

Notes:

* Represents the deemed realised gain as per norms specified by the Authority.

** Represents Mathematical Reserves after allocation of bonus

*** Please refer regulation (1) of Part V - Preparation of Financial statement of IRDA/Accountant Regulations, 2002

FORM L-2-A : Profit & Loss

Insurer : DHFL Pramerica Life Insurance Company Limited
Registration No. 140 ; Date of Registration with the IRDAI: June 27, 2008
Profit & Loss Account For the quarter Ended December 31, 2018

Shareholders' Account (Non-technical Account)

(Rs.'000)

Particulars	Schedule	FOR THE QUARTER ENDED ON DECEMBER 2018	UP TO THE QUARTER ENDED ON DECEMBER 2018	FOR THE QUARTER ENDED ON DECEMBER 2017	UP TO THE QUARTER ENDED ON DECEMBER 2017
Amounts transferred from/to the Policyholders Account (Technical Account)		683,050	2,886,917	975,314	2,553,003
Income From Investments					
(a) Interest, Dividends & Rent – Gross		131,351	424,130	148,739	445,093
(b) Profit on sale/redemption of investments		12,225	41,204	24,407	99,271
(c) (Loss on sale/ redemption of investments)		(3,619)	(3,710)	(2,447)	(3,307)
(d) Amortisation of discount/(premium)		(7,490)	(26,107)	(9,651)	(26,451)
Other Income (To be specified)		-	-	-	-
TOTAL (A)		815,517	3,322,434	1,136,362	3,067,609
Expense other than those directly related to the insurance business:		-			
Expenses in excess of Allowable Expense transferred from Policyholders Account		479,888	913,530	141,728	372,731
Bad debts written off		50,747	1,488,669	574,666	1,603,179
Transfer to Policyholders' fund		-	-	-	-
Provisions (Other than taxation)		27,129	95,216	106,278	240,578
(a) For diminution in the value of investments (Net)		-	-	-	-
(b) Provision for doubtful debts		85,512	85,512	-	-
(c) Others (to be specified)		-	-	-	-
TOTAL (B)		643,276	2,582,927	822,672	2,216,488
		-			
Profit/ (Loss) before tax		172,241	739,507	313,690	851,121
Provision for Taxation		-		-	-
Current Tax Credit/(Charge)		-	-	-	-
Deferred Tax Credit / (Charge)		(22,391)	(96,136)	(40,388)	(109,582)
Profit / (Loss) after tax		149,850	643,371	273,302	741,539
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		149,850	(1,837,156)	273,302	(2,797,864)

FORM L-3-A : Balance Sheet

Insurer : DHFL Pramerica Life Insurance Company Limited

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

Balance Sheet As At December 31, 2018

(Rs.'000)

Particulars	Schedule	As at December 31, 2018	As at December 31, 2017
SOURCES OF FUNDS			
<i>SHAREHOLDERS' FUNDS:</i>			
SHARE CAPITAL	L-8,L-9	3,740,619	3,740,619
SHARE APPLICATION MONEY		-	-
RESERVES AND SURPLUS	L-10	8,329,217	8,329,217
CREDIT/[DEBIT] FAIR VALUE CHANGE ACCOUNT		(517,638)	73,866
Sub-Total		11,552,198	12,143,702
BORROWINGS	L-11	-	-
<i>POLICYHOLDERS' FUNDS:</i>			
CREDIT/[DEBIT] FAIR VALUE CHANGE ACCOUNT		(4,149)	18,877
POLICY LIABILITIES		29,935,755	21,633,591
INSURANCE RESERVES		-	-
PROVISION FOR LINKED LIABILITIES		3,402,320	2,826,496
Sub-Total		33,333,926	24,478,964
FUNDS FOR FUTURE APPROPRIATIONS		70,136	-
TOTAL		44,956,260	36,622,666
APPLICATION OF FUNDS			
INVESTMENTS			
Shareholders'	L-12	8,653,199	9,364,175
Policyholders'	L-13	29,788,429	21,549,510
ASSETS HELD TO COVER LINKED LIABILITIES	L-14	3,402,320	2,826,496
LOANS	L-15	155,317	33,320
FIXED ASSETS	L-16	527,286	507,120
DEFERRED TAX ASSETS		271,785	414,815
CURRENT ASSETS			
Cash and Bank Balances	L-17	484,607	294,081
Advances and Other Assets	L-18	3,069,882	2,678,435
Sub-Total (A)		3,554,489	2,972,516
CURRENT LIABILITIES	L-19	3,230,217	3,718,991
PROVISIONS	L-20	3,504	124,159
Sub-Total (B)		3,233,721	3,843,150
NET CURRENT ASSETS (C) = (A – B)		320,768	(870,634)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	L-21	-	-
DEBIT BALANCE IN PROFIT & LOSS ACCOUNT (Shareholders' Account)		1,837,156	2,797,864
Debit Balance of Revenue Account		-	-
TOTAL		44,956,260	36,622,666

CONTINGENT LIABILITIES

Particulars		As at December 31, 2018	As at December 31, 2017
Partly paid-up investments		-	-
Claims, other than against policies, not acknowledged as debts by the company		2,264	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		81,892	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		111,170	65,890
TOTAL		203,440	97,797

FORM L-4 : PREMIUM SCHEDULE

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

(Rs.'000)

S.No.	Particulars	FOR THE QUARTER ENDED ON DECEMBER 2018									FOR THE PERIOD ENDED ON DECEMBER 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	Group Variable	Individual Life	Individual Life	Individual Pension		Individual Life	Group Life	Group Health	Individual Health	Group Variable	Individual Life	Individual Life	Individual Pension	
1	First year premiums	514,456	-	-	551	-	58,800	47,277	-	621,084	1,896,092	-	-	2,098	-	259,899	181,448	-	2,339,537
2	Renewal Premiums	1,184,601	-	-	1,399	-	261,411	67,589	1,497	1,516,497	3,115,563	-	-	1,714	-	670,526	180,833	7,119	3,975,755
3	Single Premiums	195	1,287,456	16,713	885	153,316	-	51,389	-	1,509,954	1,885	7,283,902	25,758	5,346	153,316	-	151,904	50	7,622,161
	TOTAL PREMIUM	1,699,252	1,287,456	16,713	2,834	153,316	320,211	166,256	1,497	3,647,535	5,013,540	7,283,902	25,758	9,158	153,316	930,425	514,185	7,169	13,937,453

(Rs.'000)

S.No.	Particulars	FOR THE QUARTER ENDED ON DECEMBER 2017									FOR THE PERIOD ENDED ON DECEMBER 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	Group Variable	Individual Life	Individual Life	Individual Pension		Individual Life	Group Life	Group Health	Individual Health	Group Variable	Individual Life	Individual Life	Individual Pension	
1	First year premiums	615,716	-	-	1,726	-	126,812	67,700	-	811,954	1,653,832	-	-	1,804	-	308,500	147,685	-	2,111,821
2	Renewal Premiums	757,316	-	-	(205)	-	178,052	41,182	2,165	978,510	1,966,136	-	-	554	-	437,944	128,353	9,074	2,542,061
3	Single Premiums	653	2,666,322	11,582	7,000	-	-	93,375	-	2,778,932	1,072	7,658,976	17,777	15,674	-	-	254,762	-	7,948,261
	TOTAL PREMIUM	1,373,685	2,666,322	11,582	8,520	-	304,864	202,258	2,165	4,569,397	3,621,040	7,658,976	17,777	18,032	-	746,444	530,800	9,074	12,602,143

FORM L-5 : COMMISSION SCHEDULE

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

(Rs.'000)

Particulars	FOR THE QUARTER ENDED ON DECEMBER 2018									FOR THE PERIOD ENDED ON DECEMBER 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	Group variable	Individual Life	Individual Life	Individual Pension		Individual Life	Group Life	Group Health	Individual Health	Group variable	Individual Life	Individual Life	Individual Pension	
Commission paid																		
Direct – First year premiums	60,266	-	-	103	-	9,192	1,298	-	70,859	287,043	-	-	427	-	38,039	5,606	-	331,115
- Renewal premiums	22,371	-	-	99	18,575	7,249	418	-	30,136	55,970	-	-	99	-	18,575	1,088	-	75,732
- Single premiums	1	22,923	465	13	-	-	647	-	24,049	2	244,587	526	39	-	-	2,002	-	247,156
Total (A)	82,637	22,923	465	215	56,614	16,441	2,364	-	125,044	343,015	244,587	526	565	-	56,614	8,696	-	654,003
Add: Commission on Re-insurance Accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on Re-insurance Ceded	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net Commission	82,637	22,923	465	215	56,614	16,441	2,364	-	125,044	343,015	244,587	526	565	-	56,614	8,696	-	654,003
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:																		
Agents	54,877	(1)	-	155	41,982	12,814	2,215	-	70,058	155,914	13	-	465	-	41,982	7,480	-	205,854
Brokers	474	18,168	465	(0)	597	243	4	-	19,951	1,147	66,853	526	-	-	597	34	-	69,157
Corporate Agency	17,750	3,180	-	-	11,975	2,698	14	-	35,617	160,767	174,598	-	8	-	11,975	804	-	348,152
Referral	672	-	-	-	87	60	(13)	-	806	2,186	-	-	-	-	87	-	-	2,273
Micro Insurance Agent	-	1,533	-	-	-	-	-	-	1,533	-	2,934	-	-	-	-	-	-	2,934
Others (pl. specify)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bancassurance	8,864	41	-	52	1,973	625	148	-	11,703	23,001	189	-	92	-	1,973	378	-	25,633
TOTAL (B)	82,636	22,921	465	215	56,614	16,440	2,366	-	139,667	343,015	244,587	526	565	-	56,614	8,696	-	654,003

(Rs.'000)

Particulars	FOR THE QUARTER ENDED ON DECEMBER 2017									FOR THE PERIOD ENDED ON DECEMBER 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	Group variable	Individual Life	Individual Life	Individual Pension		Individual Life	Group Life	Group Health	Individual Health	Group Variable	Individual Life	Individual Life	Individual Pension	
Commission paid																		
Direct – First year premiums	81,383	-	-	587	-	15,007	2,555	-	99,532	211,687	-	-	703	-	34,296	5,592	-	252,278
- Renewal premiums	14,234	-	-	-	-	6,138	241	-	20,613	31,454	-	-	-	-	13,938	692	-	46,083
- Single premiums	-	81,141	253	-	-	-	1,399	-	82,793	-	97,754	253	-	-	-	3,772	-	101,778
Total (A)	95,617	81,141	253	587	-	21,145	4,195	-	202,939	243,141	97,754	253	703	-	48,234	10,056	-	400,141
Add: Commission on Re-insurance Accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on Re-insurance Ceded	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net Commission	95,617	81,141	253	587	-	21,145	4,195	-	202,939	243,141	97,754	253	703	-	48,234	10,056	-	400,141
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:																		
Agents	50,996	-	-	557	-	19,456	3,766	-	74,775	129,252	-	-	673	-	39,546	8,742	-	178,213
Brokers	657	15,635	253	-	-	210	5	-	16,759	1,037	32,169	253	-	-	294	23	-	33,776
Corporate Agency	43,079	65,506	-	30	-	1,416	424	-	110,455	111,642	65,585	-	30	-	8,300	1,290	-	186,847
Referral	885	-	-	-	-	63	1	-	948	1,210	-	-	-	-	94	1	-	1,305
Others (pl. specify)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bancassurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)	95,617	81,141	253	587	-	21,145	4,195	-	202,939	243,141	97,754	253	703	-	48,234	10,056	-	400,141

FORM L-6 : OPERATING EXPENSES SCHEDULE

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

(Rs.'000)

S.No.	Particulars	FOR THE QUARTER ENDED ON DECEMBER 31, 2018									UPTO THE PERIOD ENDED ON DECEMBER 31, 2018								
		Non Participating (Non-Linked)					Participating (Non-Linked)	Non Participating (Linked)		Total	Non Participating (Non-Linked)					Participating (Non-Linked)	Non Participating (Linked)		Total
		Individual Life	Group Life	Group Health	Individual Health	Group Variable	Individual Life	Individual Life	Individual Pension		Individual Life	Group Life	Group Health	Individual Health	Group Variable	Individual Life	Individual Life	Individual Pension	
1	Employees remuneration and welfare benefits	384,981	157,315	2,732	2,222	8,087	(7,998)	37,947	1,756	587,042	1,284,567	695,956	9,551	9,602	8,087	170,954	117,493	8,256	2,304,466
2	Travel, conveyance and vehicle running expenses	3,777	10,758	86	71	182	2,215	572	63	17,724	32,455	23,839	252	253	182	4,255	2,771	222	64,229
3	Training expenses (including Agent advisors)	1,459	288	2	(5)	-	272	37	(8)	2,045	7,289	6,327	53	52	-	925	238	42	14,926
4	Rent, rates & taxes	30,463	6,351	255	230	641	5,529	1,877	209	45,555	61,897	55,153	685	685	641	8,154	5,031	622	132,868
5	Repairs & Maintenance	399	19,016	173	168	73	1,147	310	164	21,450	20,939	32,926	440	441	73	2,249	1,532	427	59,027
6	Printing and stationery	310	652	7	6	1	147	48	6	1,177	2,351	2,327	29	29	1	291	200	27	5,255
7	Communication expenses	(6,673)	16,105	104	103	(2)	(77)	(236)	103	9,427	9,944	20,768	296	297	(2)	914	403	297	32,917
8	Legal, professional and consultancy charges	(503)	47,106	373	351	451	3,469	563	336	52,146	71,741	81,493	1,082	1,086	451	9,057	4,395	1,055	170,360
9	Medical fees	(2,327)	4,927	27	27	-	(73)	(61)	27	2,547	1,895	5,727	82	82	-	94	77	82	8,039
10	Auditors' fees, expenses etc.:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	(541)	1,409	8	8	-	(8)	(12)	8	872	648	1,828	26	26	-	41	29	26	2,624
	(b) as adviser	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) out of pocket expense	(49)	187	1	1	-	(1)	(1)	1	139	68	388	3	3	-	4	3	3	472
	(d) in any other capacity	(82)	888	6	6	-	3	-	6	827	259	1,473	11	11	-	17	12	11	1,794
11	Advertisement and publicity	71,232	(106,458)	2,113	2,023	3,939	11,436	4,203	2,057	(9,455)	167,449	248,566	3,540	3,541	3,939	21,280	12,027	3,439	463,781
12	Interest and bank charges	(3,639)	7,771	41	41	-	(107)	(84)	41	4,064	2,936	8,593	122	122	-	149	127	122	12,171
13	Investment related charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Postage and courier cost	(3,483)	9,715	63	55	3	(63)	(48)	56	6,298	8,297	15,190	149	148	3	840	353	140	25,120
15	Sales Promotion expenses	58,525	(137,574)	351	294	3,226	11,283	2,189	283	(61,423)	140,760	127,124	2,131	2,135	3,226	18,464	11,619	2,022	307,481
16	Information technology expenses	(19,633)	58,763	344	338	49	(139)	(433)	334	39,623	28,275	70,415	836	836	49	2,155	1,382	825	104,773
17	Recruitment (including Agent advisors)	1,112	4,072	65	56	5	261	62	56	5,689	9,757	8,529	113	112	5	1,137	464	101	20,218
18	Electricity, water and utilities	4,021	(357)	35	30	19	838	207	29	4,822	9,893	10,136	126	126	19	1,300	860	117	22,577
19	Policy issuance and servicing costs	5,587	42,387	412	19	-	296	150	1	48,852	16,202	127,221	493	72	-	914	535	5	145,442
20	(Profit)/Loss on fluctuation in foreign exchange	13	10	-	-	-	2	1	-	26	14	32	-	-	-	2	1	-	49
21	(Profit)/Loss on fixed assets	(156)	(147)	(3)	(3)	-	(16)	(5)	(3)	(333)	(162)	(381)	(6)	(6)	-	(19)	(8)	(6)	(588)
22	Service Tax expense	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
23	Other miscellaneous expenses	(3,677)	5,320	(68)	(77)	-	(227)	(199)	(76)	997	90,708	25,743	86	85	-	893	251	76	117,842
24	Depreciation	(48,005)	64,981	75	67	286	(854)	(960)	60	15,651	42,960	89,060	1,175	1,175	286	3,076	2,764	1,153	141,649
	TOTAL	473,112	213,485	7,202	6,031	16,960	27,335	46,127	5,509	795,761	2,011,141	1,658,433	21,275	20,913	16,960	247,146	162,559	19,064	4,157,491

