

Insurer : DHFL Pramerica Life Insurance Company Limited
Registration No. 140 : Date of Registration with the IRDAI: June 27, 2008
Revenue Account For the quarter ended September 30, 2018

Policyholders' Account (Technical Account)**

(Rs. '000)

Particulars	Schedule	FOR THE QUARTER ENDED ON SEPTEMBER 2018										UP TO THE QUARTER ENDED ON SEPTEMBER 2018										FOR THE QUARTER ENDED ON SEPTEMBER 2017										UP TO THE QUARTER ENDED ON SEPTEMBER 2017																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																			
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FORM L-2-A : Profit & Loss

Insurer : DHFL Pramerica Life Insurance Company Limited

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

Profit & Loss Account For the quarter Ended September 30, 2018

Shareholders' Account (Non-technical Account)

(Rs.'000)

Particulars	Schedule	FOR THE QUARTER ENDED ON SEPTEMBER 2018	UP TO THE QUARTER ENDED ON SEPTEMBER 2018	FOR THE QUARTER ENDED ON SEPTEMBER 2017	UP TO THE QUARTER ENDED ON SEPTEMBER 2017
Amounts transferred from/to the Policyholders Account (Technical Account)		1,097,384	2,203,867	1,173,706	1,577,689
Income From Investments					
(a) Interest, Dividends & Rent – Gross		147,204	292,779	160,252	296,354
(b) Profit on sale/redemption of investments		14,725	28,979	32,504	74,864
(c) (Loss on sale/ redemption of investments)		(58)	(91)	(129)	(859)
(d) Amortisation of discount/(premium)		(9,314)	(18,617)	(8,900)	(16,800)
Other Income (To be specified)		-	-	-	-
TOTAL (A)		1,249,941	2,506,917	1,357,433	1,931,248
Expense other than those directly related to the insurance business:		-			
Expenses in excess of Allowable Expense transferred from Policyholders Account		318,883	433,642	120,017	231,003
Bad debts written off		553,169	1,437,922	1,028,514	1,028,514
Transfer to Policyholders' fund		-	-	-	-
Provisions (Other than taxation)		39,274	68,087	(134,700)	134,300
(a) For diminution in the value of investments (Net)		-	-	-	-
(b) Provision for doubtful debts		-	-	-	-
(c) Others (to be specified)		-	-	-	-
TOTAL (B)		911,326	1,939,651	1,013,831	1,393,817
		-			
Profit/ (Loss) before tax		338,615	567,266	343,602	537,431
Provision for Taxation		-	-	-	-
Current Tax Credit/(Charge)		-	-	-	-
Deferred Tax Credit / (Charge)		(38,843)	(73,745)	(44,239)	(69,194)
Profit / (Loss) after tax		299,771	493,521	299,363	468,237
APPROPRIATIONS		-			
(a) Balance at the beginning of the year.		-	(2,480,527)	-	(3,539,405)
(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		299,771	(1,987,006)	299,363	(3,071,168)

FORM L-3-A : Balance Sheet

Insurer : DHFL Pramerica Life Insurance Company Limited

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

Balance Sheet As At September 30, 2018

(Rs.'000)

Particulars	Schedule	As at September 30, 2018	As at September 30, 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		(673,037)	(2,652)
Sub-Total		11,396,799	12,067,184
BORROWINGS	L-11	-	-
<i>POLICYHOLDERS' FUNDS:</i>			
CREDIT/[DEBIT] FAIR VALUE CHANGE ACCOUNT		(16,630)	30,323
POLICY LIABILITIES		28,429,687	19,667,360
INSURANCE RESERVES		-	-
PROVISION FOR LINKED LIABILITIES		3,289,764	2,605,072
Sub-Total		31,702,821	22,302,755
FUNDS FOR FUTURE APPROPRIATIONS		51,398	-
TOTAL		43,151,018	34,369,939
APPLICATION OF FUNDS			
INVESTMENTS			
Shareholders'	L-12	9,049,849	9,072,090
Policyholders'	L-13	28,041,378	19,613,234
ASSETS HELD TO COVER LINKED LIABILITIES	L-14	3,289,764	2,605,072
LOANS	L-15	122,163	20,921
FIXED ASSETS	L-16	491,911	519,190
DEFERRED TAX ASSETS		294,176	455,203
CURRENT ASSETS			
Cash and Bank Balances	L-17	182,783	384,532
Advances and Other Assets	L-18	3,034,854	2,310,064
Sub-Total (A)		3,217,637	2,694,596
CURRENT LIABILITIES	L-19	3,189,584	3,561,018
PROVISIONS	L-20	153,282	120,517
Sub-Total (B)		3,342,866	3,681,535
NET CURRENT ASSETS (C) = (A – B)		(125,229)	(986,939)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	L-21	-	-
DEBIT BALANCE IN PROFIT & LOSS ACCOUNT (Shareholders' Account)		1,987,006	3,071,168
Debit Balance of Revenue Account		-	-
TOTAL		43,151,018	34,369,939

CONTINGENT LIABILITIES

Particulars		As at September 30, 2018	As at September 30, 2017
Partly paid-up investments		-	-
Claims, other than against policies, not acknowledged as debts by the company		3,300	3,292
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	20,500
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 – Policyholder cases net of provision		92,050	75,417
TOTAL		143,781	107,324

FORM L-4 : PREMIUM SCHEDULE

Insurer : DHFL Pramerica Life Insurance Company Limited

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

(Rs.'000)

S.No.	Particulars	FOR THE QUARTER ENDED ON SEPTEMBER 2018								FOR THE PERIOD ENDED ON SEPTEMBER 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	726,237	-	-	576	97,889	76,230	-	900,932	1,381,636	-	-	1,547	201,099	134,171	-	1,718,453
2	Renewal Premiums	1,059,139	-	-	(182)	224,212	71,097	3,080	1,357,346	1,930,962	-	-	315	409,115	113,243	5,622	2,459,257
3	Single Premiums	1,034	3,133,808	5,917	2,779	-	35,395	50	3,178,983	1,690	5,996,446	9,045	4,461	-	100,514	50	6,112,206
	TOTAL PREMIUM	1,786,410	3,133,808	5,917	3,173	322,101	182,722	3,130	5,437,261	3,314,288	5,996,446	9,045	6,323	610,214	347,928	5,672	10,289,916

(Rs.'000)

S.No.	Particulars	FOR THE QUARTER ENDED ON SEPTEMBER 2017								FOR THE PERIOD ENDED ON SEPTEMBER 2017							
		Non Participating (Non-Linked)				Participating (Non-Linked)	Non Participating (Linked)		Total	Non Participating (Non-Linked)				Participating (Non-Linked)	Non Participating (Linked)		Total
		Individual Life	Group Life	Group Health	Individual Health	Individual Life	Individual Life	Individual Pension		Individual Life	Group Life	Group Health	Individual Health	Individual Life	Individual Life	Individual Pension	
1	First year premiums	552,018	-	-	71	101,277	43,723	-	697,089	1,038,116	-	-	79	181,687	79,985	-	1,299,867
2	Renewal Premiums	682,829	-	-	30	162,024	48,845	4,384	898,112	1,208,820	-	-	759	259,893	87,170	6,909	1,563,551
3	Single Premiums	286	2,681,913	6,195	8,653	-	94,291	-	2,791,338	419	4,992,654	6,195	8,674	-	161,386	-	5,169,329
	TOTAL PREMIUM	1,235,133	2,681,913	6,195	8,754	263,301	186,858	4,384	4,386,539	2,247,355	4,992,654	6,195	9,512	441,580	328,541	6,909	8,032,746

FORM L-5 : COMMISSION SCHEDULE

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

(Rs.'000)

Particulars	FOR THE QUARTER ENDED ON SEPTEMBER 2018								FOR THE PERIOD ENDED ON SEPTEMBER 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	123,562	-	-	88	15,437	2,649	-	141,736	226,778	-	-	324	28,847	4,308	-	260,257
- Renewal premiums	19,958	-	-	0	6,125	435	-	26,516	33,600	-	-	0	11,326	669	-	45,595
- Single premiums	1	113,115	61	26	-	425	-	113,629	1	221,665	61	26	-	1,354	-	223,107
Total (A)	143,521	113,115	61	114	21,561	3,509	-	281,881	260,379	221,665	61	350	40,173	6,331	-	528,959
Add: Commission on Re-insurance Accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on Re-insurance Ceded	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net Commission	143,521	113,115	61	114	21,561	3,509	-	281,881	260,379	221,665	61	350	40,173	6,331	-	528,959
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Agents	54,718	14	-	87	15,400	3,263	-	73,482	101,037	14	-	310	29,168	5,266	-	135,795
Brokers	385	25,390	61	0	264	(5)	-	26,095	673	48,685	61	0	355	31	-	49,805
Corporate Agency	77,821	86,231	-	-	4,814	128	-	168,994	143,017	171,417	-	-	9,275	791	-	324,500
Referral	1,043	-	-	-	19	13	-	1,075	1,514	-	-	-	27	13	-	1,554
Micro Insurance Agent	-	1,401	-	-	-	-	-	1,401	-	1,401	-	-	-	-	-	1,401
Others (pl. specify)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bancassurance	9,555	79	-	27	1,064	110	-	10,835	14,138	148	-	40	1,348	230	-	15,904
TOTAL (B)	143,521	113,115	61	114	21,561	3,509	-	281,881	260,379	221,665	61	350	40,173	6,331	-	528,959

(Rs.'000)

Particulars	FOR THE QUARTER ENDED ON SEPTEMBER 2017								FOR THE PERIOD ENDED ON SEPTEMBER 2017							
	Non Participating (Non-Linked)				Participating (Non-Linked)	Non Participating (Linked)		Total	Non Participating (Non-Linked)				Participating (Non-Linked)	Non Participating (Linked)		Total
	Individual Life	Group Life	Group Health	Individual Health	Individual Life	Individual Life	Individual Pension		Individual Life	Group Life	Group Health	Individual Health	Individual Life	Individual Life	Individual Pension	
Commission paid																
Direct – First year premiums	71,666	(100)	-	116	9,914	1,598	-	83,193	130,304	-	-	116	19,289	3,037	-	152,746
- Renewal premiums	10,211	-	-	-	4,947	262	-	15,419	17,220	-	-	-	7,799	451	-	25,470
- Single premiums	(100)	11,923	-	-	-	1,510	-	13,333	-	16,613	-	-	-	2,373	-	18,985
Total (A)	81,777	11,823	-	116	14,861	3,370	-	111,947	147,524	16,613	-	116	27,088	5,861	-	197,202
Add: Commission on Re-insurance Accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on Re-insurance Ceded	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net Commission	81,777	11,823	-	116	14,861	3,370	-	111,947	147,524	16,613	-	116	27,088	5,861	-	197,202
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Agents	40,029	-	-	116	11,451	3,316	-	54,912	78,257	-	-	116	20,089	4,976	-	103,438
Brokers	306	11,793	-	-	199	11	-	12,309	379	16,534	-	-	84	19	-	17,016
Corporate Agency	41,220	30	-	-	3,186	42	-	44,479	68,563	79	-	-	6,884	866	-	76,392
Referral	222	-	-	-	26	-	-	247	325	-	-	-	31	-	-	356
Others (pl. specify)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bancassurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	81,777	11,823	-	116	14,862	3,369	-	111,947	147,524	16,613	-	116	27,089	5,861	-	197,202

FORM L-6 : OPERATING EXPENSES SCHEDULE

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

(Rs.'000)

S.No.	Particulars	FOR THE QUARTER ENDED ON SEPTEMBER 30, 2018								UPTO THE PERIOD ENDED ON SEPTEMBER 30, 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	399,672	255,905	3,270	3,326	135,894	36,528	3,060	837,655	899,586	538,641	6,819	7,380	178,952	79,546	6,500	1,717,424
2	Travel, conveyance and vehicle running expenses	16,727	8,182	127	129	1,000	1,174	121	27,460	28,678	13,081	166	182	2,040	2,199	159	46,505
3	Training expenses (including Agent advisors)	3,457	4,201	41	42	358	129	40	8,268	5,830	6,039	51	57	653	201	50	12,881
4	Rent, rates & taxes	11,512	30,947	228	233	699	1,569	217	45,405	31,434	48,802	430	455	2,625	3,154	413	87,313
5	Repairs & Maintenance	14,785	5,225	156	158	630	801	153	21,908	20,540	13,910	267	273	1,102	1,222	263	37,577
6	Printing and stationery	1,005	787	10	10	39	90	9	1,950	2,041	1,675	22	23	144	152	21	4,078
7	Communication expenses	11,557	(2,384)	93	91	435	430	93	10,315	16,617	4,663	192	194	991	639	194	23,490
8	Legal, professional and consultancy charges	49,169	9,055	371	376	2,878	2,621	372	64,842	72,244	34,387	709	735	5,588	3,832	719	118,214
9	Medical fees	3,537	(1,121)	27	27	120	107	27	2,724	4,222	800	55	55	167	138	55	5,492
10	Auditors' fees, expenses etc :	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	971	(185)	9	9	33	31	9	877	1,189	419	18	18	49	41	18	1,752
	(b) as adviser	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) out of pocket expense	98	74	1	1	4	3	1	182	117	201	2	2	5	4	2	333
	(d) in any other capacity	283	186	3	3	10	9	3	497	341	585	5	5	14	12	5	967
11	Advertisement and publicity	(3,390)	159,663	(680)	(651)	(2,475)	1,165	(710)	152,922	96,217	355,024	1,427	1,518	9,844	7,824	1,382	473,236
12	Interest and bank charges	5,587	(2,038)	40	40	200	168	40	4,037	6,575	822	81	81	256	211	81	8,107
13	Investment related charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Postage and courier cost	5,663	3,005	68	62	132	225	66	9,221	11,780	5,475	86	93	903	401	84	18,822
15	Sales Promotion expenses	15,823	167,408	694	709	148	4,140	669	189,591	82,235	264,698	1,780	1,841	7,181	9,430	1,739	368,904
16	Information technology expenses	35,957	(8,346)	259	255	1,378	1,121	258	30,882	47,908	11,652	492	498	2,294	1,815	491	65,150
17	Recruitment (including Agent advisors)	3,841	2,647	32	31	338	173	30	7,092	8,645	4,457	48	56	876	402	45	14,529
18	Electricity, water and utilities	821	6,860	50	49	(67)	315	48	8,076	5,872	10,493	91	96	462	653	88	17,755
19	Policy issuance and servicing costs	713	45,070	7	6	(373)	44	(14)	45,453	10,615	84,834	81	53	618	385	4	96,590
20	(Profit)/Loss on fluctuation in foreign exchange	(6)	6	-	-	(1)	-	-	(1)	1	22	-	-	-	-	-	23
21	(Profit)/Loss on fixed assets	30	(152)	(2)	(2)	2	(1)	(2)	(127)	(6)	(234)	(3)	(3)	(3)	(3)	(3)	(255)
22	Service Tax expense	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
23	Other miscellaneous expenses	34,074	15,116	87	84	326	203	85	49,975	94,384	20,423	154	162	1,120	450	152	116,845
24	Depreciation	73,356	(13,582)	588	589	2,752	2,666	583	66,952	90,964	24,079	1,100	1,108	3,930	3,724	1,093	125,998
	TOTAL	685,242	686,529	5,479	5,577	144,460	53,711	5,158	1,586,156	1,538,029	1,444,948	14,073	14,882	219,811	116,432	13,555	3,361,730

