

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 March 31, 2018

Shareholders' Account (Non-technical Account)

(Rs.'000)

Particulars	Schedule	FOR THE QUARTER ENDED ON MARCH 2018	UP TO THE QUARTER ENDED ON MARCH 2018	FOR THE QUARTER ENDED ON MARCH 2017	UP TO THE QUARTER ENDED ON MARCH 2017
Amounts transferred from/to the Policyholders Account (Technical Account)		898,127	3,451,130	489,625	1,829,414
Income From Investments					
(a) Interest, Dividends & Rent – Gross		153,667	598,760	135,925	579,991
(b) Profit on sale/redemption of investments		21,447	120,718	49,867	452,959
(c) (Loss on sale/ redemption of investments)		(55)	(3,362)	(978)	(3,529)
(d) Amortisation of discount/(premium)		(9,204)	(35,655)	(7,693)	(21,916)
Other Income (To be specified)		-	-	-	-
TOTAL (A)		1,063,982	4,131,591	666,745	2,836,919
Expense other than those directly related to the insurance business:		582,691	955,422	443,088	509,788
Expenses in excess of Allowable Expense transferred from Policyholders Account		141,257	1,744,436	1,056,313	1,056,313
Bad debts written off		-	-	-	-
Transfer to Policyholders' fund		(24,199)	216,379	(1,135,637)	566,612
Provisions (Other than taxation)					
(a) For diminution in the value of investments (Net)		-	-	-	-
(b) Provision for doubtful debts		-	-	-	-
(c) Others (to be specified)		-	-	-	-
TOTAL (B)		699,749	2,916,237	363,764	2,132,713
Profit/ (Loss) before tax		364,233	1,215,354	302,982	704,206
Provision for Taxation		-	-	-	-
Current Tax Credit/(Charge)		-	-	-	-
Deferred Tax Credit / (Charge)		(46,895)	(156,476)	(39,007)	(90,667)
Profit / (Loss) after tax		317,338	1,058,878	263,974	613,540
APPROPRIATIONS					
(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		317,337	(2,480,527)	263,973	(3,539,405)

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 March 31, 2018

(Rs.'000)

Particulars	Schedule	As at March 31, 2018	As at March 31, 2017
SOURCES OF FUNDS			
<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		(393,954)	156,277
Sub-Total		11,675,882	12,226,113
<i>BORROWINGS</i>			
<i>POLICYHOLDERS' FUNDS:</i>			
CREDIT/[DEBIT] FAIR VALUE CHANGE ACCOUNT		16,157	16,364
POLICY LIABILITIES		24,058,987	16,271,595
INSURANCE RESERVES		-	-
PROVISION FOR LINKED LIABILITIES		2,982,134	2,496,253
Sub-Total		27,057,278	18,784,212
FUNDS FOR FUTURE APPROPRIATIONS		-	-
TOTAL		38,733,160	31,010,325
APPLICATION OF FUNDS			
<i>INVESTMENTS</i>			
Shareholders'	L-12	8,932,049	7,834,198
Policyholders'	L-13	23,784,739	16,163,759
ASSETS HELD TO COVER LINKED LIABILITIES	L-14	2,982,134	2,496,253
LOANS	L-15	54,166	17,820
FIXED ASSETS	L-16	543,442	504,589
DEFERRED TAX ASSETS		367,921	524,397
<i>CURRENT ASSETS</i>			
Cash and Bank Balances	L-17	860,493	619,814
Advances and Other Assets	L-18	2,638,538	1,830,763
Sub-Total (A)		3,499,031	2,450,577
<i>CURRENT LIABILITIES</i>			
PROVISIONS	L-19	3,775,735	2,430,026
Sub-Total (B)	L-20	135,114	90,647
NET CURRENT ASSETS (C) = (A – B)		(411,818)	(70,096)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	L-21	-	-
DEBIT BALANCE IN PROFIT & LOSS ACCOUNT (Shareholders' Account)		2,480,527	3,539,405
Debit Balance of Revenue Account		-	-
TOTAL		38,733,160	31,010,325

CONTINGENT LIABILITIES

Particulars		As at March 31, 2018	As at March 31, 2017
Partly paid-up investments		-	-
Claims, other than against policies, not acknowledged as debts by the company		3,594	3,328
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		40,316	29,193
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
Others – Insurance claims in appeal net of provision (Gross Value of Litigated Claims Rs. 104,028, out of which reinsured claims Rs. 11,047 and Provision held Rs. 23,009)		69,972	53,244
TOTAL		121,996	93,880

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 MARCH 2018								FOR THE PERIOD ENDED ON MARCH 2018								
		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	857,501	-	-	1,477	146,895	99,455	-	1,105,329	2,511,334	-	-	3,281	455,395	247,140	-	3,217,150	
2	Renewal Premiums	1,003,821	-	-	12	257,613	81,035	3,240	1,345,721	2,969,957	-	-	566	695,557	209,388	12,314	3,887,782	
3	Single Premiums	465	3,198,701	1,719	9,113	-	181,401	-	3,391,398	1,537	10,857,677	19,496	24,787	-	436,162	-	11,339,659	
	TOTAL PREMIUM	1,861,788	3,198,701	1,719	10,601	404,508	361,891	3,240	5,842,448	5,482,828	10,857,677	19,496	28,634	1,150,952	892,690	12,314	18,444,591	

(Rs.'000)

S.No.	Particulars	FOR THE QUARTER ENDED ON MARCH 2017								FOR THE PERIOD ENDED ON MARCH 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	494,500	-	-	7	87,336	51,727	-	633,570	1,447,682	-	-	1,271	193,032	100,531	-	1,742,516	
2	Renewal Premiums	656,547	-	-	-	198,240	55,390	4,824	915,000	1,926,025	-	-	-	550,305	189,811	15,555	2,681,695	
3	Single Premiums	1,221	2,242,262	25	5	-	133,617	-	2,377,130	3,492	6,593,447	2,113	1,735	-	396,029	-	6,996,816	
	TOTAL PREMIUM	1,152,268	2,242,262	25	12	285,575	240,733	4,824	3,925,699	3,377,199	6,593,447	2,113	3,006	743,337	686,371	15,555	11,421,028	

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 MARCH 2018								FOR THE PERIOD ENDED ON MARCH 2018								
	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	139,450	-	-	535	18,167	2,075	-	160,227	351,137	-	-	1,238	52,463	7,667	-	412,505	
- Renewal premiums	18,867	-	-	-	7,694	480	-	27,040	50,321	-	-	-	21,631	1,173	-	73,125	
- Single premiums	-	117,172	24	-	-	1,993	-	119,189	-	214,926	277	-	-	5,764	-	220,967	
Total (A)	158,317	117,172	24	535	25,861	4,548	-	306,457	401,458	214,926	277	1,238	74,094	14,604	-	706,597	
Add: Commission on Re-insurance Accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Less: Commission on Re-insurance Ceded	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Net Commission	158,317	117,172	24	535	25,861	4,548	-	306,457	401,458	214,926	277	1,238	74,094	14,604	-	706,597	
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:																	
Agents	58,036	-	-	366	20,426	3,553	-	82,382	187,289	-	-	1,039	59,972	12,295	-	260,595	
Brokers	583	36,473	24	-	339	6	-	37,425	1,620	68,642	277	-	633	29	-	71,201	
Corporate Agency	74,042	80,475	-	(30)	3,706	304	-	158,497	185,684	146,060	-	-	12,007	1,594	-	345,345	
Referral	820	-	-	-	44	2	-	865	2,030	-	-	-	137	2	-	2,169	
Others (pl. specify)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Bancassurance	24,835	224	-	199	1,345	684	-	27,287	24,835	224	-	199	1,345	684	-	27,287	
TOTAL (B)	158,317	117,172	24	535	25,860	4,548	-	306,457	401,458	214,926	277	1,238	74,094	14,604	-	706,597	

(Rs.'000)

Particulars	FOR THE QUARTER ENDED ON MARCH 2017								FOR THE PERIOD ENDED ON MARCH 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	66,680	-	-	-	13,774	1,828	-	82,283	171,487	-	-	-	27,601	3,356	-	202,444	
- Renewal premiums	12,239	(0)	-	-	6,591	281	-	19,110	29,940	-	-	-	17,977	967	-	48,884	
- Single premiums	-	1,030	1	-	-	2,247	-	3,278	-	2,513	1	-	-	6,156	-	8,670	
Total (A)	78,919	1,030	1	-	20,365	4,356	-	104,671	201,427	2,513	1	-	45,578	10,479	-	259,998	
Add: Commission on Re-insurance Accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Less: Commission on Re-insurance Ceded	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Net Commission	78,919	1,030	1	-	20,365	4,356	-	104,670	201,427	2,513	1	-	45,578	10,479	-	259,998	
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:																	
Agents	42,916	-	-	-	15,942	4,137	-	62,995	131,865	-	-	-	37,142	9,458	-	178,465	
Brokers	543	997	1	-	38	15	-	1,594	1,205	2,481	1	-	(429)	40	-	3,298	
Corporate Agency	34,104	-	-	-	4,191	203	-	38,497	65,801	-	-	-	7,947	973	-	74,721	
Referral	672	-	-	-	84	1	-	757	1,543	-	-	-	716	8	-	2,267	
Others (pl. specify)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Bancassurance	685	32	-	-	110	0	-	827	1,013	32	-	-	202	0	-	1,247	
TOTAL (B)	78,920	1,029	1	-	20,365	4,355	-	104,671	201,427	2,513	1	-	45,578	10,479	-	259,998	

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 MARCH 31, 2018								UPTO THE PERIOD ENDED ON MARCH 31, 2018									
		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	534,181	207,004	(4,908)	3,284	85,831	65,591	2,295	893,278	1,728,214	846,987	11,611	13,469	334,563	178,303	10,839	3,123,986		
2	Travel, conveyance and vehicle running expenses	15,100	6,409	(156)	49	2,470	1,769	24	25,665	48,699	30,659	289	344	9,415	4,774	278	94,458		
3	Training expenses (including Agent advisors)	4,411	2,151	(1,007)	-	(211)	(42)	(6)	5,296	68,661	132,484	2,126	2,146	10,981	4,024	2,120	222,542		
4	Rent, rates & taxes	19,932	16,260	(202)	222	2,990	2,127	187	41,516	67,808	62,272	740	809	12,520	6,366	706	151,221		
5	Repairs & Maintenance	5,776	9,139	(6)	153	765	549	147	16,523	27,827	37,250	519	538	5,018	2,334	509	73,995		
6	Printing and stationery	1,826	939	(22)	8	310	207	4	3,272	5,344	5,264	60	66	978	479	57	12,248		
7	Communication expenses	3,715	2,468	(2)	49	489	262	45	7,026	18,091	25,673	386	398	3,174	1,098	392	49,212		
8	Legal, professional and consultancy charges	33,578	32,322	217	515	5,596	2,615	483	75,326	95,870	100,974	1,485	1,569	17,237	6,564	1,511	225,210		
9	Medical fees	1,065	1,785	28	30	158	56	30	3,152	2,336	5,390	85	85	390	124	85	8,495		
10	Auditors' fees, expenses etc :	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(a) as auditor	236	400	4	7	32	14	7	700	777	1,768	28	28	129	42	28	2,800		
	(b) as adviser	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(i) Taxation matters	96	221	4	4	16	5	4	350	96	221	4	4	16	5	4	350		
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(c) out of pocket expense	128	79	3	3	20	8	3	244	222	673	7	7	37	13	7	966		
	(d) in any other capacity	213	68	6	6	34	14	6	347	386	1,167	13	13	65	23	13	1,680		
11	Advertisement and publicity	248	(101,787)	(2,785)	(102)	(1,194)	422	(120)	(105,318)	193,562	351,071	5,047	5,123	32,606	13,853	5,011	606,273		
12	Interest and bank charges	(6,326)	9,321	147	147	675	217	147	4,328	4,192	9,544	150	150	702	225	150	15,113		
13	Investment related charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
14	Postage and courier cost	4,400	5,505	18	47	637	311	37	10,955	16,525	16,123	157	188	2,658	883	147	36,681		
15	Sales Promotion expenses	81,219	88,738	(2,027)	394	15,260	9,810	331	193,725	301,235	347,510	4,045	4,270	56,440	27,846	4,002	745,348		
16	Information technology expenses	24,317	38,187	535	622	3,647	1,731	610	69,649	58,701	99,769	1,473	1,501	10,302	3,992	1,465	177,203		
17	Recruitment (including Agent advisors)	3,660	(1,849)	(20)	6	391	45	(6)	2,227	10,685	9,841	170	186	1,675	440	167	23,164		
18	Electricity ,water and utilities	2,627	2,522	(60)	36	333	304	31	5,793	12,949	12,872	159	170	2,409	1,249	152	29,960		
19	Policy issuance and servicing costs	16,403	58,110	90	102	1,918	499	15	77,137	61,392	197,212	386	335	9,067	2,450	77	270,919		
20	(Profit)/Loss on fluctuation in foreign exchange	14	(10)	5	-	2	1	-	12	(334)	(713)	(12)	(12)	(54)	(20)	(12)	(1,157)		
21	(Profit)/Loss on fixed assets	121	(241)	(4)	(4)	(18)	(7)	(4)	(157)	(107)	(228)	(4)	(4)	(17)	(7)	(4)	(371)		
22	Service Tax expense	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
23	Other miscellaneous expenses	(35,241)	102,858	(27)	93	928	305	74	68,990	47,676	118,674	358	402	4,029	1,248	349	172,736		
24	Depreciation	21,536	31,004	359	525	3,032	1,614	515	58,585	63,795	118,625	1,791	1,810	11,088	4,345	1,780	203,234		
	TOTAL	733,235	511,603	(9,810)	6,196	124,111	88,427	4,859	1,458,621	2,834,602	2,531,082	31,073	33,595	525,428	260,653	29,833	6,246,266		

(Rs.'000)