(Rs.'000)

S.No.	Particulars	FOR THE QUARTER ENDED ON DECEMBER 31, 2017									UPTO THE PERIOD ENDED ON DECEMBER 31, 2017								
		Non Participating (Non-Linked)					Participating (Non-Linked)	Non Participating (Linked)		Total	Non Participating (Non-Linked)					Participating (Non-Linked)	Non Participating (Linked)		Total
		Individual Life	Group Life	Group Health	Individual Health	Group Variable	Individual Life	Individual Life	Individual Pension		Individual Life	Group Life	Group Health	Individual Health	Group Variable	Individual Life	Individual Life	Individual Pension	
1	Employees remuneration and welfare benefits	433,733	255,968	11,253	4,704	-	89,230	47,737	3,457	846,082	1,194,033	639,983	16,519	10,185	-	248,732	112,712	8,544	2,230,708
2	Travel, conveyance and vehicle running expenses	13,413	5,047	292	136	-	2,800	1,353	103	23,144	33,599	24,250	445	295	-	6,945	3,005	254	68,793
3	Training expenses (including Agent advisors)	17,774	47,497	1,757	766	-	3,656	1,228	750	73,428	64,250	130,333	3,133	2,146	-	11,192	4,066	2,126	217,246
4	Rent, rates & taxes	17,301	16,184	599	237	-	3,468	1,767	187	39,743	47,876	46,012	942	587	-	9,530	4,239	519	109,705
5	Repairs & Maintenance	6,949	6,109	237	95	-	1,266	654	79	15,389	22,051	28,111	525	385	-	4,253	1,785	362	57,472
6	Printing and stationery	1,239	1,876	50	26	-	246	112	22	3,571	3,518	4,325	82	58	-	668	272	53	8,976
7	Communication expenses	5,781	9,381	192	151	-	1,094	326	145	17,070	14,376	23,205	388	349	-	2,685	836	347	42,186
8	Legal, professional and consultancy charges	24,418	32,830	780	550	-	4,597	1,536	509	65,220	62,292	68,652	1,268	1,054	-	11,641	3,949	1,028	149,884
9	Medical fees	630	1,476	26	24	-	109	32	24	2,321	1,271	3,605	57	55	-	232	68	55	5,343
10	Auditors' fees, expenses etc.:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	196	435	10	7	-	35	10	7	700	541	1,368	24	21	-	97	28	21	2,100
	(b) as adviser	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) out of pocket expense	30	191	1	1	-	5	2	1	231	94	594	4	4	-	17	5	4	722
	(d) in any other capacity	55	359	2	2	-	10	3	2	433	173	1,099	7	7	-	31	9	7	1,333
11	Advertisement and publicity	65,462	84,497	4,451	1,834	-	11,736	4,709	1,763	174,452	193,314	452,858	7,832	5,225	-	33,800	13,431	5,131	711,591
12	Interest and bank charges	8,906	(4,159)	(62)	(62)	-	(268)	(77)	(63)	4,215	10,518	223	3	3	-	27	8	3	10,785
13	Investment related charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Postage and courier cost	4,498	3,251	56	53	-	812	226	27	8,923	12,125	10,618	139	141	-	2,021	572	110	25,726
15	Sales Promotion expenses	70,791	41,092	2,832	620	-	13,839	6,885	458	136,617	220,016	258,772	6,072	3,876	-	41,180	18,036	3,671	551,623
16	Information technology expenses	8,037	14,327	308	243	-	1,513	584	226	25,238	34,384	61,582	938	879	-	6,655	2,261	855	107,554
17	Recruitment (including Agent advisors)	644	5,749	130	117	-	232	74	114	7,060	7,025	11,690	190	180	-	1,284	395	173	20,937
18	Electricity, water and utilities	2,887	2,867	130	43	-	583	326	35	6,871	10,322	10,350	219	134	-	2,076	945	121	24,167
19	Policy issuance and servicing costs	10,621	44,555	255	135	-	1,985	521	21	58,093	44,989	139,102	296	233	-	7,149	1,951	62	193,782
20	(Profit)/Loss on fluctuation in foreign exchange	(87)	(190)	(8)	(3)	-	(13)	(4)	(3)	(308)	(348)	(703)	(17)	(12)	-	(56)	(21)	(12)	(1,169)
21	(Profit)/Loss on fixed assets	(157)	153	2	2	-	13	5	2	20	(228)	13	-	-	-	1	-	-	(214)
22	Service Tax expense	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
23	Other miscellaneous expenses	52,369	8,052	257	170	-	1,330	437	146	62,761	82,917	15,816	385	309	-	3,101	943	275	103,746
24	Depreciation	16,489	29,469	613	464	-	3,078	1,136	449	51,698	42,259	87,621	1,432	1,285	-	8,056	2,731	1,265	144,649
	TOTAL	761,979	607,016	24,163	10,315	-	141,356	69,682	8,461	1,622,972	2,101,367	2,019,479	40,883	27,399	-	401,317	172,226	24,974	4,787,645

FORM L-7 : BENEFITS PAID SCHEDULE

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

(Rs.'000)

Particulars	FOR THE QUARTER ENDED ON DECEMBER 31, 2018									UP TO THE QUARTER ENDED ON DECEMBER 31, 2018								
	Non Participating (Non Linked)					Participating (Non-Linked)	Non Participating (Linked)		Total	Non Participating (Non Linked)					Participating (Non-Linked)	Non Participating (Linked)		Total
	Individual Life	Group Life	Group Health	Individual Health	Group Variable	Individual Life	Individual Life	Individual Pension		Individual Life	Group Life	Group Health	Individual Health	Group Variable	Individual Life	Individual Life	Individual Pension	
1. Insurance Claims																		
(a) Claims by Death,	49,093	809,416	-	-	-	5,256	2,647	-	866,413	114,693	2,221,238	-	-	-	15,606	8,809	-	2,360,346
(b) Claims by Maturity,	0	-	-	-	-	-	2,051	-	2,051	0	-	-	-	-	-	2,051	-	2,051
(c) Annuities/Pension payment,	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Other Benefits	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Surrenders/Withdrawals	48,949	158,691	-	-	-	22,129	56,157	8,605	294,532	152,328	458,706	-	1	-	65,702	192,231	23,905	892,874
Survival	6,449	-	-	-	-	7,622	-	-	14,070	9,339	-	-	-	-	20,762	-	-	30,101
Health	-	-	123	3,675	-	-	-	-	3,798	-	-	278	5,250	-	-	-	-	5,528
Riders	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Claim Investigation Fees	(1,356)	1,130	(4)	93	-	(128)	(81)	-	(348)	548	3,295	-	216	-	199	(10)	-	4,248
Investment Income to Policy holders on unclaimed amounts	6,276	-	-	-	-	-	-	-	6,276	11,661	-	-	-	-	-	-	-	11,661
Others	(508)	(163)	-	-	-	-	-	-	(671)	938	1,241	-	-	-	-	-	-	2,179
Total paid	108,903	969,073	119	3,768	-	34,879	60,774	8,605	1,186,121	289,507	2,684,480	278	5,467	-	102,269	203,081	23,905	3,308,987
2. (Amount ceded in reinsurance):	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Claims by Death,	(17,232)	(378,839)	-	(450)	-	(714)	-	-	(397,236)	(23,970)	(988,430)	(10)	(1,163)	-	(714)	(31)	-	(1,014,318)
(b) Claims by Maturity,	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities/Pension payment,	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Other Benefits	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total ceded	(17,232)	(378,839)	-	(450)	-	(714)	-	-	(397,236)	(23,970)	(988,430)	(10)	(1,163)	-	(714)	(31)	-	(1,014,318)
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	91,670	590,235	119	3,318	0	34,165	60,774	8,605	788,885	265,537	1,696,050	268	4,304	-	101,555	203,050	23,905	2,294,669

Particulars	FOR THE QUARTER ENDED ON DECEMBER 31, 2017									UP TO THE QUARTER ENDED ON DECEMBER 31, 2017								
	Non Participating (Non Linked)					Participating (Non-Linked)	Non Participating (Linked)		Total	Non Participating (Non Linked)					Participating (Non-Linked)	Non Participating (Linked)		Total
	Individual Life	Group Life	Group Health	Individual Health	Group Variable	Individual Life	Individual Life	Individual Pension		Individual Life	Group Life	Group Health	Individual Health	Group Variable	Individual Life	Individual Life	Individual Pension	
1. Insurance Claims																		
(a) Claims by Death,	33,746	443,023	-	-	-	6,078	4,101	-	486,948	92,986	1,165,264	-	-	-	19,032	7,705	-	1,284,987
(b) Claims by Maturity,	(297)	-	-	-	-	-	-	-	(297)	27	-	-	-	-	-	-	-	27
(c) Annuities/Pension payment,	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Other Benefits	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Surrenders/Withdrawals	28,430	106,547	-	-	-	12,164	93,289	8,716	249,145	100,142	342,272	-	-	-	30,384	374,402	29,955	877,155
Survival	6,004	-	-	-	-	(1,329)	-	-	4,675	17,965	-	-	-	-	13,693	-	-	31,658
Health	-	-	140	1,500	-	-	-	-	1,640	-	-	160	1,800	-	-	-	-	1,960
Riders	-	-	-	-	-	-	-	-	-	52	-	-	-	-	-	-	-	52
Claim Investigation Fees	(257)	905	-	79	-	232	22	-	981	1,535	1,835	-	113	-	619	25	-	4,127
Investment Income to Policy holders on unclaimed amounts	13,459	-	-	-	-	-	-	-	13,459	26,320	-	-	-	-	-	-	-	26,320
Interest on Unclaimed amounts	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total paid	81,085	550,474	140	1,579	-	17,145	97,412	8,716	756,551	239,027	1,509,370	160	1,913	-	63,727	382,132	29,955	2,226,285
2. (Amount ceded in reinsurance):	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Claims by Death,	(7,523)	(174,863)	-	(500)	-	563	(0)	-	(182,323)	(20,837)	(499,710)	-	(550)	-	(0)	(345)	-	(521,442)
(b) Claims by Maturity,	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities/Pension payment,	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Other Benefits	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total ceded	(7,523)	(174,863)	-	(500)	-	563	(0)	-	(182,323)	(20,837)	(499,710)	-	(550)	-	(0)	(345)	-	(521,442)
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	73,562	375,611	140	1,079	-	17,708	97,412	8,716	574,229	218,190	1,009,660	160	1,363	-	63,727	381,787	29,955	1,704,844

FORM L-8 : SHARE CAPITAL SCHEDULE

Insurer : DHFL Pramerica Life Insurance Company Limited

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

(Rs.'000)

S.No.	Particulars	As at December 31, 2018	As at December 31, 2017
1	Authorised Capital 2,000,000,000 Equity Shares (Previous Year: 2,000,000,000 Equity Shares) of Rs 10 each	20,000,000	20,000,000
2	Issued Capital 374,061,867 Equity Shares (Previous Year: 374,061,867 Equity Shares) of Rs 10/- each	3,740,619	3,740,619
3	Subscribed Capital 374,061,867 Equity Shares (Previous Year: 374,061,867 Equity Shares) of Rs 10/- each	3,740,619	3,740,619
4	Called-up Capital 374,061,867 Equity Shares (Previous Year: 374,061,867 Equity Shares) of Rs 10/- each Less : Calls unpaid Add : Shares forfeited (Amount originally paid up) Less : Par value of Equity Shares bought back Less : Preliminary Expenses Expenses including commission or brokerage on Underwriting or subscription of shares	3,740,619	3,740,619
	TOTAL	3,740,619	3,740,619

FORM L-9 : PATTERN OF SHAREHOLDING SCHEDULE
[As certified by the Management]

Insurer : DHFL Pramerica Life Insurance Company Limited

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

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

FORM L-10-RESERVES AND SURPLUS SCHEDULE**Insurer : DHFL Pramerica Life Insurance Company Limited****Registration No. 140 ; Date of Registration with the IRDAI: June 27, 2008****(Rs.'000)**

S.No.	Particulars	As at December 31, 2018	As at December 31, 2017
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	8,329,217	8,329,217
4	Revaluation Reserve	-	-
5	General Reserves	-	-
	Less: Debit balance in Profit and Loss Account, if any	-	-
	Less: Amount utilized for Buy-back	-	-
6	Catastrophe Reserve	-	-
7	Other Reserves (to be specified)	-	-
8	Balance of profit in Profit and Loss Account	-	-
	TOTAL	8,329,217	8,329,217

FORM L-11-BORROWINGS SCHEDULE

Insurer : DHFL Pramerica Life Insurance Company Limited

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

(Rs.'000)

S.No.	Particulars	As at December 31, 2018	As at December 31, 2017
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others (to be specified)	-	-
	TOTAL	-	-

FORM L-12-INVESTMENTS SHAREHOLDERS SCHEDULE

Insurer : DHFL Pramerica Life Insurance Company Limited

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

(Rs.'000)

S.No.	Particulars	As at December 31, 2018	As at December 31, 2017
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	5,137,677	5,388,650
2	Other Approved Securities	362,580	297,770
3	Other Investments		
	(a) Shares	-	-
	(aa) Equity	1,172,204	1,531,256
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds*	518,238	671,203
	(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	789,900	1,163,093
5	Other than Approved Investments		
	Debentures/ Bonds	247,500	-
	Equity Shares	196,893	35,843
	Alternative Investment Fund	91,113	63,500
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	7,088	4,360
2	Other Approved Securities	-	-
3	Other Investments	-	-
	(a) Shares	-	-
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	204,500
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	45,000	-
	(e) Other Securities (to be specified)	-	-
	Deposits with Bank	-	(0)
	Reverse Repo	55,006	-
	(f) Subsidiaries	-	-
	Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	26,000	(0)
5	Other than Approved Investments	-	(0)
	TOTAL	8,653,199	9,364,175
	Aggregate Amount of Investments other than listed equity securities, derivative instruments and Additional tier 1 Bonds	7,284,103	7,797,076
	Aggregate Market Value of Investments other than listed equity securities, derivative instruments and Additional tier 1 Bonds	7,125,276	7,652,264

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

*Investment in Associate Company at Cost is Rs.244,244 /- [Previous year Rs. 412,602/-]

FORM L-13-INVESTMENTS POLICYHOLDERS SCHEDULE

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

(Rs.'000)																					
S.No.	Particulars	As at December 31, 2018									As at December 31, 2017										
		Non Participating (Non-Linked)					Participating (Non-Linked)		Non Participating (Linked)		Total	Non Participating (Non-Linked)					Participating (Non-Linked)		Non Participating (Non-Linked)		Total
		Individual Life	Group Life	Group Health	Individual Health	Group Variable	Individual Life	Individual Life	Individual Life	Individual Pension		Individual Life	Group Life	Group Health	Individual Health	Group Variable	Individual Life	Individual Life	Individual Pension		
1	LONG TERM INVESTMENTS																				
	Government securities and Government guaranteed bonds including Treasury Bills	6,188,552	6,341,411	20,499	20,531	80,537	1,253,871	20,865	3,084	13,929,350	4,422,500	4,898,370	10,776	21,092	-	915,204	28,444	3,649	10,300,035		
2	Other Approved Securities	353,909	1,239,785	-	-	-	111,792	-	-	1,705,486	50,115	1,016,670	-	-	-	50,035	-	-	1,116,820		
3	Other Investments																				
	(a) Shares	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(aa) Equity	50,169	180,610	-	-	-	20,068	-	-	250,847	155,327	341,012	-	-	-	72,520	-	-	568,859		
	(bb) Preference	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(b) Mutual Funds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(c) Derivative Instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(d) Debentures/ Bonds*	2,110,382	2,282,235	-	-	-	581,623	6,534	-	4,980,774	1,097,429	1,526,931	-	-	-	250,226	3,534	-	2,878,120		
	(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	2,852,086	4,053,887	-	15,000	70,000	600,401	10,934	-	7,602,308	2,056,934	3,516,397	-	-	-	430,093	10,916	-	6,014,340		
5	Other than Approved Investments																				
	Debentures/Bonds	83,250	37,500	-	-	-	-	-	-	120,750	-	-	-	-	-	-	-	-	-		
	Equity Shares	98,335	147,502	-	-	-	49,167	-	-	295,004	-	-	-	-	-	-	-	-	-		
	SHORT TERM INVESTMENTS																				
1	Government securities and Government guaranteed bonds including Treasury Bills	(0)	1,518	-	-	-	-	-	0	1,518	(0)	1,967	-	-	-	-	-	0	1,967		
2	Other Approved Securities	-	20,059	-	-	-	-	-	-	20,059	-	20,051	-	-	-	-	-	-	20,051		
3	Other Investments																				
	(a) Shares	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(aa) Equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(bb) Preference	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(b) Mutual Funds	9,600	37,500	(0)	(0)	400	1,300	0	-	48,800	291,500	243,500	10,816	-	-	50,500	502	-	596,818		
	(c) Derivative Instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(d) Debentures/ Bonds	40,000	267,828	-	-	-	-	-	-	307,828	50,000	-	-	-	-	-	-	-	50,000		
	(e) Other Securities (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	Commercial Paper / Certificate of Deposits	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	Deposits with Bank	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	Reverse Repo	270,030	150,017	-	-	-	30,003	-	-	450,050	-	-	-	-	-	-	-	-	-		
	(f) Subsidiaries	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(g) Investment Properties-Real Estate	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
4	Investments in Infrastructure and Social Sector	5,000	68,155	-	-	-	-	-	-	73,155	-	-	-	-	-	-	-	-	-		
5	Other than Approved Investments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	TOTAL	12,063,313	14,828,007	20,499	35,531	150,937	2,648,225	38,333	3,584	29,788,429	8,125,805	11,564,898	21,592	21,092	-	1,768,577	43,396	4,149	21,549,510		
	Aggregate Amount of Investments other than listed equity securities, derivative instruments and Additional tier 1 Bonds	11,914,810	14,499,895	20,499	35,531	150,937	2,578,995	38,333	3,584	29,242,583	7,970,478	11,223,886	21,592	21,092	-	1,696,057	43,396	4,149	20,980,650		
	Aggregate Market Value of Investments other than listed equity securities, derivative instruments and Additional tier 1 Bonds	12,029,663	14,406,104	20,482	35,675	151,593	2,599,653	39,764	3,649	29,286,584	8,080,810	11,145,268	21,565	21,066	-	1,704,004	45,008	4,203	21,021,924		