(Rs.'000)

S.No.	Particulars	FOR THE QUARTER ENDED ON SEPTEMBER 30, 2017								UPTO THE PERIOD ENDED ON SEPTEMBER 30, 2017							
		Non Participating (Non-Linked)				Participating (Non-Linked)	Non Participating (Linked)		Total	Non Participating (Non-Linked)				Participating (Non-Linked)	Non Participating (Linked)		Total
		Individual Life	Group Life	Group Health	Individual Health	Individual Life	Individual Life	Individual Pension		Individual Life	Group Life	Group Health	Individual Health	Individual Life	Individual Life	Individual Pension	
1	Employees remuneration and welfare benefits	421,302	220,799	3,206	3,395	87,355	36,049	2,952	775,058	760,300	384,015	5,266	5,481	159,502	64,975	5,087	1,384,626
2	Travel, conveyance and vehicle running expenses	7,592	9,482	48	53	1,546	625	42	19,388	20,186	19,203	153	159	4,145	1,652	151	45,649
3	Training expenses (including Agent advisors)	20,845	35,779	572	576	3,131	1,076	572	62,551	46,476	82,836	1,376	1,380	7,536	2,838	1,376	143,818
4	Rent, rates & taxes	15,491	15,145	180	186	3,040	1,257	168	35,467	30,575	29,828	343	350	6,062	2,472	332	69,962
5	Repairs & Maintenance	7,107	11,886	162	164	1,491	555	157	21,522	15,102	22,002	288	290	2,987	1,131	283	42,083
6	Printing and stationery	1,535	1,757	23	23	282	110	22	3,752	2,279	2,449	32	32	422	160	31	5,405
7	Communication expenses	4,230	6,834	98	99	793	249	101	12,404	8,595	13,824	196	198	1,591	510	202	25,116
8	Legal, professional and consultancy charges	19,448	16,646	230	241	3,583	1,157	243	41,548	37,874	35,822	488	504	7,044	2,413	519	84,664
9	Medical fees	346	1,048	15	15	68	17	15	1,524	641	2,129	31	31	123	36	31	3,022
10	Auditors' fees, expenses etc :	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	173	466	7	7	31	8	7	699	345	933	14	14	62	18	14	1,400
	(b) as adviser	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) out of pocket expense	37	211	2	2	7	2	2	263	64	403	3	3	12	3	3	491
	(d) in any other capacity	67	379	3	3	12	3	3	470	118	740	5	5	21	6	5	900
11	Advertisement and publicity	50,507	233,937	1,094	1,104	9,460	3,598	1,081	300,781	127,852	368,361	3,381	3,391	22,064	8,722	3,368	537,139
12	Interest and bank charges	(1,796)	4,342	64	64	271	76	65	3,086	1,612	4,382	65	65	295	85	66	6,570
13	Investment related charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Postage and courier cost	3,195	5,761	62	67	485	158	62	9,790	7,627	7,367	83	88	1,209	346	83	16,803
15	Sales Promotion expenses	56,085	103,870	1,388	1,404	11,014	4,323	1,361	179,445	149,225	217,680	3,240	3,256	27,341	11,051	3,213	415,006
16	Information technology expenses	17,280	28,711	388	394	3,302	1,053	387	51,515	26,347	47,255	630	636	5,142	1,677	629	82,316
17	Recruitment (including Agent advisors)	4,015	3,904	53	56	671	224	52	8,975	6,381	5,941	60	63	1,052	321	59	13,877
18	Electricity, water and utilities	3,873	3,901	47	49	772	322	44	9,008	7,435	7,483	89	91	1,493	619	86	17,296
19	Policy issuance and servicing costs	14,177	37,432	(23)	33	1,953	571	(24)	54,119	34,368	94,547	41	98	5,164	1,430	41	135,689
20	(Profit)/Loss on fluctuation in foreign exchange	10	(12)	-	-	1	1	-	-	(261)	(513)	(9)	(9)	(43)	(17)	(9)	(861)
21	(Profit)/Loss on fixed assets	(64)	(127)	(2)	(2)	(11)	(5)	(2)	(213)	(71)	(140)	(2)	(2)	(12)	(5)	(2)	(234)
22	Service Tax expense	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
23	Other miscellaneous expenses	24,841	3,771	41	50	593	114	38	29,448	30,548	7,764	128	139	1,771	506	129	40,985
24	Depreciation	13,812	31,354	446	448	2,656	814	443	49,973	25,770	58,152	819	821	4,978	1,595	816	92,951
	TOTAL	684,108	777,276	8,104	8,431	132,506	52,357	7,791	1,670,573	1,339,388	1,412,463	16,720	17,084	259,961	102,544	16,513	3,164,673

FORM L-7 : BENEFITS PAID SCHEDULE

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

(Rs.'000)

Particulars	FOR THE QUARTER ENDED ON SEPTEMBER 30, 2018								UP TO THE QUARTER ENDED ON SEPTEMBER 30, 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,	37,768	721,424	-	-	3,974	3,992	-	767,158	65,600	1,411,822	-	-	10,350	6,161	-	1,493,933
(b) Claims by Maturity,	-	-	-	-	-	-	-	-	0	-	-	-	-	-	-	0
(c) Annuities/Pension payment,	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Other Benefits	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Surrenders/Withdrawals	53,080	143,749	-	1	23,482	68,969	5,507	294,788	103,379	300,015	-	1	43,573	136,074	15,300	598,342
Survival	1,350	-	-	-	6,441	-	-	7,791	2,890	-	-	-	13,140	-	-	16,030
Health	-	-	140	1,425	-	-	-	1,565	-	-	155	1,575	-	-	-	1,730
Riders	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Claim Investigation Fees	1,256	926	4	80	221	63	-	2,550	1,904	2,166	4	123	327	72	-	4,596
Investment Income to Policy holders on unclaimed amounts	2,894	-	-	-	-	-	-	2,894	5,385	-	-	-	-	-	-	5,385
Others	1,446	1,404	-	-	-	-	-	2,850	1,446	1,404	-	-	-	-	-	2,850
Total paid	97,795	867,502	144	1,506	34,117	73,023	5,507	1,079,594	180,604	1,715,407	159	1,699	67,390	142,307	15,300	2,122,866
2. (Amount ceded in reinsurance):																
(a) Claims by Death,	(9,489)	(310,626)	-	(763)	-	(8)	-	(320,886)	(6,737)	(609,591)	(10)	(713)	-	(31)	-	(617,082)
(b) Claims by Maturity,	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities/Pension payment,	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Other Benefits	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total ceded	(9,489)	(310,626)	-	(763)	-	(8)	-	(320,886)	(6,737)	(609,591)	(10)	(713)	-	(31)	-	(617,082)
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	88,306	556,877	144	743	34,117	73,015	5,507	758,708	173,867	1,105,816	149	986	67,390	142,276	15,300	1,505,784

Particulars	FOR THE QUARTER ENDED ON SEPTEMBER 30, 2017								UP TO THE QUARTER ENDED ON SEPTEMBER 30, 2017							
	Non Participating (Non-Linked)				Participating (Non-Linked)	Non Participating (Linked)		Total	Non Participating (Non-Linked)				Participating (Non-Linked)	Non Participating (Linked)		Total
	Individual Life	Group Life	Group Health	Individual Health	Individual Life	Individual Life	Individual Pension		Individual Life	Group Life	Group Health	Individual Health	Individual Life	Individual Life	Individual Pension	
1. Insurance Claims																
(a) Claims by Death,	28,497	351,137	-	-	5,567	3,134	-	388,335	59,240	722,241	-	-	12,954	3,604	-	798,039
(b) Claims by Maturity,	324	-	-	-	-	-	-	324	324	-	-	-	-	-	-	324
(c) Annuities/Pension payment,	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Other Benefits	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Surrenders/Withdrawals	39,641	119,659	-	-	10,587	103,501	9,469	282,856	71,712	235,726	-	-	18,220	281,113	21,240	628,010
Survival	7,260	-	-	-	12,582	-	-	19,841	11,961	-	-	-	15,021	-	-	26,983
Health	-	-	20	300	-	-	-	320	-	-	20	300	-	-	-	320
Riders	-	-	-	-	-	-	-	-	52	-	-	-	-	-	-	52
Claim Investigation Fees	365	930	-	34	229	-	-	1,557	1,792	930	-	34	387	3	-	3,145
Investment Income to Policy holders on unclaimed amounts	8,817	-	-	-	(16)	(11)	-	8,789	12,861	-	-	-	-	-	-	12,861
Interest on Unclaimed amounts	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total paid	84,903	471,725	20	334	28,948	106,624	9,469	702,023	157,942	958,896	20	334	46,582	284,720	21,240	1,469,734
2. (Amount ceded in reinsurance):																
(a) Claims by Death,	(6,167)	(199,748)	-	(50)	(563)	(381)	-	(206,909)	(13,315)	(324,847)	-	(50)	(563)	(345)	-	(339,119)
(b) Claims by Maturity,	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities/Pension payment,	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Other Benefits	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total ceded	(6,167)	(199,748)	-	(50)	(563)	(381)	-	(206,909)	(13,315)	(324,847)	-	(50)	(563)	(345)	-	(339,119)
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	78,736	271,978	20	284	28,385	106,243	9,469	495,114	144,627	634,049	20	284	46,019	284,375	21,240	1,130,614

FORM L-8 : SHARE CAPITAL SCHEDULE

Insurer : DHFL Pramerica Life Insurance Company Limited

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

(Rs.'000)

S.No.	Particulars	As at September 30, 2018	As at September 30, 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 September 30, 2018		As at September 30, 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 September 30, 2018	As at September 30, 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 September 30, 2018	As at September 30, 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 September 30, 2018	As at September 30, 2017
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	5,391,850	5,226,264
2	Other Approved Securities	355,836	348,178
3	Other Investments		
	(a) Shares	-	-
	(aa) Equity	1,137,274	1,398,235
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds*	562,755	671,262
	(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	983,143	1,142,240
5	Other than Approved Investments		31,083
	Debentures/ Bonds	30,000	
	Equity Shares	87,955	
	Alternative Investment Fund	82,110	
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	7,087	17,328
2	Other Approved Securities	-	-
3	Other Investments	-	-
	(a) Shares	-	-
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	80,021	213,500
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	-	20,000
	(e) Other Securities (to be specified)	-	-
	Deposits with Bank	-	-
	Reverse Repo	301,818	-
	(f) Subsidiaries	-	-
	Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	26,000	(0)
5	Other than Approved Investments	-	(0)
	TOTAL	9,049,849	9,072,090
	Aggregate Amount of Investments other than listed equity securities, derivative instruments and Additional tier 1 Bonds	7,824,621	19,032,941
	Aggregate Market Value of Investments other than listed equity securities, derivative instruments and Additional tier 1 Bonds	7,372,963	19,643,554

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

*Investment in Associate Company at Cost is Rs.244,265 /- [Previous year Rs. 506,106/-]

FORM L-13-INVESTMENTS POLICYHOLDERS SCHEDULE

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

(Rs.'000)

S.No.	Particulars	As at September 30, 2018								As at September 30, 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	5,738,642	6,330,258	21,565	25,304	1,156,297	28,379	3,637	13,304,082	4,024,582	4,627,835	10,808	10,601	909,122	28,239	2,517	9,613,705
2	Other Approved Securities	50,105	1,342,413	-	-	98,189	-	-	1,490,707	60,128	674,735	-	-	-	-	-	734,863
3	Other Investments																
	(a) Shares	-	-	-	-	-	-	-	-	158,421	347,914	-	-	73,959	-	-	580,294
	(aa) Equity	145,954	319,078	-	-	68,208	-	-	533,240								
	(bb) Preference	-	-	-	-	-	-	-	-								
	(b) Mutual Funds	-	-	-	-	-	-	-	-								
	(c) Derivative Instruments	-	-	-	-	-	-	-	-								
	(d) Debentures/ Bonds*	1,474,383	2,197,273	-	-	383,941	6,534	-	4,062,131	820,523	1,657,098	-	-	250,226	3,534	-	2,731,381
	(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	2,663,851	4,062,881	-	15,000	600,532	10,929	-	7,353,193	2,055,227	2,998,492	-	-	351,752	10,000	-	5,415,471
5	Other than Approved Investments	111,000	352,992	-	-	-	-	-	463,992	-	-	-	-	-	-	-	-
	SHORT TERM INVESTMENTS																
1	Government securities and Government guaranteed bonds including Treasury Bills	(0)	1,517	-	-	-	-	0	1,517	(0)	1,973	-	-	0	-	0	1,973
2	Other Approved Securities	-	-	-	-	-	-	-	-	-	20,118	-	-	-	-	-	20,118
3	Other Investments																
	(a) Shares	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(aa) Equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(bb) Preference	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(b) Mutual Funds	232,013	63,917	0	(0)	1,901	0	-	297,831	164,100	211,400	408	822	66,000	200	-	442,930
	(c) Derivative Instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(d) Debentures/ Bonds	40,000	217,559	-	-	-	-	-	257,559	70,000	-	-	-	-	-	-	70,000
	(e) Other Securities (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Commercial Paper / Certificate of Deposits	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Deposits with Bank	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Reverse Repo	50,303	50,303	-	-	100,606	-	-	201,212	-	-	-	-	-	-	-	-
	(f) Subsidiaries	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Investments in Infrastructure and Social Sector	5,000	68,414	-	-	-	-	-	73,414	-	-	-	-	-	-	-	-
5	Other than Approved Investments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	10,513,251	15,006,605	21,565	40,304	2,409,674	45,842	4,137	28,041,378	7,354,981	10,539,564	11,216	11,423	1,651,059	41,974	3,017	19,613,234
	Aggregate Amount of Investments other than listed equity securities, derivative instruments and Additional tier 1 Bonds	10,367,298	14,687,527	21,565	40,304	2,341,466	45,843	4,137	27,508,140	7,196,561	10,191,651	11,216	11,423	1,577,100	41,973	3,017	19,032,941
	Aggregate Market Value of Investments other than listed equity securities, derivative instruments and Additional tier 1 Bonds	9,910,728	13,995,574	21,092	39,436	2,246,791	45,560	4,035	26,263,216	7,561,541	10,374,026	11,281	11,789	1,636,571	45,170	3,176	19,643,554