S.No.	Particulars	FOR THE QUARTER ENDED ON MARCH 31, 2017								UPTO THE PERIOD ENDED ON MARCH 31, 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	273,410	256,675	5,026	3,300	50,467	21,909	4,558	615,345	1,416,736	414,091	5,322	5,902	224,396	110,355	5,554	2,182,356		
2	Travel, conveyance and vehicle running expenses	8,645	10,004	117	47	1,264	662	100	20,839	49,838	14,991	131	150	8,022	3,833	146	77,111		
3	Training expenses (including Agent advisors)	18,277	47,300	963	907	2,908	931	943	72,229	43,423	63,573	970	970	7,033	2,866	971	119,806		
4	Rent, rates & taxes	20,895	11,331	82	8	2,680	1,664	43	36,703	77,087	33,173	113	148	11,898	5,988	106	128,513		
5	Repairs & Maintenance	610	20,717	402	332	(327)	(90)	370	22,014	39,821	35,567	417	430	6,106	2,928	414	85,683		
6	Printing and stationery	786	988	23	15	92	34	19	1,957	4,229	2,336	23	24	657	299	23	7,591		
7	Communication expenses	(549)	11,752	262	213	9	(278)	258	11,667	21,220	18,157	266	267	3,580	1,397	282	45,169		
8	Legal, professional and consultancy charges	7,208	29,424	788	684	6,232	(174)	893	45,055	80,287	52,879	788	794	14,334	5,578	893	155,553		
9	Medical fees	794	259	16	15	122	42	16	1,264	1,061	1,171	16	16	166	63	16	2,509		
10	Auditors' fees, expenses etc :	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(a) as auditor	(461)	1,211	28	25	(84)	(45)	27	701	810	1,729	28	28	124	53	28	2,800		
	(b) as adviser	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(i) Taxation matters	65	140	2	2	10	4	2	225	65	140	2	2	10	4	2	225		
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(c) out of pocket expense	(22)	151	4	4	(5)	(3)	4	133	96	374	4	4	14	6	4	502		
	(d) in any other capacity	(45)	544	12	9	(13)	(7)	11	511	311	1,214	12	11	46	20	11	1,625		
11	Advertisement and publicity	(164,141)	78	1,319	969	(14,385)	(13,348)	1,316	(188,192)	80,082	205,718	1,319	1,337	12,690	5,875	1,316	308,337		
12	Interest and bank charges	(1,206)	4,085	91	79	(132)	(106)	92	2,903	3,405	5,604	91	91	624	249	97	10,161		
13	Investment related charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
14	Postage and courier cost	4,557	1,955	39	20	692	127	31	7,421	12,742	7,497	40	40	2,034	757	40	23,150		
15	Sales Promotion expenses	29,430	84,690	2,263	2,076	12,380	1,765	2,271	134,875	190,382	140,273	2,263	2,319	30,223	14,434	2,271	382,165		
16	Information technology expenses	(25,189)	61,175	1,299	1,203	(1,218)	(2,591)	1,300	35,979	38,469	81,607	1,299	1,299	5,839	2,420	1,300	132,233		
17	Recruitment (including Agent advisors)	(2,181)	5,238	127	104	(411)	(304)	117	2,690	7,444	13,952	128	128	1,168	437	128	23,385		
18	Electricity ,water and utilities	2,476	1,485	19	(3)	270	186	6	4,439	14,244	5,680	20	26	2,200	1,092	19	23,281		
19	Policy issuance and servicing costs	39,182	16,341	(953)	(1,611)	5,387	(595)	141	57,892	87,580	88,917	140	166	13,360	4,620	141	194,924		
20	(Profit)/Loss on fluctuation in foreign exchange	(163)	(26)	1	-	(38)	(18)	1	(243)	47	81	1	1	8	3	1	142		
21	(Profit)/Loss on fixed assets	(356)	(338)	(3)	(4)	(82)	(38)	(3)	(824)	(111)	(191)	(3)	(3)	(18)	(8)	(3)	(337)		
22	Service Tax expense	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
23	Other miscellaneous expenses	6,639	15,783	372	327	193	(284)	350	23,380	33,513	25,741	378	378	3,822	1,685	396	65,913		
24	Depreciation	(12,022)	52,685	1,102	993	(2,560)	(1,274)	1,067	39,991	49,927	77,955	1,140	1,148	7,602	3,494	1,137	142,403		
	TOTAL	206,639	633,647	13,401	9,714	63,451	8,169	13,933	948,954	2,252,708	1,292,229	14,908	15,676	355,938	168,448	15,293	4,115,200		

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 MARCH 31, 2018								UP TO THE QUARTER ENDED ON MARCH 31, 2018									
	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,	72,246	703,064	-	-	8,807	3,037	82	787,236	165,232	1,868,328	-	-	27,839	10,742	82	2,072,223		
(b) Claims by Maturity,	0	-	-	-	-	-	-	0	27	-	-	-	-	-	-	27		
(c) Annuities/Pension payment,	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
(d) Other Benefits																		
Surrenders/Withdrawals	55,787	172,796	-	-	25,630	90,435	9,406	354,053	155,929	515,068	-	-	56,013	464,837	39,361	1,231,208		
Survival	5,424	-	-	-	9,602	-	-	15,026	23,389	-	-	23,295	-	-	-	46,684		
Health	-	-	20	550	-	-	-	570	-	-	180	2,350	-	-	-	2,530		
Riders	-	-	-	-	-	-	-	-	52	-	-	-	-	-	-	52		
Claim Investigation Fees	548	2,155	3	66	78	1	-	2,850	2,083	3,990	3	179	696	26	-	6,977		
Investment Income to Policy holders on unclaimed amounts	(7,792)	-	-	-	-	-	-	(7,792)	18,527	-	-	-	-	-	-	18,527		
Interest on Unclaimed amounts	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Total paid	126,212	878,015	23	616	44,116	93,472	9,488	1,151,943	365,239	2,387,386	183	2,529	107,843	475,605	39,443	3,378,228		
2. (Amount ceded in reinsurance):																		
(a) Claims by Death,	(25,927)	(287,939)	(60)	(175)	0	673	-	(313,428)	(46,764)	(787,649)	(60)	(725)	(0)	328	-	(834,870)		
(b) Claims by Maturity,	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
(c) Annuities/Pension payment,	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
(d) Other Benefits	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Total ceded	(25,927)	(287,939)	(60)	(175)	0	673	-	(313,428)	(46,764)	(787,649)	(60)	(725)	(0)	328	-	(834,870)		
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)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
TOTAL	100,286	590,076	(37)	441	44,115	94,145	9,488	838,515	318,475	1,599,737	123	1,804	107,843	475,933	39,443	2,543,358		

Particulars	FOR THE QUARTER ENDED ON MARCH 31, 2017								UP TO THE QUARTER ENDED ON MARCH 31, 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,	20,271	326,648	-	(350)	4,257	2,366	257	353,450	73,405	971,910	-	-	17,905	14,670	501	1,078,391		
(b) Claims by Maturity,	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
(c) Annuities/Pension payment,	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
(d) Other Benefits																		
Surrenders/Withdrawals	26,974	84,056	-	-	3,308	158,848	9,444	282,630	209,855	304,844	-	-	10,426	611,479	58,866	1,195,470		
Survival	7,734	-	-	-	7,503	-	-	15,762	27,871	-	-	27,449	-	-	-	55,845		
Health	-	-	150	375	-	-	-	525	-	-	150	375	-	-	-	525		
Riders	-	-	-	-	-	-	-	-	51	-	-	-	-	150	-	201		
Claim Investigation Fees	98	673	-	30	183	17	-	1,001	586	1,300	-	55	561	47	-	2,549		
Investment Income to Policy holders on unclaimed amounts	1,570	(27)	-	-	(2)	(9)	(1)	1,530	10,099	-	-	-	-	-	-	10,099		
Interest on Unclaimed amounts	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Total paid	56,647	411,350	150	55	15,250	161,222	9,700	654,374	321,867	1,278,054	150	430	56,341	626,346	59,367	2,342,555		
2. (Amount ceded in reinsurance):																		
(a) Claims by Death,	(940)	(126,862)	-	(25)	66	(263)	-	(128,024)	(18,099)	(385,667)	-	(188)	(431)	(1,230)	-	(405,615)		
(b) Claims by Maturity,	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
(c) Annuities/Pension payment,	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
(d) Other Benefits	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Total ceded	(940)	(126,862)	-	(25)	66	(263)	-	(128,024)	(18,099)	(385,667)	-	(188)	(431)	(1,230)	-	(405,615)		
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)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
TOTAL	55,707	284,487	150	30	15,316	160,959	9,700	526,350	303,768	892,387	150	242	55,910	625,116	59,367	1,936,940		

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 March 31, 2018	As at March 31, 2017
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
	TOTAL	3,740,619	3,740,619

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 March 31, 2018		As at March 31, 2017	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
Indian	190,771,553	51%	190,771,553	51%
Foreign	183,290,314	49%	183,290,314	49%
Others				
TOTAL	374,061,867	100%	374,061,867	100%

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 March 31, 2018	As at March 31, 2017
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	-	-
	TOTAL	8,329,217	8,329,217

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 March 31, 2018	As at March 31, 2017
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others (to be specified)	-	-
	TOTAL	-	-

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)

S.No.	Particulars	As at March 31, 2018	As at March 31, 2017
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	5,399,009	4,253,173
2	Other Approved Securities	366,184	237,278
3	Other Investments		
	(a) Shares	-	-
	(aa) Equity	1,356,615	1,409,884
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds*	665,272	717,547
	(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 Bonds	1,010,075	1,139,873
5	Other than Approved Investments		-
	Debentures/ Bonds	-	-
	Equity Shares	57,644	-
	Alternative Investment Fund	73,250	-
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	-	42,443
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares	-	-
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(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	-	10,000
5	Other than Approved Investments	(0)	-
	TOTAL	8,932,049	7,834,198
	Aggregate Amount of Investments other than listed equity securities, derivative instruments and Additional tier 1 Bonds	7,517,790	6,424,314
	Aggregate Market Value of Investments other than listed equity securities, derivative instruments and Additional tier 1 Bonds	7,317,255	6,470,273

There are no investments in subsidiaries/holding companies, joint ventures.

*Investment in Associate Company at Cost is Rs.4,09,330 /- [Previous year Rs. 418,777/-]

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 March 31, 2018								As at March 31, 2017								
		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		
	LONG TERM INVESTMENTS																	
1	Government securities and Government guaranteed bonds including Treasury Bills	4,933,580	5,214,766	21,067	21,055	1,003,130	28,423	3,645	11,225,666	3,362,947	3,851,273	10,872	10,622	751,421	26,540	2,403	8,016,078	
2	Other Approved Securities	50,112	1,163,509	-	-	98,086	-	-	1,311,707	60,135	365,907	-	-	-	-	-	426,042	
3	Other Investments																	
	(a) Shares	-	-	-	-	-	-	-	-	105,453	158,179	-	-	52,727	-	-	316,359	
	(aa) Equity	154,557	339,137	-	-	72,169	-	-	565,863	-	-	-	-	-	-	-	-	
	(bb) Preference	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	(b) Mutual Funds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	(c) Derivative Instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	(d) Debentures/ Bonds*	1,189,330	1,917,246	-	-	250,225	3,534	-	3,360,335	669,361	1,461,068	-	-	179,025	3,534	-	2,312,988	
	(e) Other Securities (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Commercial Paper / Certificate of Deposits	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Deposits with Bank	2,000	-	-	-	-	-	500	2,500	2,000	-	-	-	-	-	500	2,500	
	(f) Subsidiaries	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	(g) Investment Properties-Real Estate	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	(h) Policy Loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
4	Investments in Infrastructure and Social Sector	2,476,541	3,885,233	-	15,000	480,552	10,920	-	6,868,246	1,790,632	2,530,683	-	-	342,099	10,000	-	4,673,414	
5	Other than Approved Investments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	SHORT TERM INVESTMENTS																	
1	Government securities and Government guaranteed bonds including Treasury Bills	(0)	0	-	-	(0)	-	0	(0)	-	23,222	-	-	-	-	-	23,222	
2	Other Approved Securities	-	-	-	-	-	-	-	-	-	20,251	-	-	-	-	-	20,251	
3	Other Investments																	
	(a) Shares	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	(aa) Equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	(bb) Preference	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	(b) Mutual Funds	179,556	200,517	607	0	(0)	814	-	381,494	66,500	173,601	-	404	12,100	200	100	252,905	
	(c) Derivative Instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	(d) Debentures/ Bonds	-	-	-	-	-	-	-	-	70,000	-	-	-	-	-	-	70,000	
	(e) Other Securities (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Deposits with Bank	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	(f) Subsidiaries	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	(g) Investment Properties-Real Estate	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
4	Investments in Infrastructure and Social Sector	-	68,928	-	-	-	-	-	68,928	-	50,000	-	-	-	-	-	50,000	
5	Other than Approved Investments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	TOTAL	8,985,676	12,789,336	21,674	36,055	1,904,162	43,691	4,145	23,784,739	6,127,028	8,634,184	10,872	11,026	1,337,372	40,274	3,003	16,163,759	
	Aggregate Amount of Investments other than listed equity securities, derivative instruments and Additional tier 1 Bonds	8,831,120	12,450,200	21,674	36,055	1,831,995	43,691	4,145	23,218,878	6,021,577	8,476,004	10,872	11,026	1,284,646	40,274	3,003	15,847,402	
	Aggregate Market Value of Investments other than listed equity securities, derivative instruments and Additional tier 1 Bonds	8,899,541	12,320,659	21,611	36,263	1,829,112	45,119	4,182	23,156,487	6,308,804	8,606,631	10,881	11,369	1,329,481	42,990	3,127	16,313,283	

There are no investments in subsidiaries/holding companies, joint ventures.