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

*Investment in Associate Company at Cost is Rs. 1,140,016/- (Previous Year 489,269/-)

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

Insurer : DHFL Pramerica Life Insurance Company Limited

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

(Rs.'000)

S.No.	Particulars	As at December 31, 2018			As at December 31, 2017		
		Individual Life	Individual Pension	Total	Individual Life	Individual Pension	Total
	LONG TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	493,767	12,277	506,044	371,033	14,354	385,387
2	Other Approved Securities				-	-	-
3	Other Investments						
	(a) Shares	-	-	-			
	(aa) Equity	1,684,503	99,651	1,784,154	1,410,727	119,600	1,530,327
	(bb) Preference				-	-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds*	203,518	7,235	210,753	185,094	7,488	192,582
	(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	139,878	5,284	145,162	233,070	10,828	243,898
5	Other than Approved Investments	178,333	6,522	184,855	84,764	7,130	91,894
	SHORT TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	304,726	2,368	307,094	266,780	-	266,780
2	Other Approved Securities	-	-	-	-	-	-
3	(a) Shares	-	-	-	-	-	-
	(aa) Equity	-	-	-	-	-	-
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	21,000	4,900	25,900	74,400	3,000	77,400
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	30,208	-	30,208	20,488	-	20,488
	(e) Other Securities (to be specified)						
	Deposit with Bank	-	-	-	-	-	-
	Reverse Repo	95,011	-	95,011			
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Social Sector	70,350	2,010	72,360	-	-	-
5	Other than Approved Investments	-	-	-	-	-	-
	NET CURRENT ASSETS						
	Bank Balances	4,488	362	4,850	3,397	321	3,718
	Income accrued on investments	91,875	785	92,660	64,101	1,142	65,243
	Other Receivable	246	-	246	-	-	-
	Payables for purchase of Securities	(5,393)	-	(5,393)	-	-	-
	FMC Payable	(4,113)	(187)	(4,300)	(3,307)	(215)	(3,522)
	Other Payables	(50,207)	(3,577)	(53,784)	(48,935)	(5,264)	(54,199)
	TOTAL	3,264,690	137,630	3,402,320	2,668,112	158,384	2,826,496

	Aggregate Amount of Investments other than listed equity securities and derivative instruments	1,453,761	34,824	1,488,585	1,157,365	35,670	1,193,035
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There are no investments in subsidiaries/holding companies, joint ventures.

*Investment in Associate Company at Cost is Rs. 45,743/- (Previous Year 32,812/-)

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 December 31, 2018	As at December 31, 2017
1	SECURITY-WISE CLASSIFICATION	-	-
	<i>Secured</i>	-	-
	(a) On mortgage of property	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities, etc.	-	-
	(c) Loans against policies	155,317	33,320
	(d) Others (to be specified)	-	-
	<i>Unsecured</i>	-	-
	TOTAL	155,317	33,320
2	BORROWER-WISE CLASSIFICATION	-	-
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Companies	-	-
	(e) Loans against policies	155,317	33,320
	(f) Others (to be specified)	-	-
	TOTAL	155,317	33,320
3	PERFORMANCE-WISE CLASSIFICATION	-	-
	(a) Loans classified as standard	-	-
	(aa) In India	155,317	33,320
	(bb) Outside India	-	-
	(b) Non-standard loans less provisions	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	TOTAL	155,317	33,320
4	MATURITY-WISE CLASSIFICATION	-	-
	(a) Short Term	-	-
	(b) Long Term	155,317	33,320
	TOTAL	155,317	33,320

FORM L-16 : FIXED ASSETS SCHEDULE

Insurer : DHFL Pramerica Life Insurance Company Limited

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

(Rs.'000)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	Opening	Additions	Deductions	Closing	Opening	During The Period	On Sales/ Adjustments	Closing	As at December 31, 2018	As at December 31, 2017
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles - Software	566,233	13,435	998	578,670	283,747	77,543	998	360,292	218,378	295,669
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Improvements	163,004	57,729	45	220,688	71,315	18,043	38	89,320	131,368	90,544
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	30,735	10,136	78	40,793	22,656	3,875	78	26,453	14,340	7,518
Information Technology Equipment	260,647	24,069	9,899	274,817	140,751	37,265	9,782	168,234	106,583	83,640
Vehicles	-	-	-	-	-	-	-	-	-	-
Office Equipment	44,204	16,174	1,263	59,115	29,515	4,923	1,263	33,175	25,940	13,473
Others (Specify nature)	-	-	-	-	-	-	-	-	-	-
TOTAL	1,064,823	121,543	12,283	1,174,083	547,984	141,649	12,159	677,474	496,609	490,844
Work in progress	-	-	-	-	-	-	-	-	30,677	16,276
Grand Total	1,064,823	121,543	12,283	1,174,083	547,984	141,649	12,159	677,474	527,286	507,120
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 December 31, 2018	As at December 31, 2017
1	Cash (including cheques, drafts and stamps)	128,484	140,550
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	356,023	153,431
	(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	484,607	294,081
	Balances with non-scheduled banks included in 2 and 3 above	-	-
	CASH & BANK BALANCES		
1	In India	484,607	294,081
2	Outside India	-	-
	TOTAL	484,607	294,081

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 December 31, 2018	As at December 31, 2017
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	57,470	75,143
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	627	10
6	Others (to be specified)	-	-
	Security Deposits	96,464	79,323
	Deposit -Others	15,128	8,037
	Advances to employees for travel, etc.	10,350	8,832
	TOTAL (A)	180,039	171,345
	OTHER ASSETS		
1	Income accrued on investments	977,543	836,500
2	Outstanding Premiums	410,677	294,611
3	Agents' & Intermediaries' balances	20,095	15,907
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsures)	785,810	516,099
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	53,784	54,199
	Investment held to meet policyholder unclaimed	164,518	245,489
	Investment Income on Unclaimed Fund	4,986	-
	Service Tax Unutilized Credit	-	-
	Due from Affiliates	-	-
	Other Dues	1,821	4,193
	GST Unutilized Credit	292,155	205,322
	Receivable towards non-par non linked funds	109	-
	Receivable from clearing firm	159,679	2,887
	Application money for investments	-	350,000
	Receivable from Unclaimed Fund	40,234	-
	Receivable from ex employees	15,878	10,028
	Insurance policies (Leave Encashment, net of provision)	472	-
	Agents' Balances - provision for doubtful amounts	(15,467)	(11,544)
	Receivable from ex employees- provision	(15,878)	(10,028)
	Provision on Vendor Advances	(6,573)	(6,573)
	TOTAL (B)	2,889,843	2,507,090
	TOTAL (A+B)	3,069,882	2,678,435

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 December 31, 2018	As at December 31, 2017
1	Agents' & Intermediaries' balances	94,733	123,488
2	Balances due to other insurance companies	727,738	714,446
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	23,027	26,760
5	Unallocated premium	440,364	928,440
6	Sundry creditors	211,452	41,344
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	154,616	81,069
9	Annuities Due	-	-
10	Due to Officers/ Directors	-	-
11	Due to unit linked fund	-	-
12	Policy holders Unclaimed	150,463	226,324
13	Policy holders Unclaimed- Investment Income	19,041	-
11	Others (to be specified)		
	-Policy Deposits	9,944	9,200
	-Payable to Policyholders	-	-
	-Withholding Tax Deducted at Source	29,476	32,747
	-Accrued Expenses	1,284,182	1,358,085
	-Other Statutory liabilities	21,342	19,607
	-Lease Equalisation Reserve	19,728	10,746
	-Due to Participating non linked funds	-	-
	-Due to Non Par non linked funds	109	-
	- Service Tax Liability	-	-
	- GST Payable	44,002	146,735
	TOTAL	3,230,217	3,718,991

FORM L-20-PROVISIONS SCHEDULE

Insurer : DHFL Pramerica Life Insurance Company Limited

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

(Rs.'000)

S.No.	Particulars	As at December 31, 2018	As at December 31, 2017
1	For taxation (less payments and taxes deducted at source)	-	-
2	For proposed dividends	-	-
3	For dividend distribution tax	-	-
4	Others (to be specified)	-	-
	- Provision for Gratuity	3,504	59,705
	- Provision for Leave Encashment	-	64,454
	TOTAL	3,504	124,159

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 December 31, 2018	As at December 31, 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:

31-Dec-18

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

S.No.	Particular	For the Quarter Ended December 2018	Upto the Quarter Ended December 2018	For the Quarter Ended December 2017	Upto the Quarter Ended December 2017
1	New business premium income growth rate - segment wise	-41%	-1%	61%	76%
	Non Par Individual Life - Non Linked	-17%	15%	69%	73%
	Non Par Group Life	-52%	-5%	62%	76%
	Non Par Group Health-Non Linked	44%	45%	2032%	751%
	Non Par Individual Health - Non Linked	-84%	-57%	13284%	484%
	Non Par Non-Linked Group Variable	100%	100%	-	-
	Participating Individual Life	-54%	-16%	150%	192%
	Non Par Individual Life - Linked	-39%	-17%	-5%	29%
2	Net Retention Ratio	91%	93%	95%	94%
3	Expense of Management to Gross Direct Premium Ratio	25%	35%	40%	41%
4	Commission Ratio (Gross commission paid to Gross Premium)	3%	5%	4%	3%
5	Ratio of policy holder's liabilities to shareholder's funds	344%	344%	262%	262%
6	Growth rate of shareholders' fund	4%	4%	13%	13%
7	Ratio of surplus to policyholders' liability	2%	9%	4%	10%
8	Change in net worth ('000)	369,204	369,204	1,100,946	1,100,946
9	Profit after tax/Total Income	3%	4%	5%	5%
10	(Total real estate + loans)/(Cash & invested assets)	NA	NA	NA	NA
11	Total investments/(Capital + Surplus)	347%	347%	280%	280%
12	Total affiliated investments/(Capital+ Surplus)	11.85%	11.85%	7.74%	7.74%
13 *	Investment Yield (Gross and Net)				
	A. With realised Gain				
	Policyholders' Funds:				
	Non-Linked:				
	1. PAR	8.22%	8.12%	7.99%	8.03%
	2. Non-PAR*	8.04%	8.03%	8.16%	8.48%
	Linked:				
	4. Non-PAR	4.56%	4.19%	5.67%	8.16%
	Shareholders' Funds	1.94%	4.93%	6.57%	7.61%
	A. Without realised Gain				
	Policyholders' Funds:				
	Non-Linked:				
	1. PAR	8.39%	7.95%	7.64%	8.01%
	2. Non-PAR*	8.22%	7.94%	7.94%	8.51%
	Linked:				
	4. Non-PAR	3.75%	7.06%	22.32%	13.54%
	Shareholders' Funds	8.79%	3.18%	9.94%	6.37%

FORM L-22 : Analytical Ratios*

Insurer: DHFL Pramerica Life Insurance Company Limited

Date:

31-Dec-18

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

S.No.	Particular	For the Quarter Ended December 2018	Upto the Quarter Ended December 2018	For the Quarter Ended December 2017	Upto the Quarter Ended December 2017
14	Conservation Ratio	85%	85%	85%	88%
15	Persistency Ratio				
	Persistency Ratio by Premium				
	For 13th month+	79.62%	79.62%	78.02%	78.02%
	For 25th month+	71.95%	71.95%	55.80%	55.80%
	For 37th month+	51.03%	51.03%	40.90%	40.90%
	For 49th Month+	38.54%	38.54%	32.85%	32.85%
	for 61st month+	29.15%	29.15%	21.67%	21.67%
	Persistency Ratio by Policy				
	For 13th month+	75.57%	75.57%	73.32%	73.32%
	For 25th month+	67.04%	67.04%	52.27%	52.27%
	For 37th month+	47.50%	47.50%	35.40%	35.40%
	For 49th Month+	33.21%	33.21%	21.65%	21.65%
	for 61st month+	19.87%	19.87%	17.05%	17.05%
16	NPA Ratio				
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-

+ Non Reducing Balance

Equity Holding Pattern for Life Insurers

(Rs in Lakhs)

Particulars		For the Quarter ended December 31, 2018	For the Quarter ended December 31, 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)	1.72	1.98
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	1.72	1.98
6	(iv) Book value per share (Rs)	25.97	24.98

FORM L - 24 Valuation of net liabilities

Insurer: DHFL Pramerica Life Insurance Company Limited

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

(Rs in Lakhs)

S.No.	Particular	As at 31st December 2018	As at 31st December 2017
1	Linked		
a	Life	32,866	26,900
b	General Annuity	-	-
c	Pension	1,398	1,618
d	Health	-	-
2	Non-Linked		
a	Life	298,634	215,827
b	General Annuity	-	-
c	Pension	-	-
d	Health	482	256

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

Insurer: DHFL Pramerica Life Insurance Company Limited

FOR THE QTR ENDED DECEMBER 31st, 2018

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

(Rs in Crore)

