</b>	<b>26,881</b>	<b>140</b>	<b>2,472,439</b>	<b>15,638</b>	<b>487</b>	<b>9,501,503</b>	<b>49,988</b>	<b>227</b>	<b>4,505,288</b>	<b>27,101</b>
1	Referral (B)	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Grand Total (A+B)</b>	<b>292</b>	<b>5,313,777</b>	<b>26,881</b>	<b>140</b>	<b>2,472,439</b>	<b>15,638</b>	<b>487</b>	<b>9,501,503</b>	<b>49,988</b>	<b>227</b>	<b>4,505,288</b>	<b>27,101</b>

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

Insurer: DHFL Pramerica Life Insurance Company Limited

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

Date: 30-Sep-17

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

*(Rs in Lakhs)*

S.No.	Channels	For the Qtr Q2'2017-18		For the Qtr Q2 '2016-17		Upto the period '2017-18		Upto the Period '2016-17	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	7,138	2,897	4,153	1,664	11,710	5,217	7,147	2,813
2	Corporate Agents-Banks	755	256	41	11	1,239	401	47	12
3	Corporate Agents -Others	3,544	1,350	1,759	737	5,400	2,065	2,986	1,208
4	Brokers	(18)	(19)	(10)	(19)	(30)	(25)	137	(41)
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	10,267	3,310	8,946	2,098	17,976	6,282	16,362	3,796
	<b>Total (A)</b>	<b>21,686</b>	<b>7,794</b>	<b>14,889</b>	<b>4,491</b>	<b>36,295</b>	<b>13,940</b>	<b>26,679</b>	<b>7,787</b>
1	Referral (B)	716	96	685	98	1,308	171	1,119	163
	<b>Grand Total ( A + B )</b>	<b>22,402</b>	<b>7,890</b>	<b>15,574</b>	<b>4,589</b>	<b>37,603</b>	<b>14,111</b>	<b>27,798</b>	<b>7,949</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 September 2017

(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	-	2	-	-	3	1	6	3
2	Survival Benefit	-	967	311	158	61	39	1,536	186
3	for Annuities / Pension	-	-	-	-	-	-	-	-
4	For Surrender	-	11,680	192	3,791	84	49	15,796	6,278
5	Other benefits	-	-	-	-	-	-	-	-
	Individual Death Claims	-	201	48	4	-	-	253	880
	Group Death Claims	-	11,402	184	4,856	-	-	16,442	7,386

\*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 September 2017

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	30	3	332	-	231	-
2	Claims reported during the period	16,878	2	2,748	-	16,166	-
3	Claims Settled during the period	16,695	5	1,536	-	15,797	-
4	Claims Repudiated during the period	111	-	-	-	-	-
a	Less than 2years from the date of acceptance of risk	111	-	-	-	-	-
b	Grater than 2 year from the date of acceptance of risk	-	-	-	-	-	-
5	Claims Written Back	-	-	-	-	-	-
6	Claims O/S at End of the period	102	-	1,544	-	600	-
	Less than 3months	100	-	1,494	-	599	-
	3 months to 6 months	2	-	3	-	1	-
	6months to 1 year	-	-	25	-	-	-
	1year and above	-	-	22	-	-	-

## 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: 30-Sep-17

## 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	1	-	1	-	-	-	5
b)	Policy Servicing	1	25	10	7	9	-	40
c)	Proposal Processing	2	57	40	6	10	3	110
d)	Survival Claims	2	11	1	3	8	1	23
e)	ULIP Related	-	2	-	-	2	-	3
f)	Unfair Business Practices	12	386	131	43	204	20	626
g)	Others	1	6	4	0	2	1	21
	<b>Total Number</b>	<b>19</b>	<b>487</b>	<b>187</b>	<b>59</b>	<b>235</b>	<b>25</b>	<b>828</b>

2	Total No. of policies during previous year:	65,919
3	Total No. of claims during previous year	27,855
4	Total No. of policies during current year	38,090
5	Total No. of claims during current year	16,895
6	Total No. of Policy Complaints ( current year) per 10, 000 policies ( current year)	216
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	25	-	25
b)	7-15 Days	-	-	-
c)	15-30 Days	-	-	-
d)	30-90 Days	-	-	-
e)	90 days & Beyond	-	-	-
	<b>Total Number</b>	<b>25</b>	<b>-</b>	<b>25</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
	30 <sup>th</sup> Sept, 2017	30 <sup>th</sup> Sept, 2017
i) Life Participating Business	5.80%	Not Applicable
ii) Life- Non-participating Policies	5.85%	6.10%
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	5.75%	5.75%
vii) Health Insurance	6.75%	Not Applicable

\* excludes one year group term business as its is valued using UPR.