*Investment in Associate Company at Cost is Rs. 489,100 [Previous year Rs. 311079/-]

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 March 31, 2018			As at March 31, 2017		
		Individual Life	Individual Pension	Total	Individual Life	Individual Pension	Total
	LONG TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	403,890	14,260	418,150	363,417	12,598	376,015
2	Other Approved Securities				-	-	-
3	Other Investments						
	(a) Shares	-	-	-			
	(aa) Equity	1,312,622	97,409	1,410,031	1,205,774	121,549	1,327,323
	(bb) Preference				-	-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments				-	-	-
	(d) Debentures/ Bonds*	201,195	5,308	206,503	197,485	8,689	206,174
	(e) Other Securities - Fixed Deposits	6,500	-	6,500	6,500	-	6,500
	(f) Subsidiaries				-	-	-
	(g) Investment Properties-Real Estate				-	-	-
4	Investments in Infrastructure and Social Sector	204,644	12,780	217,424	97,132	13,096	110,228
5	Other than Approved Investments	247,578	15,725	263,303	74,335	7,876	82,211
	SHORT TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	243,147	-	243,147	283,896	-	283,896
2	Other Approved Securities	-	-	-	2,030	-	2,030
3	(a) Shares						
	(aa) Equity	-	-	-	-	-	-
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	65,550	4,405	69,955	40,000	500	40,500
	(c) Derivative Instruments				-	-	-
	(d) Debentures/ Bonds	22,391	-	22,391	37,945	-	37,945
	(e) Other Securities (to be specified)				-	-	-
	Deposit with Bank	-	-	-	19,800	-	19,800
	(f) Subsidiaries				-	-	-
	(g) Investment Properties-Real Estate				-	-	-
4	Investments in Infrastructure and Social Sector	50,305	-	50,305	8,049	2,012	10,061
5	Other than Approved Investments	-	-	-	-	-	-
	NET CURRENT ASSETS						
	Bank Balances	27,312	489	27,801	3,034	463	3,497
	Income accrued on investments	83,249	1,042	84,291	25,738	1,294	27,032
	Other Receivable	13,565	-	13,565	7,266	743	8,009
	Payables for purchase of Securities	-	-	-	(6,159)	(77)	(6,236)
	FMC Payable	(3,504)	(202)	(3,706)	(2,760)	(219)	(2,979)
	Other Payables	(42,367)	(5,159)	(47,526)	(29,115)	(6,638)	(35,753)
	TOTAL	2,836,077	146,057	2,982,134	2,334,367	161,886	2,496,253
	Aggregate Amount of Investments other than listed equity securities and derivative instruments	1,243,215	36,753	1,279,968	1,056,254	36,895	1,093,149

There are no investments in subsidiaries/holding companies, joint ventures.

* Investment in Associate Company at Cost is Rs. 36,349/(Previous year Rs. 30,694/-)

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)

S.No.	Particulars	As at March 31, 2018	As at March 31, 2017
1	SECURITY-WISE CLASSIFICATION	-	-
	<i>Secured</i>	-	-
	(a) On mortgage of property	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities, etc.	-	-
	(c) Loans against policies	54,166	17,820
	(d) Others (to be specified)	-	-
	<i>Unsecured</i>	-	-
	TOTAL	54,166	17,820
2	BORROWER-WISE CLASSIFICATION	-	-
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Companies	-	-
	(e) Loans against policies	54,166	17,820
	(f) Others (to be specified)	-	-
	TOTAL	54,166	17,820
3	PERFORMANCE-WISE CLASSIFICATION	-	-
	(a) Loans classified as standard	-	-
	(aa) In India	54,166	17,820
	(bb) Outside India	-	-
	(b) Non-standard loans less provisions	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	TOTAL	54,166	17,820
4	MATURITY-WISE CLASSIFICATION	-	-
	(a) Short Term	-	-
	(b) Long Term	54,166	17,820
	TOTAL	54,166	17,820

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 March 31, 2018	As at March 31, 2017
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles - Software	449,305	116,928	-	566,233	169,721	114,026	-	283,747	282,486	279,584
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Improvements	116,712	48,912	2,620	163,004	48,640	24,930	2,255	71,315	91,689	68,072
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	22,258	8,844	367	30,735	16,124	6,899	367	22,656	8,079	6,134
Information Technology Equipment	171,926	96,553	7,832	260,647	99,816	48,638	7,703	140,751	119,896	72,110
Vehicles	-	-	-	-	-	-	-	-	-	-
Office Equipment	33,563	11,359	718	44,204	21,443	8,740	668	29,515	14,689	12,120
Others (Specify nature)	-	-	-	-	-	-	-	-	-	-
TOTAL	793,764	282,596	11,537	1,064,823	355,744	203,233	10,993	547,984	516,839	438,020
Work in progress	-	-	-	-	-	-	-	-	26,603	66,569
Grand Total	793,764	282,596	11,537	1,064,823	355,744	203,233	10,993	547,984	543,442	504,589
PREVIOUS YEAR	453,725	350,355	10,316	793,764	222,106	142,403	8,765	355,744	504,589	462,605

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)

S.No.	Particulars	As at March 31, 2018	As at March 31, 2017
1	Cash (including cheques, drafts and stamps)	310,002	382,769
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	550,391	236,945
	(c) Others (to be specified)	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others (to be specified)	-	-
	TOTAL	860,493	619,814
	Balances with non-scheduled banks included in 2 and 3 above	-	-
	CASH & BANK BALANCES		
1	In India	860,493	619,814
2	Outside India	-	-
	TOTAL	860,493	619,814

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)

S.No.	Particulars	As at March 31, 2018	As at March 31, 2017
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	75,581	140,737
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	28	10
6	Others (to be specified)	-	-
	Security Deposits	83,828	67,816
	Deposit -Others	8,887	4,701
	Advances to employees for travel, etc.	8,779	13,652
	TOTAL (A)	177,103	226,916
	OTHER ASSETS		
1	Income accrued on investments	919,317	558,217
2	Outstanding Premiums	359,825	233,320
3	Agents' Balances	18,708	18,842
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsures)	646,395	402,772
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	47,526	35,753
	Investment held to meet policyholder unclaimed	175,971	217,650
	Investment Income on Unclaimed Fund	3,051	1,108
	Service Tax Unutilized Credit	-	112,605
	Due from Affiliates	-	-
	Other Dues	8,063	7,703
	GST Unutilized Credit	258,389	-
	Receivable towards non-par non linked funds	-	-
	Receivable from clearing firm	-	-
	Application money for investments	-	-
	Receivable from Unclaimed Fund	43,765	34,001
	Receivable from ex employees	12,255	6,549
	Agents' Balances - provision for doubtful amounts	(13,002)	(11,551)
	Receivable from ex employees- provision	(12,255)	(6,549)
	Provision on Vendor Advances	(6,573)	(6,573)
	TOTAL (B)	2,461,435	1,603,847
	TOTAL (A+B)	2,638,538	1,830,763

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)

S.No.	Particulars	As at March 31, 2018	As at March 31, 2017
1	Agents' Balances	178,119	58,367
2	Balances due to other insurance companies	381,721	448,204
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	29,355	32,835
5	Unallocated premium	1,182,070	589,139
6	Sundry creditors	56,768	124,074
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	60,810	51,714
9	Annuities Due	-	-
10	Due to Officers/ Directors	-	-
11	Due to unit linked fund	13,565	1,793
12	Policy holders Unclaimed	168,458	213,551
13	Policy holders Unclaimed- Investment Income	10,564	5,207
11	Others (to be specified)		
	-Proposal / Policyholder deposits	9,765	7,125
	-Withholding Tax Deducted at Source	85,997	56,277
	-Accrued Expenses	1,403,931	817,583
	-Other Statutory liabilities	20,508	16,194
	- Due to Non- par non linked funds	-	-
	-Lease Equalistion Reserve	12,461	7,963
	- GST Payable	161,643	-
	TOTAL	3,775,735	2,430,026

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 March 31, 2018	As at March 31, 2017
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	62,477	46,840
	- Provision for Leave Encashment	72,637	43,807
	TOTAL	135,114	90,647

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)

S.No.	Particulars	As at March 31, 2018	As at March 31, 2017
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others (to be specified)	-	-
	TOTAL	-	-

S.No.	Particular	For the Quarter Ended March 2018	Upto the Quarter Ended March 2018	For the Quarter Ended March 2017	Upto the Quarter Ended March 2017
1	New business premium income growth rate - segment wise	49%	67%	34%	20%
	Non Par Individual Life - Non Linked	73%	73%	45%	57%
	Non Par Group Life	43%	65%	36%	20%
	Non Par Group Health-Non Linked	6768%	823%	100%	100%
	Non Par Individual Health - Non Linked	88258%	834%	100%	100%
	Participating Individual Life	68%	136%	156%	-58%
	Non Par Individual Life - Linked	52%	38%	-15%	23%
2	Net Retention Ratio	96%	95%	95%	95%
3	Expense of Management to Gross Direct Premium Ratio	30%	38%	27%	38%
4	Commission Ratio (Gross commission paid to Gross Premium)	5%	4%	3%	2%
5	Ratio of policy holder's liabilities to shareholder's funds	294%	294%	216%	216%
6	Growth rate of shareholders' fund	6%	6%	10%	10%
7	Ratio of surplus to policyholders' liability	3%	13%	3%	10%
8	Change in net worth ('000)	508,647	508,647	799,301	799,301
9	Profit after tax/Total Income	5%	5%	6%	4%
10	(Total real estate + loans)/(Cash & invested assets)	NA	NA	NA	NA
11	Total investments/(Capital + Surplus)	296%	296%	220%	220%
12	Total affiliated investments/(Capital+ Surplus)	7.74%	7.74%	6.30%	6.30%
13 *	Investment Yield (Gross and Net)				
	A. With realised Gain				
	Policyholders' Funds:				
	Non-Linked:				
	1. PAR	8.00%	8.01%	8.51%	9.17%
	2. Non-PAR*	7.95%	8.33%	8.47%	10.34%
	Linked:				
	4. Non-PAR	7.10%	7.94%	12.73%	9.92%
	Shareholders' Funds	6.90%	7.40%	8.88%	13.47%
	A. Without realised Gain				
	Policyholders' Funds:				
	Non-Linked:				
	1. PAR	7.93%	7.97%	9.41%	9.43%
	2. Non-PAR*	7.90%	8.33%	8.89%	10.46%
	Linked:				
	4. Non-PAR	-11.71%	6.36%	29.59%	22.65%
	Shareholders' Funds	-11.32%	1.42%	18.66%	15.58%

S.No.	Particular	For the Quarter Ended March 2018	Upto the Quarter Ended March 2018	For the Quarter Ended March 2017	Upto the Quarter Ended March 2017
14	Conservation Ratio	87%	88%	87%	78%
15	Persistency Ratio				
	Persistency Ratio by Premium				
	For 13th month+	79.64%	79.64%	70.15%	70.15%
	For 25th month+	61.60%	61.60%	48.50%	48.50%
	For 37th month+	42.30%	42.30%	39.41%	39.41%
	For 49th Month+	37.44%	37.44%	26.14%	26.14%
	for 61st month+	21.80%	21.80%	24.28%	24.28%
	Persistency Ratio by Policy				
	For 13th month+	74.98%	74.98%	64.76%	64.76%
	For 25th month+	57.25%	57.25%	44.11%	44.11%
	For 37th month+	38.30%	38.30%	30.70%	30.70%
	For 49th Month+	27.75%	27.75%	17.42%	17.42%
	for 61st month+	15.65%	15.65%	17.91%	17.91%
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 March 2018	For the Quarter ended March 2017
1	(a) No. of shares	374,061,867	374,061,867
2	(b) Percentage of shareholding (Indian / Foreign)	104%	104%
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)	2.83	1.64
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	2.83	1.64
6	(iv) Book value per share (Rs)	24.58	23.22

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 31st March 2018	As at 31st March 2017
1	Linked		
a	Life	28,555	23,535
b	General Annuity	-	-
c	Pension	1,488	1,647
d	Health	-	-
2	Non-Linked		-
a	Life	240,034	162,462
b	General Annuity	-	-
c	Pension	-	-
d	Health	334	35

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

Insurer: DHFL Pramerica Life Insurance Company Limited

FOR THE QTR ENDED MARCH 31st, 2018

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

(Rs in Crore)

Geographical Distribution of Total Business- Individuals													
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	254	250	0.68	8.19	616	624	2.69	26.87	870	874	3.37	35.06
2	Arunachal Pradesh	24	24	0.03	0.68	35	34	0.06	0.90	59	58	0.09	1.58
3	Assam	338	336	0.81	9.98	576	575	1.43	13.92	914	911	2.24	23.90
4	Bihar	337	338	0.46	7.57	525	447	0.59	8.99	862	785	1.04	16.55
5	Chattisgarh	176	176	0.27	4.10	302	304	0.77	9.77	478	480	1.04	13.87
6	Goa	-	-	0.00	-	52	50	1.57	7.95	52	50	1.57	7.95
7	Gujarat	106	106	0.42	3.51	2,273	2,480	11.95	74.47	2,379	2,586	12.38	77.98
8	Haryana	556	560	1.91	19.73	761	801	4.48	40.34	1,317	1,361	6.39	60.07
9	Himachal Pradesh	457	454	1.56	20.87	424	415	2.00	23.02	881	869	3.56	43.89
10	Jammu & Kashmir	667	660	3.13	16.95	543	537	3.44	17.34	1,210	1,197	6.57	34.29
11	Jharkhand	88	87	0.33	2.73	128	115	0.64	4.84	216	202	0.96	7.57
12	Karnataka	325	319	1.08	9.49	972	953	6.21	53.75	1,297	1,272	7.29	63.23
13	Kerala	165	165	0.73	6.27	488	479	2.61	23.13	653	644	3.34	29.40
14	Madhya Pradesh	224	223	0.89	5.78	841	812	5.07	45.89	1,065	1,035	5.96	51.67
15	Maharashtra	608	607	1.45	17.99	2,797	2,778	13.88	182.11	3,405	3,385	15.33	200.10
16	Manipur	153	151	0.27	3.58	169	172	0.32	3.71	322	323	0.59	7.29
17	Meghalaya	4	4	0.01	0.06	33	33	0.05	1.20	37	37	0.06	1.26
18	Mirzoram	11	11	0.01	0.30	11	11	0.01	0.35	22	22	0.02	0.64
19	Nagaland	44	44	0.31	1.21	110	110	0.48	2.78	154	154	0.79	3.99
20	Orissa	1,186	1,185	1.64	15.99	313	304	0.80	10.85	1,499	1,489	2.45	26.85
21	Punjab	1,115	1,100	4.53	26.63	1,315	1,287	7.05	45.89	2,430	2,387	11.58	72.52
22	Rajasthan	938	937	2.38	28.64	1,036	997	3.48	38.68	1,974	1,934	5.86	67.32
23	Sikkim	20	20	0.04	0.61	22	22	0.08	0.63	42	42	0.12	1.24
24	Tamil Nadu	234	231	0.66	7.55	1,305	1,300	6.78	76.29	1,539	1,531	7.45	83.84
25	Telangana	35	35	0.10	1.23	371	372	1.62	20.70	406	407	1.72	21.93
26	Tripura	17	17	0.03	0.67	35	35	0.08	1.25	52	52	0.10	1.92
27	Uttar Pradesh	1,017	1,012	3.09	32.14	1,925	1,950	8.82	91.94	2,942	2,962	11.91	124.08
28	UttraKhand	500	492	1.72	12.19	404	395	1.68	10.60	904	887	3.39	22.79
29	West Bengal	413	407	1.45	14.95	916	889	3.95	39.96	1,329	1,296	5.41	54.92
30	Andaman & Nicobar Islands	1	1	0.00	0.05	2	2	0.01	0.05	3	3	0.01	0.09
31	Chandigarh	1	1	0.44	0.05	92	107	0.70	2.29	93	108	1.15	2.34
32	Dadra & Nagrahaveli	-	-	-	-	5	5	0.01	0.08	5	5	0.01	0.08
33	Daman & Diu	-	-	-	-	3	3	0.05	0.56	3	3	0.05	0.56
34	Delhi	-	-	0.13	0.08	884	953	5.50	50.14	884	953	5.63	50.22
35	Lakshadweep	-	-	-	-	-	-	0.00	-	-	-	0.00	-
36	Puducherry	1	1	0.02	0.22	30	31	0.19	1.84	31	32	0.21	2.06
	COMPANY TOTAL	10,015	9,954	30.60	280.01	20,314	20,382	99.04	933.06	30,329	30,336	129.63	1,213.07

