

(Rs.'000)

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(Accounting) 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 June 30, 2019

Shareholders' Account (Non-technical Account)

(Rs.'000)

Particulars	Schedule	FOR THE QUARTER ENDED ON JUNE 2019	UP TO THE QUARTER ENDED ON JUNE 2019	FOR THE QUARTER ENDED ON JUNE 2018	UP TO THE QUARTER ENDED ON JUNE 2018
Amounts transferred from/to the Policyholders Account (Technical Account)		475,635	475,635	1,106,483	1,106,483
Income From Investments					
(a) Interest, Dividends & Rent – Gross		134,511	134,511	145,575	145,575
(b) Profit on sale/redemption of investments		32,356	32,356	14,254	14,254
(c) (Loss on sale/ redemption of investments)		(4,947)	(4,947)	(33)	(33)
(d) Amortisation of discount/(premium)		(4,827)	(4,827)	(9,303)	(9,303)
Other Income (To be specified)		-	-	-	-
TOTAL (A)		632,728	632,728	1,256,976	1,256,976
Expense other than those directly related to the insurance business:		-	-	-	-
Expenses in excess of Allowable Expense transferred from Policyholders Account		382,480	382,480	114,759	114,759
Bad debts written off		213,790	213,790	884,752	884,752
Transfer to Policyholders' fund		-	-	-	-
Provisions (Other than taxation)		52,068	52,068	28,813	28,813
(a) For diminution in the value of investments (Net)		-	-	-	-
(b) Provision for doubtful debts		257,252	257,252	-	-
(c) Others (to be specified)		-	-	-	-
TOTAL (B)		905,590	905,590	1,028,324	1,028,324
		-	-	-	-
Profit/ (Loss) before tax		(272,862)	(272,862)	228,652	228,652
Provision for Taxation		-	-	-	-
Current Tax Credit/(Charge)		-	-	-	-
Deferred Tax Credit / (Charge)		35,471	35,471	(34,901)	(34,901)
Profit / (Loss) after tax		(237,391)	(237,391)	193,751	193,751
APPROPRIATIONS					
(a) Balance at the beginning of the year.		(1,628,700)	(1,628,700)	(2,480,527)	(2,480,527)
(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		(1,866,091)	(1,866,091)	(2,286,776)	(2,286,776)

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 June 30, 2019

(Rs.'000)

Particulars	Schedule	As at June 30, 2019	As at June 30, 2018
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		(719,011)	(362,321)
Sub-Total		11,350,825	11,707,515
BORROWINGS	L-11	-	-
<i>POLICYHOLDERS' FUNDS:</i>			
CREDIT/[DEBIT] FAIR VALUE CHANGE ACCOUNT		934	(2,548)
POLICY LIABILITIES		33,537,577	26,054,286
INSURANCE RESERVES		-	-
PROVISION FOR LINKED LIABILITIES		3,698,055	3,135,400
Sub-Total		37,236,566	29,187,138
FUNDS FOR FUTURE APPROPRIATIONS		0	39,820
TOTAL		48,587,391	40,934,473
APPLICATION OF FUNDS			
INVESTMENTS			
Shareholders'	L-12	7,529,351	9,077,176
Policyholders'	L-13	33,101,404	26,148,315
ASSETS HELD TO COVER LINKED LIABILITIES	L-14	3,698,055	3,135,400
LOANS	L-15	223,249	88,462
FIXED ASSETS	L-16	493,395	520,527
DEFERRED TAX ASSETS		276,107	333,019
CURRENT ASSETS			
Cash and Bank Balances	L-17	546,060	317,798
Advances and Other Assets	L-18	4,438,988	2,623,475
Sub-Total (A)		4,985,048	2,941,273
CURRENT LIABILITIES	L-19	3,437,414	3,451,640
PROVISIONS	L-20	147,895	144,835
Sub-Total (B)		3,585,309	3,596,475
NET CURRENT ASSETS (C) = (A – B)		1,399,739	(655,202)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	L-21	-	-
DEBIT BALANCE IN PROFIT & LOSS ACCOUNT (Shareholders' Account)		1,866,091	2,286,776
Debit Balance of Revenue Account		-	-
TOTAL		48,587,391	40,934,473

CONTINGENT LIABILITIES

Particulars		As at June 30, 2019	As at June 30, 2018
Partly paid-up investments		949	-
Claims, other than against policies, not acknowledged as debts by the company		1,252	3,583
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		105,721	40,316
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		123,247	77,516
TOTAL		239,284	129,530

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 JUNE 2019									FOR THE PERIOD ENDED ON JUNE 2019								
		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	384,269	-	-	230	-	8,313	(11,494)	-	381,318	384,269	-	-	230	-	8,313	(11,494)	-	381,318
2	Renewal Premiums	1,245,104	-	-	725	-	228,346	60,932	1,563	1,536,670	1,245,104	-	-	725	-	228,346	60,932	1,563	1,536,670
3	Single Premiums	657	1,021,185	2,118	93	3,049	-	54,701	-	1,081,803	657	1,021,185	2,118	93	3,049	-	54,701	-	1,081,803
	TOTAL PREMIUM	1,630,030	1,021,185	2,118	1,048	3,049	236,659	104,139	1,563	2,999,791	1,630,030	1,021,185	2,118	1,048	3,049	236,659	104,139	1,563	2,999,791

(Rs.'000)

S.No.	Particulars	FOR THE QUARTER ENDED ON JUNE 2018									FOR THE PERIOD ENDED ON JUNE 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	655,399	-	-	971	-	103,210	57,941	-	817,521	655,399	-	-	971	-	103,210	57,941	-	817,521
2	Renewal Premiums	871,823	-	-	498	-	184,903	42,146	2,541	1,101,911	871,823	-	-	498	-	184,903	42,146	2,541	1,101,911
3	Single Premiums	656	2,862,639	3,128	1,682	-	-	65,119	-	2,933,224	656	2,862,639	3,128	1,682	-	-	65,119	-	2,933,224
	TOTAL PREMIUM	1,527,878	2,862,639	3,128	3,151	-	288,113	165,206	2,541	4,852,656	1,527,878	2,862,639	3,128	3,151	-	288,113	165,206	2,541	4,852,656

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 JUNE 2019									FOR THE PERIOD ENDED ON JUNE 2019								
	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	40,478	-	-	22	-	1,850	(334)	-	42,016	40,478	-	-	22	-	1,850	(334)	-	42,016
- Renewal premiums	21,861	-	-	13	-	5,146	342	-	27,362	21,861	-	-	13	-	5,146	342	-	27,362
- Single premiums	2	20,992	(0)	1	-	-	563	-	21,558	2	20,992	(0)	1	-	-	563	-	21,558
Total (A)	62,341	20,992	(0)	36	-	6,996	571	-	90,936	62,341	20,992	(0)	36	-	6,996	571	-	90,936
Add: Commission on Re-insurance Accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on Re-insurance Ceded	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net Commission	62,341	20,992	(0)	36	-	6,996	571	-	90,936	62,341	20,992	(0)	36	-	6,996	571	-	90,936
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:																		
Agents	44,368	-	-	32	-	4,953	565	-	49,918	44,368	-	-	32	-	4,953	565	-	49,918
Brokers	282	4,797	(0)	-	-	104	4	-	5,187	282	4,797	(0)	-	-	104	4	-	5,187
Corporate Agency	11,232	11,925	-	-	-	1,660	(20)	-	24,797	11,232	11,925	-	-	-	1,660	(20)	-	24,797
Referral	198	-	-	-	-	37	-	-	235	198	-	-	-	-	37	-	-	235
Micro Insurance Agent	-	4,252	-	-	-	-	-	-	4,252	-	4,252	-	-	-	-	-	-	4,252
Others (pl. specify)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bancassurance	6,261	18	-	4	-	242	22	-	6,547	6,261	18	-	4	-	242	22	-	6,547
TOTAL (B)	62,341	20,992	(0)	36	-	6,996	571	-	90,936	62,341	20,992	(0)	36	-	6,996	571	-	90,936

(Rs.'000)