Geographical Distribution of Total Business- Individuals													
S.No.	State / Union Territory	Rural				Urban				Total Business			
		No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)	No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)	No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)
1	Andhra Pradesh	98	98	0.49	3.33	289	289	0.97	18.16	387	387	1.46	21.49
2	Arunachal Pradesh	17	17	0.08	0.74	26	26	0.14	1.00	43	43	0.22	1.74
3	Assam	124	124	0.77	4.13	290	289	1.17	11.66	414	413	1.93	15.80
4	Bihar	254	253	0.94	10.91	238	237	0.64	8.17	492	490	1.59	19.08
5	Chattisgarh	90	90	0.34	1.98	306	306	0.77	7.15	396	396	1.11	9.13
6	Goa	2	2	0.01	0.09	14	14	0.08	0.95	16	16	0.09	1.04
7	Gujarat	31	30	0.22	1.25	670	731	4.93	51.45	701	761	5.15	52.70
8	Haryana	280	281	1.19	18.90	325	326	1.25	24.79	605	607	2.44	43.69
9	Himachal Pradesh	208	206	0.96	8.26	537	523	2.07	26.54	745	729	3.03	34.81
10	Jammu & Kashmir	402	400	2.06	11.11	582	578	2.04	17.78	984	978	4.10	28.89
11	Jharkhand	89	89	0.38	3.31	106	106	0.35	3.82	195	195	0.73	7.13
12	Karnataka	133	132	0.60	3.58	328	322	1.20	20.91	461	454	1.79	24.49
13	Kerala	75	74	0.33	3.30	248	246	1.12	12.05	323	320	1.45	15.34
14	Madhya Pradesh	191	190	0.69	5.97	512	503	2.89	29.59	703	693	3.58	35.56
15	Maharashtra	252	249	0.98	9.33	862	857	2.73	63.05	1,114	1,106	3.71	72.37
16	Manipur	82	82	0.39	3.16	173	170	0.54	6.86	255	252	0.92	10.02
17	Meghalaya	5	5	0.01	0.11	20	21	0.08	0.35	25	26	0.10	0.46
18	Mizoram	5	5	0.02	0.56	14	14	0.04	0.45	19	19	0.06	1.01
19	Nagaland	24	24	0.15	1.73	78	78	0.26	2.98	102	102	0.40	4.71
20	Orissa	830	829	1.27	9.99	236	238	0.71	8.70	1,066	1,067	1.98	18.69
21	Punjab	555	549	3.21	20.19	958	953	3.76	45.94	1,513	1,502	6.97	66.13
22	Rajasthan	510	507	2.59	20.87	619	612	1.73	25.37	1,129	1,119	4.32	46.24
23	Sikkim	2	2	0.03	0.04	21	21	0.06	0.54	23	23	0.09	0.57
24	Tamil Nadu	83	81	0.40	2.64	634	621	3.68	32.79	717	702	4.09	35.43
25	Telangana	6	6	0.04	0.32	192	189	1.43	13.68	198	195	1.47	13.99
26	Tripura	3	3	0.02	0.15	43	43	0.10	1.69	46	46	0.13	1.84
27	Uttar Pradesh	606	598	2.33	24.02	1,059	1,042	3.93	52.18	1,665	1,640	6.26	76.20
28	Uttarakhand	372	367	1.54	12.43	253	252	0.83	13.58	625	619	2.37	26.00
29	West Bengal	140	141	0.57	4.40	461	451	1.65	21.75	601	592	2.22	26.14
30	Andaman & Nicobar Islands	-	-	0.00	-	9	8	0.02	0.65	9	8	0.02	0.65
31	Chandigarh	(1)	(1)	0.00	(0.01)	15	15	0.06	1.57	14	14	0.06	1.56
32	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	-	-
33	Daman & Diu	-	-	-	-	1	1	0.00	0.03	1	1	0.00	0.03
34	Delhi	7	7	0.06	0.57	464	464	3.61	45.78	471	471	3.67	46.35
35	Lakshadweep	-	-	-	-	-	-	0.00	-	-	-	0.00	-
36	Puducherry	-	-	-	-	26	26	0.26	2.91	26	26	0.26	2.91
COMPANY TOTAL		5,475	5,440	22.69	187.34	10,609	10,572	45.08	574.85	16,084	16,012	67.77	762.20

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

Insurer: DHFL Pramerica Life Insurance Company Limited

FOR THE QTR ENDED DECEMBER 31st, 2018

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

(Rs in Crore)

Geographical Distribution of Total Business- GROUP													
S.No.	State / Union Territory	Rural				Urban				Total Business			
		No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)	No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)	No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)
1	Andhra Pradesh	-	15	0.00	0.08	-	-	-	-	-	15	0.00	0.08
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	17	79,595	1.27	193.37	1	2,986	0.15	153.04	18	82,581	1.42	346.41
4	Bihar	3	13,588	0.19	33.72	-	10	0.01	0.54	3	13,598	0.21	34.26
5	Chattisgarh	1	80	0.00	0.22	-	-	-	-	1	80	0.00	0.22
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	5	470,350	3.44	1,189.19	-	-	(0.00)	-	5	470,350	3.44	1,189.19
8	Haryana	12	890,159	15.83	2,264.34	17	124,355	17.51	955.10	29	1,014,514	33.34	3,219.45
9	Himachal Pradesh	-	-	-	-	-	44	0.05	2.47	-	44	0.05	2.47
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	10	3,333	0.08	7.67	10	3,333	0.08	7.67
12	Karnataka	12	679,321	7.64	1,205.78	4	6,506	9.37	527.09	16	685,827	17.02	1,732.87
13	Kerala	5	12,318	0.14	31.82	8	3,333	0.11	410.78	13	15,651	0.25	442.60
14	Madhya Pradesh	12	118,705	4.49	1,050.03	-	750	0.07	7.33	12	119,455	4.56	1,057.36
15	Maharashtra	5	137,269	2.17	360.93	2	37,349	34.75	3,260.95	7	174,618	36.92	3,621.88
16	Manipur	4	1,422	0.01	2.21	-	50	0.00	0.41	4	1,472	0.02	2.62
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	13	382,016	7.27	1,056.90	-	-	(0.00)	-	13	382,016	7.26	1,056.90
21	Punjab	-	-	-	-	-	16	0.00	1.60	-	16	0.00	1.60
22	Rajasthan	4	59,414	0.78	171.19	-	-	-	-	4	59,414	0.78	171.19
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	17	404,542	15.47	1,951.13	2	226,406	0.89	293.99	19	630,948	16.37	2,245.13
25	Telangana	-	65,574	0.76	127.29	29	38,205	2.25	1,886.21	29	103,779	3.01	2,013.49
26	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
27	Uttar Pradesh	30	351,258	7.06	1,049.63	3	3,326	0.15	22.47	33	354,584	7.21	1,072.10
28	Uttarakhand	-	-	-	-	6	3,169	0.07	7.29	6	3,169	0.07	7.29
29	West Bengal	26	414,186	6.52	1,098.56	2	179	0.04	1.64	28	414,365	6.56	1,100.20
30	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
31	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
32	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	-	-
33	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
34	Delhi	19	324,048	6.91	909.27	8	3,950	0.28	(29.81)	27	327,998	7.19	879.46
35	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
36	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
COMPANY TOTAL		185	4,403,860	79.96	12,695.67	92	453,967	65.79	7,508.75	277	4,857,827	145.75	20,204.42

** 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 DECEMBER 31st, 2018

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

(Rs in Crore)

Geographical Distribution of Total Business- Individuals													
S.No.	State / Union Territory	Rural				Urban				Total Business			
		No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)	No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)	No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)
1	Andhra Pradesh	424	421	1.80	15.36	1,009	1,027	3.91	54.64	1,433	1,448	5.71	70.00
2	Arunachal Pradesh	77	77	0.18	2.42	131	132	0.30	5.07	208	209	0.49	7.48
3	Assam	518	518	2.50	14.50	882	921	3.59	28.60	1,400	1,439	6.09	43.09
4	Bihar	799	809	2.49	27.24	595	638	1.61	22.48	1,394	1,447	4.10	49.71
5	Chattisgarh	275	275	1.09	7.35	674	702	2.39	17.92	949	977	3.48	25.26
6	Goa	7	7	0.03	0.29	80	75	1.64	16.94	87	82	1.67	17.23
7	Gujarat	149	147	0.76	4.97	2,816	3,564	16.18	164.11	2,965	3,711	16.93	169.08
8	Haryana	1,236	1,256	4.83	58.19	1,366	1,519	5.77	78.14	2,602	2,775	10.60	136.33
9	Himachal Pradesh	831	820	3.37	32.76	1,268	1,246	4.88	58.03	2,099	2,066	8.25	90.80
10	Jammu & Kashmir	1,321	1,307	7.28	33.93	1,425	1,474	6.77	40.79	2,746	2,781	14.05	74.72
11	Jharkhand	284	283	1.13	11.17	286	295	1.08	12.19	570	578	2.22	23.36
12	Karnataka	532	529	2.10	15.43	1,610	1,598	8.78	97.83	2,142	2,127	10.88	113.26
13	Kerala	215	214	0.91	7.80	762	771	3.05	29.03	977	985	3.96	36.82
14	Madhya Pradesh	645	640	2.33	17.09	1,518	1,515	8.02	77.79	2,163	2,155	10.35	94.88
15	Maharashtra	1,141	1,133	3.64	40.14	4,518	4,518	20.68	313.55	5,659	5,651	24.32	353.70
16	Manipur	318	318	1.18	8.42	367	377	1.23	11.79	685	695	2.41	20.21
17	Meghalaya	11	11	0.04	0.31	59	65	0.24	1.84	70	76	0.28	2.15
18	Mizoram	14	14	0.05	0.89	33	33	0.08	1.21	47	47	0.13	2.11
19	Nagaland	111	110	0.56	4.34	196	198	0.85	5.92	307	308	1.41	10.27
20	Orissa	2,599	2,592	3.69	32.58	861	879	2.30	30.02	3,460	3,471	5.99	62.60
21	Punjab	2,273	2,232	11.98	74.12	3,001	3,085	12.81	126.49	5,274	5,317	24.80	200.60
22	Rajasthan	2,054	2,039	7.99	68.53	1,934	1,974	6.41	77.52	3,988	4,013	14.40	146.06
23	Sikkim	19	19	0.11	0.52	54	55	0.21	1.64	73	74	0.32	2.16
24	Tamil Nadu	385	381	1.51	12.46	2,596	2,605	14.24	135.07	2,981	2,986	15.75	147.53
25	Telangana	25	25	0.13	0.90	853	844	4.43	49.64	878	869	4.56	50.54
26	Tripura	16	16	0.08	0.55	112	111	0.31	5.30	128	127	0.39	5.86
27	Uttar Pradesh	2,320	2,295	8.29	75.00	4,035	4,082	14.71	158.74	6,355	6,377	23.00	233.75
28	Uttarakhand	1,258	1,245	4.80	37.36	758	779	2.90	32.24	2,016	2,024	7.71	69.59
29	West Bengal	593	586	2.47	18.89	1,939	1,913	8.04	77.11	2,532	2,499	10.51	96.00
30	Andaman & Nicobar Islands	2	2	0.01	0.05	18	17	0.05	1.03	20	19	0.06	1.09
31	Chandigarh	2	2	0.31	0.06	108	110	1.01	8.36	110	112	1.32	8.42
32	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	-	-
33	Daman & Diu	-	-	-	-	2	2	0.12	0.16	2	2	0.12	0.16
34	Delhi	19	19	0.18	0.76	1,779	1,767	13.64	148.31	1,798	1,786	13.82	149.07
35	Lakshadweep	-	-	-	-	3	3	0.01	0.06	3	3	0.01	0.06
36	Puducherry	-	-	-	-	75	75	0.44	4.72	75	75	0.44	4.72
COMPANY TOTAL		20,473	20,342	77.85	624.39	37,723	38,969	172.68	1,894.27	58,196	59,311	250.53	2,518.66

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

Insurer: DHFL Pramerica Life Insurance Company Limited

UP TO THE QTR ENDED DECEMBER 31st, 2018

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

(Rs in Crore)

Geographical Distribution of Total Business- GROUP													
Sl.No.	State / Union Territory	Rural(Group)				Urban(Group)				Total Business(Group)			
		No. of	No. of Lives	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	1	241,774	6.48	1,112.28	-	7,337	0.24	45.38	1	249,111	6.72	1,157.65
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	43	194,291	3.03	479.53	2	3,122	0.15	159.84	45	197,413	3.18	639.37
4	Bihar	9	24,205	0.37	64.48	-	188	0.03	2.40	9	24,393	0.40	66.88
5	Chattisgarh	1	80	0.00	0.22	-	-	-	-	1	80	0.00	0.22
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	11	703,050	7.65	1,832.14	1	193	0.02	3.86	12	703,243	7.67	1,836.00
8	Haryana	36	2,939,098	66.43	8,640.07	58	400,288	25.09	6,962.39	94	3,339,386	91.52	15,602.46
9	Himachal Pradesh	-	-	-	-	-	170	0.11	5.75	-	170	0.11	5.75
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	10	3,333	0.08	7.67	10	3,333	0.08	7.67
12	Karnataka	27	1,923,274	29.80	4,272.95	40	57,770	91.10	6,410.02	67	1,981,044	120.90	10,682.97
13	Kerala	25	1,158,898	49.56	3,394.50	26	25,516	0.43	2,849.59	51	1,184,414	49.99	6,244.08
14	Madhya Pradesh	34	315,282	13.61	3,176.16	1	865	0.08	8.75	35	316,147	13.69	3,184.91
15	Maharashtra	15	294,494	4.34	779.26	21	164,461	327.65	11,692.99	36	458,955	331.99	12,472.25
16	Manipur	7	3,702	0.03	5.36	-	224	0.02	1.62	7	3,926	0.04	6.97
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	36	1,252,161	22.32	3,383.19	-	36	0.04	1.10	36	1,252,197	22.36	3,384.29
21	Punjab	-	-	-	-	-	9	(0.00)	0.80	-	9	(0.00)	0.80
22	Rajasthan	10	155,915	1.96	448.31	-	-	0.03	17.00	10	155,915	1.99	465.31
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	43	1,189,501	27.76	4,996.21	2	226,684	0.93	318.61	45	1,416,185	28.69	5,314.81
25	Telangana	-	472,808	7.85	1,252.25	49	41,449	2.35	1,950.32	49	514,257	10.20	3,202.57
26	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
27	Uttar Pradesh	87	1,137,821	20.00	3,260.64	4	3,664	0.45	229.00	91	1,141,485	20.45	3,489.64
28	Uttarakhand	2	467	0.00	1.50	6	3,169	0.07	7.29	8	3,636	0.08	8.79
29	West Bengal	72	1,273,511	18.18	3,206.87	13	3,770	0.21	30.81	85	1,277,281	18.39	3,237.69
30	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
31	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
32	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	-	-
33	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
34	Delhi	46	838,215	17.28	2,464.31	20	7,918	0.56	(0.34)	66	846,133	17.83	2,463.97
35	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
36	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
COMPANY TOTAL		505	14,118,547	296.66	42,770.24	253	950,166	449.64	30,704.83	758	15,068,713	746.30	73,475.07

** 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 :31st December 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	86,531.99	Total Investment Assets (as per Balance Sheet)	418,977.40
Investments (Policyholders)	Sch - 8A	297,884.29	Balance Sheet Value of:	
Investments (Linked Liabilities)	Sch - 8B	34,023.20	A. Life Fund	244,549.79
Loans	Sch - 9	1,553.17	B. Pension & General Annuity and Group Business	140,404.39
Fixed Assets	Sch - 10	5,272.86	C. Unit Linked Funds	34,023.22
Current Assets				418,977.40
a. Cash & Bank Balance	Sch - 11	4,846.07		
b. Advances & Other Assets	Sch - 12	30,698.81		
Current Liabilities				
a. Current Liabilities	Sch - 13	32,302.17		
b. Provisions	Sch - 14	35.04		
c. Misc. Exp not Written Off	Sch - 15	-		
d. Debit Balance of P&L A/c				
Total Application as per Balance Sheet (A)		428,473.18		
Less: Other Assets	SCH	Amount		
Loans (if any)	Sch - 9	1,553.17		
Fixed Assets (if any)	Sch - 10	5,272.86		
Cash & Bank Balance (if any)	Sch - 11	4,846.07		
Advances & Other Assets (if any)	Sch - 12	30,160.89		
Current Liabilities	Sch - 13	32,302.17		
Provisions	Sch - 14	35.04		
Misc. Exp not Written Off	Sch - 15	-		
Investments held outside India				
Debit Balance of P&L A/c				
	TOTAL (B)	9,495.78		
Investment Assets	(A-B)	418,977.40		

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 Government Securities	Not Less than 25%	-	51,447.65	239.49	12,538.71	65,680.47	129,906.31	52%	0.00	129,906.31	129,954.88
2 Central Govt. Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not Less than 50%	-	55,073.45	239.49	13,656.67	69,920.47	138,890.07	56%	0.00	138,890.07	138,830.73
3 Investment Subject to Exposure Norms							-			-	-
a. Housing & Infrastructure							-			-	-
i) Approved Investments	Not Less than 15%	-	13,068.46	144.68	8,474.75	39,180.52	60,868.42	24%	(1.69)	60,866.72	60,740.28
ii) Other Investments		-	-	-	-	-	-	0%		-	-
b. i) Approved Investments	Not exceeding 35%	-	17,946.26	35.00	3,858.53	19,284.96	41,124.75	16%	(4,907.17)	36,217.57	36,135.37
ii) Other Investments		-	6,158.04	-	500.00	2,207.50	8,865.54	4%	(290.12)	8,575.43	8,575.43
Total Life Fund	100%	-	92,246.22	419.17	26,489.95	130,593.44	249,748.78	100%	(5,198.98)	244,549.79	244,281.80

B. PENSION AND GENERAL ANNUITY FUND		% as per Reg	PH		Book Value	Actual %	FVC Amount	Total Fund	Market Value
			PAR	NON PAR					
			(a)	(b)	(c) =(a) +(b)	(d)	(e)	(f) = (c)+(e)	(g)
1	Central Government Securities	Not Less than 20%	-	60,850.02	60,850.02	43.33%	0.00	60,850.02	60,522.48
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not Less than 40%	-	72,747.56	72,747.56	51.81%	0.00	72,747.56	72,218.92
3	Balanced Inv to be in Approved investment	Not Exceeding 60%	-	66,175.72	66,175.72	47.13%	6.10	66,181.82	65,830.18
4	Other Investment			1,500.00	1,500.00	1.07%	(24.98)	1,475.02	1,475.02
Total Pension, General Annuity Fund		100%	-	140,423.28	140,423.28	100.00%	(18.88)	140,404.39	139,524.12

LINKED BUSINESS

C. LINKED FUNDS		% as per Reg	PH		Total Fund	Actual %
			PAR	NON PAR		
			(a)	(b)	(c) =(a) +(b)	(d)
1	Approved Investment	Not Less than 75%	-	32,174.66	32,174.66	94.57%
2	Other Investments	Not More than 25%	-	1,848.55	1,848.55	5.43%
Total Linked Insurance Fund		100%	-	34,023.22	34,023.22	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 : 21st January 2019

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. 5.38 Crs has been done in Schedule 12 and shown as investments in the shareholders portfolio.