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

*Investment in Associate Company at Cost is Rs. 1,057,161/- (Previous Year 311,066/-)

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

Insurer : DHFL Pramerica Life Insurance Company Limited

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

(Rs.'000)

S.No.	Particulars	As at September 30, 2018			As at September 30, 2017		
		Individual Life	Individual Pension	Total	Individual Life	Individual Pension	Total
	LONG TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	424,276	11,976	436,252	397,044	14,740	411,784
2	Other Approved Securities				-	-	-
3	Other Investments						
	(a) Shares	-	-	-			
	(aa) Equity	1,667,712	107,216	1,774,928	1,255,997	114,777	1,370,774
	(bb) Preference				-	-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds*	184,624	5,068	189,692	189,340	7,663	197,003
	(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	167,095	7,224	174,319	221,015	11,041	232,056
5	Other than Approved Investments	137,021	4,564	141,585	67,408	6,725	74,133
	SHORT TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	296,716	1,397	298,113	234,305	-	234,305
2	Other Approved Securities	-	-	-	2,009	-	2,009
3	(a) Shares						
	(aa) Equity	-	-	-	-	-	-
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	120,127	7,602	127,729	62,038	4,000	66,038
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	42,190	-	42,190	10,043	-	10,043
	(e) Other Securities (to be specified)				-	-	-
	Deposit with Bank	-	-	-	-	-	-
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Social Sector	70,351	2,007	72,358	-	-	-
5	Other than Approved Investments	-	-	-	-	-	-
	NET CURRENT ASSETS						
	Bank Balances	3,942	315	4,257	3,275	390	3,665
	Income accrued on investments	85,880	958	86,838	46,153	1,204	47,357
	Other Receivable	6,057	-	6,057	-	-	-
	Payables for purchase of Securities	(0)	-	(0)	-	-	-
	FMC Payable	(3,956)	(196)	(4,152)	(3,029)	(210)	(3,239)
	Other Payables	(64,002)	(2,900)	(66,902)	(40,992)	(6,364)	(47,356)
	TOTAL	3,144,533	145,231	3,289,764	2,451,105	153,964	2,605,069

	Aggregate Amount of Investments other than listed equity securities and derivative instruments	1,394,709	36,024	1,430,733	1,122,294	37,444	1,159,738
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There are no investments in subsidiaries/holding companies, joint ventures.

*Investment in Associate Company at Cost is Rs. 35,021/- (Previous Year 37,863/-)

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 September 30, 2018	As at September 30, 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	122,163	20,921
	(d) Others (to be specified)	-	-
	<i>Unsecured</i>	-	-
	TOTAL	122,163	20,921
2	BORROWER-WISE CLASSIFICATION	-	-
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Companies	-	-
	(e) Loans against policies	122,163	20,921
	(f) Others (to be specified)	-	-
	TOTAL	122,163	20,921
3	PERFORMANCE-WISE CLASSIFICATION	-	-
	(a) Loans classified as standard	-	-
	(aa) In India	122,163	20,921
	(bb) Outside India	-	-
	(b) Non-standard loans less provisions	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	TOTAL	122,163	20,921
4	MATURITY-WISE CLASSIFICATION	-	-
	(a) Short Term	-	-
	(b) Long Term	122,163	20,921
	TOTAL	122,163	20,921

FORM L-16 : FIXED ASSETS SCHEDULE

Insurer : DHFL Pramerica Life Insurance Company Limited

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

(Rs.'000)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	Opening	Additions	Deductions	Closing	Opening	During The Period	On Sales/ Adjustments	Closing	As at September 30, 2018	As at September 30, 2017
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles - Software	566,233	10,986	998	576,221	283,747	66,414	998	349,163	227,058	320,148
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Improvements	163,004	33,532	45	196,491	71,315	16,861	38	88,138	108,353	79,195
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	30,735	6,486	15	37,206	22,656	4,874	15	27,515	9,691	7,574
Information Technology Equipment	260,647	15,909	3,999	272,557	140,751	32,047	3,882	168,916	103,641	85,475
Vehicles	-	-	-	-	-	-	-	-	-	-
Office Equipment	44,204	7,631	856	50,979	29,515	5,804	856	34,463	16,516	12,945
Others (Specify nature)	-	-	-	-	-	-	-	-	-	-
TOTAL	1,064,823	74,544	5,913	1,133,454	547,984	126,000	5,789	668,195	465,259	505,337
Work in progress	-	-	-	-	-	-	-	-	26,652	13,853
Grand Total	1,064,823	74,544	5,913	1,133,454	547,984	126,000	5,789	668,195	491,911	519,190
PREVIOUS YEAR	793,764	282,596	11,537	1,064,823	355,744	203,233	10,993	547,984	543,442	504,589

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 September 30, 2018	As at September 30, 2017
1	Cash (including cheques, drafts and stamps)	99,758	137,511
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	82,925	246,921
	(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	182,783	384,532
	Balances with non-scheduled banks included in 2 and 3 above	-	-
	CASH & BANK BALANCES		
1	In India	182,783	384,532
2	Outside India	-	-
	TOTAL	182,783	384,532

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 September 30, 2018	As at September 30, 2017
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	103,559	65,311
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	375	10
6	Others (to be specified)	-	-
	Security Deposits	98,402	75,347
	Deposit -Others	13,349	7,981
	Advances to employees for travel, etc.	147	14,058
	TOTAL (A)	215,832	162,707
	OTHER ASSETS		
1	Income accrued on investments	1,100,450	800,831
2	Outstanding Premiums	371,167	260,684
3	Agents' & Intermediaries' balances	26,806	13,869
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsures)	727,355	604,068
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	66,902	47,356
	Investment held to meet policyholder unclaimed	160,563	245,978
	Investment Income on Unclaimed Fund	3,537	-
	Service Tax Unutilized Credit	-	99,577
	Due from Affiliates	-	-
	Other Dues	1,967	3,390
	GST Unutilized Credit	246,613	88,150
	Receivable towards non-par non linked funds	19,111	-
	Receivable from clearing firm	94,890	-
	Application money for investments	-	-
	Receivable from Unclaimed Fund	24,340	-
	Receivable from ex employees	13,404	8,929
	Agents' Balances - provision for doubtful amounts	(18,106)	(9,973)
	Receivable from ex employees- provision	(13,404)	(8,929)
	Provision on Vendor Advances	(6,573)	(6,573)
	TOTAL (B)	2,819,022	2,147,356
	TOTAL (A+B)	3,034,854	2,310,063

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 September 30, 2018	As at September 30, 2017
1	Agents' & Intermediaries' balances	111,609	73,979
2	Balances due to other insurance companies	719,928	743,309
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	20,899	24,188
5	Unallocated premium	444,319	871,592
6	Sundry creditors	63,265	211,990
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	166,890	56,780
9	Annuities Due	-	-
10	Due to Officers/ Directors	-	100
11	Due to unit linked fund	-	-
12	Policy holders Unclaimed	150,415	216,410
13	Policy holders Unclaimed- Investment Income	13,685	
11	Others (to be specified)		
	-Policy Deposits	9,999	9,150
	-Payable to Policyholders	-	-
	-Withholding Tax Deducted at Source	37,354	29,957
	-Accrued Expenses	1,316,061	1,159,325
	-Other Statutory liabilities	22,908	20,996
	-Lease Equalisation Reserve	16,301	9,358
	-Due to Participating non linked funds	-	
	-Due to Non Par non linked funds	19,111	
	- Service Tax Liability	-	-
	- GST Payable	76,840	133,884
	TOTAL	3,189,584	3,561,018

FORM L-20-PROVISIONS SCHEDULE**Insurer : DHFL Pramerica Life Insurance Company Limited****Registration No. 140 ; Date of Registration with the IRDAI: June 27, 2008****(Rs.'000)**

S.No.	Particulars	As at September 30, 2018	As at September 30, 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	76,631	58,679
	- Provision for Leave Encashment	76,651	61,838
	TOTAL	153,282	58,679

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 September 30, 2018	As at September 30, 2017
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others (to be specified)	-	-
	TOTAL	-	-

FORM L-22 : Analytical Ratios*

Insurer: DHFL Pramerica Life Insurance Company Limited

Date:

30-Sep-18

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

S.No.	Particular	For the Quarter Ended September 2018	Upto the Quarter Ended September 2018	For the Quarter Ended September 2017	Upto the Quarter Ended September 2017
1	New business premium income growth rate - segment wise	17%	21%	73%	85%
	Non Par Individual Life - Non Linked	32%	33%	72%	76%
	Non Par Group Life	17%	20%	72%	84%
	Non Par Group Health-Non Linked	-4%	46%	301%	301%
	Non Par Individual Health - Non Linked	-62%	-31%	370%	199%
	Participating Individual Life	-3%	11%	756%	230%
	Non Par Individual Life - Linked	-19%	-3%	22%	70%
2	Net Retention Ratio	93%	94%	94%	94%
3	Expense of Management to Gross Direct Premium Ratio	34%	38%	41%	42%
4	Commission Ratio (Gross commission paid to Gross Premium)	5%	5%	3%	2%
5	Ratio of policy holder's liabilities to shareholder's funds	337%	337%	248%	248%
6	Growth rate of shareholders' fund	5%	5%	11%	11%
7	Ratio of surplus to policyholders' liability	3%	7%	5%	7%
8	Change in net worth ('000)	413,777	413,777	896,150	896,150
9	Profit after tax/Total Income	5%	4%	6%	5%
10	(Total real estate + loans)/(Cash & invested assets)	NA	NA	NA	NA
11	Total investments/(Capital + Surplus)	335%	335%	259%	259%
12	Total affiliated investments/(Capital+ Surplus)	11.07%	11.07%	7.08%	7.08%
13 *	Investment Yield (Gross and Net)				
	A. With realised Gain				
	Policyholders' Funds:				
	Non-Linked:				
	1. PAR	8.22%	8.08%	8.04%	8.05%
	2. Non-PAR*	8.06%	8.04%	8.71%	8.68%
	Linked:				
	4. Non-PAR	3.83%	3.94%	9.08%	9.47%
	Shareholders' Funds	6.27%	6.47%	8.35%	8.23%
	A. Without realised Gain				
	Policyholders' Funds:				
	Non-Linked:				
	1. PAR	7.89%	7.71%	8.06%	8.23%
	2. Non-PAR*	7.86%	7.79%	8.72%	8.84%
	Linked:				
	4. Non-PAR	8.10%	8.83%	6.14%	9.27%
	Shareholders' Funds	-6.42%	0.52%	-7.55%	4.52%

FORM L-22 : Analytical Ratios*

Insurer: DHFL Pramerica Life Insurance Company Limited

Date:

30-Sep-18

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

S.No.	Particular	For the Quarter Ended September 2018	Upto the Quarter Ended September 2018	For the Quarter Ended September 2017	Upto the Quarter Ended September 2017
14	Conservation Ratio	85%	86%	94%	90%
15	Persistency Ratio				
	Persistency Ratio by Premium				
	For 13th month+	80.05%	80.05%	74.92%	74.92%
	For 25th month+	68.94%	68.94%	52.71%	52.71%
	For 37th month+	47.85%	47.85%	40.57%	40.57%
	For 49th Month+	38.52%	38.52%	29.44%	29.44%
	for 61st month+	25.99%	25.99%	22.49%	22.49%
	Persistency Ratio by Policy				
	For 13th month+	75.28%	75.28%	70.53%	70.53%
	For 25th month+	64.83%	64.83%	48.75%	48.75%
	For 37th month+	44.17%	44.17%	33.74%	33.74%
	For 49th Month+	31.85%	31.85%	19.44%	19.44%
	for 61st month+	17.83%	17.83%	17.41%	17.41%
16	NPA Ratio				
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-

+ Non Reducing Balance

Equity Holding Pattern for Life Insurers

(Rs in Lakhs)

Particulars		For the Quarter ended September 30, 2018	For the Quarter ended September 30, 2017
1	(a) No. of shares	374,061,867	374,061,867
2	(b) Percentage of shareholding (Indian / Foreign)	51% / 49%	51% / 49%
3	(c) % of Government holding (in case of public sector insurance companies)	-	-
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	1.32	1.25
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	1.32	1.25
6	(iv) Book value per share (Rs)	25.16	24.05

FORM L - 24 Valuation of net liabilities

Insurer: DHFL Pramerica Life Insurance Company Limited

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

(Rs in Lakhs)

S.No.	Particular	As at 30 September 2018	As at 30 September 2017
1	Linked		
a	Life	31,655	24,732
b	General Annuity	-	-
c	Pension	1,476	1,572
d	Health	-	-
2	Non-Linked		
a	Life	283,687	196,292
b	General Annuity	-	-
c	Pension	-	-
d	Health	376	128