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

(As % of IALM 06-08)

Line of Business	Duration	Individual Business	Group business
		30 <sup>th</sup> Sept, 2017	30 <sup>th</sup> Sept, 2017
i) Life Participating Business	1	103.50% - 253%	Not Applicable
	2	103.50%-115%	Not Applicable
	3	103.50% -115%	Not Applicable
	4	103.50% -115%	Not Applicable
	5+	103.50% -115%	Not Applicable
ii) Life- Non-participating Policies	1	80.50%-414.00%	57.50%-270.25%
	2	80.50%-414.00%	57.50%-270.25%
	3	72.25%-414.00%	57.50%-270.25%
	4	72.25%-414.00%	57.50%-270.25%
	5+	72.25%-414.00%	57.50%-270.25%
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	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
	5+	76.50%- 195.50%	Not Applicable
vii) Health Insurance	Not Applicable	Not Applicable	Not Applicable

\* excludes one year group term business as it is valued using UPR.

**3. Morbidity(including Margin of Adverse Deviation)**

Line of Business	Morbidity Rates	
	30 <sup>th</sup> Sept, 2017	30 <sup>th</sup> Sept, 2016
Critical Illness Rider	84%-120% (CIBT93)	84%-120% (CIBT93)
Health Business	6.9-7.475 per mile	Not Applicable

**4. Commission**

Commissions allowed in the valuation are as per the 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*
		30 <sup>th</sup> Sept, 2017	30 <sup>th</sup> Sept, 2017
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
	61st Month	2.50%	Not Applicable
	73rd Month	2.50%	Not Applicable
	85th 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
	61st Month	2.50%	Not Applicable
	73rd Month	1.25% to 2.5%	Not Applicable
iii) Annuities- Participating policies	85th Month+	1.25% to 2.5%	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% - 52.50%	Not Applicable
	25 <sup>th</sup> Month	5.00% - 22.50%	Not Applicable
	37 <sup>th</sup> Month	5.00% - 15.00%	Not Applicable
	49 <sup>th</sup> Month	5.00% - 15.00%	Not Applicable
	61st Month	5.00% - 15.00%	Not Applicable
	73rd Month	5.00% - 15.00%	Not Applicable
	85th Month+	5.00% - 15.00%	Not Applicable
vii) Single Premium- (Life Non-Par/Linked/Health)	13 <sup>th</sup> Month	0%-2.50%	0%-2.25%
	25 <sup>th</sup> Month	0%-2.50%	0%-6.00%
	37 <sup>th</sup> Month	0%-2.50%	0%-6.00%
	49 <sup>th</sup> Month	0%-17.50%	0%-12.00%
	61st Month	0%-12.50%	0%-12.00%
	73rd Month	0% to 90%	0%-12.00%
viii) Health Insurance	85th Month+	0%-15.00%	0%-12.00%
	Not Applicable	Not Applicable	Not Applicable

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

**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 5.0% p.a. for expense inflation was used for projecting future expenses. Additional expense provisions have also been set up to adequately cover maintenance expense overrun.

**7. Bonus Rate**

The future reversionary bonus rates assumed vary from 0.85% to 3.36% (Previous Year 0.95% to 3.61%) of sum assured and previously accrued reversionary bonuses. Future final bonuses assumed vary with duration and attaching reversionary bonus.

**8. Reasonable Expectation**

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

**9. Taxation and Shareholder Transfers**

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

**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 6.0%(previous year: 5.0%) for non-participating endowment business,8.0% (previous year: 5.0%)for individual term business, 8.0%(previous year: 8.5%) for participating business, 6.0%(previous year: 9.0%) for unit-linked life , 6.0%(previous year: 4.0%) for Group credit Life, 0.5% for Group Term Care (new product) and 1% for non par health (new product)

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

Run-off triangle method has been used to set appropriate provision for IBNR. For Group Term Care and Group Health there is lack of experience. IBNR for these lines of business has been calculated as expected death outgo based on delay experience.

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

Valuation assumptions have been revised.

**E. Actuarial Valuation Method**

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

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

For Single Premium Group Credit Life business and Group Term Care, 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, Extra mortality risk, 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: 24<sup>th</sup> October 2017**

**Name and Signature of Appointed Actuary**

**(Ajay Chaturvedi)**