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

Insurer: DHFL Pramerica Life Insurance Company Limited

FOR THE QTR ENDED MARCH 31st, 2018

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	1	6,093	0.73	106.86	1	5,092	0.31	51.82	2	11,185	1.04	158.68
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	18	50,624	0.79	135.14	-	-	-	-	18	50,624	0.79	135.14
4	Bihar	3	146	0.00	0.22	-	1,114	0.19	18.93	3	1,260	0.20	19.15
5	Chattisgarh	4	496	0.01	1.47	-	-	-	-	4	496	0.01	1.47
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	3	122,634	1.91	317.55	2	403	0.05	8.06	5	123,037	1.96	325.61
8	Haryana	24	554,808	54.44	5,308.94	11	117,493	3.01	1,762.29	35	672,301	57.45	7,071.23
9	Himachal Pradesh	-	-	-	-	-	(1)	0.02	21.91	-	(1)	0.02	21.91
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	20	549,206	9.33	1,060.99	3	8,981	39.37	1,219.29	23	558,187	48.70	2,280.28
13	Kerala	12	642,624	23.03	1,742.44	14	27,923	0.58	1,317.63	26	670,547	23.61	3,060.06
14	Madhya Pradesh	17	74,937	1.94	423.99	4	20,094	0.42	104.10	21	95,031	2.36	528.09
15	Maharashtra	6	62,519	0.87	160.29	27	49,752	140.35	6,485.45	33	112,271	141.22	6,645.74
16	Manipur	-	-	-	-	-	57	0.01	0.49	-	57	0.01	0.49
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mirzoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	17	362,935	6.59	911.97	-	42	0.04	1.24	17	362,977	6.63	913.21
21	Punjab	-	-	-	-	-	-	-	-	-	-	-	-
22	Rajasthan	4	38,923	0.46	112.60	-	-	-	-	4	38,923	0.46	112.60
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	20	379,037	4.41	1,351.12	2	783	0.09	60.61	22	379,820	4.49	1,411.73
25	Telangana	4	381,165	13.64	1,189.06	4	5,549	0.12	103.01	8	386,714	13.77	1,292.07
26	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
27	Uttar Pradesh	30	414,485	6.56	1,088.15	3	10,021	0.80	233.16	33	424,506	7.35	1,321.31
28	UttraKhand	2	63	0.00	0.39	-	-	-	-	2	63	0.00	0.39
29	West Bengal	35	329,350	3.36	738.17	-	857	0.16	5.85	35	330,207	3.52	744.03
30	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
31	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
32	Dadra & Nagrahaveli	-	-	-	-	-	-	-	-	-	-	-	-
33	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
34	Delhi	18	303,223	5.45	810.63	1	27,477	1.01	475.74	19	330,700	6.45	1,286.38
35	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
36	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
COMPANY TOTAL		238	4,273,268	133.53	15,459.97	72	275,637	186.51	11,869.58	310	4,548,905	320.04	27,329.56

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

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

Insurer: DHFL Pramerica Life Insurance Company Limited

UP TO THE QTR ENDED MARCH, 31st 2018

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

(Rs in Crore)

Geographical Distribution of Total Business- Individuals													
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	761	754	2.05	21.42	2,236	2,273	8.07	75.72	2,997	3,027	10.11	97.14
2	Arunachal Pradesh	46	46	0.04	1.19	62	62	0.09	1.73	108	108	0.13	2.93
3	Assam	1,169	1,160	2.48	32.47	1,885	1,916	4.75	46.55	3,054	3,076	7.23	79.01
4	Bihar	765	755	0.95	18.15	1,054	1,043	1.32	20.92	1,819	1,798	2.28	39.08
5	Chattisgarh	413	412	0.71	10.99	919	913	2.41	27.69	1,332	1,325	3.13	38.67
6	Goa	2	2	0.01	0.05	184	154	8.66	40.65	186	156	8.66	40.70
7	Gujarat	453	447	1.55	13.70	5,594	6,206	29.90	207.11	6,047	6,653	31.45	220.81
8	Haryana	1,641	1,655	5.27	51.80	2,505	2,689	11.95	184.22	4,146	4,344	17.22	236.02
9	Himachal Pradesh	1,480	1,465	4.86	63.19	1,436	1,423	7.23	62.94	2,916	2,888	12.09	126.14
10	Jammu & Kashmir	2,960	2,942	10.63	68.53	2,925	3,007	15.28	79.80	5,885	5,949	25.91	148.33
11	Jharkhand	376	376	0.98	10.05	474	471	1.97	13.49	850	847	2.95	23.54
12	Karnataka	873	866	2.80	25.55	2,543	2,801	13.57	121.09	3,416	3,667	16.37	146.64
13	Kerala	340	341	1.38	13.31	1,024	1,016	5.28	49.26	1,364	1,357	6.66	62.58
14	Madhya Pradesh	1,100	1,091	3.44	29.62	2,388	2,351	11.63	109.95	3,488	3,442	15.07	139.58
15	Maharashtra	1,658	1,649	3.75	47.11	7,267	7,316	31.61	406.52	8,925	8,965	35.36	453.63
16	Manipur	494	492	0.69	10.53	473	473	0.76	12.01	967	965	1.45	22.54
17	Meghalaya	12	12	0.01	0.33	67	67	0.08	2.29	79	79	0.09	2.62
18	Mizoram	16	16	0.02	0.41	18	18	0.01	0.49	34	34	0.03	0.90
19	Nagaland	305	304	1.11	10.57	482	503	2.12	15.34	787	807	3.23	25.91
20	Orissa	3,125	3,115	4.05	38.91	960	942	2.25	25.44	4,085	4,057	6.30	64.35
21	Punjab	4,518	4,447	14.60	108.46	5,631	5,611	26.74	183.25	10,149	10,058	41.35	291.71
22	Rajasthan	2,638	2,624	6.32	77.98	2,750	2,805	10.86	94.20	5,388	5,429	17.18	172.18
23	Sikkim	71	71	0.11	2.52	146	151	0.28	5.27	217	222	0.39	7.79
24	Tamil Nadu	555	551	1.66	19.73	3,211	3,258	14.29	169.54	3,766	3,809	15.95	189.27
25	Telangana	86	86	0.23	3.09	724	754	2.66	32.14	810	840	2.89	35.23
26	Tripura	43	43	0.06	1.34	129	128	0.20	4.31	172	171	0.26	5.65
27	Uttar Pradesh	3,195	3,181	9.62	89.93	5,473	5,580	24.18	231.73	8,668	8,761	33.79	321.66
28	Uttarakhand	1,846	1,829	4.94	40.15	1,332	1,360	5.70	33.92	3,178	3,189	10.64	74.07
29	West Bengal	1,069	1,052	3.22	34.28	2,748	2,707	10.94	107.62	3,817	3,759	14.16	141.90
30	Andaman & Nicobar Islands	1	1	0.00	0.05	6	6	0.01	0.19	7	7	0.01	0.24
31	Chandigarh	365	364	2.21	9.97	668	719	4.14	24.81	1,033	1,083	6.35	34.78
32	Dadra & Nagarhaveli	-	-	-	-	5	5	0.01	0.08	5	5	0.01	0.08
33	Daman & Diu	-	-	-	-	5	5	0.05	0.57	5	5	0.05	0.57
34	Delhi	132	132	0.69	4.21	2,340	2,538	12.35	146.88	2,472	2,670	13.04	151.09
35	Lakshadweep	-	-	-	-	1	1	0.00	0.19	1	1	0.00	0.19
36	Puducherry	1	1	0.02	0.22	46	47	0.27	2.80	47	48	0.29	3.02
	COMPANY TOTAL	32,509	32,282	90.46	859.80	59,711	61,319	271.64	2,540.73	92,220	93,601	362.10	3,400.53

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

Insurer: DHFL Pramerica Life Insurance Company Limited

UP TO THE QTR ENDED MARCH, 31st 2018

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	No. of Lives	Premiu m (Rs)	Sum Assured	No. of	No. of Lives	Premiu m (Rs)	Sum Assured	No. of Policie	No. of Lives	Premium (Rs crore)	Sum Assured
1	Andhra Pradesh	6	754,433	12.83	2,170.15	5	126,443	2.14	388.55	11	880,876	14.97	2,558.71
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	49	136,840	2.00	361.98	11	15,393	0.27	46.21	60	152,233	2.28	408.19
4	Bihar	11	4,211	0.03	6.35	3	3,294	0.38	40.58	14	7,505	0.42	46.93
5	Chattisgarh	4	496	0.01	1.47	-	-	-	-	4	496	0.01	1.47
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	12	548,664	4.32	1,266.35	5	33,414	0.28	128.01	17	582,078	4.60	1,394.36
8	Haryana	79	1,570,599	82.42	8,687.79	44	331,979	8.42	5,484.72	123	1,902,578	90.84	14,172.50
9	Himachal Pradesh	-	-	(0.00)	-	-	31	0.37	105.35	-	31	0.37	105.35
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	58	1,827,432	27.05	3,809.88	36	39,750	74.23	5,008.04	94	1,867,182	101.27	8,817.92
13	Kerala	38	1,533,446	37.70	3,436.18	32	939,379	33.58	5,270.28	70	2,472,825	71.28	8,706.46
14	Madhya Pradesh	61	405,671	12.35	3,209.21	28	70,557	1.51	362.55	89	476,228	13.85	3,571.75
15	Maharashtra	21	239,383	3.15	610.38	78	205,609	633.35	22,417.27	99	444,992	636.50	23,027.64
16	Manipur	-	-	-	-	1	785	0.10	9.07	1	785	0.10	9.07
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mirzoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	54	1,454,426	21.06	3,493.24	11	50,972	1.11	183.21	65	1,505,398	22.17	3,676.45
21	Punjab	-	-	-	-	-	-	-	-	-	-	-	-
22	Rajasthan	15	97,903	1.29	280.41	2	665	0.05	19.69	17	98,568	1.34	300.10
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	54	1,468,462	15.84	4,525.20	14	240,232	6.99	1,391.94	68	1,708,694	22.83	5,917.14
25	Telangana	17	587,373	17.43	1,646.09	50	103,188	2.70	2,639.70	67	690,561	20.14	4,285.79
26	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
27	Uttar Pradesh	111	1,395,053	17.43	3,680.31	34	123,097	4.29	989.36	145	1,518,150	21.71	4,669.68
28	UttraKhand	10	5,779	0.21	27.78	11	7,961	0.19	30.60	21	13,740	0.40	58.38
29	West Bengal	108	795,529	7.38	1,689.79	34	49,440	1.52	400.20	142	844,969	8.90	2,089.99
30	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
31	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
32	Dadra & Nagrahaveli	-	-	-	-	-	-	-	-	-	-	-	-
33	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
34	Delhi	52	1,525,719	26.63	4,268.77	41	1,442,968	27.13	4,465.85	93	2,968,687	53.75	8,734.62
35	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
36	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
	COMPANY TOTAL	760	14,351,419	289.12	43,171.32	440	3,785,157	798.60	49,381.18	1,200	18,136,576	1,087.72	92,552.49

** Business procured from rural areas as defined in; (i) the latest decennial census of India and (ii) the third and fourth ammendment to IRDA(Obligation of Insurers to Rural or Social Sectors)

Regulation, 2008 conveyed vide Circular no. 320.1/1/F&A/AR-R&SS/257/Feb./2007-08, dated 8th February, 2008.