Particulars	FOR THE QUARTER ENDED ON JUNE 2018									FOR THE PERIOD ENDED ON JUNE 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	103,215	-	-	236	-	13,411	1,659	-	118,521	103,215	-	-	236	-	13,411	1,659	-	118,521
- Renewal premiums	13,643	-	-	-	-	5,201	235	-	19,079	13,643	-	-	-	-	5,201	235	-	19,079
- Single premiums	-	108,549	0	-	-	-	929	-	109,478	-	108,549	0	-	-	-	929	-	109,478
Total (A)	116,858	108,549	0	236	-	18,612	2,823	-	247,078	116,858	108,549	0	236	-	18,612	2,823	-	247,078
Add: Commission on Re-insurance Accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on Re-insurance Ceded	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net Commission	116,858	108,549	0	236	-	18,612	2,823	-	247,078	116,858	108,549	0	236	-	18,612	2,823	-	247,078
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:																		
Agents	46,320	-	-	223	-	13,769	2,005	-	62,317	46,320	-	-	223	-	13,769	2,005	-	62,317
Brokers	289	23,295	0	-	-	90	36	-	23,710	289	23,295	0	-	-	90	36	-	23,710
Corporate Agency	65,196	85,185	-	-	-	4,460	662	-	155,503	65,196	85,185	-	-	-	4,460	662	-	155,503
Referral	471	-	-	-	-	8	-	-	479	471	-	-	-	-	8	-	-	479
Others (pl. specify)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bancassurance	4,582	69	-	13	-	285	120	-	5,069	4,582	69	-	13	-	285	120	-	5,069
TOTAL (B)	116,858	108,549	0	236	-	18,612	2,823	-	247,078	116,858	108,549	0	236	-	18,612	2,823	-	247,078

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 JUNE 30, 2019									UPTO THE PERIOD ENDED ON JUNE 30, 2019								
		Non Participating (Non-Linked)					Participatin g (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 Pension		Individual Life	Group Life	Group Health	Individual Health	Group Variable		Individual Life	Individual Life	Individual Pension
1	Employees remuneration and welfare benefits	422,795	76,546	1,114	1,150	265	17,058	(2,467)	943	517,404	422,795	76,546	1,114	1,150	265	17,058	(2,467)	943	517,404
2	Travel, conveyance and vehicle running expenses	8,261	2,977	36	36	4	420	29	33	11,796	8,261	2,977	36	36	4	420	29	33	11,796
3	Training expenses (including Agent advisors)	1,530	726	(3)	(2)	-	94	9	(3)	2,351	1,530	726	(3)	(2)	-	94	9	(3)	2,351
4	Rent, rates & taxes	26,884	19,238	39	41	80	727	(323)	25	46,711	26,884	19,238	39	41	80	727	(323)	25	46,711
5	Repairs & Maintenance	16,639	4,595	159	159	6	739	276	157	22,730	16,639	4,595	159	159	6	739	276	157	22,730
6	Printing and stationery	752	156	5	5	-	36	11	5	970	752	156	5	5	-	36	11	5	970
7	Communication expenses	8,565	695	88	88	-	347	176	88	10,047	8,565	695	88	88	-	347	176	88	10,047
8	Legal, professional and consultancy charges	33,810	4,808	314	317	7	1,886	755	316	42,213	33,810	4,808	314	317	7	1,886	755	316	42,213
9	Medical fees	1,070	25	12	12	-	30	21	12	1,182	1,070	25	12	12	-	30	21	12	1,182
10	Auditors' fees, expenses etc :	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	741	62	9	9	-	29	17	9	876	741	62	9	9	-	29	17	9	876
	(b) as adviser	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) out of pocket expense	55	7	1	1	-	2	1	1	68	55	7	1	1	-	2	1	1	68
	(d) in any other capacity	523	67	6	6	-	20	11	6	639	523	67	6	6	-	20	11	6	639
11	Advertisement and publicity	12,705	754	44	49	-	550	126	44	14,272	12,705	754	44	49	-	550	126	44	14,272
12	Interest and bank charges	3,704	233	42	42	-	105	71	42	4,239	3,704	233	42	42	-	105	71	42	4,239
13	Investment related charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Postage and courier cost	6,327	1,419	21	24	-	291	65	21	8,168	6,327	1,419	21	24	-	291	65	21	8,168
15	Sales Promotion expenses	8,946	(6,008)	99	99	-	174	156	100	3,566	8,946	(6,008)	99	99	-	174	156	100	3,566
16	Information technology expenses	21,800	1,323	234	234	1	571	381	233	24,777	21,800	1,323	234	234	1	571	381	233	24,777
17	Recruitment (including Agent advisors)	2,212	302	4	5	-	115	22	4	2,664	2,212	302	4	5	-	115	22	4	2,664
18	Electricity ,water and utilities	3,768	2,103	31	32	1	263	63	30	6,291	3,768	2,103	31	32	1	263	63	30	6,291
19	Policy issuance and servicing costs	3,319	26,719	169	1	-	69	35	1	30,313	3,319	26,719	169	1	-	69	35	1	30,313
20	(Profit)/Loss on fluctuation in foreign exchange	23	16	-	-	-	1	-	-	40	23	16	-	-	-	1	-	-	40
21	(Profit)/Loss on fixed assets	(82)	(57)	-	-	-	(3)	1	-	(141)	(82)	(57)	-	-	-	(3)	1	-	(141)
22	Service Tax expense	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
23	Other miscellaneous expenses	12,706	27,390	34	39	1	550	112	34	40,866	12,706	27,390	34	39	1	550	112	34	40,866
24	Depreciation	35,644	5,756	327	328	19	903	439	324	43,740	35,644	5,756	327	328	19	903	439	324	43,740
	TOTAL	632,697	169,852	2,785	2,675	384	24,977	(13)	2,425	835,782	632,697	169,852	2,785	2,675	384	24,977	(13)	2,425	835,782

(Rs.'000)

S.No.	Particulars	FOR THE QUARTER ENDED ON JUNE 30, 2018									UPTO THE PERIOD ENDED ON JUNE 30, 2018								
		Non Participating (Non-Linked)					Participatin g (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 Pension		Individual Life	Group Life	Group Health	Individual Health	Group Variable		Individual Life	Individual Life	Individual Pension
1	Employees remuneration and welfare benefits	499,914	282,736	3,549	4,054	-	43,058	43,018	3,440	879,769	499,914	282,736	3,549	4,054	-	43,058	43,018	3,440	879,769
2	Travel, conveyance and vehicle running expenses	11,951	4,899	39	53	-	1,040	1,025	38	19,045	11,951	4,899	39	53	-	1,040	1,025	38	19,045
3	Training expenses (including Agent advisors)	2,373	1,838	10	15	-	295	72	10	4,613	2,373	1,838	10	15	-	295	72	10	4,613
4	Rent, rates & taxes	19,922	17,855	202	222	-	1,926	1,585	196	41,908	19,922	17,855	202	222	-	1,926	1,585	196	41,908
5	Repairs & Maintenance	5,755	8,685	111	115	-	472	421	110	15,669	5,755	8,685	111	115	-	472	421	110	15,669
6	Printing and stationery	1,036	888	12	13	-	105	62	12	2,128	1,036	888	12	13	-	105	62	12	2,128
7	Communication expenses	5,060	7,047	99	103	-	556	209	101	13,175	5,060	7,047	99	103	-	556	209	101	13,175
8	Legal, professional and consultancy charges	23,075	25,332	338	359	-	2,710	1,211	347	53,372	23,075	25,332	338	359	-	2,710	1,211	347	53,372
9	Medical fees	685	1,921	28	28	-	47	31	28	2,768	685	1,921	28	28	-	47	31	28	2,768
10	Auditors' fees, expenses etc :	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	218	604	9	9	-	16	10	9	875	218	604	9	9	-	16	10	9	875
	(b) as adviser	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) out of pocket expense	19	127	1	1	-	1	1	1	151	19	127	1	1	-	1	1	1	151
	(d) in any other capacity	58	399	2	2	-	4	3	2	470	58	399	2	2	-	4	3	2	470
11	Advertisement and publicity	99,607	195,361	2,107	2,169	-	12,319	6,659	2,092	320,314	99,607	195,361	2,107	2,169	-	12,319	6,659	2,092	320,314
12	Interest and bank charges	988	2,860	41	41	-	56	43	41	4,070	988	2,860	41	41	-	56	43	41	4,070
13	Investment related charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Postage and courier cost	6,117	2,470	18	31	-	771	176	18	9,601	6,117	2,470	18	31	-	771	176	18	9,601
15	Sales Promotion expenses	66,412	97,290	1,086	1,132	-	7,033	5,290	1,070	179,313	66,412	97,290	1,086	1,132	-	7,033	5,290	1,070	179,313
16	Information technology expenses	11,951	19,998	233	243	-	916	694	233	34,268	11,951	19,998	233	243	-	916	694	233	34,268
17	Recruitment (including Agent advisors)	4,804	1,810	16	25	-	538	229	15	7,437	4,804	1,810	16	25	-	538	229	15	7,437
18	Electricity ,water and utilities	5,051	3,633	41	47	-	529	338	40	9,679	5,051	3,633	41	47	-	529	338	40	9,679
19	Policy issuance and servicing costs	9,902	39,764	74	47	-	991	341	18	51,137	9,902	39,764	74	47	-	991	341	18	51,137
20	(Profit)/Loss on fluctuation in foreign exchange	7	16	-	-	-	1	-	-	24	7	16	-	-	-	1	-	-	24
21	(Profit)/Loss on fixed assets	(36)	(82)	(1)	(1)	-	(5)	(2)	(1)	(128)	(36)	(82)	(1)	(1)	-	(5)	(2)	(1)	(128)
22	Service Tax expense	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
23	Other miscellaneous expenses	60,310	5,307	67	78	-	794	247	67	66,870	60,310	5,307	67	78	-	794	247	67	66,870
24	Depreciation	17,608	37,661	512	519	-	1,178	1,058	510	59,046	17,608	37,661	512	519	-	1,178	1,058	510	59,046
	TOTAL	852,787	758,419	8,594	9,305	-	75,351	62,721	8,397	1,775,574	852,787	758,419	8,594	9,305	-	75,351	62,721	8,397	1,775,574