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

Insurer: DHFL Pramerica Life Insurance Company Limited

FOR THE QTR ENDED SEPTEMBER 30th, 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	183	183	0.69	6.60	403	414	1.84	20.34	586	597	2.53	26.94
2	Arunachal Pradesh	47	47	0.06	1.33	79	79	0.11	3.20	126	126	0.17	4.53
3	Assam	211	211	0.87	5.41	307	311	1.07	9.08	518	522	1.94	14.49
4	Bihar	313	310	0.92	10.42	234	233	0.60	11.44	547	543	1.52	21.85
5	Chattisgarh	99	99	0.39	3.42	185	181	0.88	5.14	284	280	1.27	8.56
6	Goa	3	3	0.01	0.10	41	39	1.39	14.78	44	42	1.39	14.89
7	Gujarat	56	57	0.25	1.60	1,222	1,325	6.70	71.93	1,278	1,382	6.94	73.53
8	Haryana	454	454	1.85	18.65	530	555	2.32	27.33	984	1,009	4.17	45.98
9	Himachal Pradesh	314	311	1.19	11.35	415	417	1.55	17.62	729	728	2.74	28.97
10	Jammu & Kashmir	463	457	2.52	12.03	464	461	2.21	13.26	927	918	4.73	25.29
11	Jharkhand	104	104	0.40	4.60	98	97	0.36	4.27	202	201	0.76	8.88
12	Karnataka	197	197	0.77	7.01	590	585	3.02	32.70	787	782	3.78	39.70
13	Kerala	74	74	0.37	2.69	263	259	1.09	9.21	337	333	1.46	11.90
14	Madhya Pradesh	289	288	0.84	7.02	515	506	2.83	25.73	804	794	3.67	32.75
15	Maharashtra	508	504	1.53	18.79	1,956	1,943	8.78	130.85	2,464	2,447	10.31	149.65
16	Manipur	116	116	0.42	2.41	114	114	0.38	2.93	230	230	0.80	5.34
17	Meghalaya	5	5	0.01	0.09	18	18	0.09	0.51	23	23	0.10	0.60
18	Mirzoram	6	6	0.02	0.29	12	12	0.03	0.61	18	18	0.04	0.90
19	Nagaland	38	38	0.18	0.85	59	59	0.26	1.51	97	97	0.44	2.36
20	Orissa	975	974	1.32	13.39	362	362	0.96	11.39	1,337	1,336	2.28	24.78
21	Punjab	910	895	4.26	30.50	1,160	1,155	4.35	50.70	2,070	2,050	8.61	81.21
22	Rajasthan	881	876	2.89	27.27	730	727	2.30	31.12	1,611	1,603	5.19	58.39
23	Sikkim	11	11	0.04	0.28	20	20	0.07	0.56	31	31	0.11	0.84
24	Tamil Nadu	148	149	0.62	5.49	1,060	1,082	6.30	52.86	1,208	1,231	6.92	58.35
25	Telangana	15	15	0.05	0.50	365	363	1.68	18.69	380	378	1.73	19.19
26	Tripura	6	6	0.03	0.09	32	32	0.11	1.43	38	38	0.14	1.52
27	Uttar Pradesh	923	915	3.09	27.20	1,602	1,584	5.50	53.37	2,525	2,499	8.60	80.57
28	UttraKhand	500	496	1.64	14.28	259	257	0.94	12.07	759	753	2.58	26.35
29	West Bengal	256	252	1.05	8.31	808	808	3.59	30.56	1,064	1,060	4.64	38.86
30	Andaman & Nicobar Islands	2	2	0.00	0.05	6	6	0.01	0.11	8	8	0.01	0.16
31	Chandigarh	1	1	0.09	0.03	61	60	0.55	5.39	62	61	0.64	5.42
32	Dadra & Nagrahaveli	-	-	-	-	-	-	-	-	-	-	-	-
33	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
34	Delhi	8	8	0.04	0.14	708	732	3.87	49.70	716	740	3.91	49.85
35	Lakshadweep	-	-	-	-	1	1	0.00	0.02	1	1	0.00	0.02
36	Puducherry	-	-	-	-	26	26	0.09	0.97	26	26	0.09	0.97
COMPANY TOTAL		8,116	8,064	28.40	242.21	14,705	14,823	65.83	721.37	22,821	22,887	94.23	963.58

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

Insurer: DHFL Pramerica Life Insurance Company Limited

FOR THE QTR ENDED SEPTEMBER 30th, 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	113,759	3.18	568.83	-	2	0.00	0.02	1	113,761	3.18	568.85
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	13	52,921	0.79	127.20	1	136	0.00	6.80	14	53,057	0.80	134.00
4	Bihar	3	9,577	0.16	27.87	-	3	0.00	0.13	3	9,580	0.16	28.00
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	6	204,568	3.13	543.59	-	-	-	-	6	204,568	3.13	543.59
8	Haryana	12	1,392,758	30.86	4,144.15	14	129,213	1.90	460.72	26	1,521,971	32.76	4,604.87
9	Himachal Pradesh	-	-	-	-	-	39	0.02	1.41	-	39	0.02	1.41
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	7	682,169	10.61	1,611.66	31	35,881	36.59	4,182.28	38	718,050	47.20	5,793.94
13	Kerala	10	567,923	24.63	1,676.46	7	175	0.11	1,208.55	17	568,098	24.75	2,885.01
14	Madhya Pradesh	16	126,230	4.89	1,133.33	-	3	0.00	0.30	16	126,233	4.90	1,133.63
15	Maharashtra	4	103,774	1.31	273.73	17	75,736	152.80	3,687.18	21	179,510	154.11	3,960.92
16	Manipur	3	2,280	0.02	3.14	-	159	0.01	1.13	3	2,439	0.03	4.27
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	12	517,091	7.87	1,382.80	-	10	0.01	0.30	12	517,101	7.88	1,383.10
21	Punjab	-	-	-	-	-	(2)	(0.00)	(0.30)	-	(2)	(0.00)	(0.30)
22	Rajasthan	3	56,590	0.68	161.04	-	-	0.03	17.00	3	56,590	0.71	178.04
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	13	471,101	8.57	1,887.39	-	30	0.03	20.28	13	471,131	8.60	1,907.67
25	Telangana	-	351,472	6.41	1,068.24	20	4,292	0.11	95.49	20	355,764	6.52	1,163.73
26	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
27	Uttar Pradesh	30	422,484	6.53	1,159.68	-	25	0.04	48.32	30	422,509	6.56	1,208.01
28	Uttarakhand	-	81	0.00	0.29	-	-	(0.00)	-	-	81	0.00	0.29
29	West Bengal	26	480,031	7.10	1,210.52	-	75	0.05	3.88	26	480,106	7.15	1,214.39
30	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
31	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
32	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	-	-
33	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
34	Delhi	16	318,523	5.39	832.27	11	3,875	0.13	(24.06)	27	322,398	5.52	808.21
35	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
36	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
COMPANY TOTAL		175	5,873,332	122.14	17,812.20	101	249,652	191.84	9,709.43	276	6,122,984	313.97	27,521.64

** Business procured from rural areas as defined in; (i) the latest decennial census of India and (ii) the third and fourth amendment 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 SEPTEMBER 30th, 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	326	323	1.31	12.02	720	747	2.94	36.48	1,046	1,070	4.25	48.50
2	Arunachal Pradesh	60	60	0.10	1.68	105	106	0.16	4.07	165	166	0.26	5.75
3	Assam	394	394	1.74	10.36	592	628	2.42	16.93	986	1,022	4.16	27.30
4	Bihar	545	557	1.55	16.33	357	397	0.97	14.31	902	954	2.52	30.64
5	Chattisgarh	185	185	0.75	5.37	368	390	1.62	10.76	553	575	2.36	16.14
6	Goa	5	5	0.02	0.20	66	61	1.57	15.99	71	66	1.59	16.19
7	Gujarat	118	117	0.53	3.72	2,146	2,835	11.25	112.66	2,264	2,952	11.79	116.38
8	Haryana	956	978	3.64	39.29	1,041	1,202	4.53	53.35	1,997	2,180	8.17	92.64
9	Himachal Pradesh	623	618	2.41	24.50	731	738	2.81	31.49	1,354	1,356	5.22	55.99
10	Jammu & Kashmir	919	907	5.22	22.82	843	912	4.74	23.01	1,762	1,819	9.95	45.83
11	Jharkhand	195	194	0.75	7.86	180	187	0.73	8.37	375	381	1.49	16.23
12	Karnataka	399	399	1.50	11.86	1,282	1,278	7.59	76.92	1,681	1,677	9.09	88.77
13	Kerala	140	140	0.58	4.50	514	519	1.93	16.98	654	659	2.51	21.48
14	Madhya Pradesh	454	450	1.64	11.12	1,006	1,048	5.13	48.20	1,460	1,498	6.77	59.31
15	Maharashtra	889	884	2.66	30.82	3,656	3,671	17.95	250.51	4,545	4,555	20.61	281.32
16	Manipur	236	236	0.80	5.26	194	210	0.69	4.93	430	446	1.49	10.19
17	Meghalaya	6	6	0.02	0.20	39	40	0.15	1.49	45	46	0.18	1.69
18	Mizoram	9	9	0.03	0.33	19	19	0.04	0.76	28	28	0.07	1.09
19	Nagaland	87	87	0.41	2.61	118	118	0.59	2.95	205	205	1.00	5.56
20	Orissa	1,769	1,766	2.42	22.59	625	635	1.59	21.32	2,394	2,401	4.01	43.91
21	Punjab	1,718	1,687	8.77	53.93	2,043	2,141	9.05	80.54	3,761	3,828	17.83	134.47
22	Rajasthan	1,544	1,534	5.40	47.67	1,315	1,359	4.68	52.15	2,859	2,893	10.08	99.82
23	Sikkim	17	17	0.08	0.48	33	33	0.15	1.10	50	50	0.23	1.59
24	Tamil Nadu	302	301	1.11	9.82	1,962	1,990	10.56	102.28	2,264	2,291	11.67	112.10
25	Telangana	19	19	0.09	0.58	661	656	3.00	35.97	680	675	3.09	36.55
26	Tripura	13	13	0.05	0.40	69	68	0.20	3.61	82	81	0.26	4.02
27	Uttar Pradesh	1,714	1,698	5.96	50.98	2,976	3,075	10.77	106.56	4,690	4,773	16.74	157.54
28	Uttarakhand	886	880	3.26	24.93	505	520	2.08	18.66	1,391	1,400	5.34	43.59
29	West Bengal	453	445	1.89	14.49	1,478	1,478	6.40	55.37	1,931	1,923	8.29	69.86
30	Andaman & Nicobar Islands	2	2	0.00	0.05	9	9	0.03	0.39	11	11	0.04	0.44
31	Chandigarh	3	3	0.31	0.08	93	96	0.95	6.78	96	99	1.26	6.86
32	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	-	-
33	Daman & Diu	-	-	-	-	1	1	0.12	0.13	1	1	0.12	0.13
34	Delhi	12	12	0.13	0.18	1,315	1,325	10.02	102.54	1,327	1,337	10.15	102.72
35	Lakshadweep	-	-	-	-	3	3	0.00	0.06	3	3	0.00	0.06
36	Puducherry	-	-	-	-	49	49	0.18	1.82	49	49	0.18	1.82
COMPANY TOTAL		14,998	14,926	55.15	437.05	27,114	28,544	127.60	1,319.42	42,112	43,470	182.76	1,756.47

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

Insurer: DHFL Pramerica Life Insurance Company Limited

UP TO THE QTR ENDED SEPTEMBER 30th, 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	Premium (Rs)	Sum Assured	No. of	No. of Lives	Premium (Rs)	Sum Assured	No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured
1	Andhra Pradesh	-	128,000	3.31	543.38	-	7,335	0.24	45.36	-	135,335	3.54	588.73
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	13	61,775	0.97	158.96	-	-	-	-	13	61,775	0.97	158.96
4	Bihar	3	1,040	0.02	2.90	-	175	0.02	1.73	3	1,215	0.03	4.62
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	28,132	1.08	99.36	1	193	0.02	3.86	1	28,325	1.10	103.22
8	Haryana	12	656,181	19.74	2,231.57	27	146,720	5.68	5,546.57	39	802,901	25.42	7,778.14
9	Himachal Pradesh	-	-	-	-	-	87	0.04	1.87	-	87	0.04	1.87
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	8	561,784	11.55	1,455.50	5	15,383	45.14	1,700.66	13	577,167	56.68	3,156.16
13	Kerala	10	578,657	24.79	1,686.21	11	22,008	0.20	1,230.26	21	600,665	24.99	2,916.48
14	Madhya Pradesh	6	70,347	4.23	992.81	1	112	0.01	1.12	7	70,459	4.24	993.93
15	Maharashtra	6	53,451	0.86	144.59	2	51,376	140.10	4,744.86	8	104,827	140.96	4,889.45
16	Manipur	-	-	-	-	-	15	0.00	0.08	-	15	0.00	0.08
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	11	353,054	7.18	943.49	-	26	0.03	0.80	11	353,080	7.21	944.29
21	Punjab	-	-	-	-	-	(5)	(0.00)	(0.50)	-	(5)	(0.00)	(0.50)
22	Rajasthan	3	39,911	0.50	116.07	-	-	-	-	3	39,911	0.50	116.07
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	13	313,858	3.71	1,157.69	-	248	0.01	4.33	13	314,106	3.73	1,162.02
25	Telangana	-	55,762	0.68	56.73	-	(1,048)	(0.02)	(31.38)	-	54,714	0.67	25.34
26	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
27	Uttar Pradesh	27	364,079	6.41	1,051.33	1	313	0.27	158.21	28	364,392	6.68	1,209.54
28	Uttarakhand	2	386	0.00	1.21	-	-	-	-	2	386	0.00	1.21
29	West Bengal	20	379,294	4.56	897.80	11	3,516	0.13	25.29	31	382,810	4.69	923.10
30	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
31	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
32	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	-	-
33	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
34	Delhi	11	195,644	4.98	722.77	1	93	0.15	53.53	12	195,737	5.13	776.30
35	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
36	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
COMPANY TOTAL		145	3,841,355	94.56	12,262.37	60	246,547	192.01	13,486.65	205	4,087,902	286.58	25,749.01

** Business procured from rural areas as defined in; (i) the latest decennial census of India and (ii) the third and fourth amendment 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)

PART - A

Insurer: DHFL Pramerica Life Insurance Company Limited
 Registration No. 140; Date of Registration with the IRDAI: June 27, 2008
 Statement as on :30th September 2018
 Statement of Investment Assets (Life Insurers)
 (Business within India)
 Periodicity of Submission : Quarterly

(Rs in Lakhs)