FORM L-26-INVESTMENT ASSETS(LIFE INSURERS)

Insurer: DHFL Pramerica Life Insurance Company Limited
 Registration No. 140; Date of Registration with the IRDAI: June 27, 2008
 Statement as on :31st March 2018
 Statement of Investment Assets (Life Insurers)
 (Business within India)
 Periodicity of Submission : Quarterly

PART - A

(Rs in Lakhs)

PARTICULARS	SCH	Amount	Reconciliation of Investment Assets	
Investments (Shareholders)	Sch - 8	89,320	Total Investment Assets (as per Balance Sheet)	<u>357,329</u>
Investments (Policyholders)	Sch - 8A	237,847	Balance Sheet Value of:	
Investments (Linked Liabilities)	Sch - 8B	29,821	A. Life Fund	210,301
Loans	Sch - 9	542	B. Pension & General Annuity Fund	117,207
Fixed Assets	Sch - 10	5,434	C. Unit Linked Funds	<u>29,821</u>
Current Assets				<u>357,329</u>
a. Cash & Bank Balance	Sch - 11	8,605		
b. Advances & Other Assets	Sch - 12	26,385		
Current Liabilities				
a. Current Liabilities	Sch - 13	37,757		
b. Provisions	Sch - 14	1,351		
c. Misc. Exp not Written Off	Sch - 15	-		
d. Debit Balance of P&L A/c				
Total Application as per Balance Sheet (A)		<u>358,847</u>		
Less: Other Assets	SCH	Amount		
Loans (if any)	Sch - 9	542		
Fixed Assets (if any)	Sch - 10	5,434		
Cash & Bank Balance (if any)	Sch - 11	8,605		
Advances & Other Assets (if any)	Sch - 12	25,910		
Current Liabilities	Sch - 13	37,622		
Provisions	Sch - 14	1,351		
Misc. Exp not Written Off	Sch - 15	-		
Investments held outside India				
Debit Balance of P&L A/c				
	TOTAL (B)	<u>1,518</u>		
Investment Assets	(A-B)	<u>357,329</u>		

NON - LINKED BUSINESS

A. LIFE FUND	% as per Reg	SH		PH		Book Value (SH+PH)	Actual % (g)=[(f)-(a)]	FVC Amount (h)	Total Fund (=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%	-	53,990	321	10,031	54,539	118,881	55.5%	0	118,881	116,825
2 Central Govt. Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not Less than 50%	-	57,652	321	11,012	55,742	124,727	58.2%	0	124,727	122,542
3 Investment Subject to Exposure Norms											
a. Housing & Infrastructure											
i) Approved Investments	Not Less than 15%	-	15,221	145	5,847	34,253	55,466	25.9%	81	55,385	56,185
ii) Other Investments		-	-	-	-	-	-	0.0%	-	-	-
b. i) Approved Investments	Not exceeding 35%	-	19,023	13	2,161	11,079	32,276	15.1%	3,735	28,541	28,577
ii) "Other Investments" not to exceed 15%		-	1,703	-	-	-	1,703	0.8%	55	1,649	1,649
Total Life Fund	100%	-	93,600	478	19,020	101,073	214,171	100.0%	3,870	210,301	208,952

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%	-	47,366	47,366	40.4%	0	47,366	45,925
2 Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not Less than 40%	-	58,299	58,299	49.8%	0	58,299	56,702
3 Balance in Approved investment	Not Exceeding 60%	-	58,815	58,815	50.2%	93	58,908	59,225
Total Pension, General Annuity Fund	100%	-	117,114	117,114	100.0%	93	117,207	115,926

LINKED BUSINESS

C. LINKED FUNDS	% as per Reg	PH		Total Fund	Actual %
		PAR	NON PAR		
		(a)	(b)		
1 Approved Investment	Not Less than 75%	-	27,188	27,188	91.2%
2 Other Investments	Not More than 25%	-	2,633	2,633	8.8%
Total Linked Insurance Fund	100%	-	29,821	29,821	100.0%

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 : 26th April 2018

Signature : _____
 Full Name : **Alok Mehrotra**
 Designation : **Chief Financial Officer**

- Note:
- (+) FRSM refers to 'Funds Representing solvency margin'
 - Funds beyond Solvency Margin shall have a separate Custody Account.
 - Other Investments are as permitted under Section 27A(2) of Insurance Act, 1938
 - Pattern of Investment is applicable to both Shareholders funds representing solvency margin and policyholders funds.
 - Exposure Norms shall apply to Funds held beyond Solvency Margin, held in a separate custody account
 - In life fund, reconciliation with the schedules have been provided separately
 - Adjustment of seed capital amounting to Rs. 4.75 Crs & Rs. 1.36 Crs has been done in Schedule 12 & Schedule 13 respectively and shown as investments in the shareholders portfolio.

FORM L-27-UNIT LINKED BUSINESS

Insurer: DHFL Pramerica Life Insurance Company Limited
 Registration No. 140; Date of Registration with the IRDAI: June 27, 2008
 Statement as on :31st March 2018
 Periodicity of Submission : Quarterly

PART - B

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

(Rs in Lakhs)

PARTICULARS	Debt Fund	Balanced Fund	Growth Fund	Large Cap Equity Fund	Pension Debt Fund	Pension Balanced Fund	Pension Growth Fund	Pension Dynamic Equity Fund	Liquid Fund	Discontinued Policy Fund	Total of All Funds
	ULIF00127/08/08F1 XEDIFUND140	ULIF00227/08/08B ALANCFUND140	ULIF00327/08/08G ROWTHFUND140	ULIF00427/08/08LA RCAPFUND140	ULIF00509/02/0 9PENDEBFUND	ULIF00609/02/0 9PENBALFUND	ULIF00709/02/0 9PENGROFUND	ULIF00809/02/09PEND YEFUND140	ULIF00920/01/1 1LIQUIDFUND14	ULIF01024/02/11D ISCONFUND140	
Opening Balance (Market Value)	4,292.58	3,664.67	5,490.87	10,918.65	174.82	125.95	175.00	1,108.04	61.94	2,252.37	28,264.91
Add:Inflow during the Quarter	4,390.34	802.10	1,315.60	6,643.20	12.68	15.68	22.37	97.72	117.46	742.78	14,159.94
Increase / (Decrease) Value of Inv [Net]	52.18	(41.20)	(194.84)	(679.66)	2.02	(1.73)	(6.16)	(60.44)	1.22	33.15	(895.47)
Less:Outflow during the Quarter	4,288.35	510.63	789.76	5,050.63	10.72	18.67	26.03	149.99	66.16	797.12	11,708.06
Total Investible Funds (Market value)	4,446.76	3,914.94	5,821.87	11,831.56	178.80	121.23	165.19	995.33	114.46	2,231.17	29,821.31

Investment of Unit Fund	Debt Fund		Balanced Fund		Growth Fund		Large Cap Equity Fund		Pension Debt Fund		Pension Balanced Fund		Pension Growth Fund		Pension Dynamic Equity Fund		Liquid Fund		Discontinued Policy Fund		Total of All Funds	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)																						
Government Bonds	2,347.97	53%	967.62	25%	723.29	12%	-	0%	91.75	51%	30.26	25%	20.59	12%	-	0%	98.26	86%	2,333.21	105%	6,612.96	22.18%
State Government securities	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0.00%
Corporate Bonds	955.42	21%	788.99	20%	491.44	8%	-	0%	31.86	18%	21.22	18%	-	0%	-	0%	-	0%	-	0%	2,288.93	7.68%
Infrastructure Bonds	789.29	18%	834.06	21%	926.16	16%	-	0%	52.78	30%	31.60	26%	43.41	26%	-	0%	-	0%	-	0%	2,677.30	8.98%
Equity	-	0%	997.52	25%	2,988.29	51%	9,140.41	77%	-	0%	33.48	28%	92.83	56%	847.78	85%	-	0%	-	0%	14,100.30	47.28%
Money Market	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0.00%
Mutual Funds	-	0%	-	0%	98.07	2%	535.41	5%	-	0%	3.02	2%	-	0%	41.03	4%	-	0%	22.02	1%	699.54	2.35%
Deposit with banks	12.00	0%	20.00	1%	33.00	1%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	65.00	0.22%
Sub Total (A)	4,104.68	92%	3,608.19	92%	5,260.25	90%	9,675.81	82%	176.39	99%	119.58	99%	156.84	95%	888.81	89%	98.26	86%	2,355.23	106%	26,444.03	88.67%
Current Assets:																						
Accrued Interest	405.45	9%	237.84	6%	189.20	3%	-	0%	4.83	3%	2.31	2%	3.28	2%	(0.00)	0%	-	0%	-	0%	842.91	2.83%
Dividend Receivable	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0.00%
Bank Balance	41.15	1%	22.58	1%	21.69	0%	185.53	2%	0.92	1%	0.65	1%	1.11	1%	2.20	0%	0.24	0%	1.94	0%	278.02	0.93%
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%	119.57	1%	-	0%	-	0%	-	0%	-	0%	16.08	14%	-	0%	135.65	0.45%
Less: Current Liabilities																						
Payable for Investments	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0.00%
Fund Mgmt Charges Payable	(5.20)	0%	(5.27)	0%	(7.83)	0%	(15.43)	0%	(0.22)	0%	(0.17)	0%	(0.24)	0%	(1.40)	0%	(0.12)	0%	(1.18)	0%	(37.05)	-0.12%
Other Current Liabilities (for Investments)	(99.31)	-2%	(105.32)	-3%	(94.22)	-2%	-	0%	(3.12)	-2%	(6.45)	-5%	(10.79)	-7%	(31.22)	-3%	-	0%	(124.82)	-6%	(475.26)	-1.59%
Sub Total (B)	342.08	8%	149.83	4%	108.85	2%	289.67	2%	2.41	1%	(3.66)	-3%	(6.64)	-4%	(30.42)	-3%	16.20	14%	(124.06)	-6%	744.26	2.50%
Other Investments (<=25%)																						
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	-	-	156.93	4%	452.78	8%	1,410.15	12%	-	0%	5.32	4%	15.00	9%	136.94	14%	-	0%	-	0%	2,177.13	7.30%
Mutual funds	-	-	-	0%	-	0%	455.93	4%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	455.93	1.53%
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%
Sub Total (C)	-	-	156.93	4%	452.78	8%	1,866.08	16%	-	0%	5.32	4%	15.00	9%	136.94	14%	-	0%	-	0%	2,633.05	8.83%
Total (A + B + C)	4,446.76	100%	3,914.95	100%	5,821.88	100%	11,831.56	100%	178.80	100%	121.24	100%	165.19	100%	995.34	100%	114.46	100%	2,231.17	100%	29,821.35	100.00%
Fund Carried Forward (as per LB 2)	4,446.76		3,914.95		5,821.88		11,831.56		178.80		121.24		165.19		995.34		114.46		2,231.17		29,821.35	

Date : 26th April 2018

- Note:
- The aggregate of all the above segregated Unit-Funds should reconcile with item C of Form 3A (Part A) for both Par and Non Par Business
 - Details of Item 12 of FORM LB2 which forms part of IRDA (Actuarial Report) Regulation, 2000 shall be reconciled with FORM 3A (Part B)
 - Other Investments are as permitted under Sec 27A(2)

Signature: _____
 Full name: Alok Mehrotra
 Designator: Chief Financial Officer

FORM L-28-ULIP-NAV

PART - C

Insurer: DHFL Pramerica Life Insurance Company Limited
 Registration No. 140; Date of Registration with the IRDAI: June 27, 2008
 Statement as on :31st March 2018
 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	4,446.76	20.1241	20.1241	19.8880	19.9432	19.6738	19.1678	4.99%	7.29%	20.1241
2	Balanced Fund	ULIF00227/08/08BALAN CFUND140	27-Aug-08	3,914.95	23.1231	23.1231	23.3732	22.7804	22.4601	21.8134	6.00%	6.96%	23.7568
3	Growth Fund	ULIF00327/08/08GROW THFUND140	27-Aug-08	5,821.88	24.6503	24.6503	25.4814	24.1817	23.7970	23.0814	6.80%	6.40%	26.2321
4	Large Cap Equity Fund	ULIF00427/08/08LARCA PFUND140	27-Aug-08	11,831.56	26.5625	26.5625	28.1441	25.7673	25.3488	24.4968	8.43%	5.85%	29.4087
5	Pension Debt Fund	ULIF00509/02/09PEND EBFUND140	9-Feb-09	178.80	18.4865	18.4865	18.2848	18.4163	18.1853	17.7577	4.10%	6.75%	18.4865
6	Pension Balanced Fund	ULIF00609/02/09PENBA LFUND140	9-Feb-09	121.24	22.6197	22.6197	22.9248	22.3439	22.0610	21.5180	5.12%	6.77%	23.2849
7	Pension Growth Fund	ULIF00709/02/09PENG ROFUND140	9-Feb-09	165.19	29.2857	29.2857	30.3144	28.6846	28.2300	27.3660	7.01%	6.63%	31.1940
8	Pension Dynamic Equity Fund	ULIF00809/02/09PEND YEFUND140	9-Feb-09	995.34	31.6937	31.6937	33.5684	30.6440	30.1757	29.1843	8.60%	5.82%	35.1196
9	Liquid Fund	ULIF00920/01/11LIQUID FUND140	20-Jan-11	114.46	15.6925	15.6925	15.5077	15.3251	15.1435	14.9621	4.88%	5.58%	15.6925
10	Discontinued Policy Fund	ULIF01024/02/11DISCO NFUND140	24-Feb-11	2,231.17	16.6953	16.6953	16.4661	16.2358	16.0068	15.7840	5.77%	6.60%	16.6953
Total				29,821.35									

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 : 26th April 2018

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

Date: 31-Mar-18

Periodicity of Submission : Quarterly

(Rs in Lakhs)

Detail Regarding debt securities-Life								
Particulars	MARKET VALUE				Book Value			
	As At 31st Mar'18	% Total	As At 31st Mar'17	% Total	As At 31st Mar'18	% Total	As At 31st Mar'17	% Total
Break down by credit rating								
AAA rated	60,041.29	32%	47,486.50	32%	59,350.39	31%	45,399.92	32%
AA or better	7,008.56	4%	7,201.98	5%	6,863.09	4%	6,893.57	5%
Rated below AA but above A	-	0%	0.00	0%	-	0%	0.00	0%
Rated below A but above B	-	0%	0.00	0%	-	0%	0.00	0%
Any other-Sovereign Securities	122,541.51	65%	92,622.40	63%	124,726.56	65%	91,083.51	64%
	189,591.36	100%	147,310.87	100%	190,940.04	100%	143,377.00	100%

BREAKDOWN BY RESIDUAL MATURITY

Up to 1 year	0.00	0.00%	2,384.75	2%	0.00	0.00%	2,359.15	2%
more than 1 year and upto 3 years	7,380.87	3.89%	6,096.55	4%	7,262.37	3.80%	5,886.53	4%
More than 3 years and up to 7 years	42,223.09	22.27%	29,365.03	20%	41,672.46	21.82%	28,299.34	20%
More than 7 years and up to 10 years	56,655.91	29.88%	34,189.69	23%	57,870.75	30.31%	33,313.62	23%
More than 10 years and up to 15 years	29,939.82	15.79%	34,076.28	23%	30,300.00	15.87%	33,457.88	23%
More than 15 years and up to 20 years	5,136.33	2.71%	10,262.34	7%	5,169.41	2.71%	9,937.28	7%
Above 20 years	48,255.35	25.45%	30,936.23	21%	48,665.06	25.49%	30,123.21	21%
	189,591.36	100.00%	147,310.87	100%	190,940.04	100.00%	143,377.00	100%

Breakdown by type of the issuer

a. Central Government	116,825.04	62%	89,232.61	61%	118,881.23	62%	87,704.96	61%
b. State Government	5,716.47	3%	3,389.79	2%	5,845.33	3%	3,378.55	2%
c. Corporate Securities	67,049.85	35%	54,688.47	37%	66,213.48	35%	52,293.49	36%
	189,591.36	100%	147,310.87	100%	190,940.04	100%	143,377.00	100%