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 JUNE 30, 2019									UP TO THE QUARTER ENDED ON JUNE 30, 2019								
	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,	37,191	808,996	-	-	-	3,690	2,037	-	851,914	37,191	808,996	-	-	-	3,690	2,037	-	851,914
(b) Claims by Maturity,	0	-	-	-	-	-	4,240	8,024	12,264	0	-	-	-	-	-	4,240	8,024	12,264
(c) Annuities/Pension payment,	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Other Benefits	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Surrenders/Withdrawals	64,336	205,056	-	1	-	23,346	37,547	10,354	340,640	64,336	205,056	-	1	-	23,346	37,547	10,354	340,640
Survival	130	-	-	-	-	7,273	-	-	7,403	130	-	-	-	-	7,273	-	-	7,403
Health	-	-	25	75	-	-	-	-	100	-	-	25	75	-	-	-	-	100
Riders	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Claim Investigation Fees	496	-	-	10	-	48	11	-	565	496	-	-	10	-	48	11	-	565
Investment Income to Policy holders on unclaimed amounts	4,920	-	-	-	-	-	-	-	4,920	4,920	-	-	-	-	-	-	-	4,920
Others	5,780	(616)	-	-	-	-	-	-	5,164	5,780	(616)	-	-	-	-	-	-	5,164
Total paid	112,853	1,013,436	25	86	-	34,357	43,835	18,378	1,222,970	112,853	1,013,436	25	86	-	34,357	43,835	18,378	1,222,970
2. (Amount ceded in reinsurance):	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Claims by Death,	(3,074)	(364,178)	-	-	-	-	3	-	(367,249)	(3,074)	(364,178)	-	-	-	-	3	-	(367,249)
(b) Claims by Maturity,	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities/Pension payment,	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Other Benefits	-	-	-	(25)	-	-	-	-	(25)	-	-	-	(25)	-	-	-	-	(25)
Total ceded	(3,074)	(364,178)	-	(25)	-	-	3	-	(367,274)	(3,074)	(364,178)	-	(25)	-	-	3	-	(367,274)
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	109,779	649,258	25	61	-	34,357	43,838	18,378	855,696	109,779	649,258	25	61	-	34,357	43,838	18,378	855,696

Particulars	FOR THE QUARTER ENDED ON JUNE 30, 2018									UP TO THE QUARTER ENDED ON JUNE 30, 2018								
	Non Participating (Non Linked)					Participating (Non-Linked)	Non Participating (Linked)		Total	Non Participating (Non Linked)					Participating (Non-Linked)	Non Participating (Linked)		Total
	Individual Life	Group Life	Group Health	Individual Health	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,	27,832	690,398	-	-	-	6,376	2,170	-	726,776	27,832	690,398	-	-	-	6,376	2,170	-	726,776
(b) Claims by Maturity,	0	-	-	-	-	-	-	-	0	0	-	-	-	-	-	-	-	0
(c) Annuities/Pension payment,	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Other Benefits	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Surrenders/Withdrawals	50,299	156,266	-	-	-	20,092	67,105	9,793	303,555	50,299	156,266	-	-	-	20,092	67,105	9,793	303,555
Survival	1,540	-	-	-	-	6,699	-	-	8,239	1,540	-	-	-	-	6,699	-	-	8,239
Health	-	-	15	150	-	-	-	-	165	-	-	15	150	-	-	-	-	165
Riders	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Claim Investigation Fees	648	1,240	-	43	-	106	9	-	2,046	648	1,240	-	43	-	106	9	-	2,046
Investment Income to Policy holders on unclaimed amounts	2,491	-	-	-	-	-	-	-	2,491	2,491	-	-	-	-	-	-	-	2,491
Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total paid	82,810	847,904	15	193	-	33,273	69,284	9,793	1,043,272	82,810	847,904	15	193	-	33,273	69,284	9,793	1,043,272
2. (Amount ceded in reinsurance):	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Claims by Death,	2,752	(298,966)	(10)	50	-	-	(22)	-	(296,196)	2,752	(298,966)	(10)	50	-	-	(22)	-	(296,196)
(b) Claims by Maturity,	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities/Pension payment,	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Other Benefits	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total ceded	2,752	(298,966)	(10)	50	-	-	(22)	-	(296,196)	2,752	(298,966)	(10)	50	-	-	(22)	-	(296,196)
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	85,562	548,938	5	243	-	33,273	69,262	9,793	747,076	85,562	548,938	5	243	-	33,273	69,262	9,793	747,076

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 June 30, 2019	As at June 30, 2018
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 June 30, 2019		As at June 30, 2018	
	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 June 30, 2019	As at June 30, 2018
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 June 30, 2019	As at June 30, 2018
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 June 30, 2019	As at June 30, 2018
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	3,764,575	5,390,435
2	Other Approved Securities	293,053	356,157
3	Other Investments		
	(a) Shares	-	-
	(aa) Equity	201,694	1,431,490
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds*	70,000	500,173
	(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	637,163	1,063,421
5	Other than Approved Investments		
	Debentures/ Bonds	1,024,772	-
	Equity Shares	881,114	71,758
	Alternative Investment Fund	97,907	73,700
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	-	-
2	Other Approved Securities	20,031	-
3	Other Investments		
	(a) Shares	-	-
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	130,042	160,042
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	75,000	-
	(e) Other Securities (to be specified)	-	-
	Deposits with Bank	-	-
	Reverse Repo	(0)	-
	(f) Subsidiaries	-	-
	Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	(0)	26,000
5	Other than Approved Investments	-	-
	Mutual Fund	-	-
	Debentures/ Bonds	330,000	-
	TOTAL	7,529,351	9,077,176
	Aggregate Amount of Investments other than listed equity securities, derivative instruments and Additional tier 1 Bonds	6,446,543	7,573,928
	Aggregate Market Value of Investments other than listed equity securities, derivative instruments and Additional tier 1 Bonds	6,288,858	7,152,438

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

*Investment in Associate Company at Cost is Rs. 516,977/- [Previous year Rs. 244,285/-]