FORM L-27-UNIT LINKED BUSINESS

Insurer: DHFL Pramerica Life Insurance Company Limited
Registration No. 140; Date of Registration with the IRDAI: June 27, 2008
Statement as on :31st December 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	Multicap Opportunities Fund	Liquid Fund	Discontinued Policy Fund	Total of All Funds
SFIN Number	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	ULIF01106/02/18MUL CAPOPP0140	ULIF00920/01/11L IQUIDFUND140	ULIF01024/02/11DIS CONFUND140	
Opening Balance (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
Add:Inflow during the Quarter	3,309.77	478.40	396.00	3,859.02	22.36	7.01	9.64	89.37	281.28	281.43	651.91	9,386.20
Increase / (Decrease) Value of Inv [Net]	209.66	109.56	61.42	(106.03)	6.52	2.81	1.25	(18.37)	3.03	3.78	42.68	316.33
Less:Outflow during the Quarter	3,059.84	409.36	322.93	3,644.77	26.03	5.31	8.83	156.48	162.95	188.40	592.12	8,577.02
Total Investible Funds (Market value)	4,903.68	4,295.50	6,353.46	14,031.12	150.89	127.12	152.15	946.13	121.37	235.25	2,706.51	34,023.18

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		Multicap Opportunities 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	Actual Inv.	% Actual
Approved Investments (>=75%)																								
Government Bonds	2,791.26	57%	1,327.25	31%	904.18	14%	-	0%	72.39	48%	49.34	39%	24.72	16%	-	0%	-	0%	296.80	126%	2,665.44	98%	8,131.38	24%
State Government securities	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%
Corporate Bonds	1,000.93	20%	762.64	18%	573.69	9%	-	0%	51.88	34%	20.47	16%	-	0%	-	0%	-	0%	-	0%	-	0%	2,409.61	7%
Infrastructure Bonds	641.41	13%	655.32	15%	805.54	13%	-	0%	20.45	14%	19.90	16%	32.59	21%	-	0%	-	0%	-	0%	-	0%	2,175.23	6%
Equity	-	0%	1,244.88	29%	3,697.28	58%	11,777.63	84%	-	0%	36.39	29%	92.24	61%	867.89	92%	125.25	103%	-	0%	-	0%	17,841.55	52%
Money Market	-	0%	-	0%	-	0%	800.09	6%	-	0%	-	0%	-	0%	-	0%	50.01	41%	-	0%	100.01	4%	950.11	3%
Mutual Funds	69.00	1%	33.00	1%	38.00	1%	59.00	0%	-	0%	-	0%	-	0%	49.00	5%	-	0%	-	0%	11.00	0%	259.00	1%
Deposit with banks	12.00	0%	20.00	0%	33.00	1%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	65.00	0%
Sub Total (A)	4,514.60	92%	4,043.09	94%	6,051.69	95%	12,636.72	90%	144.72	96%	126.10	99%	149.55	98%	916.89	97%	175.26	144%	296.80	126%	2,776.45	103%	31,831.87	94%
Current Assets:																								
Accrued Interest	460.16	9%	265.00	6%	189.15	3%	-	0%	4.42	3%	1.56	1%	1.61	1%	(0.00)	0%	-	0%	-	0%	-	0%	921.89	3%
Dividend Receivable	-	0%	0.35	0%	0.86	0%	3.23	0%	-	0%	0.01	0%	0.02	0%	0.22	0%	-	0%	-	0%	-	0%	4.69	0%
Bank Balance	6.13	0%	5.69	0%	8.53	0%	17.31	0%	0.24	0%	1.06	1%	0.43	0%	1.92	0%	5.31	4%	0.32	0%	1.58	0%	48.52	0%
Receivable for Sale of Investments	-	0%	-	0%	-	0%	2.46	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	2.46	0%
Other Current Assets (for Investments)	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%
Less: Current Liabilities																								
Payable for Investments	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	(53.93)	-44%	-	0%	-	0%	(53.93)	0%
Fund Mgmt Charges Payable	(5.90)	0%	(5.92)	0%	(8.68)	0%	(18.79)	0%	(0.19)	0%	(0.18)	0%	(0.21)	0%	(1.29)	0%	(0.10)	0%	(0.36)	0%	(1.37)	0%	(43.00)	0%
Other Current Liabilities (for Investments)	(93.80)	-2%	(109.11)	-3%	(120.28)	-2%	(42.04)	0%	(5.80)	-4%	(3.82)	-3%	(4.82)	-3%	(21.33)	-2%	(5.16)	-4%	(61.52)	-26%	(70.14)	-3%	(537.84)	-2%
Sub Total (B)	366.58	7%	156.01	4%	69.58	1%	(37.83)	0%	(1.33)	-1%	(1.38)	-1%	(2.97)	-2%	(20.49)	-2%	(53.89)	-44%	(61.56)	-26%	(69.94)	-3%	342.79	1%
Other Investments (<=25%)																								
Corporate Bonds	22.50	0%	15.00	0%	22.50	0%	-	0%	7.50	5%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	67.50	0%
Infrastructure Bonds	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%
Equity	-	0%	81.40	2%	209.70	3%	604.20	4%	-	0%	2.41	2%	5.58	4%	49.73	5%	-	0%	-	0%	-	0%	953.01	3%
Mutual funds	-	0%	-	0%	-	0%	828.04	6%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	828.04	2%
Money Market	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%
Others	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%
Sub Total (C)	22.50	0%	96.40	2%	232.20	4%	1,432.24	10%	7.50	5%	2.41	2%	5.58	4%	49.73	5%	-	0%	-	0%	-	0%	1,848.55	5%
Total (A + B + C)	4,903.68	100%	4,295.51	100%	6,353.47	100%	14,031.13	100%	150.89	100%	127.13	100%	152.16	100%	946.14	100%	121.37	100%	235.25	100%	2,706.51	100%	34,023.22	100%
Fund Carried Forward (as per LB 2)	4,903.68		4,295.51		6,353.47		14,031.13		150.89		127.13		152.16		946.14		121.37		235.25		2,706.51		34,023.22	

Date : 21st January 2019

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

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

FORM L-28-ULIP-NAV

Insurer: DHFL Pramerica Life Insurance Company Limited

PART - C

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

Statement as on :31st December 2018

Link to FORM 3A (Part B)

Periodicity of Submission : Quarterly

(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	4,903.68	21.1176	21.1176	20.1920	19.9667	20.1241	19.8880	6.18%	7.41%	21.1554
2	Balanced Fund	ULIF00227/08/08BALAN CFUND140	27-Aug-08	4,295.51	24.2105	24.2105	23.6158	23.2695	23.1231	23.3732	3.58%	8.36%	24.3016
3	Growth Fund	ULIF00327/08/08GROW THFUND140	27-Aug-08	6,353.47	25.9643	25.9643	25.7217	25.2257	24.6503	25.4814	1.90%	9.33%	26.8250
4	Large Cap Equity Fund	ULIF00427/08/08LARCA PFUND140	27-Aug-08	14,031.13	28.1836	28.1836	28.4248	27.6849	26.5625	28.1441	0.14%	10.68%	30.2728
5	Pension Debt Fund	ULIF00509/02/09PENDE BFUND140	09-Feb-09	150.89	18.9145	18.9145	18.1352	18.3011	18.4865	18.2848	3.44%	5.92%	18.9353
6	Pension Balanced Fund	ULIF00609/02/09PENBA LFUND140	09-Feb-09	127.13	23.5754	23.5754	23.0663	22.7077	22.6197	22.9248	2.84%	7.94%	23.6501
7	Pension Growth Fund	ULIF00709/02/09PENG ROFUND140	09-Feb-09	152.16	30.7955	30.7955	30.5428	29.9372	29.2857	30.3144	1.59%	9.53%	31.8878
8	Pension Dynamic Equity Fund	ULIF00809/02/09PENDY EFUND140	09-Feb-09	946.14	33.4875	33.4875	34.0488	32.9461	31.6937	33.5684	-0.24%	10.49%	36.0833
9	Multicap Opportunities Fund	ULIF01106/02/18MULCA POPP0140	23-Oct-18	121.37	10.3999	10.3999	-	-	-	-	0.00%	0.00%	10.5683
10	Liquid Fund	ULIF00920/01/11LIQUID FUND140	20-Jan-11	235.25	16.3363	16.3363	16.1039	15.8853	15.6925	15.5077	5.34%	5.33%	16.3363
11	Discontinued Policy Fund	ULIF01024/02/11DISCO NFUND140	24-Feb-11	2,706.51	17.4642	17.4642	17.1910	16.9333	16.6953	16.4661	6.06%	6.22%	17.4642
TOTAL				34,023.22									

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 : 21st January 2019

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: 31-Dec-18

(Rs in Lakhs)

Detail Regarding debt securities-Life								
Particulars	MARKET VALUE				Book Value			
	As At 31st Dec'18	% Total	As At 31st Dec'17	% Total	As At 31st Dec'18	% Total	As At 31st Dec'17	% Total
Break down by credit rating								
AAA rated	68,789.30	31%	57,197.62	32%	69,278.93	31%	55,971.83	31%
AA or better	11,937.54	5%	6,320.39	4%	11,656.56	5%	6,143.21	3%
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	3,682.50	2%	0.00	0%	3,682.50	2%	0.00	0%
Any other-Sovereign Securities	138,830.73	62%	116,045.77	65%	138,890.07	62%	117,669.71	65%
	223,240.07	100%	179,563.78	100%	223,508.06	100%	179,784.75	100%

BREAKDOWN BY RESIDUAL MATURITY

Up to 1 year	2460.53	1.10%	745.19	0%	2,451.97	1.10%	744.11	0%
more than 1 year and upto 3 years	11,538.34	5.17%	7,466.18	4%	11,358.01	5.08%	7,324.50	4%
More than 3 years and up to 7 years	41,029.20	18.38%	39,383.36	22%	41,095.44	18.39%	38,524.54	21%
More than 7 years and up to 10 years	64,875.73	29.06%	53,285.97	30%	65,746.27	29.42%	54,063.50	30%
More than 10 years and up to 15 years	32,392.76	14.51%	30,739.01	17%	32,949.17	14.74%	30,834.05	17%
More than 15 years and up to 20 years	3,730.72	1.67%	5,057.16	3%	3,663.73	1.64%	5,069.73	3%
Above 20 years	67,212.79	30.11%	42,886.92	24%	66,243.47	29.64%	43,224.33	24%
	223,240.07	100.00%	179,563.78	100%	223,508.06	100.00%	179,784.75	100%

Breakdown by type of the issuer

a. Central Government	129,954.88	58%	111,268.02	62%	129,906.31	58%	112,788.32	63%
b. State Government	8,875.84	4%	4,777.75	3%	8,983.76	4%	4,881.40	3%
c. Corporate Securities	84,409.34	38%	63,518.01	35%	84,617.99	38%	62,115.04	35%
	223,240.07	100%	179,563.78	100%	223,508.06	100%	179,784.75	100%

Note

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

PERIODIC DISCLOSURES

FORM L-29 : Detail regarding debt securities

Insurer: DHFL Pramerica Life Insurance Company Limited

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

Date: 31-Dec-18

Periodicity of Submission : Quarterly

(Rs in Lakhs)

Detail Regarding debt securities-Pension								
Particulars	MARKET VALUE				Book Value			
	As At 31st Dec'18	% Total	As At 31st Dec'17	% Total	As At 31st Dec'18	% Total	As At 31st Dec'17	% Total
Break down by credit rating								
AAA rated	51013.65	38%	37,305.98	38%	51531.99	38%	36,940.72	37%
AA or better	11131.26	8%	8,941.42	9%	10964.56	8%	8,711.81	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	0.00	0%	0.00	0%	0.00	0%	0.00	0%
Any other-Sovereign Securities	72218.92	54%	52,217.51	53%	72747.56	54%	53,626.81	54%
	134363.83	100%	98,464.91	100%	135244.11	100%	99,279.34	100%

BREAKDOWN BY RESIDUALMATURITY

Up to 1 year	2355.96	1.75%	19.71	0%	2,354.52	1.74%	19.67	0%
more than 1 year and upto 3 years	8905.92	6.63%	9,329.45	9%	8,926.14	6.60%	9,175.19	9%
More than 3 years and up to 7 years	48000.62	35.72%	28,452.72	29%	48,302.13	35.71%	28,290.07	28%
More than 7 years and up to 10 years	31193.00	23.22%	34,050.67	35%	31,614.74	23.38%	34,271.60	35%
More than 10 years and up to 15 years	22866.45	17.02%	12,372.65	13%	23,325.50	17.25%	12,697.69	13%
More than 15 years and up to 20 years	5184.60	3.86%	8,376.17	9%	5,151.54	3.81%	8,763.97	9%
Above 20 years	15857.28	11.80%	5,863.55	6%	15,569.55	11.51%	6,061.17	6%
	134,363.83	100.00%	98,464.91	100%	135,244.11	100.00%	99,279.34	100%

Breakdown by type of the issuer

a. Central Government	60,522.48	45%	42,838.45	44%	60,850.02	45%	44,161.81	44%
b. State Government	11,696.44	9%	9,379.06	10%	11,897.54	9%	9,465.00	10%
c. Corporate Securities	62,144.91	46%	46,247.40	47%	62,496.55	46%	45,652.53	46%
	134,363.83	100%	98,464.91	100%	135,244.11	100%	99,279.34	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

1

FORM L-29 : Detail regarding debt securities

Insurer: DHFL Pramerica Life Insurance Company Limited

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

Periodicity of Submission : Quarterly

Date: 31-Dec-18

(Rs in Lakhs)

Detail Regarding debt securities-Linked								
Particulars	MARKET VALUE				Book Value			
	As At 31st Dec'18	% Total	As At 31st Dec'17	% Total	As At 31st Dec'18	% Total	As At 31st Dec'17	% Total
Break down by credit rating								
AAA rated	3614.72	28%	3,612.43	33%	3632.37	28%	3,530.33	32%
AA or better	970.11	8%	957.24	9%	953.65	7%	943.48	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	8131.38	64%	6,521.66	59%	8113.99	63%	6,628.13	60%
	12783.72	100%	11,091.32	100%	12790.66	100%	11,101.93	100%

BREAKDOWN BY RESIDUAL MATURITY

Up to 1 year	4096.62	32.05%	2,872.68	26%	4,105.03	32.09%	2,871.55	26%
more than 1 year and upto 3 years	1884.97	14.75%	1,707.73	15%	1,900.27	14.86%	1,689.75	15%
More than 3 years and up to 7 years	2749.15	21.51%	3,877.75	35%	2,761.77	21.59%	3,856.18	35%
More than 7 years and up to 10 years	2784.36	21.78%	1,734.09	16%	2,782.86	21.76%	1,765.27	16%
More than 10 years and up to 15 years	857.20	6.71%	619.58	6%	836.98	6.54%	631.13	6%
More than 15 years and up to 20 years	411.42	3.22%	279.50	3%	403.76	3.16%	288.05	3%
Above 20 years	0.00	0.00%	0.00	0%	0.00	0.00%	0.00	0%
	12,783.72	100.00%	11,091.32	100%	12,790.66	100.00%	11,101.93	100%