Note

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

PERIODIC DISCLOSURES

FORM L-29 : Detail regarding debt securities

Insurer: DHFL Pramerica Life Insurance Company Limited

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

Date: 31-Mar-18

Periodicity of Submission : Quarterly

(Rs in Lakhs)

Detail Regarding debt securities-Pension								
Particulars	MARKET VALUE				Book Value			
	As At 31st Mar'18	% Total	As At 31st Mar'17	% Total	As At 31st Mar'18	% Total	As At 31st Mar'17	% Total
Break down by credit rating								
AAA rated	43756.80	40%	31,990.57	41%	43625.82	39%	30,924.75	40%
AA or better	10075.26	9%	7,041.36	9%	9889.28	9%	6,720.00	9%
Rated below AA but above A	0.00	0%	0.00	0%	0.00	0%	0.00	0%
Rated below A but above B	0.00	0%	0.00	0%	0.00	0%	0.00	0%
Any other-Sovereign Securities	56701.56	51%	38,898.71	50%	58299.11	52%	39,101.37	51%
	110533.62	100%	77,930.64	100%	111814.21	100%	76,746.12	100%

BREAKDOWN BY RESIDUALMATURITY

Up to 1 year	691.90	0.63%	0.00	0%	689.28	0.62%	0.00	0%
more than 1 year and upto 3 years	8589.63	7.77%	5,872.32	8%	8,480.81	7.58%	5,720.84	7%
More than 3 years and up to 7 years	35107.27	31.76%	17,189.72	22%	35,045.51	31.34%	16,686.63	22%
More than 7 years and up to 10 years	36890.00	33.37%	27,428.67	35%	37,380.08	33.43%	26,683.42	35%
More than 10 years and up to 15 years	15046.72	13.61%	12,303.46	16%	15,413.86	13.79%	12,250.82	16%
More than 15 years and up to 20 years	8335.44	7.54%	9,165.24	12%	8,751.21	7.83%	9,399.40	12%
Above 20 years	5872.65	5.31%	5,971.23	8%	6,053.46	5.41%	6,005.02	8%
	110,533.62	100.00%	77,930.64	100%	111,814.21	100.00%	76,746.12	100%

Breakdown by type of the issuer

a. Central Government	45,924.60	42%	35,404.65	45%	47,365.52	42%	35,644.22	46%
b. State Government	10,776.96	10%	3,494.06	4%	10,933.59	10%	3,457.16	5%
c. Corporate Securities	53,832.06	49%	39,031.93	50%	53,515.10	48%	37,644.75	49%
	110,533.62	100%	77,930.64	100%	111,814.21	100%	76,746.12	100%

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

PERIODIC DISCLOSURES

FORM L-29 : Detail regarding debt securities

Insurer: DHFL Pramerica Life Insurance Company Limited

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

Date: 31-Mar-18

Periodicity of Submission : Quarterly

(Rs in Lakhs)

Detail Regarding debt securities-Linked								
Particulars	MARKET VALUE				Book Value			
	As At 31st Mar'18	% Total	As At 31st Mar'17	% Total	As At 31st Mar'18	% Total	As At 31st Mar'17	% Total
Break down by credit rating								
AAA rated	3909.97	34%	2,899.35	28%	3840.20	33%	2,765.08	27%
AA or better	1056.25	9%	744.73	7%	1043.48	9%	719.25	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	6612.96	57%	6,619.41	64%	6743.87	58%	6,620.98	66%
	11579.19	100%	10,263.49	100%	11627.55	100%	10,105.32	100%

BREAKDOWN BY RESIDUAL MATURITY

Up to 1 year	3158.43	27.28%	3,339.32	33%	3,158.37	27.16%	3,338.21	33%
more than 1 year and upto 3 years	1265.31	10.93%	956.76	9%	1,251.05	10.76%	928.16	9%
More than 3 years and up to 7 years	4232.26	36.55%	3,512.30	34%	4,224.51	36.33%	3,417.46	34%
More than 7 years and up to 10 years	2189.33	18.91%	1,283.42	13%	2,227.21	19.15%	1,257.95	12%
More than 10 years and up to 15 years	455.81	3.94%	811.65	8%	478.35	4.11%	802.96	8%
More than 15 years and up to 20 years	278.04	2.40%	284.58	3%	288.05	2.48%	288.05	3%
Above 20 years	0.00	0.00%	75.46	1%	0.00	0.00%	72.53	1%
	11,579.19	100.00%	10,263.49	100%	11,627.55	100.00%	10,105.32	100%

Breakdown by type of the issuer

a. Central Government	6,612.96	57%	6,599.10	64%	6,743.87	58%	6,600.92	65%
b. State Government	0.00	0%	20.30	0%	0.00	0%	20.06	0%
c. Corporate Securities	4,966.22	43%	3,644.08	36%	4,883.68	42%	3,484.33	34%
	11,579.19	100%	10,263.49	100%	11,627.55	100%	10,105.32	100%

Note

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

FORM L-30 : Related Party Transactions

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

Date: 31-Mar-18

(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 Mar 31, 2018	Up to the Quarter ended Mar 31, 2018	For the quarter ended Mar 31, 2017	Up to the Quarter ended Mar 31, 2017
1	Prudential International Insurance Service Co. LLC	Associated Enterprise	Recovery of Expenses	81	159	69	70
2	Prudential International Insurance Service Co. LLC	Associated Enterprise	Reimbursement of Expenses	-	17	7	43
3	Key Management Personnel	Key Management Personnel	Receiving of services	(184)	1,134	(471)	702
4	Dewan Housing Finance Corporation Limited	Shareholders with Significant influence	Commission Expense	1,360	3,104	347	710
5	Dewan Housing Finance Corporation Limited	Shareholders with Significant influence	Premium Income	11,969	51,738	11,629	37,432
6	Aadhar Housing Finance Ltd(Formely Known as DHFL Vyasya Housing Finance Ltd)	Shareholders with Significant influence	Premium Income	3,743	13,376	3,659	8,956
7	Avanse Financial Services Limited	Shareholders with Significant influence	Premium Income	340	1,058	184	738
8	Dewan Housing Finance Corporation Limited	Shareholders with Significant influence	Trade mark license	-	-	438	1,750
9	Key Management Personnel	Key Management Personnel	Premium Income	1	2	(1)	2
10	DHFL Pramerica Assets Managers Private Limited	Shareholders with Significant influence	Purchase of Mutual fund	3,245	18,525	3,042	7,532
11	DHFL Pramerica Assets Managers Private Limited	Shareholders with Significant influence	Sale of Mutual fund	3,249	18,539	3,043	7,536
12	DHFL Pramerica Assets Managers Private Limited	Shareholders with Significant influence	Profit and Loss on mutual fund	4	14	1	4
13	Dewan Housing Finance Corporation Limited	Shareholders with Significant influence	Investment Income	208	754	131	391
14	Dewan Housing Finance Corporation Limited	Shareholders with Significant influence	Unallocated Premium	900	1,698	166	491
15	Aadhar Housing Finance Ltd(Formely Known as DHFL Vyasya Housing Finance Ltd)	Shareholders with Significant influence	Unallocated Premium	(159)	350	(86)	316
16	Arthveda Fund Manangement Private Limited	Shareholders with Significant influence	Unallocated Premium	-	6	-	2
17	Avanse Financial Services Limited	Shareholders with Significant influence	Unallocated Premium	5	15	1	4
18	DHFL Pramerica Assets Managers Private Limited	Shareholders with Significant influence	Premium Income	1	7	-	7
19	DHFL Pramerica Assets Managers Private Limited	Shareholders with Significant influence	Unallocated Premium	(1)	1	-	1
20	Dewan Housing Finance Corporation Limited	Shareholders with Significant influence	Maturity of Investments	(1,611)	-	-	250
21	DHFL Investments Limited	Shareholders with Significant influence	Receipt of Appointment Fee	-	1	-	-
22	Avanse Financial Services Limited	Shareholders with Significant influence	Commission Expense	56	102	-	-
23	Arthveda Fund Manangement Private Limited	Shareholders with Significant influence	Premium Income	-	-	(20)	-
24	Kapil Wadhawan	Shareholders with Significant influence	Refund of Application Money	-	-	-	49
25	Kapil Wadhawan	Shareholders with Significant influence	Application Money	-	-	-	49
26	Dewan Housing Finance Corporation Limited	Shareholders with Significant influence	Application for Purchase of Investments	-	-	-	17,460
27	Aadhar Housing Finance Ltd(Formely Known as DHFL Vyasya Housing Finance Ltd)	Shareholders with Significant influence	Commission Expense	221	243	17	40
28	DHFL Investments Limited	Shareholders with Significant influence	Refund of deposits received towards appointment of director	-	1	-	-
29	Dewan Housing Finance Corporation Limited	Shareholders with Significant influence	Allotment of bonds	-	-	6,088	6,088
30	Dewan Housing Finance Corporation Limited	Shareholders with Significant influence	Refund of Application Money	-	-	11,372	11,372
31	Dewan Housing Finance Corporation Limited	Shareholders with Significant influence	Interest Income on Application Money	-	-	39	39
32	Dewan Housing Finance Corporation Limited	Shareholders with Significant influence	Premium Income-GTL	-	-	51	51
33	DHFL General Insurance Ltd	Shareholders with Significant influence	Premium	-	-	2	2
34	Pramerica Financial Asia Headquarters PTE Limited	Shareholders with Significant influence	Reimbursement of Expenses	25	25	-	-

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

Insurer: DHFL Pramerica Life Insurance Company Limited

Date: 31-Mar-2018

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

BOD and Key Person information			
S. No.	Name of person	Role/designation	Details of change in the period
1	Mr. Kapil Wadhawan	Chairman	
2	Mr. Suresh Mahalingam	Vice Chairman	
3	Mr. Anoop Pabby	Managing Director & Chief Executive Officer	
4	Mr. James Wayne Weakley	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	Ms. Sindhushree Khullar	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	Mr. Umesh Rao	Chief Marketing Officer	Resigned w.e.f from 2nd Jan 2018
16	Mr. Anshuman Verma	Chief Marketing & Digital Officer	Appointed w.e.f from 15th Jan 2018
17	Mr. K Sridharan	Head - Internal Audit	
18	Mr. Mayank Goel	Company Secretary	
19	Mr. Milind Ravidranath Kari	Head - Risk	
20	Mr. Rajesh Kumar Sood	Chief Distribution Officer	
21	Mr. Sharad Kumar Sharma	Chief Human Resources Officer	Appointed w.e.f from 15th Jan 2018
22	Ms. Sonali Athalye	Chief Compliance Officer	
23	Mr. Vishal Chopra	Head - Operations	
24	Mr. Varun Gupta	Chief Products & Strategy Officer	

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

Form Code: Table III

Classification: Total Business

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:		27,882,301
	Deduct:		
02	Mathematical Reserves		27,041,121
03	Other Liabilities		
04	Excess in Policyholders' funds (01-02-03)		841,181
05	Available Assets in Shareholders Fund:		7,289,645
	Deduct:		
06	Other Liabilities of shareholders' fund		-
07	Excess in Shareholders' funds (05-06)		7,289,645
08	Total ASM (04)+(07)		8,130,826
09	Total RSM	Note 1	1,471,953
10	Solvency Ratio (ASM/RSM)		552%

Certification:

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

Place: Gurgaon

Name and Signature of Appointed Actuary

Date:

[Ajay Chaturvedi]

Name and Signature of Mentor to Appointed Actuary

[Hema Malini Ramakrishnan]

Notes

- 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.
- Item No. 02 shall be the amount of Mathematical Reserves as mentioned in Form H;
- Item Nos. 03 and 06 shall be the amount of other liabilities as mentioned in the Balance Sheet;
- Items No. 05 shall be the amount of the Total Assets as mentioned in Form 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 :31st March 2018

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 31-Mar-18)	Prev. FY (As at 31-Mar-17)	YTD (As at 31-Mar-18)	Prev. FY (As at 31-Mar-17)	YTD (As at 31-Mar-18)	Prev. FY (As at 31-Mar-17)	YTD (As at 31-Mar-18)	Prev. FY (As at 31-Mar-17)	YTD (As at 31-Mar-18)	Prev. FY (As at 31-Mar-17)
1	Investment Asset (As per Form3A/3B - Total Fund)	66,213.48	52,293.49	-	-	65.00	65.00	144,022.30	108,122.87	210,300.79	160,481.35
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)	66,213.48	52,293.49	-	-	65.00	65.00	144,022.30	108,122.87	210,300.79	160,481.35
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 : 26th April 2018

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. Total Investment Assets should reconcile with figures shown in Form 3A / 3B
- 3.Gross NPA is investments classified as NPA, before any provisions
- 4.Provision made on the "Standard Assets" Shall be as per Circular: 32/2/F& A/Circulars/169/Jan/2006-07 as amended from time to time.
- 5.Net Investment assets is net of "provisions"
- 6.Net NPA is gross NPAs less provisions
- 7.Write off as approved by the Board

FORM L-33-NPAs

Insurer: DHFL Pramerica Life Insurance Company Limited

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

Statement as on :31st March 2018

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 31- Mar-18)	Prev. FY (As at 31- Mar-17)	YTD (As at 31- Mar-18)	Prev. FY (As at 31- Mar-17)	YTD (As at 31- Mar-18)	Prev. FY (As at 31- Mar-17)	YTD (As at 31- Mar-18)	Prev. FY (As at 31- Mar-17)	YTD (As at 31-Mar- 18)	Prev. FY (As at 31- Mar-17)
1	Investment Asset (As per Form3A/3B - Total Fund)	53,515.10	37,644.75	-	-	-	-	63,691.63	42,193.17	117,206.73	79,837.92
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)	53,515.10	37,644.75	-	-	-	-	63,691.63	42,193.17	117,206.73	79,837.92
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 : 26th April 2018

Note:

Signature:

Full name:

Designation:

Alok Mehrotra

Chief Financial Officer

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. Total Investment Assets should reconcile with figures shown in Form 3A / 3B

3. Gross NPA is investments classified as NPA, before any provisions

4. Provision made on the "Standard Assets" shall be as per Circular: 32/2/F& A/Circulars/169/Jan/2006-07 as amended from time to time.