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 June 30, 2019									As at June 30, 2018								
		Non Participating (Non-Linked)					Participating (Non-Linked)	Non Participating (Linked)		Total	Non Participating (Non-Linked)					Participating (Non-Linked)	Non Participating (Linked)		Total
		Individual Life	Group Life	Group Health	Individual Health	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	LONG TERM INVESTMENTS																		
1	Government securities and Government guaranteed bonds including Treasury Bills	8,030,368	6,958,765	19,591	20,457	98,295	1,521,243	13,492	2,861	16,665,072	5,448,071	5,594,074	21,618	25,345	-	1,047,230	28,401	3,641	12,168,380
2	Other Approved Securities	302,877	1,177,369	-	-	-	111,891	-	-	1,592,137	50,108	1,260,910	-	-	-	98,136	-	-	1,409,154
3	Other Investments																		
	(a) Shares	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(aa) Equity	51,108	183,987	-	-	-	20,443	-	-	255,538	149,633	327,539	-	-	-	69,907	-	-	547,079
	(bb) Preference	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(d) Debentures/ Bonds*	1,940,096	1,719,195	-	-	3,009	512,642	3,000	-	4,177,942	1,242,484	2,062,724	-	-	-	368,989	3,534	-	3,677,731
	(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	3,509,855	4,342,282	-	15,000	87,000	725,162	10,943	-	8,690,242	2,615,282	4,298,414	-	15,000	-	528,407	10,925	-	7,468,028
5	Other than Approved Investments																		
	Debentures/Bonds	326,227	55,000	-	-	-	104,590	1,901	-	487,718	-	-	-	-	-	-	-	-	-
	Equity Shares	96,927	-	-	-	-	48,464	-	-	145,391	-	-	-	-	-	-	-	-	-
	SHORT TERM INVESTMENTS																		
1	Government securities and Government guaranteed bonds including Treasury Bills	(0)	15,141	0	-	-	-	-	0	15,141	(0)	1,516	-	-	-	-	-	0	1,516
2	Other Approved Securities	-	20,022	-	-	-	-	-	-	20,022	-	-	-	-	-	-	-	-	-
3	Other Investments																		
	(a) Shares	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(aa) Equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(bb) Preference	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(b) Mutual Funds	5,602	5,502	(0)	(0)	4,001	6,002	0	-	21,107	295,157	292,044	402	0	-	59,817	1,812	202	649,434
	(c) Derivative Instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(d) Debentures/ Bonds	90,000	167,241	-	-	-	20,000	-	-	277,241	-	150,821	-	-	-	-	-	-	150,821
	(e) Other Securities (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Commercial Paper / Certificate of Deposits	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Deposits with Bank	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Reverse Repo	421,582	170,640	-	-	-	30,113	-	-	622,335	-	-	-	-	-	-	-	-	-
	(f) Subsidiaries	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Investments in Infrastructure and Social Sector	80,000	5,018	-	-	-	0	-	-	85,018	5,000	68,672	-	-	-	-	-	-	73,672
5	Other than Approved Investments																		
	Mutual Funds	-	-	-	-	-	-	0	-	0	-	-	-	-	-	-	-	-	-
	Debentures/Bonds	-	43,000	-	-	-	-	1,000	-	44,000	-	-	-	-	-	-	-	-	-
	TOTAL	14,856,642	14,863,162	19,591	35,457	192,305	3,100,550	30,336	3,361	33,101,404	9,807,735	14,056,714	22,020	40,345	-	2,172,486	44,672	4,343	26,148,315
	Aggregate Amount of Investments other than listed equity securities, derivative instruments and Additional tier 1 Bonds	14,708,608	14,679,174	19,591	35,457	192,305	3,031,642	30,336	3,361	32,700,476	9,658,101	13,729,176	22,020	40,345	-	2,102,582	44,672	4,343	25,601,239
	Aggregate Market Value of Investments other than listed equity securities, derivative instruments and Additional tier 1 Bonds	15,220,710	14,907,269	19,979	36,188	198,990	3,164,429	31,778	3,528	33,582,870	9,391,726	13,216,928	21,604	39,679	-	2,035,186	44,622	4,258	24,754,002

There are no investments in subsidiaries/holding companies, joint ventures.
*Investment in Associate Company at Cost is Rs. 307,217/- (Previous Year 808,470/-)

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 June 30, 2019			As at June 30, 2018		
		Individual Life	Individual Pension	Total	Individual Life	Individual Pension	Total
	LONG TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	473,434	15,434	488,868	409,809	12,018	421,827
2	Other Approved Securities						
3	Other Investments						
	(a) Shares	-	-	-	-	-	-
	(aa) Equity	1,773,120	85,030	1,858,150	1,590,362	107,247	1,697,609
	(bb) Preference						
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds*	210,412	4,241	214,653	193,300	5,124	198,424
	(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	214,458	2,074	216,532	182,485	9,425	191,910
5	Other than Approved Investments						
	(a) Debentures/Bonds	26,138	-	26,138	-	-	-
	(b) Equity	169,823	8,236	178,059	76,279	5,534	81,813
	(c) Exchange Traded Fund	179,242	6,280	185,522	80,391	-	80,391
	SHORT TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	403,383	490	403,873	255,801	-	255,801
2	Other Approved Securities	-	-	-	-	-	-
3	(a) Shares	-	-	-	-	-	-
	(aa) Equity	-	-	-	-	-	-
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	10,503	3,701	14,204	90,959	5,101	96,060
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	26,099	-	26,099	24,159	-	24,159
	(e) Other Securities (to be specified)	-	-	-	-	-	-
	Deposit with Bank	-	-	-	-	-	-
	Reverse Repo	80,301	-	80,301	-	-	-
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Social Sector	3,750	-	3,750	65,780	3,031	68,811
5	Other than Approved Investments						
	(a) Equity Shares	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Debentures/ Bonds	4,500	-	4,500	-	-	-
	NET CURRENT ASSETS						
	Bank Balances	24,181	1,498	25,679	3,838	461	4,299
	Income accrued on investments	60,103	550	60,653	84,682	861	85,543
	Other Receivable	-	-	-	-	-	-
	Payables for purchase of Securities	-	-	-	-	-	-
	FMC Payable	(4,379)	(168)	(4,547)	(3,714)	(194)	(3,908)
	Other Payables	(86,972)	(3,907)	(90,879)	(68,571)	(5,268)	(73,839)
	TOTAL	3,574,596	123,459	3,698,055	2,992,060	143,340	3,135,400
	Aggregate Amount of Investments other than listed equity securities and derivative instruments	1,638,718	32,220	1,670,938	1,309,184	34,699	1,343,883

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

*Investment in Associate Company at Cost is Rs. 26,138/- (Previous Year 35,362/-)

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 June 30, 2019	As at June 30, 2018
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	223,249	88,462
	(d) Others (to be specified)	-	-
	<i>Unsecured</i>	-	-
	TOTAL	223,249	88,462
2	BORROWER-WISE CLASSIFICATION	-	-
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Companies	-	-
	(e) Loans against policies	223,249	88,462
	(f) Others (to be specified)	-	-
	TOTAL	223,249	88,462
3	PERFORMANCE-WISE CLASSIFICATION	-	-
	(a) Loans classified as standard	-	-
	(aa) In India	223,249	88,462
	(bb) Outside India	-	-
	(b) Non-standard loans less provisions	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	TOTAL	223,249	88,462
4	MATURITY-WISE CLASSIFICATION	-	-
	(a) Short Term	-	-
	(b) Long Term	223,249	88,462
	TOTAL	223,249	88,462

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 June 30, 2019	As at June 30, 2018
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles - Software	587,801	1,151	-	588,952	383,106	20,923	-	404,029	184,923	253,152
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Improvements	218,295	12,050	-	230,345	94,365	6,918	-	101,283	129,062	102,447
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	40,376	2,516	385	42,507	26,472	1,251	385	27,338	15,169	9,101
Information Technology Equipment	273,251	945	1,333	272,863	174,497	12,489	1,333	185,653	87,210	112,881
Vehicles	-	-	-	-	-	-	-	-	-	-
Office Equipment	58,947	3,863	1,355	61,455	34,042	2,159	1,355	34,846	26,609	15,615
Others (Specify nature)	-	-	-	-	-	-	-	-	-	-
TOTAL	1,178,670	20,525	3,073	1,196,122	712,482	43,740	3,073	753,149	442,973	493,196
Work in progress	-	-	-	-	-	-	-	-	50,422	27,331
Grand Total	1,178,670	20,525	3,073	1,196,122	712,482	43,740	3,073	753,149	493,395	520,527
PREVIOUS YEAR	1,064,823	138,537	24,690	1,178,670	547,984	188,576	24,078	712,482	516,451	543,442

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 June 30, 2019	As at June 30, 2018
1	Cash (including cheques, drafts and stamps)	67,323	99,629
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	478,637	218,069
	(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	546,060	317,798
	Balances with non-scheduled banks included in 2 and 3 above	-	-
	CASH & BANK BALANCES		
1	In India	546,060	317,798
2	Outside India	-	-
	TOTAL	546,060	317,798