PARTICULARS	SCH	Amount	Reconciliation of Investment Assets	
Investments (Shareholders)	Sch - 8	90,498.49	Total Investment Assets (as per Balance Sheet)	404,479.03
Investments (Policyholders)	Sch - 8A	280,413.78	Balance Sheet Value of:	
Investments (Linked Liabilities)	Sch - 8B	32,897.64	A. Life Fund	232,362.41
Loans	Sch - 9	1,221.63	B. Pension & General Annuity and Group Business	139,218.90
Fixed Assets	Sch - 10	4,919.11	C. Unit Linked Funds	32,897.72
Current Assets				404,479.03
a. Cash & Bank Balance	Sch - 11	1,827.83		
b. Advances & Other Assets	Sch - 12	30,348.54		
Current Liabilities				
a. Current Liabilities	Sch - 13	31,895.84		
b. Provisions	Sch - 14	1,532.82		
c. Misc. Exp not Written Off	Sch - 15	-		
d. Debit Balance of P&L A/c				
Total Application as per Balance Sheet (A)		408,698.36		

Less: Other Assets	SCH	Amount
Loans (if any)	Sch - 9	1,221.63
Fixed Assets (if any)	Sch - 10	4,919.11
Cash & Bank Balance (if any)	Sch - 11	1,827.83
Advances & Other Assets (if any)	Sch - 12	29,679.42
Current Liabilities	Sch - 13	31,895.84
Provisions	Sch - 14	1,532.82
Misc. Exp not Written Off	Sch - 15	-
Investments held outside India		
Debit Balance of P&L A/c		
	TOTAL (B)	4,219.32
Investment Assets	(A-B)	404,479.03

NON - LINKED BUSINESS

A. LIFE FUND	% as per Reg	SH		PH			Book Value (SH+PH)	Actual % (g)=[(f)-(a)]	FVC Amount (h)	Total Fund (i=a+f+h)	Market Value (j)
		Balance	FRSM*	UL-Non Unit Res	PAR	NON PAR					
		(a)	(b)	(c)	(d)	(e)	F=[a+b+c+d+e]				
1 Central Govt. Security	Not Less than 25%	-	53,989.37	320.17	11,562.97	62,575.79	128,448.29	54%	0.00	128,448.29	121,005.70
2 Central Govt. Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not Less than 50%	-	57,547.73	320.17	12,544.86	63,777.95	134,190.71	56%	0.00	134,190.71	126,387.41
3 Investment Subject to Exposure Norms											
a. Housing & Infrastructure		-	-	-	-	-	-	-	-	-	-
i) Approved Investments	Not Less than 15%	-	14,996.06	144.63	7,499.85	35,946.71	58,587.25	24%	- 118.10	58,469.16	56,824.86
ii) Other Investments		-	-	-	-	-	-	0%	-	-	-
b. i) Approved Investments	Not exceeding 35%	-	22,357.88	35.00	4,069.94	15,304.04	41,766.86	17%	- 6,342.96	35,423.89	34,877.87
ii) Other Investments		-	2,996.22	-	-	1,608.99	4,605.21	2%	- 326.56	4,278.65	3,802.16
Total Life Fund	100%	-	97,897.90	499.80	24,114.65	116,637.69	239,150.03	100%	(6,787.62)	232,362.41	221,892.29

B. PENSION AND GENERAL ANNUITY FUND		% as per Reg	PH		Book Value	Actual %	FVC Amount	Total Fund	Market Value
			PAR	NON PAR					
1 Central Govt. Security	Not Less than 20%	-	-	58,597.08	58,597.08	42.06%	0.00	58,597.08	55,221.50
2 Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not Less than 40%	-	-	71,320.10	71,320.10	51.19%	0.00	71,320.10	67,353.67
3 Balance in Approved investment	Not Exceeding 60%	-	-	64,976.93	64,976.93	46.64%	(109.06)	64,867.87	63,119.53
4 Other Investment		-	-	3,030.93	3,030.93	2.18%	0.00	3,030.93	2,250.00
Total Pension, General Annuity Fund	100%	-	-	139,327.96	139,327.96	100.00%	(109.06)	139,218.90	132,723.20

LINKED BUSINESS

C. LINKED FUNDS		% as per Reg	PH		Total Fund	Actual %
			PAR	NON PAR		
1 Approved Investment	Not Less than 75%	-	-	31,481.83	31,481.83	95.70%
2 Other Investments	Not More than 25%	-	-	1,415.89	1,415.89	4.30%
Total Linked Insurance Fund	100%	-	-	32,897.72	32,897.72	100.00%

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 : 24th October 2018

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

Note: 1. (+) FRSM refers to 'Funds Representing solvency margin'
 2. Funds beyond Solvency Margin shall have a separate Custody Account.
 3. Other Investments are as permitted under Section 27A(2) of Insurance Act, 1938
 4. Pattern of Investment is applicable to both Shareholders funds representing solvency margin and policyholders funds.
 5. Exposure Norms shall apply to Funds held beyond Solvency Margin, held in a separate custody account
 6. In life fund, reconciliation with the schedules have been provided separately
 7. Adjustment of seed capital amounting to Rs. 6.69 Crs has been done in Schedule 12 and shown as investments in the shareholders portfolio.

FORM L-27-UNIT LINKED BUSINESS

Insurer: DHFL Pramerica Life Insurance Company Limited

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

Statement as on :30th September 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
	ULIF00127/08/08FIXE DIFUND140	ULIF00227/08/08BA LANCFUND140	ULIF00327/08/08GR OWTHFUND140	ULIF00427/08/08LAR CAPFUND140	ULIF00509/02/09PEN DEBFUND140	ULIF00609/02/09P ENBALFUND140	ULIF00709/02/09P ENGROFUND140	ULIF00809/02/09PEND YEFUND140	ULIF00920/01/11L IQUIDFUND140	ULIF01024/02/11DIS CONFUND140	
Opening Balance (Market Value)	4,406.62	4,023.27	6,052.04	12,774.81	149.17	119.37	160.17	1,004.66	118.38	2,545.47	31,353.97
Add:Inflow during the Quarter	3,379.54	355.40	388.87	5,222.74	8.04	3.89	24.59	95.78	96.00	665.13	10,239.98
Increase / (Decrease) Value of Inv [Net]	51.53	61.30	120.61	330.08	(1.42)	1.95	3.80	35.46	1.93	39.09	644.34
Less:Outflow during the Quarter	3,393.60	323.07	342.54	4,404.73	7.76	2.59	38.48	104.29	77.89	645.67	9,340.61
Total Investible Funds (Market value)	4,444.08	4,116.90	6,218.97	13,922.91	148.04	122.62	150.09	1,031.61	138.43	2,604.03	32,897.68

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	2,503.33	56%	1,049.48	25%	830.52	13%	-	0%	70.55	48%	43.37	35%	19.81	13%	-	0%	165.51	120%	2,661.08	102%	7,343.66	22.32%
State Government securities	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0.00%
Corporate Bonds	1,015.18	23%	758.48	18%	494.47	8%	-	0%	40.75	28%	9.93	8%	-	0%	-	0%	-	0%	-	0%	2,318.81	7.05%
Infrastructure Bonds	683.01	15%	809.59	20%	881.86	14%	-	0%	30.38	21%	29.81	24%	32.13	21%	-	0%	-	0%	-	0%	2,466.77	7.50%
Equity	-	0%	1,233.18	30%	3,707.20	60%	11,736.74	84%	-	0%	35.72	29%	95.55	64%	940.90	91%	-	0%	-	0%	17,749.29	53.95%
Money Market	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0.00%
Mutual Funds	-	0%	68.02	2%	93.02	1%	1,040.23	7%	-	0%	3.00	2%	4.00	3%	69.02	7%	-	0%	-	0%	1,277.29	3.88%
Deposit with banks	12.00	0%	20.00	0%	33.00	1%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	65.00	0.20%
Sub Total (A)	4,213.53	95%	3,938.74	96%	6,040.07	97%	12,776.97	92%	141.68	96%	121.82	99%	151.49	101%	1,009.91	98%	165.51	120%	2,661.08	102%	31,220.82	94.90%
Current Assets:																						
Accrued Interest	439.03	10%	236.79	6%	176.56	3%	-	0%	4.49	3%	2.40	2%	2.30	2%	(0.00)	0%	-	0%	-	0%	861.57	2.62%
Dividend Receivable	-	0%	0.34	0%	1.37	0%	4.72	0%	-	0%	0.01	0%	0.03	0%	0.35	0%	-	0%	-	0%	6.82	0.02%
Bank Balance	5.22	0%	5.35	0%	8.61	0%	17.94	0%	0.18	0%	0.17	0%	0.65	0%	2.18	0%	0.64	0%	1.66	0%	42.59	0.13%
Receivable for Sale of Investments	60.57	1%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	60.57	0.18%
Other Current Assets (for Investments)	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0.00%
Less: Current Liabilities																						
Payable for Investments	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0.00%
Fund Mgmt Charges Payable	(5.52)	0%	(5.61)	0%	(8.50)	0%	(18.48)	0%	(0.18)	0%	(0.16)	0%	(0.21)	0%	(1.40)	0%	(0.17)	0%	(1.27)	0%	(41.51)	-0.13%
Other Current Liabilities (for Investments)	(291.24)	-7%	(121.15)	-3%	(142.35)	-2%	(0.29)	0%	(5.63)	-4%	(3.02)	-2%	(8.13)	-5%	(12.22)	-1%	(27.56)	-20%	(57.43)	-2%	(669.02)	-2.03%
Sub Total (B)	208.05	5%	115.72	3%	35.68	1%	3.89	0%	(1.14)	-1%	(0.60)	0%	(5.36)	-4%	(11.10)	-1%	(27.09)	-20%	(57.04)	-2%	261.01	0.79%
Other Investments (<=25%)																						
Corporate Bonds	22.50	0.0	15.00	0%	22.50	0%	-	0%	7.50	5%	-	0%	-	0%	-	0%	-	0%	-	0%	67.50	0.21%
Infrastructure Bonds	-	-	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0.00%
Equity	-	-	47.45	1%	120.73	2%	373.75	3%	-	0%	1.39	1%	3.96	3%	32.81	3%	-	0%	-	0%	580.09	1.76%
Mutual funds	-	-	-	0%	-	0%	768.30	6%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	768.30	2.34%
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)	22.50	0.0	62.45	2%	143.23	2%	1,142.05	8%	7.50	5%	1.39	1%	3.96	3%	32.81	3%	-	0%	-	0%	1,415.89	4.30%
Total (A + B + C)	4,444.08	100%	4,116.91	100%	6,218.98	100%	13,922.91	100%	148.04	100%	122.62	100%	150.09	100%	1,031.62	100%	138.43	100%	2,604.03	100%	32,897.72	100.00%
Fund Carried Forward (as per LB 2)	4,444.08		4,116.91		6,218.98		13,922.91		148.04		122.62		150.09		1,031.62		138.43		2,604.03		32,897.72	

Date : 24th October 2018

Note:

1. 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

2. Details of Item 12 of FORM LB2 which forms part of IRDA (Actuarial Report) Regulation, 2000 shall be reconciled with FORM 3A (Part B)

3. Other Investments are as permitted under Sec 27A(2)

Signature: _____

Full name: Alok Mehrotra

Designation: Chief Financial Officer

FORM L-28-ULIP-NAV

PART - C

Insurer: DHFL Pramerica Life Insurance Company Limited
Registration No. 140; Date of Registration with the IRDAI: June 27, 2008
Statement as on :30th September 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	4,444.08	20.1920	20.1920	19.9667	20.1241	19.8880	19.9432	1.25%	6.12%	20.3018
2	Balanced Fund	ULIF00227/08/08BALAN CFUND140	27-Aug-08	4,116.91	23.6158	23.6158	23.2695	23.1231	23.3732	22.7804	3.67%	7.58%	24.1592
3	Growth Fund	ULIF00327/08/08GROW THFUND140	27-Aug-08	6,218.98	25.7217	25.7217	25.2257	24.6503	25.4814	24.1817	6.37%	8.87%	26.8229
4	Large Cap Equity Fund	ULIF00427/08/08LARCA PFUND140	27-Aug-08	13,922.91	28.4248	28.4248	27.6849	26.5625	28.1441	25.7673	10.31%	10.62%	30.2728
5	Pension Debt Fund	ULIF00509/02/09PENDE BFUND140	9-Feb-09	148.04	18.1352	18.1352	18.3011	18.4865	18.2848	18.4163	-1.53%	4.88%	18.6647
6	Pension Balanced Fund	ULIF00609/02/09PENBA LFUND140	9-Feb-09	122.62	23.0663	23.0663	22.7077	22.6197	22.9248	22.3439	3.23%	7.28%	23.6073
7	Pension Growth Fund	ULIF00709/02/09PENG ROFUND140	9-Feb-09	150.09	30.5428	30.5428	29.9372	29.2857	30.3144	28.6846	6.48%	9.18%	31.8862
8	Pension Dynamic Equity Fund	ULIF00809/02/09PENDY EFUND140	9-Feb-09	1,031.62	34.0488	34.0488	32.9461	31.6937	33.5684	30.6440	11.11%	10.76%	36.0833
9	Liquid Fund	ULIF00920/01/11LIQUID FUND140	20-Jan-11	138.43	16.1039	16.1039	15.8853	15.6925	15.5077	15.3251	5.08%	5.36%	16.1039
10	Discontinued Policy Fund	ULIF01024/02/11DISCO NFUND140	24-Feb-11	2,604.03	17.1910	17.1910	16.9333	16.6953	16.4661	16.2358	5.88%	6.30%	17.1910
TOTAL				32,897.72									

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 : 24th October 2018

Note:

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

Signature: _____

Full name: Alok Mehrotra

Designation: Chief Financial Officer

PERIODIC DISCLOSURES

FORM L-29 : Detail regarding debt securities

Insurer: DHFL Pramerica Life Insurance Company Limited

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

Periodicity of Submission : Quarterly

Date: 30-Sep-18

(Rs in Lakhs)