5. Net Investment assets is net of "provisions"

6. Net NPA is gross NPAs less provisions

7. Write off as approved by the Board

FORM L-33-NPAs

Insurer: DHFL Pramerica Life Insurance Company Limited

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

Statement as on :31st March 2018

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 31- Mar-18)	Prev. FY (As at 31- Mar-17)	YTD (As at 31- Mar-18)	Prev. FY (As at 31- Mar-17)	YTD (As at 31- Mar-18)	Prev. FY (As at 31- Mar-17)	YTD (As at 31- Mar-18)	Prev. FY (As at 31- Mar-17)	YTD (As at 31- Mar-18)	Prev. FY (As at 31- Mar-17)
1	Investment Asset (As per Form3A/3B - Total Fund)	4,966.22	3,644.08	-	-	65.00	263.00	24,790.13	21,055.44	29,821.35	24,962.52
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)	4,966.22	3,644.08	-	-	65.00	263.00	24,790.13	21,055.44	29,821.35	24,962.52
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 : 26th April 2018

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. Total Investment Assets should reconcile with figures shown in Form 3A / 3B
- 3.Gross NPA is investments classified as NPA, before any provisions
- 4.Provision made on the "Standard Assets" Shall be as per Circular: 32/2/F& A/Circulars/169/Jan/2006-07 as amended from time to time.
- 5.Net Investment assets is net of "provisions"
- 6.Net NPA is gross NPAs less provisions
- 7.Write off as approved by the Board

FORM L-34-YIELD ON INVESTMENTS

Insurer: DHFL Pramerica Life Insurance Company Limited
 Registration No. 140; Date of Registration with the IRDAI: June 27, 2008
 Statement as on :31st March 2018
 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) ³			
			Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
1	A01 Central Government Bonds	CGSB	117,542.51	2,133.27	1.81%	1.81%	104,292.95	7,964.34	7.64%	7.64%	77,864.75	9,265.72	11.90%	11.90%
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	5,179.07	97.90	1.89%	1.89%	3,832.23	323.90	8.45%	8.45%	3,737.68	470.47	12.59%	12.59%
5	B04 Other Approved Securities (excluding Infrastructure Investments)	SGOA	513.62	9.52	1.85%	1.85%	514.26	38.05	7.40%	7.40%	515.96	38.05	7.37%	7.37%
6	C06 Bonds/ Debentures/ CPs/ Loans - Promotor Group	HDPG	7,208.28	176.85	2.45%	2.45%	6,181.09	588.84	9.53%	9.53%	3,386.99	280.33	8.28%	8.28%
7	C09 Bonds/Debentures issued by NHB/ Institutions accredited by NHB	HTDN	5,403.54	117.41	2.17%	2.17%	5,151.56	457.55	8.88%	8.88%	3,647.96	369.51	10.13%	10.13%
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	-	-	0.00%	0.00%	100.00	2.95	2.95%	2.95%	100.00	8.67	8.67%	8.67%
10	C19 Infrastructure - PSU - Equity shares - Quoted	ITPE	388.47	5.56	1.43%	1.43%	250.07	15.63	6.25%	6.25%	43.26	16.95	39.18%	39.18%
11	C20 Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	-	-	0.00%	0.00%	11.38	1.78	15.67%	15.67%	218.50	11.19	5.12%	5.12%
12	C26 Long Term Bank Bonds Approved Investment-Infrastructure	ILBI	2,000.00	40.99	2.05%	2.05%	2,000.00	166.96	8.35%	8.35%	1,987.67	209.56	10.54%	10.54%
13	C27 Infrastructure - PSU - Debentures/ Bonds	IPTD	36,763.59	761.54	2.07%	2.07%	33,073.05	2,829.88	8.56%	8.56%	32,102.16	3,294.88	10.26%	10.26%
14	C29 Infrastructure - Other Corporate Securities- Debentures/ Bonds	ICTD	2,492.18	52.39	2.10%	2.10%	1,937.48	204.11	10.54%	10.54%	2,099.04	191.88	9.14%	9.14%
15	C34 Infrastructure - Equity (including unlisted)	IOEQ	-	-	0.00%	0.00%	27.55	4.55	16.50%	16.50%	7.02	(5.52)	-78.61%	-78.61%
16	D02 Corporate Securities (Approved Investment) -Equity Shares (ordinary)-Quoted	EAEQ	13,302.14	125.30	0.94%	0.94%	13,726.21	582.23	4.24%	4.24%	3,706.79	175.51	4.73%	4.73%
17	D01 PSU - (Approved Investment)-Equity Shares quoted	EAEQ	1,299.38	19.68	1.51%	1.51%	970.33	28.56	2.94%	2.94%	373.57	1.84	0.49%	0.49%
18	D39 Additional Tier I (Basel III Complaint) Perpetual Bonds	EAPB	3,283.64	73.84	2.25%	2.25%	3,269.73	292.49	8.95%	8.95%	2,620.12	52.18	1.99%	1.99%
19	D05 Corporate Securities - Bonds - (Taxable)	EPBT	4,334.57	80.69	1.86%	1.86%	2,935.36	219.88	7.49%	7.49%	713.37	28.69	4.02%	4.02%
20	D09 Corporate Securities (Approved Investment) -Debentures	ECOS	6,075.57	145.03	2.39%	2.39%	6,831.55	684.10	10.01%	10.01%	8,310.65	892.47	10.74%	10.74%
21	D16 Deposits - Deposit with scheduled banks	ECDB	65.00	2.90	4.47%	4.47%	373.22	32.80	8.79%	8.79%	181.71	22.54	12.40%	12.40%
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%	1,299.92	2.86	0.22%	0.22%	2,281.79	30.08	1.32%	1.32%
24	D29 Mutual Funds - Gilt/ G Sec/ Liquid Schemes	EGMF	6,974.04	118.04	1.69%	1.69%	5,615.52	365.52	6.51%	6.51%	1,927.93	139.27	7.22%	7.22%
25	D30 Mutual Funds - (under Insurer's Promoter Group)	EMPG	631.73	3.90	0.62%	0.62%	673.02	14.10	2.09%	2.09%	658.46	3.69	0.56%	0.56%
26	E03 Other than Approved Investments - Equity Shares (incl PSUs and Unlisted)	OESH	141.09	3.36	2.38%	2.38%	95.82	13.42	14.01%	14.01%	32.52	43.12	132.61%	132.61%
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	339.61	(38.24)	-11.26%	-11.26%	339.61	(3.25)	-0.96%	-0.96%	339.67	123.76	0.00%	0.00%
29	E26 Reclassified Approved investments - Equity	ORAE	218.84	-	0.00%	0.00%	211.98	16.55	7.81%	7.81%	15.54	2.30	14.83%	14.83%
30	E12 SEBI Approved Alternate Investment und (Category II)	OAFB	682.38	-	0.00%	0.00%	561.65	-	0.00%	0.00%	-	-	0.00%	0.00%
31	E15 Mutual Funds - Debt/ Income/ Serial Plans/ Liquid Schemes	OMGS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	1,122.02	42.78	3.81%	3.81%
32	E04 Equity Shares (PSU & Unlisted)	OEPD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
TOTAL			214,092.49	3,929.94	1.84%	1.84%	191,641.45	14,847.83	7.75%	7.75%	142,296.68	15,733.15	11.06%	11.06%

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 : 26th April 2018

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

- Based on daily simple Average of Investments
- Absolute Yield netted for tax
- In the previous year column, figures of the corresponding Year to date of the previous financial year shall be shown.
- 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 :31st March 2018
 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) ³			
			Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
1	A01 Central Government Bonds	CGSB	45,806.93	796.70	1.74%	1.74%	41,606.72	3,218.45	7.74%	7.74%	31,034.04	4,185.16	13.49%	13.49%
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	10,779.73	211.67	1.96%	1.96%	7,023.22	553.16	7.88%	7.88%	740.70	66.22	8.94%	8.94%
6	C06 Bonds/ Debentures/ CPs/ Loans - Promotor Group	HDPG	1,793.65	40.08	2.23%	2.23%	1,793.65	162.55	9.06%	9.06%	1,652.50	93.56	5.66%	5.66%
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	7,527.77	164.03	2.18%	2.18%	7,709.42	712.21	9.24%	9.24%	5,064.19	474.69	9.37%	9.37%
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	29,972.92	590.00	1.97%	1.97%	26,111.56	2,266.37	8.68%	8.68%	19,907.45	1,887.58	9.48%	9.48%
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	3,587.90	85.55	2.38%	2.38%	2,144.41	213.38	9.95%	9.95%	1,000.00	88.85	8.89%	8.89%
14	C26 Long Term Bank Bonds Approved Investment-Infrastructure	ILBI	1,836.83	33.18	1.81%	1.81%	1,632.74	124.69	7.64%	7.64%	1,251.90	41.68	3.33%	3.33%
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	3,373.33	74.42	2.21%	2.21%	3,234.61	283.91	8.78%	8.78%	1,587.93	31.62	1.99%	1.99%
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	1,723.99	9.90	0.57%	0.57%	1,723.99	9.90	0.57%	0.57%	-	-	0.00%	0.00%
20	D09 Corporate Securities (Approved Investment) -Debentures	ECOS	3,536.95	76.29	2.16%	2.16%	3,451.25	326.47	9.46%	9.46%	1,740.49	212.29	12.20%	12.20%
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%	2,735.00	16.78	0.61%	0.61%
24	D29 Mutual Funds - Gilt/ G Sec/ Liquid Schemes	EGMF	1,530.41	25.89	1.69%	1.69%	1,164.18	72.63	6.24%	6.24%	624.92	38.89	6.22%	6.22%
TOTAL			110,263.64	2,107.70	1.91%	1.91%	95,945.08	7,943.71	8.28%	8.28%	62,142.48	7,137.31	11.49%	11.49%

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 : 26th April 2018

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 :31st March 2018
 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) ³			
			Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
1	A01 Central Government Bonds	CGSB	4,072.85	51.59	1.27%	1.27%	4,072.07	195.61	4.80%	4.80%	3,027.30	313.73	10.36%	10.36%
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	2,460.85	37.47	1.52%	1.52%	2,418.48	149.03	6.16%	6.16%	2,613.99	173.45	6.64%	6.64%
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	-	-	0.00%	0.00%	20.15	0.89	4.44%	4.44%	20.42	1.64	8.05%	8.05%
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	460.72	8.16	1.77%	1.77%	349.25	27.32	7.82%	7.82%	513.60	47.67	9.28%	9.28%
8	C06 Bonds/ Debentures/ CPs/ Loans - Promotor Group	HDPG	343.60	4.64	1.35%	1.35%	361.28	34.39	9.52%	9.52%	210.45	31.59	15.01%	15.01%
9	C18 Infrastructure - Other Approved Securities	ISAS	-	-	0.00%	0.00%	100.31	2.34	2.33%	2.33%	101.04	8.52	8.44%	8.44%
10	C19 Infrastructure - PSU - Equity shares - Quoted	ITPE	943.50	(84.49)	-8.96%	-8.96%	791.32	45.84	5.79%	5.79%	517.47	192.20	37.14%	37.14%
11	C20 Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	1,077.16	(32.75)	-3.04%	-3.04%	1,062.96	243.49	22.91%	22.91%	1,064.37	296.01	27.81%	27.81%
12	C27 Infrastructure - PSU - Debentures/ Bonds	IPTD	1,633.25	28.42	1.74%	1.74%	1,556.98	109.26	7.02%	7.02%	936.84	103.82	11.08%	11.08%
13	C26 Long Term Bank Bonds Approved Investment-Infrastructure	ILBI	197.92	1.71	0.86%	0.86%	201.42	1.08	0.54%	0.54%	-	-	0.00%	0.00%
14	C29 Infrastructure - Other Corporate Securities- Debentures/ Bonds	ICTD	615.43	20.38	3.31%	3.31%	416.81	51.52	12.36%	12.36%	98.98	11.19	11.30%	11.30%
15	C34 Infrastructure - Equity (including unlisted)	IOEQ	300.61	(55.69)	-18.53%	-18.53%	276.55	(55.69)	-20.14%	-20.14%	92.39	16.80	18.19%	18.19%
16	D01 PSU - (Approved Investment)-Equity Shares quoted	EAEQ	1,064.77	(154.92)	-14.55%	-14.55%	1,035.72	(160.09)	-15.46%	-15.46%	711.29	322.20	45.30%	45.30%
17	D02 Corporate Securities (Approved Investment) -Equity Shares (ordinary)-Quoted	EACE	11,202.44	(367.16)	-3.28%	-3.28%	10,682.98	1,513.20	14.16%	14.16%	9,782.27	1,688.76	17.26%	17.26%
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	EPNQ	-	-	0.00%	0.00%	18.34	0.16	0.90%	0.90%	-	-	0.00%	0.00%
20	D39 Additional Tier I (Basel III Compliant) 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 Promoter Group)	EMPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
23	D09 Corporate Securities (Approved Investment) -Debentures	ECOS	1,301.48	30.53	2.35%	2.35%	1,463.01	110.73	7.57%	7.57%	1,622.19	179.37	11.06%	11.06%
24	D16 Deposits - Deposit with scheduled banks	ECDB	65.00	2.90	4.47%	4.47%	84.26	12.90	15.31%	15.31%	479.67	44.34	9.24%	9.24%
25	D23 Application Money	ECAM	45.19	0.06	0.14%	0.14%	87.39	0.06	0.07%	0.07%	125.98	1.35	1.07%	1.07%
26	D29 Mutual Funds - Gilt/ G Sec/ Liquid Schemes	EGMF	734.28	12.73	1.73%	1.73%	551.93	36.07	6.53%	6.53%	265.46	18.65	7.03%	7.03%
27	D30 Net Current Assets	ENCA	744.26	38.24	5.14%	5.14%	744.26	3.25	0.44%	0.44%	(64.31)	(123.76)	0.00%	0.00%
28	E03 Other than Approved Investments - Equity Shares (incl PSUs and Unlisted)	OESH	87.28	(2.29)	-2.63%	-2.63%	113.08	4.40	3.89%	3.89%	149.29	50.99	34.16%	34.16%
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	E19 Passively Managed Equity ETF (Non Promoter Group)	OETF	327.89	(11.71)	-3.57%	-3.57%	327.89	(11.71)	-3.57%	-3.57%	-	-	0.00%	0.00%
32	E26 Reclassified Approved investments - Equity	ORAE	1,979.43	(277.79)	-14.03%	-14.03%	1,358.22	(281.30)	-20.71%	-20.71%	703.43	17.77	2.53%	2.53%
33	E04 Equity Shares (PSU & Unlisted)	OEPD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
34	E15 Mutual Funds - Debt/ Income/ Serial Plans/ Liquid Schemes	OMGS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	84.42	3.14	3.72%	3.72%
TOTAL			28,708.89	-749.97	-2.96%	-2.96%	26,663.36	2,032.78	7.48%	7.48%	22,648.79	3,414.74	15.08%	15.08%