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 June 30, 2019	As at June 30, 2018
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	48,156	58,740
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	1,274	28
6	Others (to be specified)		-
	Security Deposits	104,696	87,317
	Deposit -Others	15,026	11,648
	Advances to employees for travel, etc.	3,522	2,823
	TOTAL (A)	172,674	160,556
	OTHER ASSETS		
1	Income accrued on investments	1,129,256	966,334
2	Outstanding Premiums	465,547	331,147
3	Agents' & Intermediaries' balances	22,974	25,140
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsures)	868,413	672,376
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	90,879	73,839
	Investment held to meet policyholder unclaimed	54,484	147,252
	Investment Income on Unclaimed Fund	3,655	4,017
	Service Tax Unutilized Credit	-	-
	Due from Affiliates	-	-
	Other Dues	9,469	7,953
	GST Unutilized Credit	257,261	199,555
	Receivable towards non-par non linked funds	262	-
	Receivable from clearing firm	1,197,360	-
	Application money for investments	-	-
	Receivable from Unclaimed Fund	33,314	58,750
	Receivable from ex employees	27,808	13,846
	Insurance policies (Gratuity)	78,739	-
	Insurance policies (Leave Encashment)	78,755	-
	Agents' Balances - provision for doubtful amounts	(17,481)	(16,871)
	Receivable from ex employees- provision	(27,808)	(13,846)
	Provision on Vendor Advances	(6,573)	(6,573)
	TOTAL (B)	4,266,314	2,462,919
	TOTAL (A+B)	4,438,988	2,623,475

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 June 30, 2019	As at June 30, 2018
1	Agents' & Intermediaries' balances	90,594	155,219
2	Balances due to other insurance companies	605,487	593,652
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	24,882	22,971
5	Unallocated premium	289,066	904,592
6	Sundry creditors	1,149,150	120,954
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	248,250	105,072
9	Annuities Due	-	-
10	Due to Officers/ Directors	-	-
11	Due to unit linked fund	-	-
12	Policy holders Unclaimed	53,850	139,449
13	Policy holders Unclaimed- Investment Income	4,289	11,820
11	Others (to be specified)		
	-Policy Deposits	8,481	9,864
	-Payable to Policyholders	14,685	38,810
	-Withholding Tax Deducted at Source	22,123	37,929
	-Accrued Expenses	853,912	1,124,579
	-Other Statutory liabilities	20,649	23,715
	-Lease Equalisation Reserve	21,020	14,611
	-Due to Participating non linked funds	-	-
	-Due to Non Par non linked funds	262	-
	- Service Tax Liability	-	-
	- GST Payable	30,714	148,403
	TOTAL	3,437,414	3,451,640

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 June 30, 2019	As at June 30, 2018
1	For taxation (less payments and taxes deducted at source)	-	-
2	For proposed dividends	-	-
3	For dividend distribution tax	-	-
4	Others (to be specified)	-	-
	- Provision for Gratuity	76,871	68,344
	- Provision for Leave Encashment	71,024	76,491
	TOTAL	147,895	144,835

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 June 30, 2019	As at June 30, 2018
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others (to be specified)	-	-
	TOTAL	-	-

FORM L-22 : Analytical Ratios*

Insurer: DHFL Pramerica Life Insurance Company Limited

Date:

30-Jun-19

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

S.No.	Particular	For the Quarter Ended June 2019	Upto the Quarter Ended June 2019	For the Quarter Ended June 2018	Upto the Quarter Ended June 2018
1	New business premium income growth rate - segment wise	-61%	-61%	26%	26%
	Non Par Individual Life - Non Linked	-41%	-41%	35%	35%
	Non Par Group Life	-64%	-64%	24%	24%
	Non Par Group Health-Non Linked	-32%	-32%	100%	100%
	Non Par Individual Health - Non Linked	-88%	-88%	8996%	8996%
	Non Par Non-Linked Group Variable	100%	100%	-	-
	Participating Individual Life	-92%	-92%	28%	28%
	Non Par Individual Life - Linked	-65%	-65%	19%	19%
	Non Par Individual Pension - Linked	-	-	-	-
2	Net Retention Ratio	91%	91%	94%	94%
3	Expense of Management to Gross Direct Premium Ratio	31%	31%	42%	42%
4	Commission Ratio (Gross commission paid to Gross Premium)	3%	3%	5%	5%
5	Ratio of policy holder's liabilities to shareholder's funds	393%	393%	310%	310%
6	Growth rate of shareholders' fund	1%	1%	4%	4%
7	Ratio of surplus to policyholders' liability	1%	1%	4%	4%
8	Change in net worth ('000)	63,995	63,995	351,381	351,381
9	Profit after tax/Total Income	-6%	-6%	3%	3%
10	(Total real estate + loans)/(Cash & invested assets)	NA	NA	NA	NA
11	Total investments/(Capital + Surplus)	367%	367%	319%	319%
12	Total affiliated investments/(Capital+ Surplus)	7.05%	7.05%	9.02%	9.02%
13 *	Investment Yield (Gross and Net)				
	A. With realised Gain				
	Policyholders' Funds:				
	Non-Linked:				
	1. PAR	4.76%	4.76%	7.95%	7.95%
	2. Non-PAR*	10.30%	10.30%	8.03%	8.03%
	Linked:				
	4. Non-PAR	1.14%	1.14%	3.99%	3.99%
	Shareholders' Funds	-4.68%	-4.68%	6.66%	6.66%
	A. Without realised Gain				
	Policyholders' Funds:				
	Non-Linked:				
	1. PAR	4.56%	4.56%	7.52%	7.52%
	2. Non-PAR*	10.27%	10.27%	7.73%	7.73%
	Linked:				
	4. Non-PAR	3.64%	3.64%	9.58%	9.58%
	Shareholders' Funds	-7.66%	-7.66%	8.07%	8.07%
14	Conservation Ratio	80%	80%	87%	87%
15	Persistence Ratio¹				
	Persistence Ratio by Premium				
	For 13th month+	90.53%	90.53%	88.48%	88.48%
	For 25th month+	83.13%	83.13%	82.62%	82.62%
	For 37th month+	74.76%	74.76%	74.71%	74.71%
	For 49th Month+	65.45%	65.45%	54.56%	54.56%
	for 61st month+	50.10%	50.10%	34.67%	34.67%
	Persistence Ratio by Policy²				
	For 13th month+	91.47%	91.47%	88.62%	88.62%
	For 25th month+	82.40%	82.40%	81.14%	81.14%
	For 37th month+	74.26%	74.26%	74.07%	74.07%
	For 49th Month+	63.08%	63.08%	49.50%	49.50%
	for 61st month+	40.20%	40.20%	28.23%	28.23%
16	Persistence Ratio(excluding Group Business)				
	Persistence Ratio by Premium				
	For 13th month+	77.12%	77.12%	76.97%	76.97%
	For 25th month+	72.17%	72.17%	72.17%	72.17%
	For 37th month+	61.37%	61.37%	61.37%	61.37%
	For 49th Month+	41.67%	41.67%	41.67%	41.67%
	for 61st month+	34.67%	34.67%	34.67%	34.67%
	Persistence Ratio by Policy				
	For 13th month+	76.54%	76.54%	73.80%	73.80%
	For 25th month+	66.51%	66.51%	67.71%	67.71%
	For 37th month+	56.48%	56.48%	56.48%	56.48%
	For 49th Month+	38.16%	38.16%	38.16%	38.16%
	for 61st month+	28.23%	28.23%	28.23%	28.23%
17	NPA Ratio				
	Gross NPA Ratio				
	Shareholders	4.51	4.51	-	-
	Policyholder's Funds				
	Non Par Individual Life - Non Linked	0.75	0.75	-	-
	Non Par Group Life	0.34	0.34		
	Net NPA Ratio				
	Shareholders	2.25	2.25	-	-
	Policyholder's Funds				
	Non Par Individual Life - Non Linked	0.37	0.37	-	-
	Non Par Group Life	0.17	0.17		

Notes:

1 Group business, where persistency is measurable, is included in the Persistence Ratio calculations.

2 Number of lives has been considered for group business for policy wise calculations

* Ratio is calculated on non reducing balance basis.