Detail Regarding debt securities-Life								
Particulars	MARKET VALUE				Book Value			
	As At 30th Sep'18	% Total	As At 30th Sep'17	% Total	As At 30th Sep'18	% Total	As At 30th Sep'17	% Total
Break down by credit rating								
AAA rated	61,859.42	31%	53,353.27	31%	64,017.77	31%	50,964.48	30%
AA or better	8,597.31	4%	6,837.68	4%	8,629.29	4%	6,543.33	4%
Rated below AA but above A	0.00	0%	0.00	0%	-	0%	0.00	0%
Rated below A but above B	0.00	0%	0.00	0%	-	0%	0.00	0%
Rated below A	1,432.50	1%	0.00	0%	1,908.99	1%	0.00	0%
Any other-Sovereign Securities	126,387.41	64%	113,408.97	65%	134,190.71	64%	111,050.03	66%
	198,276.64	100%	173,599.93	100%	208,746.76	100%	168,557.83	100%

BREAKDOWN BY RESIDUAL MATURITY

Up to 1 year	1299.02	0.66%	1,281.55	1%	1,296.04	0.62%	1,274.46	1%
more than 1 year and upto 3 years	9,387.70	4.73%	7,522.61	4%	9,598.67	4.60%	7,301.44	4%
More than 3 years and up to 7 years	39,665.31	20.01%	32,022.12	18%	41,068.83	19.67%	30,675.16	18%
More than 7 years and up to 10 years	57,325.24	28.91%	57,389.84	27%	60,550.12	29.01%	56,554.03	28%
More than 10 years and up to 15 years	27,479.76	13.86%	29,120.44	21%	29,190.95	13.98%	28,217.47	21%
More than 15 years and up to 20 years	5,882.16	2.97%	8,012.28	7%	6,182.78	2.96%	7,679.23	7%
Above 20 years	57,237.46	28.87%	38,251.08	22%	60,859.36	29.15%	36,856.03	22%
	198,276.64	100.00%	173,599.93	100%	208,746.76	100.00%	168,557.83	100%

Breakdown by type of the issuer

a. Central Government	121,005.70	61%	108,879.49	63%	128,448.29	62%	106,564.25	63%
b. State Government	5,381.71	3%	4,529.48	3%	5,742.42	3%	4,485.78	3%
c. Corporate Securities	71,889.24	36%	60,190.96	35%	74,556.05	36%	57,507.80	34%
	198,276.64	100%	173,599.93	100%	208,746.76	100%	168,557.83	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: 30-Sep-18

Periodicity of Submission : Quarterly

(Rs in Lakhs)

Detail Regarding debt securities-Pension								
Particulars	MARKET VALUE				Book Value			
	As At 30th Sep'18	% Total	As At 30th Sep'17	% Total	As At 30th Sep'18	% Total	As At 30th Sep'17	% Total
Break down by credit rating								
AAA rated	47849.64	37%	35,653.09	38%	49576.98	37%	34,488.05	38%
AA or better	10936.92	9%	8,872.19	10%	10957.92	8%	8,507.70	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%
Rated below A	2250.00	2%	0.00	0%	3030.93	2%	0.00	0%
Any other-Sovereign Securities	67353.67	52%	48,725.55	52%	71320.10	53%	48,574.28	53%
	128390.23	100%	93,250.83	100%	134885.93	100%	91,570.02	100%

BREAKDOWN BY RESIDUALMATURITY

Up to 1 year	2355.22	1.83%	19.81	0%	2,359.73	1.75%	19.73	0%
more than 1 year and upto 3 years	7825.73	6.10%	7,394.85	7%	8,065.91	5.98%	7,173.70	7%
More than 3 years and up to 7 years	42393.17	33.02%	25,876.94	28%	43,999.49	32.62%	25,215.44	28%
More than 7 years and up to 10 years	36136.52	28.15%	32,586.92	33%	38,234.06	28.35%	31,893.71	33%
More than 10 years and up to 15 years	16647.02	12.97%	12,571.96	13%	17,652.51	13.09%	12,421.40	13%
More than 15 years and up to 20 years	8738.37	6.81%	8,683.43	12%	9,564.42	7.09%	8,777.00	13%
Above 20 years	14294.19	11.13%	6,116.92	7%	15,009.82	11.13%	6,069.04	7%
	128,390.23	100.00%	93,250.83	100%	134,885.93	100.00%	91,570.02	100%

Breakdown by type of the issuer

a. Central Government	55,221.50	43%	42,086.50	45%	58,597.08	43%	42,028.46	46%
b. State Government	12,132.17	9%	6,639.06	7%	12,723.02	9%	6,545.81	7%
c. Corporate Securities	61,036.56	48%	44,525.28	48%	63,565.83	47%	42,995.74	47%
	128,390.23	100%	93,250.83	100%	134,885.93	100%	91,570.02	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

I

FORM L-29 : Detail regarding debt securities

Insurer: DHFL Pramerica Life Insurance Company Limited

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

Periodicity of Submission : Quarterly

Date: 30-Sep-18

(Rs in Lakhs)

Detail Regarding debt securities-Linked								
Particulars	MARKET VALUE				Book Value			
	As At 30th Sep'18	% Total	As At 30th Sep'17	% Total	As At 30th Sep'18	% Total	As At 30th Sep'17	% Total
Break down by credit rating								
AAA rated	4016.68	33%	3,535.79	33%	4090.25	33%	3,387.32	32%
AA or better	768.90	6%	855.22	8%	776.29	6%	830.33	8%
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%
Rated below A	67.50	1%	0.00	0%	90.65	1%	0.00	0%
Any other-Sovereign Securities	7343.66	60%	6,480.97	60%	7591.58	60%	6,491.82	61%
	12196.74	100%	10,871.97	100%	12548.78	100%	10,709.48	100%

BREAKDOWN BY RESIDUAL MATURITY

Up to 1 year	4126.61	33.83%	2,463.57	23%	4,138.65	32.98%	2,464.24	23%
more than 1 year and upto 3 years	1432.70	11.75%	1,360.15	12%	1,453.34	11.58%	1,330.01	11%
More than 3 years and up to 7 years	4142.51	33.96%	4,234.46	40%	4,323.35	34.45%	4,120.91	39%
More than 7 years and up to 10 years	1815.54	14.89%	1,882.70	17%	1,910.63	15.23%	1,875.14	17%
More than 10 years and up to 15 years	324.01	2.66%	640.59	6%	341.64	2.72%	631.13	7%
More than 15 years and up to 20 years	355.38	2.91%	290.50	3%	381.17	3.04%	288.05	3%
Above 20 years	0.00	0.00%	0.00	0%	0.00	0.00%	0.00	0%
	12,196.74	100.00%	10,871.97	100%	12,548.78	100.00%	10,709.48	100%

Breakdown by type of the issuer

a. Central Government	7,343.66	60%	6,460.88	59%	7,591.58	60%	6,471.76	60%
b. State Government	0.00	0%	20.09	0%	0.00	0%	20.06	0%
c. Corporate Securities	4,853.08	40%	4,391.00	40%	4,957.19	40%	4,217.66	39%
	12,196.74	100%	10,871.97	100%	12,548.78	100%	10,709.48	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

Date: 30-Sep-18

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

(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 Sep 30, 2018	Up to the Quarter ended Sep 30, 2018	For the quarter ended Sep 30, 2017	Up to the Quarter ended Sep 30, 2017
1	Prudential International Insurance Service Co. LLC	Associated Enterprise	Recovery of Expenses	20	20	20	58
2	Prudential International Insurance Service Co. LLC	Associated Enterprise	Reimbursement of Expenses	17	17	11	11
3	Key Management Personnel	Key Management Personnel	Receiving of services	636	862	425	850
4	Dewan Housing Finance Corporation Limited	Shareholders with Significant influence	Commission Expense	1,343	2,577	371	663
5	Dewan Housing Finance Corporation Limited	Shareholders with Significant influence	Reimbursement of Expenses	7	7	-	-
6	Dewan Housing Finance Corporation Limited	Shareholders with Significant influence	Premium Income	13,068	25,538	14,060	26,768
7	Aadhar Housing Finance Ltd(Formely Known as DHFL Vyasya Housing Finance Ltd)	Shareholders with Significant influence	Premium Income	3,311	7,773	2,991	5,764
8	Avanse Financial Services Limited	Shareholders with Significant influence	Premium Income	446	747	401	623
9	Key Management Personnel	Key Management Personnel	Premium Income	0	0	1	1
10	DHFL Pramerica Assets Managers Private Limited	Shareholders with Significant influence	Purchase of Mutual fund	8,725	13,330	7,295	11,280
11	DHFL Pramerica Assets Managers Private Limited	Shareholders with Significant influence	Sale of Mutual fund	6,732	11,343	6,634	10,351
12	DHFL Pramerica Assets Managers Private Limited	Shareholders with Significant influence	Profit and Loss on mutual fund	7	13	4	6
13	Dewan Housing Finance Corporation Limited	Shareholders with Significant influence	Investment Income	244	456	174	346
14	Dewan Housing Finance Corporation Limited	Shareholders with Significant influence	Unallocated Premium	-	60	731	1,417
15	Aadhar Housing Finance Ltd(Formely Known as DHFL Vyasya Housing Finance Ltd)	Shareholders with Significant influence	Unallocated Premium	-	189	(212)	198
16	Arthveda Fund Manangement Private Limited	Shareholders with Significant influence	Unallocated Premium	-	-	-	2
17	Arthveda Fund Manangement Private Limited	Shareholders with Significant influence	Premium Income	-	(0)	-	-
18	Avanse Financial Services Limited	Shareholders with Significant influence	Unallocated Premium	17	29	8	14
19	DHFL Pramerica Assets Managers Private Limited	Shareholders with Significant influence	Premium Income	(0)	(0)	-	0
20	DHFL Pramerica Assets Managers Private Limited	Shareholders with Significant influence	Unallocated Premium	(0)	1	-	1
21	DHFL Investments Limited	Shareholders with Significant influence	Deposit Received	-	-	-	1
22	Avanse Financial Services Limited	Shareholders with Significant influence	Commission Expense	90	153	18	19
23	Aadhar Housing Finance Ltd(Formely Known as DHFL Vyasya Housing Finance Ltd)	Shareholders with Significant influence	Commission Expense	180	419	11	14
24	Dewan Housing Finance Corporation Limited	Shareholders with Significant influence	Allotment of bonds	-	4,500	-	1,591
25	Dewan Housing Finance Corporation Limited	Shareholders with Significant influence	Sale of Bonds	-	-	-	1,611
26	Dewan Housing Finance Corporation Limited	Shareholders with Significant influence	Interest Income on Application Money	-	12	-	-
27	DHFL General Insurance Ltd	Shareholders with Significant influence	Premium Income	7	7	-	-
28	DHFL General Insurance Ltd	Shareholders with Significant influence	Unallocated Premium	-	3	-	-
29	WGC Management Services Private Limited	Shareholders with Significant influence	Premium Income	2	3	-	-
30	Wadhawan Sports Private Limited	Shareholders with Significant influence	Premium Income	0	0	-	-
31	Wadhawan Sports Private Limited	Shareholders with Significant influence	Unallocated Premium	0	1	-	-
32	Wadhawan Techspaces Pvt. Ltd.	Shareholders with Significant influence	Unallocated Premium	-	1	-	-
33	RKW Developers Private Limited	Shareholders with Significant influence	Premium Income	0	0	-	-
34	RKW Developers Private Limited	Shareholders with Significant influence	Unallocated Premium	0	3	-	-
35	Key Management Personnel	Key Management Personnel	Unallocated Premium	-	0	-	-
36	Key Management Personnel	Key Management Personnel	Reimbursement of Expenses	-	-	13	22
37	Dewan Housing Finance Corporation Limited	Shareholders with Significant influence	Investments	-	11,363	-	7,615
38	DHFL Pramerica mutual fund(Managed by DHFL Pramerica Asset Managers Private Limited)	Shareholders with Significant influence	Investments	-	2,001	-	935

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

Insurer: DHFL Pramerica Life Insurance Company Limited

Date: 30-Sep-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 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	Ms. Kalpana Sampat	Chief Operating Officer	
13	Mr. Ajay Chaturvedi	Appointed Actuary	
14	Mr. Alok Mehrotra	Chief Financial Officer	
15	Mr. Amit Chand Patra	Chief Investment Officer	
16	Mr. Anshuman Verma	Chief Marketing & Digital Officer	
17	Mr. Milind Ravidranath Kari	Head - Risk	
18	Mr. Mayank Goel	Company Secretary	
19	Mr. Rajesh Kumar Sood	Chief Distribution Officer	
20	Mr. Sharad Kumar Sharma	Chief Human Resources Officer	
21	Ms. Sonali Athalye	Chief Compliance Officer	
22	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

Classification: Total Business

Form Code: Table III

Classification Code: 1 / 2

Item	Description	Notes No... [Amount (in '000)]	Adjusted Value [Amount (in '000.)]
(1)	(2)	(3)	(4)
01	Available Assets in Policyholders' Fund:		32,372,191
	Deduct:		
02	Mathematical Reserves		31,719,457
03	Other Liabilities		
04	Excess in Policyholders' funds (01-02-03)		652,734
05	Available Assets in Shareholders Fund:		7,685,190
	Deduct:		
06	Other Liabilities of shareholders' fund		-
07	Excess in Shareholders' funds (05-06)		7,685,190
08	Total ASM (04)+(07)		8,337,925
09	Total RSM	Note 1	1,698,622
10	Solvency Ratio (ASM/RSM)		491%

Certification:

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

Place: Gurgaon
Date: 31-Oct-18

Name and Signature of Appointed Actuary

[Ajay Chaturvedi]

Name and Signature of Mentor to Appointed Actuary

[Hema Malini Ramakrishnan]