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 : 26th April 2018

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

- Based on daily simple Average of Investments
- Absolute Yield netted for tax
- In the previous year column, figures of the corresponding Year to date of the previous financial year shall be shown.
- 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 :31st March 2018

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> ¹ NIL								
B.	<u>As on Date</u> ² 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 : 26th April 2018

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. In case of ULIP FORM 2 shall be prepared at Segregated Fund (SFIN) level and also at consolidated level.
- 4 Category of Investmet (COI) shall be as per Guidelines issued by the Authority

FORM L-35-DOWNGRADING OF INVESTMENTS

Insurer: DHFL Pramerica Life Insurance Company Limited

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

Statement as on :31st March 2018

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> ¹ NIL								
B.	<u>As on Date</u> ² 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 : 26th April 2018

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. In case of ULIP FORM 2 shall be prepared at Segregated Fund (SFIN) level and also at consolidated level.
- 4 Category of Investmet (COI) shall be as per Guidelines issued by the Authority

FORM L-35-DOWNGRADING OF INVESTMENTS

Insurer: DHFL Pramerica Life Insurance Company Limited

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

Statement as on :31st March 2018

Statement of Down Graded Investments

Name of Fund Unit Linked Funds

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> ¹ NIL								
B.	<u>As on Date</u> ² 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 : 26th April 2018

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. In case of ULIP FORM 2 shall be prepared at Segregated Fund (SFIN) level and also at consolidated level.
- 4 Category of Investmet (COI) shall be as per Guidelines issued by the Authority

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

Insurer: DHFL Pramerica Life Insurance Company Limited

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

Date: 31-Mar-18

Business Acquisition through different channels (Group)

(Rs in Lakhs)

S.No.	Channels	For the Qtr Q4 '2017-18			For the Qtr Q4 '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	2	1,336	18	1	127	16	4	4,136	117	1	127	16
3	Corporate Agents -Others	1	29,554	16,113	-	-	-	3	51,457	29,200	-	-	-
4	Brokers	95	2,030,928	9,174	67	2,191,804	4,622	353	8,836,744	23,692	184	6,895,394	12,076
5	Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-
6	Direct Business	212	2,487,087	6,699	120	1,254,295	17,785	840	9,244,239	55,764	375	4,194,727	53,864
	Total(A)	310	4,548,905	32,004	188	3,446,226	22,423	1,200	18,136,576	108,772	560	11,090,248	65,956
1	Referral (B)	-	-	-	-	-	-	-	-	-	-	-	-
	Grand Total (A+B)	310	4,548,905	32,004	188	3,446,226	22,423	1,200	18,136,576	108,772	560	11,090,248	65,956

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

Insurer: DHFL Pramerica Life Insurance Company Limited

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

Date: 31-Mar-18

Business Acquisition through different channels (Individuals)

(Rs in Lakhs)

S.No.	Channels	For the Qtr Q4'2017-18		For the Qtr Q4 '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	8,481	3,656	7,610	3,355	27,744	11,689	19,855	8,716
2	Corporate Agents-Banks	1,714	857	152	50	4,044	1,760	266	92
3	Corporate Agents -Others	7,376	3,421	2,955	1,374	16,701	7,392	7,874	3,383
4	Brokers	(3)	(9)	(54)	(34)	(46)	(48)	71	(98)
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	11,641	4,906	10,419	2,904	40,580	15,025	34,948	9,271
	Total (A)	29,209	12,831	21,082	7,650	89,023	35,818	63,014	21,365
1	Referral (B)	1,120	132	823	101	3,197	391	2,345	330
	Grand Total (A + B)	30,329	12,963	21,905	7,751	92,220	36,210	65,359	21,695

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 March 2018

(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	-	-	-	1	3	3
2	Survival Benefit	-	2,716	1,479	421	626	353	5,595	518
3	for Annuities / Pension	-	-	-	-	-	-	-	-
4	For Surrender	-	28,783	462	4,318	112	56	33,731	12,319
5	Other benefits	-	-	-	-	-	-	-	-
	Individual Death Claims	-	495	80	6	-	-	581	2,282
	Group Death Claims	-	42,907	590	4,951	1	-	48,449	19,152
	Individual Health Claims	-	81	1	-	-	-	82	38
	Group Health Claims	-	11	-	-	-	-	11	3

*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 March 2018

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	49,053	2	5,424	-	33,859	-
3	Claims Settled during the period	48,808	5	5,595	-	33,863	-
4	Claims Repudiated during the period	239	-	-	-	-	-
a	Less than 2years from the date of acceptance of risk	239	-	-	-	-	-
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	36	-	161	-	227	-
	Less than 3months	35	-	145	-	152	-
	3 months to 6 months	1	-	4	-	13	-
	6months to 1 year	-	-	3	-	48	-
	1year and above	-	-	9	-	14	-

FORM L-41 : GREIVANCE DISPOSAL

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

Date: 31-Mar-18

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		
1	Complaints made by customers							
a)	Death Claims	-	6	1	2	3	-	16
b)	Policy Servicing	2	26	14	4	10	-	88
c)	Proposal Processing	2	51	38	2	10	3	213
d)	Survival Claims	2	19	8		10	3	51
e)	ULIP Related	-	-	-	-	-	-	3
f)	Unfair Business Practices	24	349	110	31	218	14	1,324
g)	Others	4	18	6	3	13	-	51
	Total Number	34	469	177	42	264	20	1,746

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	93,423
5	Total No. of claims during current year	49,053
6	Total No. of Policy Complaints (current year) per 10, 000 policies (current year)	185
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	20		20
b)	7-15 Days			
c)	15-30 Days			
d)	30-90 Days			
e)	90 days & Beyond			
	Total Number	20		20

FORM L-42 : Valuation Basis (Life Insurance)

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

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

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

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

Actuarial valuation software AlgoFM is used to calculate actuarial liabilities. The assumptions are supplied to the system from excel files attached to the workspace.

C. Valuation Assumptions

1. Interest Rates (including Margin of Adverse Deviation)

Line of Business	Individual Business		Group business*	
	31st Mar, 2018	31st Mar, 2017	31st Mar, 2018	31st Mar, 2017
i) Life Participating Business	6.00%	5.80%	Not Applicable	Not Applicable
ii) Life- Non-participating Policies	6.00%	5.90%	6.10%	6.10%
iii) Annuities- Participating policies	Not Applicable	Not Applicable	Not Applicable	Not Applicable
iv) Annuities – Non-participating policies	Not Applicable	Not Applicable	Not Applicable	Not Applicable
v) Annuities- Individual Pension Plan	Not Applicable	Not Applicable	Not Applicable	Not Applicable
vi) Unit Linked	6.00%	5.75%	Not Applicable	Not Applicable
vii) Health Insurance	6.00%	6.75%	Not Applicable	Not Applicable

* excludes one year group business as it 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*	
		31st Mar, 2018	31st Mar, 2017	31st Mar, 2018	31st Mar, 2017
i) Life Participating Business	1	109.25%-230%	103.50% - 253%	Not Applicable	Not Applicable
	2	109.25% -230%	103.50% -115%	Not Applicable	Not Applicable
	3	103.50% -115%	103.50% -115%	Not Applicable	Not Applicable
	4	103.50% -115%	103.50% -115%	Not Applicable	Not Applicable
	5+	103.50% -115%	103.50% -115%	Not Applicable	Not Applicable
ii) Life- Non-participating Policies- Savings	1	80.75%-155.25%	80.50%-253%	Not Applicable	Not Applicable
	2	80.75%-155.25%	80.50%-126.5%	Not Applicable	Not Applicable
	3	72.25%-149.50%	76.50%-126.5%	Not Applicable	Not Applicable
	4	72.25%-149.50%	72.25%-126.5%	Not Applicable	Not Applicable
	5+	72.25%-149.50%	72.25%-126.5%	Not Applicable	Not Applicable
iii) Life- Non-participating policies- Protection (Te	1	23.55%-230%	35%-414%	57.50%-259%	97.75%-270.25%
	2	23.55%-230%	35%-414%	57.50%-259%	97.75%-270.25%
	3	23.55%-126.5%	35%-414%	57.50%-259%	97.75%-270.25%
	4	23.55%-126.5%	35%-414%	57.50%-259%	97.75%-270.25%
	5+	23.55%-126.5%	35%-414%	57.50%-259%	97.75%-270.25%
iv) Annuities- Participating policies	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
v) Annuities – Non-participating policies	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
vi) Annuities- Individual Pension Plan	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
vii) Unit Linked	1	76.50%- 195.50%	76.50%- 195.50%	Not Applicable	Not Applicable
	2	76.50%- 195.50%	76.50%- 195.50%	Not Applicable	Not Applicable
	3	76.50%- 195.50%	76.50%- 195.50%	Not Applicable	Not Applicable
	4	76.50%- 195.50%	76.50%- 195.50%	Not Applicable	Not Applicable
	5+	76.50%- 195.50%	76.50%- 195.50%	Not Applicable	Not Applicable

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

3. Morbidity(including Margin of Adverse Deviation)

Line of Business	Morbidity Rates	
	31st Mar, 2018	31st Mar, 2017
Critical Illness Rider	84%-120% (CIBT93)	84%-120% (CIBT93)
Health Business	0.01-24.13 per mile	6.9-7.475 per mile

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*	
		31st Mar, 2018	31st Mar, 2017	31st Mar, 2018	31st Mar, 2017
i) Life Participating Business	13 th Month	15.00%	12.50%	Not Applicable	Not Applicable
	25 th Month	10.00%	7.50%	Not Applicable	Not Applicable
	37 th Month	7.50%	6.00%	Not Applicable	Not Applicable
	49 th Month	5.00%	5.00%	Not Applicable	Not Applicable
	61 st Month	2.50%	2.50%	Not Applicable	Not Applicable
	73 rd Month	2.50%	2.50%	Not Applicable	Not Applicable
	85 th Month+	2.50%	2.50%	Not Applicable	Not Applicable
ii) Life- Non-participating Policies- Savings	13 th Month	5.00% - 12.50%	5.00% - 20.00%	Not Applicable	Not Applicable
	25 th Month	3.75% - 7.50%	5.00% - 12.50%	Not Applicable	Not Applicable
	37 th Month	3.75% - 5.00%	5.00% - 6.00%	Not Applicable	Not Applicable
	49 th Month	2.50% - 5.00%	2.50% - 5.00%	Not Applicable	Not Applicable
	61 st Month	2.50% - 5.00%	2.50%	Not Applicable	Not Applicable
	73 rd Month	2.50% - 5.00%	1.25% to 2.5%	Not Applicable	Not Applicable
	85 th Month+	2.50%	1.25% to 2.5%	Not Applicable	Not Applicable
ii) Life- Non-participating Policies- Protection (Te	13 th Month	5.00% - 12.50%	15.00% - 20.00%	Not Applicable	Not Applicable
	25 th Month	5.00% - 7.50%	7.50% - 10.00%	Not Applicable	Not Applicable
	37 th Month	5.00%	5.00% - 6.00%	Not Applicable	Not Applicable
	49 th Month	2.50%-5.00%	2.50%-5.00%	Not Applicable	Not Applicable
	61 st Month	2.50%-5.00%	2.50%-5.00%	Not Applicable	Not Applicable
	73 rd Month	2.50%-5.00%	2.50%-5.00%	Not Applicable	Not Applicable
	85 th Month+	2.50%	2.50%	Not Applicable	Not Applicable
iii) Annuities- Participating policies	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
iv) Annuities – Non-participating policies	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
v) Annuities- Individual Pension Plan	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
vi) Unit Linked	13 th Month	12.50% - 52.50%	12.50% - 52.50%	Not Applicable	Not Applicable
	25 th Month	5.00% - 30.00%	5.00% - 22.5%	Not Applicable	Not Applicable
	37 th Month	5.00% - 22.50%	5.00% - 15.00%	Not Applicable	Not Applicable
	49 th Month	5.00% - 15.00%	5.00% - 15.00%	Not Applicable	Not Applicable
	61 st Month	5.00% - 37.50%	5.00% - 15.00%	Not Applicable	Not Applicable
	73 rd Month	5.00% - 22.50%	5.00% - 15.00%	Not Applicable	Not Applicable
	85 th Month+	5.00% - 15.00%	5.00% - 15.00%	Not Applicable	Not Applicable
vii) Single Premium- Individual (Life Non-Par/Linked/Health)	13 th Month	0%-2.50%	0%-2.50%	0%-3.00%	0%-2.25%
	25 th Month	0%-2.50%	0%-2.50%	0%-12.00%	0%-6.00%
	37 th Month	0%-2.50%	0%-2.50%	0%-12.00%	0%-6.00%
	49 th Month	0%-17.50%	0%-17.50%	0%-12.00%	0%-12.00%
	61 st Month	0% -12.50%	0% -12.50%	0%-12.00%	0%-12.00%
	73 rd Month	0% - 75.00%	0% to 90%	0%-12.00%	0%-12.00%
	85 th Month+	0% - 15.00%	0%-15%	0%-12.00%	0%-12.00%
viii) Health Insurance	All Durations	2.5%-12.5%	2.5%-12.5%	Not Applicable	Not Applicable

*Group Business is single premium and includes Group Credit Life, Group Term Care & Sampoorana Suraksha.

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 0.95% to 3.49% (Previous Year 0.85% to 3.36%) 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 14.56% (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 5.0%(previous year: 6.0%) for non-participating endowment business,5.0% (previous year: 8.0%)for individual term business, 5.0%(previous year: 8.0%) for participating business, 5.0%(previous year: 6.0%) for unit-linked life , 7.0%(previous year: 6.0%) for Group credit Life, 0.62% for Group Term Care (previous year: 0.5%) and 5% for non par health (previous year 1%)

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 yearly renewable group product, reserve held is equal to the unearned premium. For other Group business (including Credit Life), the reserve has been determined using gross premium method.

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: 20th April 2018

Name and Signature of Appointed Actuary

(Ajay Chaturvedi)