Breakdown by type of the issuer

a. Central Government	8,131.38	64%	6,521.66	59%	8,113.99	63%	6,628.13	60%
b. State Government	0.00	0%	0.00	0%	0.00	0%	0.00	0%
c. Corporate Securities	4,652.33	36%	4,569.66	41%	4,676.67	37%	4,473.81	40%
	12,783.72	100%	11,091.32	100%	12,790.66	100%	11,101.93	100%

Note

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

FORM L-30 : Related Party Transactions

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

Date: 31-Dec-18

(Rs in Lakhs)

S.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received*			
				For the quarter ended Dec 31, 2018	Up to the quarter ended Dec 31, 2018	For the quarter ended Dec 31, 2017	Up to the quarter ended Dec 31, 2017
1	Prudential International Insurance Service Co. LLC	Associated Enterprise	Recovery of Expenses	18	38	20	78
3	Prudential International Insurance Service Co. LLC	Associated Enterprise	Reimbursement of IT Infrastructure Support	37	37	-	-
3	Prudential International Insurance Service Co. LLC	Associated Enterprise	Reimbursement of Expenses	-	17	-	-
4	Key Management Personnel	Key Management Personnel	Receiving of services	424	1,286	469	1,319
5	Dewan Housing Finance Corporation Limited	Shareholders with Significant influence	Commission Expense	101	2,677	1,080	1,744
6	Dewan Housing Finance Corporation Limited	Shareholders with Significant influence	Rent Paid	3	10	-	-
7	Dewan Housing Finance Corporation Limited	Shareholders with Significant influence	Premium Income	519	26,057	13,001	39,769
8	Aadhar Housing Finance Ltd(Formerly Known as DHFL Vyasya Housing Finance Ltd)	Shareholders with Significant influence	Premium Income	916	8,689	3,870	9,633
9	Avanse Financial Services Limited	Shareholders with Significant influence	Premium Income	58	806	94	718
10	Key Management Personnel	Key Management Personnel	Premium Income	1	2	0	1
11	DHFL Pramerica mutual fund(Managed by DHFL Pramerica Asset Managers Private Limited)	Shareholders with Significant influence	Purchase of Mutual fund	7,949	21,279	4,000	15,280
12	DHFL Pramerica mutual fund(Managed by DHFL Pramerica Asset Managers Private Limited)	Shareholders with Significant influence	Sale of Mutual fund	9,955	21,298	4,939	15,290
13	DHFL Pramerica mutual fund(Managed by DHFL Pramerica Asset Managers Private Limited)	Shareholders with Significant influence	Profit and Loss on mutual fund	6	19	4	10
14	Dewan Housing Finance Corporation Limited	Shareholders with Significant influence	Investment Income	257	713	200	546
15	Dewan Housing Finance Corporation Limited	Shareholders with Significant influence	Unallocated Premium	43	102	(619)	797
16	Aadhar Housing Finance Ltd(Formerly Known as DHFL Vyasya Housing Finance Ltd)	Shareholders with Significant influence	Unallocated Premium	-	105	311	509
17	Arthveda Fund Manangement Private Limited	Shareholders with Significant influence	Unallocated Premium	6	6	4	6
18	Arthveda Fund Manangement Private Limited	Shareholders with Significant influence	Premium Income	0	0	-	-
19	Avanse Financial Services Limited	Shareholders with Significant influence	Unallocated Premium	-	16	(5)	10
20	DHFL Pramerica Assets Managers Private Limited	Shareholders with Significant influence	Premium Income	8	8	6	6
21	DHFL Pramerica Assets Managers Private Limited	Shareholders with Significant influence	Unallocated Premium	2	3	1	2
22	DHFL Investments Limited	Shareholders with Significant influence	Deposit Paid	-	-	1	1
23	DHFL Investments Limited	Shareholders with Significant influence	Deposit Received	-	-	-	1
24	Avanse Financial Services Limited	Shareholders with Significant influence	Commission Expense	12	165	27	46
25	Aadhar Housing Finance Ltd(Formerly Known as DHFL Vyasya Housing Finance Ltd)	Shareholders with Significant influence	Investments	2,934	2,934	-	-
26	Aadhar Housing Finance Ltd(Formerly Known as DHFL Vyasya Housing Finance Ltd)	Shareholders with Significant influence	Investment Income	11	11	-	-
27	Aadhar Housing Finance Ltd(Formerly Known as DHFL Vyasya Housing Finance Ltd)	Shareholders with Significant influence	Commission Expense	61	479	8	22
28	Dewan Housing Finance Corporation Limited	Shareholders with Significant influence	Purchase of Bonds	-	-	-	1,591
29	Dewan Housing Finance Corporation Limited	Shareholders with Significant influence	Allotment of bonds	-	4,500	-	-
30	Dewan Housing Finance Corporation Limited	Shareholders with Significant influence	Sale of Bonds	-	-	-	1,611
31	Dewan Housing Finance Corporation Limited	Shareholders with Significant influence	Interest Income on Application Money	-	12	-	-
32	DHFL General Insurance Ltd	Shareholders with Significant influence	Premium Income	0	8	-	-
33	DHFL General Insurance Ltd	Shareholders with Significant influence	Unallocated Premium	-	3	-	-
34	WGC Management Services Private Limited	Shareholders with Significant influence	Premium Income	0	3	-	-
35	Wadhawan Sports Private Limited	Shareholders with Significant influence	Premium Income	1	1	-	-
36	Wadhawan Sports Private Limited	Shareholders with Significant influence	Unallocated Premium	0	1	-	-
37	RKW Developers Private Limited	Shareholders with Significant influence	Premium Income	5	5	-	-
38	RKW Developers Private Limited	Shareholders with Significant influence	Unallocated Premium	(0)	3	-	-
39	Key Management Personnel	Key Management Personnel	Unallocated Premium	-	0	-	-
40	Key Management Personnel	Key Management Personnel	Reimbursement of Expenses	-	-	3	26
41	Dewan Housing Finance Corporation Limited	Shareholders with Significant influence	Investments	11,366	11,366	-	-
42	Wadhawan Wealth Managers Private Limited (Formerly WGC Advanced Healthcare Private Limited)	Shareholders with Significant influence	Premium Income	9	9	-	-
43	JVPD One Builder LLP	Shareholders with Significant influence	Premium Income	0	0	-	-

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

Insurer: DHFL Pramerica Life Insurance Company Limited

Date: 31-Dec-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. Jan van den Berg	Non-Executive Director	
6	Mr. Nitin Gupta	Non-Executive Independent Director	
7	Ms. Sindhushree Khullar	Non-Executive Independent Director	
8	Mr. Srinath Sridharan	Non-Executive Director	
9	Mr. Sunjoy Joshi	Non-Executive Independent Director	
10	Ms. Kalpana Sampat	Chief Operating Officer	
11	Mr. Ajay Chaturvedi	Appointed Actuary	
12	Mr. Alok Mehrotra	Chief Financial Officer	
13	Mr. Amit Chand Patra	Chief Investment Officer	
14	Mr. Anshuman Verma	Chief Marketing & Digital Officer	
15	Mr. K. Sridharan	Chief Risk Officer	
16	Mr. Mayank Goel	Company Secretary	
17	Mr. Rajesh Kumar Sood	Chief Distribution Officer	
18	Mr. Sharad Kumar Sharma	Chief Human Resources Officer	
19	Ms. Sonali Athalye	Chief Compliance Officer	
20	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:		33,973,798
	Deduct:		
02	Mathematical Reserves		33,338,075
03	Other Liabilities		
04	Excess in Policyholders' funds (01-02-03)		635,723
05	Available Assets in Shareholders Fund:		7,889,881
	Deduct:		
06	Other Liabilities of shareholders' fund		-
07	Excess in Shareholders' funds (05-06)		7,889,881
08	Total ASM (04)+(07)		8,525,603
09	Total RSM	Note 1	1,775,286
10	Solvency Ratio (ASM/RSM)		480%

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-Dec-18

Name and Signature of Appointed Actuary

[Ajay Chaturvedi]

Name and Signature of Mentor to Appointed Actuary

[Hema Malini Ramakrishnan]

Notes

- Item No. 01 shall be the amount of the Adjusted Value of Assets as mentioned in Form Assets AA as specified under Schedule I of Insurance Regulatory and Development Authority of India (Actuarial Reports and Abstract for Life Insurance Business) Regulations, 2016;
- Item No. 02 shall be the amount of Mathematical Reserves as mentioned in Form H;
- Item Nos. 03 and 06 shall be the amount of other liabilities as mentioned in the Balance Sheet;
- Items No. 05 shall be the amount of the Total Assets as mentioned in Form Assets AA as specified under Schedule I of Insurance Regulatory and Development Authority of India (Actuarial Reports and Abstract for Life Insurance Business) Regulations, 2016.

FORM L-33-NPAs

Insurer: DHFL Pramerica Life Insurance Company Limited

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

Statement as on :31st December 2018

Periodicity of Submission : Quarterly

Name of the Fund Life Fund

(Rs in Lakhs)

S.No.	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD (As at 31- December- 18)	Prev. FY (As at 31- Mar-18)	YTD (As at 31- December- 18)	Prev. FY (As at 31- Mar-18)	YTD (As at 31- December- 18)	Prev. FY (As at 31- Mar-18)	YTD (As at 31- December- 18)	Prev. FY (As at 31- Mar-18)	YTD (As at 31- December- 18)	Prev. FY (As at 31- Mar-18)
1	Investment Asset (As per Form3A/3B - Total Fund)	84,617.99	66,213.48	-	-	65.00	65.00	159,866.81	144,022.30	244,549.79	210,300.79
2	Gross NPA	3,682.50	-	-	-	-	-	-	-	3,682.50	-
3	% of Gross NPA on Investment Assets(2/1)	4.35%	-	-	-	-	-	-	-	1.51%	-
4	Provision made on NPA	-	-	-	-	-	-	-	-	-	-
5	Provision as a % of NPA(4/2)	-	-	-	-	-	-	-	-	-	-
6	Provision on standard assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets(1 - 4)	84,617.99	66,213.48	-	-	65.00	65.00	159,866.81	144,022.30	244,549.79	210,300.79
8	Net NPA (2 - 4)	3,682.50	-	-	-	-	-	-	-	3,682.50	-
9	% of Net NPA to Net Investments Assets(8/7)	4.35%	-	-	-	-	-	-	-	1.51%	-
10	Write off made during the Period	1,227.50	-	-	-	-	-	-	-	1,227.50	-

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 : 21st January 2019

Signature:

Full name:

Designation:

Alok Mehrotra

Chief Financial Officer

Note:

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

FORM L-33-NPAs

Insurer: DHFL Pramerica Life Insurance Company Limited

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

Statement as on :31st December 2018

Periodicity of Submission : Quarterly

Name of the Fund Pension & General Annuity And Group Fund

(Rs in Lakhs)

S.No.	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD (As at 31- December- 18)	Prev. FY (As at 31- Mar-18)	YTD (As at 31- December- 18)	Prev. FY (As at 31- Mar-18)	YTD (As at 31- December- 18)	Prev. FY (As at 31- Mar-18)	YTD (As at 31- December- 18)	Prev. FY (As at 31- Mar-18)	YTD (As at 31- December-18)	Prev. FY (As at 31-Mar- 18)
1	Investment Asset (As per Form3A/3B - Total Fund)	62,496.55	53,515.10	-	-	-	-	77,907.84	63,691.63	140,404.39	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)	62,496.55	53,515.10	-	-	-	-	77,907.84	63,691.63	140,404.39	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 : 21st January 2019

Note:

Signature:

Full name:

Designation:

Alok Mehrotra

Chief Financial Officer

1.The above statement,in the case of"life" insurers shall be prepared"fund-wise"Viz. life-Fund, pension & General Annuity and Group business and ULIP Fund.

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

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

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

5.Net Investment assets is net of "provisions"

6.Net NPA is gross NPAs less provisions

7.Write off as approved by the Board

FORM L-33-NPAs

Insurer: DHFL Pramerica Life Insurance Company Limited

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

Statement as on :31st December 2018

Periodicity of Submission : Quarterly

Name of the Fund Unit Linked Funds

(Rs in Lakhs)

S.No.	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD (As at 31- December-18)	Prev. FY (As at 31- Mar-18)	YTD (As at 31- December-18)	Prev. FY (As at 31-Mar- 18)	YTD (As at 31- December-18)	Prev. FY (As at 31-Mar- 18)	YTD (As at 31- December-18)	Prev. FY (As at 31-Mar- 18)	YTD (As at 31- December-18)	Prev. FY (As at 31-Mar- 18)
1	Investment Asset (As per Form3A/3B - Total Fund)	4,652.33	4,966.22	-	-	65.00	65.00	29,305.89	24,790.13	34,023.22	29,821.35
2	Gross NPA	67.50	-	-	-	-	-	-	-	67.50	-
3	% of Gross NPA on Investment Assets(2/1)	1.45%	-	-	-	-	-	-	-	0.20%	-
4	Provision made on NPA	-	-	-	-	-	-	-	-	-	-
5	Provision as a % of NPA(4/2)	-	-	-	-	-	-	-	-	-	-
6	Provision on standard assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets(1 - 4)	4,652.33	4,966.22	-	-	65.00	65.00	29,305.89	24,790.13	34,023.22	29,821.35
8	Net NPA (2 - 4)	67.50	-	-	-	-	-	-	-	67.50	-
9	% of Net NPA to Net Investments Assets(8/7)	1.45%	-	-	-	-	-	-	-	0.20%	-
10	Write of made during the Period	22.50	-	-	-	-	-	-	-	22.50	-

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 : 21st January 2019

Signature:

Full name:

Designation:

Alok Mehrotra

Chief Financial Officer

Note:

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

FORM L-34-YIELD ON INVESTMENTS

Insurer: DHFL Pramerica Life Insurance Company Limited
Registration No. 140; Date of Registration with the IRDAI: June 27, 2008
Statement as on :31st December 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	127,659.70	2,626.84	2.06%	2.06%	125,349.27	7,254.86	5.79%	5.79%	99,956.73	5,831.07	5.83%	5.83%
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	1,464.23	11.68	0.80%	0.80%	1,464.23	11.68	0.80%	0.80%	-	-	0.00%	0.00%
4	B03 State Government Guaranteed Loans	SGGL	8,348.57	231.48	2.77%	2.77%	6,293.05	434.85	6.91%	6.91%	3,391.45	226.00	6.66%	6.66%
5	B04 Other Approved Securities (excluding Infrastructure Investments)	SGOA	512.34	9.51	1.86%	1.86%	512.77	28.53	5.56%	5.56%	514.47	28.53	5.55%	5.55%
6	C06 Bonds/ Debentures/ CPs/ Loans - Promotor Group	HDPG	7,021.17	158.89	2.26%	2.26%	6,512.75	447.71	6.87%	6.87%	5,844.92	411.99	7.05%	7.05%
7	C09 Bonds/Debentures issued by NHB/ Institutions accredited by NHB	HTDN	5,987.58	138.07	2.31%	2.31%	5,471.88	392.92	7.18%	7.18%	5,069.09	340.14	6.71%	6.71%
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	459.75	-	0.00%	0.00%	421.83	2.95	0.70%	0.70%	204.77	10.08	4.92%	4.92%
11	C20 Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	198.26	-	0.00%	0.00%	195.63	2.36	1.21%	1.21%	11.38	1.78	15.67%	15.67%
12	C26 Long Term Bank Bonds Approved Investment-Infrastructure	ILBI	2,000.00	42.36	2.12%	2.12%	2,000.00	126.19	6.31%	6.31%	2,000.00	125.97	6.30%	6.30%
13	C27 Infrastructure - PSU - Debentures/ Bonds	IPTD	41,761.55	887.93	2.13%	2.13%	40,516.85	2,562.09	6.32%	6.32%	31,865.24	2,068.35	6.49%	6.49%
14	C29 Infrastructure - Other Corporate Securities- Debentures/ Bonds	ICTD	950.00	19.56	2.06%	2.06%	2,067.59	131.65	6.37%	6.37%	1,755.95	151.72	8.64%	8.64%
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	9,638.87	56.14	0.58%	0.58%	10,544.67	137.15	1.30%	1.30%	13,865.00	456.93	3.30%	3.30%
17	D01 PSU - (Approved Investment)-Equity Shares quoted	EAQ	1,288.19	1.35	0.10%	0.10%	1,289.14	7.56	0.59%	0.59%	862.65	8.88	1.03%	1.03%
18	D39 Additional Tier I (Basel III Complaint) Perpetual Bonds	EAPB	2,242.92	53.35	2.38%	2.38%	2,888.37	203.49	7.05%	7.05%	3,265.18	218.65	6.70%	6.70%
19	D05 Corporate Securities - Bonds - (Taxable)	EPBT	8,842.03	179.35	2.03%	2.03%	6,794.95	402.71	5.93%	5.93%	2,477.44	139.19	5.62%	5.62%
20	D09 Corporate Securities (Approved Investment) -Debentures	ECOS	7,805.41	185.61	2.38%	2.38%	7,356.03	522.00	7.10%	7.10%	7,078.96	539.07	7.62%	7.62%
21	D16 Deposits - Deposit with scheduled banks	ECDB	65.00	3.18	4.90%	4.90%	65.00	9.30	14.31%	14.31%	474.09	29.89	6.31%	6.31%
22	D18 Deposits - Money at call and short notice with banks /Repo	ECMR	8,884.17	131.97	1.49%	1.49%	8,740.07	135.85	1.55%	1.55%	-	-	0.00%	0.00%
23	D23 Application Money	ECAM	-	-	0.00%	0.00%	1,250.05	4.01	0.32%	0.32%	1,299.92	2.86	0.22%	0.22%
24	D29 Mutual Funds - Gilt/ G Sec/ Liquid Schemes	EGMF	1,999.21	36.83	1.84%	1.84%	6,255.41	331.28	5.30%	5.30%	5,170.92	247.48	4.79%	4.79%
25	D30 Mutual Funds - (under Insurer's Promoter Group)	EMPG	1,381.43	5.92	0.43%	0.43%	1,173.86	19.14	1.63%	1.63%	688.57	10.20	1.48%	1.48%
26	E03 Other than Approved Investments - Equity Shares (incl PSUs and Unlisted)	OESH	98.29	-	0.00%	0.00%	122.72	0.03	0.03%	0.03%	77.96	10.06	12.91%	12.91%
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	537.84	(8.93)	-1.66%	-1.66%	537.84	(14.94)	-2.78%	-2.78%	541.99	34.99	0.00%	0.00%
29	E19 Passively managed Equity ETF (Non Promoter Group)	OETF	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
30	E28 Additional Tier 1 (Basel III complaint) Perpetual Bonds - (Private Banks)	OAPB	2,438.90	22.12	0.91%	0.91%	2,438.90	22.12	0.91%	0.91%	-	-	0.00%	0.00%
31	E25 Reclassified Approved investments - Debt	ORAD	2,525.88	(1,554.63)	-61.55%	-61.55%	2,406.83	(1,578.26)	-65.57%	-65.57%	-	-	0.00%	0.00%
32	E26 Reclassified Approved investments - Equity	ORAE	817.38	0.56	0.00%	0.00%	640.18	1.28	0.20%	0.20%	207.48	16.55	7.98%	7.98%
33	E12 SEBI Approved Alternate Investment und (Category II)	OAFB	887.54	25.18	0.00%	0.00%	799.13	59.85	7.49%	7.49%	251.22	-	0.00%	0.00%
34	E15 Mutual Funds - Debt/ Income/ Serial Plans/ Liquid Schemes	OMGS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
35	E04 Equity Shares (PSU & Unlisted)	OEPD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
TOTAL			240,856.67	3,264.33	1.36%	1.36%	230,769.80	11,658.36	5.05%	5.05%	184,293.84	10,917.89	5.92%	5.92%

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 : 21st January 2019

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

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

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

FORM L-34-YIELD ON INVESTMENTS

Insurer: DHFL Pramerica Life Insurance Company Limited
Registration No. 140; Date of Registration with the IRDAI: June 27, 2008
Statement as on :31st December 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	58,812.52	1,321.62	2.25%	2.25%	54,368.44	3,189.80	5.87%	5.87%	40,232.11	2,421.74	6.02%	6.02%
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	12,280.84	250.77	2.04%	2.04%	11,896.68	703.73	5.92%	5.92%	5,793.82	341.49	5.89%	5.89%
6	C06 Bonds/ Debentures/ CPs/ Loans - Promotor Group	HDPG	4,452.73	100.49	2.26%	2.26%	3,784.55	258.23	6.82%	6.82%	1,793.65	122.47	6.83%	6.83%
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	8,640.86	199.53	2.31%	2.31%	7,743.57	537.25	6.94%	6.94%	7,768.87	548.18	7.06%	7.06%
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	35,872.70	729.15	2.03%	2.03%	34,636.98	2,110.02	6.09%	6.09%	24,847.83	1,676.37	6.75%	6.75%
11	C19 Infrastructure - PSU - Equity shares - Quoted	ITPE	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
12	C20 Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
13	C29 Infrastructure - Other Corporate Securities- Debentures/ Bonds	ICTD	1,582.83	40.69	2.57%	2.57%	3,353.41	234.53	6.99%	6.99%	1,672.00	127.83	7.65%	7.65%
14	C26 Long Term Bank Bonds Approved Investment-Infrastructure	ILBI	1,833.04	33.91	1.85%	1.85%	1,834.31	101.37	5.53%	5.53%	1,565.95	91.51	5.84%	5.84%
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	2,688.88	62.80	2.34%	2.34%	3,089.38	214.11	6.93%	6.93%	3,189.21	209.49	6.57%	6.57%
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	3,367.30	69.11	2.05%	2.05%	3,115.49	190.67	6.12%	6.12%	-	-	0.00%	0.00%
20	D09 Corporate Securities (Approved Investment) -Debentures	ECOS	5,274.68	121.74	2.31%	2.31%	5,007.22	320.64	6.40%	6.40%	3,423.20	250.18	7.31%	7.31%
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	2,423.74	35.08	1.45%	1.45%	2,334.55	35.42	1.52%	1.52%	-	-	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	179.43	3.54	1.98%	1.98%	1,631.18	88.44	5.42%	5.42%	1,036.43	46.74	4.51%	4.51%
25	E25 Reclassified Approved investments - Debt	ORAD	3,030.52	(1.75)	-0.06%	-0.06%	3,030.66	13.75	0.45%	0.45%	-	-	0.00%	0.00%
26	E28 Additional Tier 1 (Basel III complaint) Perpetual Bonds - (Private Banks)	OAPB	1,463.34	13.27	0.91%	0.91%	1,463.34	13.27	0.91%	0.91%	-	-	0.00%	0.00%
TOTAL			139,648.90	2,979.96	2.13%	2.13%	132,393.04	8,019.26	6.06%	6.06%	91,259.00	5,836.01	6.39%	6.39%

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 : 21st January 2019

Signature: _____

Full name: Alok Mehrotra

Designation: Chief Financial Officer

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

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

FORM L-34-YIELD ON INVESTMENTS

Insurer: DHFL Pramerica Life Insurance Company Limited
Registration No. 140; Date of Registration with the IRDAI: June 27, 2008
Statement as on :31st December 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	4,556.51	285.82	6.27%	6.27%	4,372.87	323.55	7.40%	7.40%	4,071.81	144.02	3.54%	3.54%
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	3,019.06	52.33	1.73%	1.73%	2,713.78	134.43	4.95%	4.95%	2,404.62	111.56	4.64%	4.64%
4	B04 Other Approved Securities (excluding Infrastructure Investments)	SGOA	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
5	B03 State Government Guaranteed Loans	SGGL	-	-	0.00%	0.00%	-	-	0.00%	0.00%	20.15	0.89	4.44%	4.44%
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	451.86	12.47	2.76%	2.76%	453.52	22.91	5.05%	5.05%	312.77	19.16	6.13%	6.13%
8	C06 Bonds/ Debentures/ CPs/ Loans - Promotor Group	HDPG	368.89	17.96	4.87%	4.87%	359.52	20.50	5.70%	5.70%	367.07	29.76	8.11%	8.11%
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	786.69	(56.13)	-7.14%	-7.14%	840.77	(55.99)	-6.66%	-6.66%	741.51	130.34	17.58%	17.58%
11	C20 Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	1,179.23	117.31	9.95%	9.95%	1,230.20	69.95	5.69%	5.69%	1,142.96	276.24	24.17%	24.17%
12	C27 Infrastructure - PSU - Debentures/ Bonds	IPTD	1,322.07	54.20	4.10%	4.10%	1,544.12	69.19	4.48%	4.48%	1,532.03	80.84	5.28%	5.28%
13	C26 Long Term Bank Bonds Approved Investment-Infrastructure	ILBI	191.55	9.68	5.05%	5.05%	192.34	8.23	4.28%	4.28%	204.16	(0.63)	-0.31%	-0.31%
14	C29 Infrastructure - Other Corporate Securities- Debentures/ Bonds	ICTD	644.28	24.73	3.84%	3.84%	700.93	54.37	7.76%	7.76%	351.81	31.13	8.85%	8.85%
15	C34 Infrastructure - Equity (including unlisted)	IOEQ	439.84	(24.72)	-5.62%	-5.62%	338.77	13.21	3.90%	3.90%	-	-	0.00%	0.00%
16	D01 PSU - (Approved Investment)-Equity Shares quoted	EAEQ	926.04	29.51	3.19%	3.19%	882.44	(37.24)	-4.22%	-4.22%	1,026.21	(5.17)	-0.50%	-0.50%
17	D02 Corporate Securities (Approved Investment) -Equity Shares (ordinary)-Quoted	EACE	14,414.18	(249.60)	-1.73%	-1.73%	13,959.63	1,338.65	9.59%	9.59%	10,954.31	1,880.36	17.17%	17.17%
18	D05 Corporate Securities - Bonds - (Taxable)	EPBT	151.90	4.90	3.23%	3.23%	151.90	4.90	3.23%	3.23%	-	-	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	921.70	13.51	1.47%	1.47%	921.70	13.51	1.47%	1.47%	-	-	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	1,520.07	65.55	4.31%	4.31%	1,490.66	82.50	5.53%	5.53%	1,515.87	80.20	5.29%	5.29%
24	D16 Deposits - Deposit with scheduled banks	ECDB	65.00	3.18	4.90%	4.90%	65.00	9.30	14.31%	14.31%	90.56	10.00	11.04%	11.04%
25	D23 Application Money	ECAM	-	-	0.00%	0.00%	-	-	0.00%	0.00%	199.90	(0.00)	0.00%	0.00%
26	D29 Mutual Funds - Gilt/ G Sec/ Liquid Schemes	EGMF	456.31	8.82	1.93%	1.93%	775.88	42.05	5.42%	5.42%	491.60	23.34	4.75%	4.75%
27	D30 Net Current Assets	ENCA	342.79	8.93	2.60%	2.60%	342.79	14.94	4.36%	4.36%	112.41	(34.99)	0.00%	0.00%
28	E03 Other than Approved Investments - Equity Shares (incl PSUs and Unlisted)	OESH	65.70	1.23	1.87%	1.87%	80.90	(12.08)	-14.93%	-14.93%	121.52	6.70	5.51%	5.51%
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	791.50	59.74	7.55%	7.55%	764.69	72.80	9.52%	9.52%	-	-	0.00%	0.00%
32	E12 SEBI Approved Alternate Investment Fund (Category II)	OAFB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
33	E28 Additional Tier 1 (Basel III complaint) Perpetual Bonds - (Private Banks)	OAPB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
34	E25 Reclassified Approved investments - Debt	ORAD	67.50	-	0.00%	0.00%	67.72	(31.93)	-47.16%	-47.16%	-	-	0.00%	0.00%
35	E26 Reclassified Approved investments - Equity	ORAE	482.82	10.71	2.22%	2.22%	1,080.90	(100.56)	-9.30%	-9.30%	713.59	(3.51)	-0.49%	-0.49%
36	E04 Equity Shares (PSU & Unlisted)	OEPU	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
37	E15 Mutual Funds - Debt/ Income/ Serial Plans/ Liquid Schemes	OMGS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
TOTAL			32,645.24	450.13	1.38%	1.38%	32,059.83	2,057.18	6.42%	6.42%	25,993.91	2,782.75	10.71%	10.71%

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 : 21st January 2019

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

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

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

FORM L-35-DOWNGRADING OF INVESTMENTS

Insurer: DHFL Pramerica Life Insurance Company Limited
 Registration No. 140; Date of Registration with the IRDAI: June 27, 2008
 Statement as on :31st December 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 ¹</u>								
	8.70% Reliance Home Finance Ltd 03 Jan 2020	HTDN	740.00	03-Jan-17	CARE & Brickworks	AA+	AA	08-Oct-18	Downgraded by CARE
	8.90% Reliance Home Finance Ltd 03 Jan 2022	HTDN	1,439.94	26-Sep-18	CARE & Brickworks	AA+	AA	08-Oct-18	Downgraded by CARE
	7.50% IDFC Bank 12 Nov 2020 (Cumulative)	ECOS	47.42	26-Sep-17	ICRA	AAA	AA+	14-Nov-18	Downgraded by ICRA
	8.70% IDFC Bank 21 Mar 2022 (Cumulative)	ECOS	117.22	26-Sep-17	FITCH & ICRA	AA+	AA+	14-Nov-18	Downgraded - FITCH (27th June 18), ICRA - (14th November 18)
	8.00% IDFC Bank 12 Nov 2020 (Cumulative)	ECOS	143.82	25-Jul-17	ICRA	AAA	AA+	14-Nov-18	Downgraded by ICRA
	8.00% IDFC Bank 21 Feb 2021 (Cumulative)	ECOS	141.17	25-Jul-17	FITCH & ICRA	AA+	AA+	14-Nov-18	Downgraded - FITCH (27th June 18), ICRA - (14th November 18)
	9.00% IDFC Bank 30 Dec 2021 (Cumulative)	ECOS	129.26	25-Jul-17	FITCH & ICRA	AA+	AA+	14-Nov-18	Downgraded - FITCH (27th June 18), ICRA - (14th November 18)
	8% YES Bank 30 September 2026	ILBI	1,000.00	30-Sep-16	CARE & ICRA	AA+	AA	28-Nov-18	Downgraded by ICRA
	9.5% YES Bank AT1 Bond 23 December 2041	OAPB	2,500.00	10-Jan-17	FITCH, ICRA & CA	AA	AA-	28-Nov-18	Downgraded by ICRA
B.	<u>As on Date ²</u>								
	8.70% Reliance Home Finance Ltd 03 Jan 2020	HTDN	740.00	03-Jan-17	CARE & Brickworks	AA+	AA	08-Oct-18	Downgraded by CARE
	8.90% Reliance Home Finance Ltd 03 Jan 2022	HTDN	1,439.94	26-Sep-18	CARE & Brickworks	AA+	AA	08-Oct-18	Downgraded by CARE
	7.50% IDFC Bank 12 Nov 2020 (Cumulative)	ECOS	47.42	26-Sep-17	ICRA	AAA	AA+	14-Nov-18	Downgraded by ICRA
	8.70% IDFC Bank 21 Mar 2022 (Cumulative)	ECOS	117.22	26-Sep-17	FITCH & ICRA	AA+	AA+	14-Nov-18	Downgraded - FITCH (27th June 18), ICRA - (14th November 18)
	8.00% IDFC Bank 12 Nov 2020 (Cumulative)	ECOS	143.82	25-Jul-17	ICRA	AAA	AA+	14-Nov-18	Downgraded by ICRA
	8.00% IDFC Bank 21 Feb 2021 (Cumulative)	ECOS	141.17	25-Jul-17	FITCH & ICRA	AA+	AA+	14-Nov-18	Downgraded - FITCH (27th June 18), ICRA - (14th November 18)
	9.00% IDFC Bank 30 Dec 2021 (Cumulative)	ECOS	129.26	25-Jul-17	FITCH & ICRA	AA+	AA+	14-Nov-18	Downgraded - FITCH (27th June 18), ICRA - (14th November 18)
	8% YES Bank 30 September 2026	ILBI	1,000.00	30-Sep-16	CARE & ICRA	AA+	AA	28-Nov-18	Downgraded by ICRA
	9.5% YES Bank AT1 Bond 23 December 2041	OAPB	2,500.00	10-Jan-17	FITCH, ICRA & CARE	AA	AA-	28-Nov-18	Downgraded by ICRA
	9.98% Infrastructure Leasing & Financial Services Ltd. 05-Dec-2021	ORAD	307.50	05-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	750.00	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	750.00	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	375.00	09-Nov-17	FITCH & CARE	AAA	D	17-Sep-18	Downgraded thrice on 16th August (AA+), 9th September(BB) & 17th September 2018(D)