Notes

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

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

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

4. 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 :30th September 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 30-Sep-18)	Prev. FY (As at 31-Mar-18)	YTD (As at 30-Sep-18)	Prev. FY (As at 31-Mar-18)	YTD (As at 30-Sep-18)	Prev. FY (As at 31-Mar-18)	YTD (As at 30-Sep-18)	Prev. FY (As at 31-Mar-18)	YTD (As at 30-Sep-18)	Prev. FY (As at 31-Mar-18)
1	Investment Asset (As per Form3A/3B - Total Fund)	74,556.05	66,213.48	-	-	65.00	65.00	157,741.36	144,022.30	232,362.41	210,300.79
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)	74,556.05	66,213.48	-	-	65.00	65.00	157,741.36	144,022.30	232,362.41	210,300.79
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 : 24th October 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 :30th September 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 30-Sep-18)	Prev. FY (As at 31-Mar-18)	YTD (As at 30-Sep-18)	Prev. FY (As at 31-Mar-18)	YTD (As at 30-Sep-18)	Prev. FY (As at 31-Mar-18)	YTD (As at 30-Sep-18)	Prev. FY (As at 31-Mar-18)	YTD (As at 30-Sep-18)	Prev. FY (As at 31-Mar-18)
1	Investment Asset (As per Form3A/3B - Total Fund)	63,565.83	53,515.10	-	-	-	-	75,653.07	63,691.63	139,218.90	117,206.73
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)	63,565.83	53,515.10	-	-	-	-	75,653.07	63,691.63	139,218.90	117,206.73
8	Net NPA (2 - 4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investments Assets(8/7)	-	-	-	-	-	-	-	-	-	-
10	Write of 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 : 24th October 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 :30th September 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 30-Sep-18)	Prev. FY (As at 31-Mar-18)	YTD (As at 30-Sep-18)	Prev. FY (As at 31-Mar-18)	YTD (As at 30-Sep-18)	Prev. FY (As at 31-Mar-18)	YTD (As at 30-Sep-18)	Prev. FY (As at 31-Mar-18)	YTD (As at 30-Sep-18)	Prev. FY (As at 31-Mar-18)
1	Investment Asset (As per Form3A/3B - Total Fund)	4,853.08	4,966.22	-	-	65.00	65.00	27,979.63	24,790.13	32,897.72	29,821.35
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)	4,853.08	4,966.22	-	-	65.00	65.00	27,979.63	24,790.13	32,897.72	29,821.35
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 : 24th October 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 :30th September 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	127,033.22	2,404.20	1.89%	1.89%	124,187.75	4,626.46	3.73%	3.73%	95,507.73	3,807.87	3.99%	3.99%
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	B03 State Government Guaranteed Loans	SGGL	5,259.50	103.78	1.97%	1.97%	5,259.68	203.37	3.87%	3.87%	3,179.64	120.97	3.80%	3.80%
5	B04 Other Approved Securities (excluding Infrastructure Investments)	SGOA	512.77	9.51	1.85%	1.85%	512.98	19.02	3.71%	3.71%	514.68	19.02	3.70%	3.70%
6	C06 Bonds/ Debentures/ CPs/ Loans - Promotor Group	HDPG	6,476.53	145.47	2.25%	2.25%	6,257.16	288.82	4.62%	4.62%	5,454.20	258.84	4.75%	4.75%
7	C09 Bonds/Debentures issued by NHB/ Institutions accredited by NHB	HTDN	5,024.80	136.13	2.71%	2.71%	5,212.63	254.84	4.89%	4.89%	4,900.43	220.12	4.49%	4.49%
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%	-	-	0.00%	0.00%	100.00	2.95	2.95%	2.95%
10	C19 Infrastructure - PSU - Equity shares - Quoted	ITPE	432.48	2.95	0.68%	0.68%	402.77	2.95	0.73%	0.73%	105.05	0.24	0.22%	0.22%
11	C20 Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	192.80	2.36	1.22%	1.22%	193.79	2.36	1.22%	1.22%	11.42	(0.38)	-3.37%	-3.37%
12	C26 Long Term Bank Bonds Approved Investment-Infrastructure	ILBI	2,000.00	42.14	2.11%	2.11%	2,000.00	83.83	4.19%	4.19%	2,000.00	83.83	4.19%	4.19%
13	C27 Infrastructure - PSU - Debentures/ Bonds	IPTD	40,702.46	840.28	2.06%	2.06%	39,891.10	1,674.16	4.20%	4.20%	30,707.86	1,319.04	4.30%	4.30%
14	C29 Infrastructure - Other Corporate Securities- Debentures/ Bonds	ICTD	2,402.46	51.38	2.14%	2.14%	2,629.44	112.09	4.26%	4.26%	1,893.61	118.97	6.28%	6.28%
15	C34 Infrastructure - Equity (including unlisted)	IOEQ	-	-	0.00%	0.00%	-	-	0.00%	0.00%	27.55	4.55	16.50%	16.50%
16	D02 Corporate Securities (Approved Investment) -Equity Shares (ordinary)- Quoted	EACE	10,933.85	17.67	0.16%	0.16%	11,000.04	81.01	0.74%	0.74%	14,359.78	435.36	3.03%	3.03%
17	D01 PSU - (Approved Investment)-Equity Shares quoted	EAQ	1,364.97	3.91	0.29%	0.29%	1,289.62	6.21	0.48%	0.48%	732.25	8.88	1.21%	1.21%
18	D39 Additional Tier I (Basel III Complaint) Perpetual Bonds	EAPB	3,190.53	75.48	2.37%	2.37%	3,212.86	150.14	4.67%	4.67%	3,216.48	143.18	4.45%	4.45%
19	D05 Corporate Securities - Bonds - (Taxable)	EPBT	6,318.35	124.41	1.97%	1.97%	5,765.81	223.36	3.87%	3.87%	2,100.65	78.86	3.75%	3.75%
20	D09 Corporate Securities (Approved Investment) -Debentures	ECOS	7,712.52	183.16	2.37%	2.37%	7,130.12	336.39	4.72%	4.72%	7,034.01	360.65	5.13%	5.13%
21	D16 Deposits - Deposit with scheduled banks	ECDB	65.00	3.11	4.78%	4.78%	65.00	6.12	9.41%	9.41%	679.75	26.99	3.97%	3.97%
22	D18 Deposits - Money at call and short notice with banks /Repo	ECMR	5,713.91	3.89	0.07%	0.07%	5,713.91	3.89	0.07%	0.07%	-	-	0.00%	0.00%
23	D23 Application Money	ECAM	1,000.11	-	0.00%	0.00%	1,250.05	4.01	0.32%	0.32%	-	2.86	0.00%	0.00%
24	D29 Mutual Funds - Gilt/ G Sec/ Liquid Schemes	EGMF	8,863.56	161.55	1.82%	1.82%	8,278.85	294.45	3.56%	3.56%	4,156.60	133.67	3.22%	3.22%
25	D30 Mutual Funds - (under Insurer's Promoter Group)	EMPG	1,288.22	7.38	0.57%	0.57%	1,131.75	13.22	1.17%	1.17%	575.98	5.94	1.03%	1.03%
26	E03 Other than Approved Investments - Equity Shares (incl PSUs and Unlisted)	OESH	128.27	0.03	0.03%	0.03%	135.00	0.03	0.02%	0.02%	50.61	10.06	19.88%	19.88%
27	E06 Other than Approved Investments -Debentures	OLDB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
28	E13 Short term Loans (Unsecured Deposits)	OSLU	669.02	9.53	1.42%	1.42%	669.02	(23.87)	-3.57%	-3.57%	473.57	26.80	0.00%	0.00%
29	E25 Reclassified Approved investments - Debt	ORAD	1,908.98	(23.63)	0.00%	0.00%	1,908.98	(23.63)	-1.24%	-1.24%	-	-	0.00%	0.00%
30	E26 Reclassified Approved investments - Equity	ORAE	636.25	0.56	0.00%	0.00%	551.09	0.71	0.13%	0.13%	198.04	-	0.00%	0.00%
31	E12 SEBI Approved Alternate Investment und (Category II)	OAFB	775.78	17.74	0.00%	0.00%	754.68	34.67	4.59%	4.59%	-	-	0.00%	0.00%
32	E15 Mutual Funds - Debt/ Income/ Serial Plans/ Liquid Schemes	OMGS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
33	E04 Equity Shares (PSU & Unlisted)	OEPU	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
TOTAL			231,235.13	4,322.99	1.87%	1.87%	225,457.47	8,374.60	3.71%	3.71%	176,907.07	7,189.26	4.07%	4.07%

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 : 24th October 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 :30th September 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	55,438.10	995.48	1.80%	1.80%	52,134.26	1,868.10	3.58%	3.58%	38,650.05	1,654.65	4.28%	4.28%
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	12,190.54	237.80	1.95%	1.95%	11,703.54	452.95	3.87%	3.87%	5,231.54	211.94	4.05%	4.05%
6	C06 Bonds/ Debentures/ CPs/ Loans - Promotor Group	HDPG	4,452.73	100.49	2.26%	2.26%	3,448.63	165.75	4.81%	4.81%	1,793.65	81.50	4.54%	4.54%
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	7,062.06	172.11	2.44%	2.44%	7,292.48	337.73	4.63%	4.63%	7,888.89	380.75	4.83%	4.83%
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	34,937.67	708.07	2.03%	2.03%	34,015.75	1,380.87	4.06%	4.06%	23,707.14	1,091.96	4.61%	4.61%
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	3,892.14	89.98	2.31%	2.31%	4,243.54	193.84	4.57%	4.57%	1,239.24	59.10	4.77%	4.77%
14	C26 Long Term Bank Bonds Approved Investment-Infrastructure	ILBI	1,834.32	33.91	1.85%	1.85%	1,834.95	67.46	3.68%	3.68%	1,429.14	57.60	4.03%	4.03%
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	3,265.03	76.07	2.33%	2.33%	3,290.73	151.31	4.60%	4.60%	3,055.19	133.42	4.37%	4.37%
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	3,016.51	61.72	2.05%	2.05%	2,988.90	121.56	4.07%	4.07%	-	-	0.00%	0.00%
20	D09 Corporate Securities (Approved Investment) -Debentures	ECOS	5,264.78	98.73	1.88%	1.88%	4,872.76	198.90	4.08%	4.08%	3,396.25	173.63	5.11%	5.11%
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	506.04	0.35	0.07%	0.07%	506.04	0.35	0.07%	0.07%	-	-	0.00%	0.00%
23	D23 Application Money	ECAM	-	-	0.00%	0.00%	3,000.00	8.01	0.27%	0.27%	-	-	0.00%	0.00%
24	D29 Mutual Funds - Gilt/ G Sec/ Liquid Schemes	EGMF	2,552.63	46.83	1.83%	1.83%	2,325.15	84.89	3.65%	3.65%	889.85	26.34	2.96%	2.96%
25	E25 Reclassified Approved investments - Debt	ORAD	3,031.07	15.49	0.51%	0.51%	3,031.07	15.49	0.51%	0.51%	-	-	0.00%	0.00%
TOTAL			134,625.58	2,637.04	1.96%	1.96%	128,513.43	5,047.22	3.93%	3.93%	87,198.27	3,870.88	4.44%	4.44%

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 : 24th October 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 :30th September 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	4,356.75	75.75	1.74%	1.74%	4,280.55	37.73	0.88%	0.88%	4,069.73	170.14	4.18%	4.18%
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	2,642.04	43.69	1.65%	1.65%	2,560.30	82.09	3.21%	3.21%	2,422.00	74.97	3.10%	3.10%
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%	-	-	0.00%	0.00%	20.19	0.67	3.31%	3.31%
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	453.07	8.73	1.93%	1.93%	454.36	10.44	2.30%	2.30%	302.05	13.10	4.34%	4.34%
8	C06 Bonds/ Debentures/ CPs/ Loans - Promotor Group	HDPG	353.14	4.54	1.29%	1.29%	354.81	2.54	0.72%	0.72%	365.35	28.11	7.69%	7.69%
9	C18 Infrastructure - Other Approved Securities	ISAS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	100.31	2.34	2.33%	2.33%
10	C19 Infrastructure - PSU - Equity shares - Quoted	ITPE	855.20	60.92	7.12%	7.12%	867.96	0.14	0.02%	0.02%	689.67	52.47	7.61%	7.61%
11	C20 Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	1,260.97	3.35	0.27%	0.27%	1,255.82	(47.37)	-3.77%	-3.77%	1,137.76	119.36	10.49%	10.49%
12	C27 Infrastructure - PSU - Debentures/ Bonds	IPTD	1,657.42	26.04	1.57%	1.57%	1,655.75	15.00	0.91%	0.91%	1,469.08	79.39	5.40%	5.40%
13	C26 Long Term Bank Bonds Approved Investment-Infrastructure	ILBI	191.49	1.92	1.00%	1.00%	192.73	(1.44)	-0.75%	-0.75%	206.51	0.61	0.29%	0.29%
14	C29 Infrastructure - Other Corporate Securities- Debentures/ Bonds	ICTD	716.08	20.06	2.80%	2.80%	729.41	29.64	4.06%	4.06%	257.85	21.93	8.51%	8.51%
15	C34 Infrastructure - Equity (including unlisted)	IOEQ	-	-	0.00%	0.00%	237.70	37.93	15.96%	15.96%	-	-	0.00%	0.00%
16	D01 PSU - (Approved Investment)-Equity Shares quoted	EAEQ	863.95	(3.08)	-0.36%	-0.36%	860.52	(66.75)	-7.76%	-7.76%	952.62	(102.96)	-10.81%	-10.81%
17	D02 Corporate Securities (Approved Investment) -Equity Shares (ordinary)-Quoted	EACE	14,994.16	653.30	4.36%	4.36%	13,731.12	1,588.25	11.57%	11.57%	10,812.78	845.25	7.82%	7.82%
18	D05 Corporate Securities - Bonds - (Taxable)	EPBT	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
19	D07 Corporate Securities - Preference Shares	EPNQ	-	-	0.00%	0.00%	-	-	0.00%	0.00%	18.34	0.16	0.90%	0.90%
20	D39 Additional Tier I (Basel III Complaint) Perpetual Bonds	EAPB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
21	D18 Deposits - Money at call and short notice with banks /Repo	ECMR	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
22	D30 Mutual Funds - (under Insurer's Promoter Group)	EMPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
23	D09 Corporate Securities (Approved Investment) -Debentures	ECOS	1,516.71	27.12	1.79%	1.79%	1,475.87	16.95	1.15%	1.15%	1,565.28	70.42	4.50%	4.50%
24	D16 Deposits - Deposit with scheduled banks	ECDB	65.00	3.11	4.78%	4.78%	65.00	6.12	9.41%	9.41%	103.41	7.10	6.86%	6.86%
25	D23 Application Money	ECAM	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
26	D29 Mutual Funds - Gilt/ G Sec/ Liquid Schemes	EGMF	1,063.93	18.75	1.76%	1.76%	934.79	33.22	3.55%	3.55%	410.33	13.05	3.18%	3.18%
27	D30 Net Current Assets	ENCA	261.01	(9.53)	-3.65%	-3.65%	261.01	23.87	9.15%	9.15%	4.27	(26.80)	0.00%	0.00%
28	E03 Other than Approved Investments - Equity Shares (incl PSUs and Unlisted)	OESH	84.60	(8.40)	-9.93%	-9.93%	88.54	(13.31)	-15.03%	-15.03%	127.84	(2.75)	-2.15%	-2.15%
29	E06 Other than Approved Investments -Debentures	OLDB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
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	828.44	(35.61)	-4.30%	-4.30%	751.22	13.06	1.74%	1.74%	-	-	0.00%	0.00%
32	E25 Reclassified Approved investments - Debt	ORAD	68.64	(31.93)	-46.52%	-46.52%	68.64	(31.93)	-46.52%	-46.52%	-	-	0.00%	0.00%
33	E26 Reclassified Approved investments - Equity	ORAE	764.43	(98.68)	-12.91%	-12.91%	1,381.57	(111.27)	-8.05%	-8.05%	653.21	(71.10)	-10.89%	-10.89%
34	E04 Equity Shares (PSU & Unlisted)	OEPU	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
35	E15 Mutual Funds - Debt/ Income/ Serial Plans/ Liquid Schemes	OMGS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
TOTAL			32,683.82	760.05	2.33%	2.33%	31,765.48	1,624.91	5.12%	5.12%	25,458.22	1,295.45	5.04%	5.04%