Equity Holding Pattern for Life Insurers

(Rs in Lakhs)

	Particulars	For the Quarter ended June 30, 2019	For the Quarter ended June 30, 2018
1	(a) No. of shares	374,061,867	374,061,867
2	(b) Percentage of shareholding (Indian / Foreign)	51% / 49%	104%
3	(c) %of Government holding (in case of public sector insurance companies)	-	-
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	(0.63)	0.52
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(0.63)	25.18
6	(iv) Book value per share (Rs)	25.36	25.18

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 June 30, 2019	As at June 30, 2018
1	Linked		
a	Life	35,936	30,121
b	General Annuity	-	-
c	Pension	1,245	1,459
d	Health	-	-
2	Non-Linked		
a	Life	334,850	259,977
b	General Annuity	-	-
c	Pension	-	-
d	Health	325	339

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

Insurer: DHFL Pramerica Life Insurance Company Limited

FOR THE QTR ENDED JUNE 30th, 2019

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	53	52	0.33	1.86	154	154	0.76	8.33	207	206	1.09	10.19
2	Arunachal Pradesh	14	14	0.08	0.36	55	54	0.20	1.57	69	68	0.28	1.93
3	Assam	110	109	0.47	4.26	165	161	0.83	6.57	275	270	1.29	10.84
4	Bihar	133	133	0.77	4.02	217	217	0.71	7.90	350	350	1.48	11.93
5	Chattisgarh	91	91	0.31	2.09	207	206	0.74	4.56	298	297	1.05	6.65
6	Goa	2	2	0.05	0.55	12	11	0.08	(0.13)	14	13	0.13	0.42
7	Gujarat	51	51	0.21	2.12	233	230	1.11	6.85	284	281	1.32	8.97
8	Haryana	115	111	0.84	3.83	224	223	1.78	22.70	339	334	2.63	26.53
9	Himachal Pradesh	155	156	0.65	4.67	247	245	1.32	10.91	402	401	1.97	15.58
10	Jammu & Kashmir	233	234	1.38	6.01	608	605	2.08	15.16	841	839	3.46	21.18
11	Jharkhand	45	45	0.37	1.10	77	77	0.26	2.05	122	122	0.63	3.15
12	Karnataka	102	101	0.48	3.71	193	192	0.83	10.20	295	293	1.31	13.91
13	Kerala	38	38	0.17	1.24	124	122	0.48	3.95	162	160	0.66	5.19
14	Madhya Pradesh	116	114	0.62	3.35	245	243	1.26	7.99	361	357	1.88	11.34
15	Maharashtra	167	166	0.81	4.81	450	447	1.65	28.29	617	613	2.47	33.10
16	Manipur	99	99	0.36	3.45	205	204	0.56	8.07	304	303	0.92	11.52
17	Meghalaya	2	2	0.02	0.25	15	14	0.08	0.38	17	16	0.10	0.62
18	Mizoram	5	5	0.02	0.34	13	13	0.06	0.39	18	18	0.08	0.73
19	Nagaland	17	17	0.11	0.57	38	38	0.19	1.35	55	55	0.30	1.92
20	Orissa	260	259	0.49	4.30	161	160	0.58	4.06	421	419	1.07	8.36
21	Punjab	390	386	1.92	11.16	730	715	2.59	24.80	1,120	1,101	4.51	35.95
22	Rajasthan	273	272	1.87	11.52	586	585	1.75	26.34	859	857	3.62	37.86
23	Sikkim	4	4	0.02	0.12	6	6	0.05	0.18	10	10	0.07	0.30
24	Tamil Nadu	97	95	0.80	7.94	397	390	1.87	21.24	494	485	2.67	29.18
25	Telangana	7	7	0.04	2.20	100	99	0.48	7.96	107	106	0.52	10.16
26	Tripura	21	21	0.02	0.61	75	75	0.20	3.27	96	96	0.22	3.89
27	Uttar Pradesh	363	360	1.95	13.49	530	527	2.28	17.57	893	887	4.23	31.07
28	Uttarakhand	193	191	1.27	7.54	278	276	0.88	13.30	471	467	2.15	20.84
29	West Bengal	100	100	0.40	3.50	200	195	0.79	7.04	300	295	1.18	10.55
30	Andaman & Nicobar Islands	1	1	0.00	0.11	4	4	1.03	1.71	5	5	1.03	1.82
31	Chandigarh	2	2	0.01	0.06	19	18	0.06	0.85	21	20	0.07	0.91
32	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	-	-
33	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
34	Delhi	9	9	0.03	0.22	192	178	0.89	10.41	201	187	0.92	10.63
35	Lakshadweep	-	-	-	-	-	-	0.01	-	-	-	0.01	-
36	Puducherry	-	-	-	-	7	7	0.08	0.83	7	7	0.08	0.83
	COMPANY TOTAL	3,268	3,247	16.87	111.37	6,767	6,691	28.52	286.68	10,035	9,938	45.40	398.05

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

Insurer: DHFL Pramerica Life Insurance Company Limited

FOR THE QTR ENDED JUNE 30th, 2019

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

(Rs in Crore)

Geographical Distribution of Total Business- GROUP													
S.No.	State / Union Territory	Rural				Urban				Total Business			
		No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)	No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)	No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)
1	Andhra Pradesh	1	2,317	0.12	11.58	-	894	0.09	44.85	1	3,211	0.20	56.43
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	13	68,702	1.20	177.23	-	6	0.00	0.30	13	68,708	1.20	177.53
4	Bihar	2	19,775	0.32	56.19	-	-	-	-	2	19,775	0.32	56.19
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	4	201,150	3.42	562.99	-	23	0.08	2.93	4	201,173	3.50	565.92
8	Haryana	5	267,162	3.04	671.25	8	132,016	4.63	1,418.38	13	399,178	7.67	2,089.63
9	Himachal Pradesh	-	-	-	-	-	19	0.02	(0.37)	-	19	0.02	(0.37)
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	6	383,766	3.13	610.39	23	14,905	22.88	1,106.53	29	398,671	26.01	1,716.92
13	Kerala	3	3,570	0.09	16.72	1	650	0.03	44.81	4	4,220	0.12	61.53
14	Madhya Pradesh	-	-	-	-	-	181	0.02	1.83	-	181	0.02	1.83
15	Maharashtra	1	144,693	3.49	419.13	10	46,601	26.15	2,422.42	11	191,294	29.65	2,841.55
16	Manipur	2	1,020	0.01	1.41	-	-	-	-	2	1,020	0.01	1.41
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mirzoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	17	306,436	7.34	932.10	-	-	-	-	17	306,436	7.34	932.10
21	Punjab	-	-	-	-	1	10	0.00	0.01	1	10	0.00	0.01
22	Rajasthan	3	41,254	0.54	123.38	1	522	0.05	80.75	4	41,776	0.59	204.13
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	13	157,815	1.90	694.27	-	2	0.00	(4.42)	13	157,817	1.90	689.85
25	Telangana	-	-	-	-	2	1,219	0.20	171.38	2	1,219	0.20	171.38
26	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
27	Uttar Pradesh	30	367,652	8.77	1,225.48	1	624	0.44	161.23	31	368,276	9.21	1,386.71
28	UttraKhand	1	167	0.00	0.55	-	-	-	-	1	167	0.00	0.55
29	West Bengal	26	680,073	10.21	1,874.49	-	15	0.04	22.58	26	680,088	10.25	1,897.07
30	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
31	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
32	Dadra & Nagrahaveli	-	-	-	-	-	-	-	-	-	-	-	-
33	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
34	Delhi	9	147,120	4.38	447.97	-	310	0.03	(86.86)	9	147,430	4.40	361.12
35	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
36	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
	COMPANY TOTAL	136	2,792,672	47.96	7,825.13	47	197,997	54.67	5,386.36	183	2,990,669	102.63	13,211.49