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 : 21st January 2019

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

Note:

- 1 Provide Details of Down Graded Investments during the Quarter.
- 2 Investments currently upgraded, listed as Down Graded during earlier Quarter shall be deleted from the Cumulative listing.
- 3 FORM-2 shall be prepared in respect of each fund. In case of ULIP FORM 2 shall be prepared at Segregated Fund (SFIN) level and also at consolidated level.
- 4 Category of Investmet (COI) shall be as per Guidelines issued by the Authority

FORM L-35-DOWNGRADING OF INVESTMENTS

Insurer: DHFL Pramerica Life Insurance Company Limited
 Registration No. 140; Date of Registration with the IRDAI: June 27, 2008
 Statement as on :31st December 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>								
	8.70% Reliance Home Finance Ltd 03 Jan 2020	HTDN	3000.00	03-Jan-17	CARE & Brickworks	AA+	AA	08-Oct-18	Downgraded by CARE
	8.90% Reliance Home Finance Ltd 03 Jan 2022	HTDN	1919.92	26-Sep-18	CARE & Brickworks	AA+	AA	08-Oct-18	Downgraded by CARE
	8.70% IDFC Bank 21 Mar 2022 (Cumulative)	ECOS	214.14	25-Jul-17	FITCH & ICRA	AA+	AA+	14-Nov-18	Downgraded - FITCH (27th June 18), ICRA - (14th November 18)
	9.5% YES Bank AT1 Bond 23 December 2041	OAPB	1500.00	10-Jan-17	FITCH, ICRA & CARE	AA	AA-	28-Nov-18	Downgraded by ICRA
B.	<u>As on Date ²</u>								
	8.70% Reliance Home Finance Ltd 03 Jan 2020	HTDN	3000.00	03-Jan-17	CARE & Brickworks	AA+	AA	08-Oct-18	Downgraded by CARE
	8.90% Reliance Home Finance Ltd 03 Jan 2022	HTDN	1919.92	26-Sep-18	CARE & Brickworks	AA+	AA	08-Oct-18	Downgraded by CARE
	8.70% IDFC Bank 21 Mar 2022 (Cumulative)	ECOS	214.14	25-Jul-17	FITCH & ICRA	AA+	AA+	14-Nov-18	Downgraded - FITCH (27th June 18), ICRA - (14th November 18)
	9.5% YES Bank AT1 Bond 23 December 2041	OAPB	1500.00	10-Jan-17	FITCH, ICRA & CARE	AA	AA-	28-Nov-18	Downgraded by ICRA
	8.30% Infrastructure Leasing & Financial Services Ltd 11-Jan-2023	ORAD	0.00	11-Jan-18	FITCH & CARE	AAA	D	17-Sep-18	Downgraded on 16th August (AA+), 9th September(BB) & 17th September 2018(D), Transferred to Shareholder's Fund.
	8.80% Infrastructure Leasing & Financial Services Ltd. 21-Sep-2020	ORAD	0.00	21-Sep-15	FITCH & ICRA	AAA	D	17-Sep-18	
	9% Infrastructure Leasing & Financial Services Ltd. 29-Dec-2024	ORAD	0.00	26-Oct-17	FITCH & CARE	AAA	D	17-Sep-18	
	8.65% Infrastructure Leasing & Financial Services	ORAD	0.00	03-Apr-18	FITCH & CARE	AAA	D	17-Sep-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 : 21st January 2019

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

Note:

- 1 Provide Details of Down Graded Investments during the Quarter.
- 2 Investments currently upgraded, listed as Down Graded during earlier Quarter shall be deleted from the Cumulative listing.
- 3 FORM-2 shall be prepared in respect of each fund. In case of ULIP FORM 2 shall be prepared at Segregated Fund (SFIN) level and also at consolidated level.
- 4 Category of Investmet (COI) shall be as per Guidelines issued by the Authority

FORM L-35-DOWNGRADING OF INVESTMENTS

Insurer: DHFL Pramerica Life Insurance Company Limited
 Registration No. 140; Date of Registration with the IRDAI: June 27, 2008
 Statement as on :31st December 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								
	8.70% Reliance Home Finance Ltd 03 Jan 2020	HTDN	60.00	03-Jan-17	CARE & Brickworks	AA+	AA	08-Oct-18	Downgraded by CARE
	8.70% IDFC Bank 21 Mar 2022 (Cumulative)	ECOS	37.42	31-Oct-17	FITCH & ICRA	AA+	AA+	14-Nov-18	Downgraded - FITCH (27th June 18), ICRA - (14th November 18)
	8.00% IDFC Bank 12 Nov 2020 (Cumulative)	ECOS	80.79	31-Oct-17	ICRA	AAA	AA+	14-Nov-18	Downgraded by ICRA
B.	8.00% IDFC Bank 21 Feb 2021 (Cumulative)	ECOS	29.50	07-Mar-18	FITCH & ICRA	AA+	AA+	14-Nov-18	Downgraded - FITCH (27th June 18), ICRA - (14th November 18)
	<u>As on Date</u>²								
	8.70% Reliance Home Finance Ltd 03 Jan 2020	HTDN	60.00	03-Jan-17	CARE & Brickworks	AA+	AA	08-Oct-18	Downgraded by CARE
	8.70% IDFC Bank 21 Mar 2022 (Cumulative)	ECOS	37.42	31-Oct-17	FITCH & ICRA	AA+	AA+	14-Nov-18	Downgraded - FITCH (27th June 18), ICRA - (14th November 18)
	8.00% IDFC Bank 12 Nov 2020 (Cumulative)	ECOS	80.79	31-Oct-17	ICRA	AAA	AA+	14-Nov-18	Downgraded by ICRA
	8.00% IDFC Bank 21 Feb 2021 (Cumulative)	ECOS	29.50	07-Mar-18	FITCH & ICRA	AA+	AA+	14-Nov-18	Downgraded - FITCH (27th June 18), ICRA - (14th November 18)
	9.98% Infrastructure Leasing & Financial Services Ltd. 05-Dec-2021	ORAD	67.50	05-Dec-11	CARE & ICRA	AAA	D	17-Sep-18	Downgraded thrice on 16th August (AA+), 9th September(BB) & 17th September 2018(D)

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 : 21st January 2019

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 Investment (COI) shall be as per Guidelines issued by the Authority

S. No.	Particulars	For the Qtr Q3 '2018-19				For the Qtr Q3 '2017-18				Upto the period '2018-19				Upto the period '2017-18			
		Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable
1	First year Premum																
	i Individual Single Premium- (ISP)																
	From 0-10000	29.00	259.00	258.00	149.32	147.47	2,223.00	2,956.00	1,196.36	181.28	1,647.00	2,638.00	995.77	483.92	5,453.00	6,768.00	2,984.18
	From 10,000-25,000	50.52	26.00	26.00	115.57	93.96	51.00	46.00	151.98	186.21	99.00	68.00	319.98	289.18	161.00	145.00	415.22
	From 25001-50,000	117.75	28.00	27.00	336.89	156.50	36.00	32.00	179.95	249.22	60.00	34.00	663.74	412.11	101.00	91.00	478.45
	From 50,001- 75,000	16.93	3.00	3.00	21.16	41.35	7.00	6.00	49.89	50.63	8.00	6.00	62.48	94.55	15.00	14.00	112.31
	From 75,000-100,000	29.00	3.00	3.00	123.75	144.50	15.00	14.00	164.95	79.00	8.00	7.00	184.75	281.97	29.00	28.00	325.09
	From 1,00,001 -1,25,000	-	-	-	-	12.50	1.00	1.00	13.75	24.00	2.00	2.00	26.40	35.85	3.00	3.00	39.43
	Above Rs. 1,25,000	281.50	6.00	6.00	351.88	414.00	10.00	10.00	512.25	821.50	19.00	13.00	1,013.38	1,117.50	29.00	24.00	1,333.88
	ii Individual Single Premium (ISPA)- Annuity																
	From 0-50000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 150,001- 2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,00,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,50,001 -3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	iii Group Single Premium (GSP)																
	From 0-10000	36.19	118.00	52,328.00	(37,896.41)	(392.77)	43.00	(31,029.00)	(12,274.30)	16.01	316.00	137,664.00	(390,749.90)	(390.42)	88.00	(25,878.00)	(7,010.65)
	From 10,000-25,000	118.53	42.00	124,401.00	40,580.31	58.31	56.00	72,046.00	25,635.36	345.88	119.00	260,487.00	141,544.74	191.87	107.00	117,541.00	95,315.53
	From 25001-50,000	194.37	17.00	263,841.00	139,284.18	122.27	42.00	90,595.00	64,479.01	480.80	45.00	413,779.00	484,757.83	387.52	102.00	246,401.00	169,578.82
	From 50,001- 75,000	167.95	12.00	161,715.00	62,534.35	116.36	28.00	54,678.00	27,725.41	422.05	34.00	316,915.00	134,406.57	336.89	59.00	168,105.00	120,074.15
	From 75,000-100,000	198.47	9.00	103,349.00	59,889.89	144.99	21.00	78,835.00	32,562.54	443.24	23.00	244,008.00	119,411.45	461.62	55.00	369,054.00	123,412.88
	From 1,00,001 -1,25,000	217.06	16.00	136,214.00	43,351.57	76.55	17.00	72,894.00	18,091.33	582.72	33.00	380,094.00	137,466.68	322.50	34.00	243,643.00	109,348.71
	Above Rs. 1,25,000	13,642.															

(Rs in Lakhs)

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

Insurer: DHFL Pramerica Life Insurance Company Limited

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

Date: 31-Dec-18

Business Acquisition through different channels (Group)

(Rs in Lakhs)

S.No.	Channels	For the Qtr Q3 '2018-19			For the Qtr Q3 '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	3	2,112	11	1	1,661	22	9	6,226	44	2	2,800	99
3	Corporate Agents -Others	4	48,966	1,492	2	21,903	13,086	8	266,491	34,895	2	21,903	13,086
4	Brokers	50	1,898,390	4,240	101	1,953,651	4,966	161	6,562,748	17,019	258	6,805,816	14,518
5	Micro Agents	3	36,882	155	-	-	-	4	75,664	295	-	-	-
6	Direct Business	217	2,871,477	8,678	299	2,108,953	8,705	576	8,157,584	22,376	628	6,757,152	49,065
	Total(A)	277	4,857,827	14,575	403	4,086,168	26,779	758	15,068,713	74,630	890	13,587,671	76,768
1	Referral (B)	-	-	-	-	-	-	-	-	-	-	-	-
	Grand Total (A+B)	277	4,857,827	14,575	403	4,086,168	26,779	758	15,068,713	74,630	890	13,587,671	76,768

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: 31-Dec-18

Business Acquisition through different channels (Individuals)

(Rs in Lakhs)

S.No.	Channels	For the Qtr Q3 '2018-19		For the Qtr Q3 '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	5,223	2,536	7,553	2,816	16,332	7,827	19,263	8,033
2	Corporate Agents-Banks	1,099	502	1,091	502	2,886	1,235	2,330	903
3	Corporate Agents -Others	1,137	247	3,925	1,906	12,866	5,223	9,325	3,971
4	Brokers	(15)	(8)	(13)	(14)	(30)	(42)	(43)	(39)
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	8,037	3,434	10,963	3,837	24,333	10,612	28,939	10,119
	Total (A)	15,481	6,711	23,519	9,048	56,387	24,856	59,814	22,987
1	Referral (B)	603	66	769	88	1,809	197	2,077	259
	Grand Total (A + B)	16,084	6,777	24,288	9,136	58,196	25,053	61,891	23,247

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 Dec 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	-	7	-	-	-	-	7	19
2	Survival Benefit	508	2,790	146	58	41	4	3,547	278
3	for Annuities / Pension	-	-	-	-	-	-	-	-
4	For Surrender	2,144	22,640	63	118	11	4	24,980	8,907
5	Other benefits	-	-	-	-	-	-	-	-
	Individual Death Claims	-	347	85	8			440	1,780
	Group Death Claims	-	55,806	385	34			56,225	21,274
	Individual Health Claims	-	93	-	-	-	-	93	46
	Group Health Claims	-	11	-	-	-	-	11	3

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

FOR L-40: Claims data for Life

Insurer: DHFL Pramerica Life Insurance Company Limited

Upto The Quarter Ended Dec 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	56,999	8	3,731	-	25,174	-
3	Claims Settled during the period	56,665	7	3,547	-	24,980	-
4	Claims Repudiated during the period	146	-	-	-	-	-
a	Less than 2years from the date of acceptance of risk	144	-	-	-	-	-
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	224	1	345	-	421	-
	Less than 3months	224	1	131	-	320	-
	3 months to 6 months	-	-	154	-	32	-
	6months to 1 year	-	-	50	-	12	-
	1year and above	-	-	10	-	57	-

FORM L-41 : GREIVANCE DISPOSAL

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

Date: 31-Dec-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		2	1	-	10
b)	Policy Servicing	3	3	1		5	-	32
c)	Proposal Processing	1	12	6	2	5	-	108
d)	Survival Claims	-	2			2	-	16
e)	ULIP Related	-	-			-	-	1
f)	Unfair Business Practices	8	142	60	15	75	-	700
g)	Others	-	12	1	3	8	-	60
	Total Number	12	174	68	22	96	-	927

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	58,954
5	Total No. of claims during current year	56,999
6	Total No. of Policy Complaints (current year) per 10, 000 policies (current year)	156
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	-	-	-
b)	7-15 Days	-	-	-
c)	15-30 Days	-	-	-
d)	30-90 Days	-	-	-
e)	90 days & Beyond	-	-	-
	Total Number	-	-	-

FORM L-42 : Valuation Basis (Life Insurance)

Insurer: DHFL Pramerica Life Insurance Company Limited

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

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

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

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

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

C. Valuation Assumptions

1. Interest Rates (including Margin of Adverse Deviation)

Line of Business	Individual Business		Group business*	
	31st Dec, 2018	31st Dec, 2017	31st Dec, 2018	31st Dec, 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%	6.45%	Not Applicable	Not Applicable

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

2. Mortality Rates (including Margin of Adverse Deviation)

(As % of IALM 06-08)

Line of Business	Duration	Individual Business		Group business*	
		31st Dec, 2018	31st Dec, 2017	31st Dec, 2018	31st Dec, 2017
i) Life Participating Business	1	109.25% -230%	103.50% -212.75%	Not Applicable	Not Applicable
	2	109.25% -230%	103.50% -212.75%	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%	57.50%-270.25%
	2	23.55%-230%	35%-414%	57.50%-259%	57.50%-270.25%
	3	23.55%-126.5%	35%-414%	57.50%-259%	57.50%-270.25%
	4	23.55%-126.5%	35%-414%	57.50%-259%	57.50%-270.25%
	5+	23.55%-126.5%	35%-414%	57.50%-259%	57.50%-270.25%
iv) Annuities- Participating policies		Not Applicable	Not Applicable	Not Applicable	Not Applicable
v) Annuities - Non-participating policies		Not Applicable	Not Applicable	Not Applicable	Not Applicable
vi) Annuities- Individual Pension Plan		Not Applicable	Not Applicable	Not Applicable	Not Applicable
vii) Unit Linked	1	76.50% - 195.50%	76.50% - 149.50%	Not Applicable	Not Applicable
	2	76.50% - 195.50%	76.50% - 149.50%	Not Applicable	Not Applicable
	3	76.50% - 161.00%	76.50% - 161.00%	Not Applicable	Not Applicable
	4	76.50% - 161.00%	76.50% - 161.00%	Not Applicable	Not Applicable
	5+	76.50% - 161.00%	76.50% - 161.00%	Not Applicable	Not Applicable

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

3. Morbidity(including Margin of Adverse Deviation)

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

4. Commission

Commissions allowed in the valuation are as per the actual rates.

FORM L-42 : Valuation Basis (Life Insurance)

Insurer: DHFL Pramerica Life Insurance Company Limited

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

5. Lapses (including Margin of Adverse Deviation)

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

*Group Business is single premium and includes Group Credit Life, Group Term Care & Sampoorna 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 Rates

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.

For Group Traditional Employee Benefit Plan, the scheme account value is kept as reserve. In addition, UPR is kept in respect of death benefit.

Place: Gurgaon
Date: 7th February 2019

Name and Signature of Appointed Actuary
(Ajay Chaturvedi)