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 : 24th October 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-35-DOWNGRADING OF INVESTMENTS

Insurer: DHFL Pramerica Life Insurance Company Limited

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

Statement as on :30th September 2018

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

Name of Fund Life Fund

(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								
	9.98% Infrastructure Leasing & Financial Services Ltd. 05-Dec-2021	ORAD	410.00	5-Dec-11	CARE & ICRA	AAA	D	17-Sep-18	Downgraded thrice on 16th August (AA+), 9th September(BB) & 17th September 2018(D)
	8.30% Infrastructure Leasing & Financial Services Ltd 11-Jan-2023	ORAD	500.00	11-Jan-18	FITCH & CARE	AAA	D	17-Sep-18	Downgraded thrice on 16th August (AA+), 9th September(BB) & 17th September 2018(D)
	8.80% Infrastructure Leasing & Financial Services Ltd. 21-Sep-2020	ORAD	500.00	21-Sep-15	FITCH & ICRA	AAA	D	17-Sep-18	Downgraded thrice on 16th August (AA+), 9th September(BB) & 17th September 2018(D)
	7.85% Infrastructure Leasing & Financial Services Ltd 30-Dec-2022	ORAD	498.99	9-Nov-17	FITCH & CARE	AAA	D	17-Sep-18	Downgraded thrice on 16th August (AA+), 9th September(BB) & 17th September 2018(D)
B.	<u>As on Date</u>²								
	9.98% Infrastructure Leasing & Financial Services Ltd. 05-Dec-2021	ORAD	410.00	5-Dec-11	CARE & ICRA	AAA	D	17-Sep-18	Downgraded thrice on 16th August (AA+), 9th September(BB) & 17th September 2018(D)
	8.30% Infrastructure Leasing & Financial Services Ltd 11-Jan-2023	ORAD	500.00	11-Jan-18	FITCH & CARE	AAA	D	17-Sep-18	Downgraded thrice on 16th August (AA+), 9th September(BB) & 17th September 2018(D)
	8.80% Infrastructure Leasing & Financial Services Ltd. 21-Sep-2020	ORAD	500.00	21-Sep-15	FITCH & ICRA	AAA	D	17-Sep-18	Downgraded thrice on 16th August (AA+), 9th September(BB) & 17th September 2018(D)
	7.85% Infrastructure Leasing & Financial Services Ltd 30-Dec-2022	ORAD	498.99	9-Nov-17	FITCH & CARE	AAA	D	17-Sep-18	Downgraded thrice on 16th August (AA+), 9th September(BB) & 17th September 2018(D)
	8.70% IDFC Bank 21 Mar 2022 (Cumulative)	ECOS	117.40	26-Sep-17	FITCH	AAA	AA+	27-Jun-18	
	8.00% IDFC Bank 21 Feb 2021 (Cumulative)	ECOS	141.02	25-Jul-17	FITCH	AAA	AA+	27-Jun-18	
	9.00% IDFC Bank 30 Dec 2021 (Cumulative)	ECOS	129.62	25-Jul-17	FITCH	AAA	AA+	27-Jun-18	

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 : 24th October 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 :30th September 2018
Statement of Down Graded Investments
Periodicity of Submission: Quarterly

Name of Fund Pension & General Annuity And Group Fund

(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 ¹</u>								
	8.30% Infrastructure Leasing & Financial Services Ltd 11-Jan-2023	ORAD	500.00	11-Jan-18	FITCH & CARE	AAA	D	17-Sep-18	Downgraded thrice on 16th August (AA+), 9th September(BB) & 17th September 2018(D)
	8.80% Infrastructure Leasing & Financial Services Ltd. 21-Sep-2020	ORAD	500.00	21-Sep-15	FITCH & ICRA	AAA	D	17-Sep-18	Downgraded thrice on 16th August (AA+), 9th September(BB) & 17th September 2018(D)
	9% Infrastructure Leasing & Financial Services Ltd. 29-Dec-2024	ORAD	1030.93	26-Oct-17	FITCH & CARE	AAA	D	17-Sep-18	Downgraded thrice on 16th August (AA+), 9th September(BB) & 17th September 2018(D)
	8.65% Infrastructure Leasing & Financial Services Ltd 27-March-2028	ORAD	1000.00	3-Apr-18	FITCH & CARE	AAA	D	17-Sep-18	Downgraded thrice on 16th August (AA+), 9th September(BB) & 17th September 2018(D)
B.	<u>As on Date ²</u>								
	8.30% Infrastructure Leasing & Financial Services Ltd 11-Jan-2023	ORAD	500.00	11-Jan-18	FITCH & CARE	AAA	D	17-Sep-18	Downgraded thrice on 16th August (AA+), 9th September(BB) & 17th September 2018(D)
	8.80% Infrastructure Leasing & Financial Services Ltd. 21-Sep-2020	ORAD	500.00	21-Sep-15	FITCH & ICRA	AAA	D	17-Sep-18	Downgraded thrice on 16th August (AA+), 9th September(BB) & 17th September 2018(D)
	9% Infrastructure Leasing & Financial Services Ltd. 29-Dec-2024	ORAD	1030.93	26-Oct-17	FITCH & CARE	AAA	D	17-Sep-18	Downgraded thrice on 16th August (AA+), 9th September(BB) & 17th September 2018(D)
	8.65% Infrastructure Leasing & Financial Services Ltd 27-March-2028	ORAD	1000.00	3-Apr-18	FITCH & CARE	AAA	D	17-Sep-18	Downgraded thrice on 16th August (AA+), 9th September(BB) & 17th September 2018(D)
	8.70% IDFC Bank 21 Mar 2022 (Cumulative)	ECOS	214.46	31-Oct-17	FITCH	AAA	AA+	27-Jun-18	

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 : 24th October 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 :30th September 2018

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

Name of Fund Unit Linked Funds

(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								
	9.98% Infrastructure Leasing & Financial Services Ltd. 05-Dec-2021	ORAD	67.50	5-Dec-11	CARE & ICRA	AAA	D	17-Sep-18	Downgraded thrice on 16th August (AA+), 9th September(BB) & 17th September 2018(D)
B.	<u>As on Date</u>²								
	9.98% Infrastructure Leasing & Financial Services Ltd. 05-Dec-2021	ORAD	67.50	5-Dec-11	CARE & ICRA	AAA	D	17-Sep-18	Downgraded thrice on 16th August (AA+), 9th September(BB) & 17th September 2018(D)
	8.00% IDFC Bank 21 Feb 2021 (Cumulative)	ECOS	28.71	7-Mar-18	FITCH	AAA	AA+	27-Jun-18	
	8.70% IDFC Bank 21 Mar 2022 (Cumulative)	ECOS	36.10	31-Oct-17	FITCH	AAA	AA+	27-Jun-18	

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 : 24th October 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

(Rs in Lakhs)

[illegible]

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

Insurer: DHFL Pramerica Life Insurance Company Limited

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

Date: 30-Sep-18

Business Acquisition through different channels (Group)

(Rs in Lakhs)

S.No.	Channels	For the Qtr Q2 '2018-19			For the Qtr Q2 '2017-18			Upto the period '2018-19			Upto the period '2017-18		
		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	-	160	3	-	266	13	3	1,612	20	-	569	37
3	Corporate Agents -Others	7	176,048	16,384	-	-	-	7	220,027	33,417	-	-	-
4	Brokers	52	2,772,460	7,018	74	2,534,616	4,769	111	4,664,358	12,780	157	4,852,165	9,551
5	Micro Agents	1	38,782	140	-	-	-	1	38,782	140	-	-	-
6	Direct Business	216	3,135,534	7,851	218	2,778,895	22,099	359	5,286,107	13,698	330	4,648,769	40,400
	Total(A)	276	6,122,984	31,397	292	5,313,777	26,881	481	10,210,886	60,055	487	9,501,503	49,988
1	Referral (B)	-	-	-	-	-	-	-	-	-	-	-	-
	Grand Total (A+B)	276	6,122,984	31,397	292	5,313,777	26,881	481	10,210,886	60,055	487	9,501,503	49,988

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

Insurer: DHFL Pramerica Life Insurance Company Limited

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

Date: 30-Sep-18

Business Acquisition through different channels (Individuals)

(Rs in Lakhs)

S.No.	Channels	For the Qtr Q2 '2018-19		For the Qtr Q2 '2017-18		Upto the period '2018-19		Upto the period '2017-18	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	6,062	2,918	7,138	2,897	11,109	5,292	11,710	5,217
2	Corporate Agents-Banks	1,094	473	755	256	1,787	734	1,239	401
3	Corporate Agents -Others	6,268	2,430	3,544	1,350	11,729	4,976	5,400	2,065
4	Brokers	(5)	(16)	(18)	(19)	(15)	(34)	(30)	(25)
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	8,827	3,553	10,267	3,310	16,296	7,177	17,976	6,282
	Total (A)	22,246	9,358	21,686	7,794	40,906	18,145	36,295	13,940
1	Referral (B)	575	64	716	96	1,206	131	1,308	171
	Grand Total (A + B)	22,821	9,423	22,402	7,890	42,112	18,276	37,603	14,111

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 Sep 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	Survival Benefit	-	2,012	41	17	6	4	2,080	146
3	for Annuities / Pension	-	-	-	-	-	-	-	-
4	For Surrender	-	16,045	37	88	10	3	16,183	2,964
5	Other benefits	-	-	-	-	-	-	-	-
	Individual Death Claims	-	214	60	4	-	-	278	1,083
	Group Death Claims	-	35,918	249	27	-	-	36,194	13,084
	Individual Health Claims	-	25	-	-	-	-	25	12
	Group Health Claims	-	8	-	-	-	-	8	2

*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 Sep 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	36	-	161	-	227	-
2	Claims reported during the period	38,722	-	2,200	-	16,710	-
3	Claims Settled during the period	36,472	-	2,080	-	16,183	-
4	Claims Repudiated during the period	118	-	-	-	-	-
a	Less than 2years from the date of acceptance of risk	116	-	-	-	-	-
b	Grater than 2 year from the date of acceptance of risk	2	-	-	-	-	-
5	Claims Written Back	-	-	-	-	-	-
6	Claims O/S at End of the period	2,168	-	281	-	754	-
	Less than 3months	2,164	-	226	-	630	-
	3 months to 6 months	4	-	45	-	61	-
	6months to 1 year	-	-	1	-	7	-
	1year and above	-	-	9	-	56	-

FORM L-41 : GREIVANCE DISPOSAL

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

Date: 30-Sep-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	-	3	-	-	3	-	7
b)	Policy Servicing	-	22	7	4	8	3	29
c)	Proposal Processing	3	49	41	1	9	1	96
d)	Survival Claims	2	4	0	1	5	-	14
e)	ULIP Related	-	1	-	-	1	-	1
f)	Unfair Business Practices	10	277	86	36	157	8	558
g)	Others	-	25	4	3	18	-	48
	Total Number	15	381	138	45	201	12	753

2	Total No. of policies during previous year:	93,420
3	Total No. of claims during previous year	49,053
4	Total No. of policies during current year	42,593
5	Total No. of claims during current year	38,722
6	Total No. of Policy Complaints (current year) per 10, 000 policies (current year)	175
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year) :	2

2	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
a)	Upto 7 days	12	-	12
b)	7-15 Days	-	-	-
c)	15-30 Days	-	-	-
d)	30-90 Days	-	-	-
e)	90 days & Beyond	-	-	-
	Total Number	12	-	12

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*	
	30th Sep, 2018	30th Sep, 2017	30th Sep, 2018	30th Sep, 2017
i) Life Participating Business	6.00%	5.80%	Not Applicable	Not Applicable
ii) Life- Non-participating Policies	6.00%	5.85%	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*	
		30th Sep, 2018	30th Sep, 2017	30th Sep, 2018	30th Sep, 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 (Term)	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%- 161.00%	76.50%- 195.50%	Not Applicable	Not Applicable
	4	76.50%- 161.00%	76.50%- 195.50%	Not Applicable	Not Applicable
	5+	76.50%- 161.00%	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	
	30th Sep, 2018	30th Sep, 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*	
		30th Sep, 2018	30th Sep, 2017	30th Sep, 2018	30th Sep, 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
ii) Life- Non-participating Policies- Savings	85 th Month+	2.50%	2.50%	Not Applicable	Not Applicable
	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
ii) Life- Non-participating Policies- Protection (Term)	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
iii) Annuities- Participating policies	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
iv) Annuities – Non-participating policies	85 th Month+	2.50%	2.50%	Not Applicable	Not Applicable
	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
	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
	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
vi) Unit Linked	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
	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%
vii) Single Premium- Individual (Life Non-Par/Linked/Health)	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%
	All Durations	2.5%-12.5%	2.5%-12.5%	Not Applicable	Not Applicable
	All Durations	2.5%-12.5%	2.5%-12.5%	Not Applicable	Not Applicable
	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 & Sampooran 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

There has been no change in the valuation assumptions as compared to last quarter.

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: 31st October 2018

**Name and Signature of Appointed Actuary
(Ajay Chaturvedi)**