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

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

Insurer: DHFL Pramerica Life Insurance Company Limited

UP TO THE QTR ENDED JUNE 30th, 2019

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	53	52	0.33	1.86	154	154	0.76	8.33	207	206	1.09	10.19
2	Arunachal Pradesh	14	14	0.08	0.36	55	54	0.20	1.57	69	68	0.28	1.93
3	Assam	110	109	0.47	4.26	165	161	0.83	6.57	275	270	1.29	10.84
4	Bihar	133	133	0.77	4.02	217	217	0.71	7.90	350	350	1.48	11.93
5	Chattisgarh	91	91	0.31	2.09	207	206	0.74	4.56	298	297	1.05	6.65
6	Goa	2	2	0.05	0.55	12	11	0.08	(0.13)	14	13	0.13	0.42
7	Gujarat	51	51	0.21	2.12	233	230	1.11	6.85	284	281	1.32	8.97
8	Haryana	115	111	0.84	3.83	224	223	1.78	22.70	339	334	2.63	26.53
9	Himachal Pradesh	155	156	0.65	4.67	247	245	1.32	10.91	402	401	1.97	15.58
10	Jammu & Kashmir	233	234	1.38	6.01	608	605	2.08	15.16	841	839	3.46	21.18
11	Jharkhand	45	45	0.37	1.10	77	77	0.26	2.05	122	122	0.63	3.15
12	Karnataka	102	101	0.48	3.71	193	192	0.83	10.20	295	293	1.31	13.91
13	Kerala	38	38	0.17	1.24	124	122	0.48	3.95	162	160	0.66	5.19
14	Madhya Pradesh	116	114	0.62	3.35	245	243	1.26	7.99	361	357	1.88	11.34
15	Maharashtra	167	166	0.81	4.81	450	447	1.65	28.29	617	613	2.47	33.10
16	Manipur	99	99	0.36	3.45	205	204	0.56	8.07	304	303	0.92	11.52
17	Meghalaya	2	2	0.02	0.25	15	14	0.08	0.38	17	16	0.10	0.62
18	Mizoram	5	5	0.02	0.34	13	13	0.06	0.39	18	18	0.08	0.73
19	Nagaland	17	17	0.11	0.57	38	38	0.19	1.35	55	55	0.30	1.92
20	Orissa	260	259	0.49	4.30	161	160	0.58	4.06	421	419	1.07	8.36
21	Punjab	390	386	1.92	11.16	730	715	2.59	24.80	1,120	1,101	4.51	35.95
22	Rajasthan	273	272	1.87	11.52	586	585	1.75	26.34	859	857	3.62	37.86
23	Sikkim	4	4	0.02	0.12	6	6	0.05	0.18	10	10	0.07	0.30
24	Tamil Nadu	97	95	0.80	7.94	397	390	1.87	21.24	494	485	2.67	29.18
25	Telangana	7	7	0.04	2.20	100	99	0.48	7.96	107	106	0.52	10.16
26	Tripura	21	21	0.02	0.61	75	75	0.20	3.27	96	96	0.22	3.89
27	Uttar Pradesh	363	360	1.95	13.49	530	527	2.28	17.57	893	887	4.23	31.07
28	Uttrakhand	193	191	1.27	7.54	278	276	0.88	13.30	471	467	2.15	20.84
29	West Bengal	100	100	0.40	3.50	200	195	0.79	7.04	300	295	1.18	10.55
30	Andaman & Nicobar Islands	1	1	0.00	0.11	4	4	1.03	1.71	5	5	1.03	1.82
31	Chandigarh	2	2	0.01	0.06	19	18	0.06	0.85	21	20	0.07	0.91
32	Dadra & Nagrahaveli	-	-	-	-	-	-	-	-	-	-	-	-
33	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
34	Delhi	9	9	0.03	0.22	192	178	0.89	10.41	201	187	0.92	10.63
35	Lakshadweep	-	-	-	-	-	-	0.01	-	-	-	0.01	-
36	Puducherry	-	-	-	-	7	7	0.08	0.83	7	7	0.08	0.83
	COMPANY TOTAL	3,268	3,247	16.87	111.37	6,767	6,691	28.52	286.68	10,035	9,938	45.40	398.05

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

Insurer: DHFL Pramerica Life Insurance Company Limited

UP TO THE QTR ENDED JUNE 30th, 2019

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

(Rs in Crore)

Geographical Distribution of Total Business- GROUP													
Sl.No.	State / Union Territory	Rural(Group)				Urban(Group)				Total Business(Group)			
		No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)	No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)	No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)
1	Andhra Pradesh	1	2,317	0.12	11.58	-	894	0.09	44.85	1	3,211	0.20	56.43
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	13	68,702	1.20	177.23	-	6	0.00	0.30	13	68,708	1.20	177.53
4	Bihar	2	19,775	0.32	56.19	-	-	-	-	2	19,775	0.32	56.19
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	4	201,150	3.42	562.99	-	23	0.08	2.93	4	201,173	3.50	565.92
8	Haryana	5	267,162	3.04	671.25	8	132,016	4.63	1,418.38	13	399,178	7.67	2,089.63
9	Himachal Pradesh	-	-	-	-	-	19	0.02	(0.37)	-	19	0.02	(0.37)
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	6	383,766	3.13	610.39	23	14,905	22.88	1,106.53	29	398,671	26.01	1,716.92
13	Kerala	3	3,570	0.09	16.72	1	650	0.03	44.81	4	4,220	0.12	61.53
14	Madhya Pradesh	-	-	-	-	-	181	0.02	1.83	-	181	0.02	1.83
15	Maharashtra	1	144,693	3.49	419.13	10	46,601	26.15	2,422.42	11	191,294	29.65	2,841.55
16	Manipur	2	1,020	0.01	1.41	-	-	-	-	2	1,020	0.01	1.41
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mirzoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	17	306,436	7.34	932.10	-	-	-	-	17	306,436	7.34	932.10
21	Punjab	-	-	-	-	1	10	0.00	0.01	1	10	0.00	0.01
22	Rajasthan	3	41,254	0.54	123.38	1	522	0.05	80.75	4	41,776	0.59	204.13
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	13	157,815	1.90	694.27	-	2	0.00	(4.42)	13	157,817	1.90	689.85
25	Telangana	-	-	-	-	2	1,219	0.20	171.38	2	1,219	0.20	171.38
26	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
27	Uttar Pradesh	30	367,652	8.77	1,225.48	1	624	0.44	161.23	31	368,276	9.21	1,386.71
28	UttraKhand	1	167	0.00	0.55	-	-	-	-	1	167	0.00	0.55
29	West Bengal	26	680,073	10.21	1,874.49	-	15	0.04	22.58	26	680,088	10.25	1,897.07
30	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
31	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
32	Dadra & Nagrahaveli	-	-	-	-	-	-	-	-	-	-	-	-
33	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
34	Delhi	9	147,120	4.38	447.97	-	310	0.03	(86.86)	9	147,430	4.40	361.12
35	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
36	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
COMPANY TOTAL		136	2,792,672	47.96	7,825.13	47	197,997	54.67	5,386.36	183	2,990,669	102.63	13,211.49

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

FORM L-26-INVESTMENT ASSETS(LIFE INSURERS)

Insurer: DHFL Pramerica Life Insurance Company Limited
Registration No. 140; Date of Registration with the IRDAI: June 27, 2008
Statement as on :30th June 2019
Statement of Investment Assets (Life Insurers)
(Business within India)
Periodicity of Submission : Quarterly

PART - A

(Rs in Lakhs)

PARTICULARS

Investments (Shareholders)
Investments (Policyholders)
Investments (Linked Liabilities)
Loans
Fixed Assets
Current Assets
a. Cash & Bank Balance
b. Advances & Other Assets
Current Liabilities
a. Current Liabilities
b. Provisions
c. Misc. Exp not Written Off
d. Debit Balance of P&L A/c

SCH Amount
Sch - 8 75,293.51
Sch - 8A 331,014.04
Sch - 8B 36,980.55
Sch - 9 2,232.49
Sch - 10 4,933.95

Sch - 11 5,460.60
Sch - 12 44,389.88

Sch - 13 34,374.14
Sch - 14 1,478.95
Sch - 15 -

Total Application as per Balance Sheet (A)

464,451.93

Less: Other Assets

Loans (if any)
Fixed Assets (if any)
Cash & Bank Balance (if any)
Advances & Other Assets (if any)
Current Liabilities
Provisions
Misc. Exp not Written Off
Investments held outside India
Debit Balance of P&L A/c

SCH Amount
Sch - 9 2,232.49
Sch - 10 4,933.95
Sch - 11 5,460.60
Sch - 12 43,481.09
Sch - 13 34,374.14
Sch - 14 1,478.95
Sch - 15 -

TOTAL (B) 20,255.04

Investment Assets

(A-B) 444,196.89

Reconciliation of Investment Assets

Total Investment Assets (as per Balance Sheet)

444,196.89

Balance Sheet Value of:

A. Life Fund 265,196.87
B. Pension & General Annuity and Group Business 142,019.48
C. Unit Linked Funds 36,980.55

444,196.90

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%	-	37,645.75	163.54	15,212.43	84,118.06	137,139.77	53%	0.00	137,139.77	141,748.71
2	Central Govt. Sec, State Govt Sec or Other Approved Securities (incl (i) above)		Not Less than 50%	-	40,776.58	163.54	16,331.34	87,847.34	145,118.80	56%	0.00	145,118.80	149,893.53
3	Investment Subject to Exposure Norms								-			-	
	a.	Housing & Infrastructure							-			-	
		i) Approved Investments	Not Less than	-	6,572.26	109.43	9,232.12	42,336.04	58,249.86	22%	2.21	58,252.07	59,504.17
		ii) Other Investments	15%	10,022.50	1,830.22	29.01	1,045.90	3,437.27	16,364.89	2%	0.00	16,364.89	14,623.33
	b.	i) Approved Investments	Not	-	4,878.34	35.00	3,907.04	22,246.08	31,066.47	12%	(258.27)	30,808.19	31,384.42
		ii) Other Investments	exceeding than 35%	1,695.00	17,617.50	-	500.00	1,805.00	21,617.50	8%	(6,964.59)	14,652.91	14,652.91
Total Life Fund			100%	11,717.50	71,674.90	336.98	31,016.40	157,671.74	272,417.52	100%	(7,220.65)	265,196.87	270,058.36

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%	-	67,308.11	67,308.11	47.41%	(0.00)	67,308.11	68,460.07
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not Less than 40%	-	78,581.51	78,581.51	55.35%	(0.00)	78,581.51	79,941.76
3	Balanced Inv to be in Approved investment	Not Exceeding 60%	-	63,398.07	63,398.07	44.65%	39.90	63,437.97	64,463.33
4	Other Investment			-	-	0.00%	-	-	-
Total Pension, General Annuity Fund		100%	-	141,979.58	141,979.58	100.00%	39.90	142,019.48	144,405.09

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%	-	33,038.37	33,038.37	89.34%
2	Other Investments	Not More than 25%	-	3,942.18	3,942.18	10.66%
Total Linked Insurance Fund		100%	-	36,980.55	36,980.55	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 : 22nd July 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. 9.09 Crs has been done in Schedule 12 and shown as investments in the shareholders portfolio.

FORM L-27-UNIT LINKED BUSINESS

Insurer: DHFL Pramerica Life Insurance Company Limited
Registration No. 140; Date of Registration with the IRDAI: June 27, 2008
Statement as on :30th June 2019
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	ULIF00227/08/08BALANCFUND140	ULIF00327/08/08GROWTHFUND140	ULIF00427/08/08LARGECAPFUND140	ULIF00509/02/09PENDEBFUND140	ULIF00609/02/09PENBALFUND140	ULIF00709/02/09PENGROFUND140	ULIF00809/02/09PENDYEFUND140	ULIF01106/02/18MULCAPOPP0140	ULIF00920/01/11LIQUIDFUND140	ULIF01024/02/11DISCONFUND140	
Opening Balance (Market Value)	4,655.46	4,484.57	6,642.93	15,632.35	135.36	129.71	137.24	981.61	195.70	216.58	3,161.83	36,373.33
Add:Inflow during the Quarter	4,853.96	461.73	639.72	6,257.96	29.51	52.96	34.71	125.73	191.01	238.35	1,415.91	14,301.57
Increase / (Decrease) Value of Inv [Net]	89.29	73.02	63.87	39.59	3.77	2.03	2.16	7.34	(3.14)	4.19	51.18	333.29
Less:Outflow during the Quarter	5,138.73	466.96	767.06	6,037.04	36.41	93.67	54.47	223.01	116.59	204.32	889.42	14,027.68
Total Investible Funds (Market value)	4,459.98	4,552.36	6,579.47	15,892.86	132.22	91.02	119.64	891.67	266.98	254.81	3,739.50	36,980.51

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	2,707.69	61%	1,219.58	27%	945.84	14%	-	0%	76.52	58%	56.92	63%	25.79	22%	-	0%	-	0%	304.42	119%	3,590.63	96%	8,927.40	24.14%
State Government securities	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0.00%
Corporate Bonds	1,015.49	23%	895.23	20%	454.39	7%	-	0%	42.41	32%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	2,407.52	6.51%
Infrastructure Bonds	649.19	15%	807.77	18%	725.12	11%	-	0%	10.59	8%	-	0%	10.15	8%	-	0%	-	0%	-	0%	-	0%	2,202.81	5.96%
Equity	-	0%	1,306.72	29%	3,778.80	57%	12,403.29	78%	-	0%	30.89	34%	70.26	59%	749.15	84%	242.40	91%	-	0%	-	0%	18,581.50	50.25%
Money Market	-	0%	-	0%	-	0%	702.64	4%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	100.38	3%	803.01	2.17%
Mutual Funds	-	0%	-	0%	-	0%	11.00	0%	-	0%	3.00	3%	7.00	6%	27.01	3%	11.00	4%	-	0%	83.03	2%	142.04	0.38%
Deposit with banks	12.00	0%	20.00	0%	33.00	1%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	65.00	0.18%
Sub Total (A)	4,384.37	98%	4,249.30	93%	5,937.14	90%	13,116.93	83%	129.52	98%	90.82	100%	113.21	95%	776.15	87%	253.40	95%	304.42	119%	3,774.03	101%	33,129.30	89.59%
Current Assets:																								
Accrued Interest	304.37	7%	130.70	3%	129.05	2%	-	0%	2.40	2%	0.75	1%	0.42	0%	(0.00)	0%	-	0%	-	0%	-	0%	567.69	1.54%
Dividend Receivable	-	0%	2.93	0%	8.44	0%	24.94	0%	-	0%	0.08	0%	0.16	0%	1.65	0%	0.62	0%	-	0%	-	0%	38.83	0.10%
Bank Balance	16.95	0%	93.72	2%	107.36	2%	20.49	0%	11.75	9%	0.25	0%	0.90	1%	2.11	0%	1.01	0%	0.58	0%	1.71	0%	256.81	0.69%
Receivable for Sale of Investments	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0.00%
Other Current Assets (for Investments)	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0.00%
Less: Current Liabilities																								
Payable for Investments	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0.00%
Fund Mgmt Charges Payable	(5.67)	0%	(6.16)	0%	(8.88)	0%	(20.65)	0%	(0.17)	0%	(0.13)	0%	(0.17)	0%	(1.21)	0%	(0.35)	0%	(0.35)	0%	(1.72)	0%	(45.47)	-0.12%
Other Current Liabilities (for Investments)	(400.94)	-9%	(134.89)	-3%	(142.40)	-2%	(104.55)	-1%	(11.28)	-9%	(3.72)	-4%	(2.88)	-2%	(21.19)	-2%	(2.57)	-1%	(49.83)	-20%	(34.53)	-1%	(908.79)	-2.46%
Sub Total (B)	(85.30)	-2%	86.29	2%	93.56	1%	(79.78)	-1%	2.70	2%	(2.77)	-3%	(1.57)	-1%	(18.64)	-2%	(1.29)	0%	(49.61)	-19%	(34.53)	-1%	(90.93)	-0.25%
Other Investments (<=25%)																								
Corporate Bonds	160.91	4%	74.55	2%	70.91	1%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	306.38	0.83%
Infrastructure Bonds	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0.00%
Equity	-	0%	142.22	3%	367.11	6%	1,174.03	7%	-	0%	2.98	3%	8.01	7%	71.37	8%	14.87	6%	-	0%	-	0%	1,780.60	4.81%
Mutual funds	-	0%	-	0%	110.74	2%	1,681.68	11%	-	0%	-	0%	-	0%	62.80	7%	-	0%	-	0%	-	0%	1,855.21	5.02%
Money Market	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0.00%
Others	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0.00%
Sub Total (C)	160.91	4%	216.77	5%	548.76	8%	2,855.71	18%	-	0%	2.98	3%	8.01	7%	134.17	15%	14.87	6%	-	0%	-	0%	3,942.18	10.66%
Total (A + B + C)	4,459.98	100%	4,552.37	100%	6,579.47	100%	15,892.86	100%	132.22	100%	91.03	100%	119.65	100%	891.68	100%	266.98	100%	254.81	100%	3,739.50	100%	36,980.55	100.00%
Fund Carried Forward (as per LB 2)	4,459.98		4,552.37		6,579.47		15,892.86		132.22		91.03		119.65		891.68		266.98		254.81		3,739.50		36,980.55	

Date : 22nd July 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 (Acturial 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 :30th June 2019

[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	ULIF00127/08/08FIXEDIFUND140	27-Aug-08	4,459.98	22.0167	22.0167	21.6105	21.1176	20.1920	19.9667	10.27%	7.24%	22.0970
2	Balanced Fund	ULIF00227/08/08BALANCFUND140	27-Aug-08	4,552.37	25.5582	25.5582	25.1659	24.2105	23.6158	23.2695	9.84%	8.55%	25.7804
3	Growth Fund	ULIF00327/08/08GROWTHFUND140	27-Aug-08	6,579.47	27.4743	27.4743	27.2196	25.9643	25.7217	25.2257	8.91%	9.58%	28.0037
4	Large Cap Equity Fund	ULIF00427/08/08LARCAPFUND140	27-Aug-08	15,892.86	30.0698	30.0698	30.0086	28.1836	28.4248	27.6849	8.61%	11.17%	30.9033
5	Pension Debt Fund	ULIF00509/02/09PENDEBFUND140	9-Feb-09	132.22	19.8372	19.8372	19.3244	18.9145	18.1352	18.3011	8.39%	6.08%	19.9121
6	Pension Balanced Fund	ULIF00609/02/09PENBALFUND140	9-Feb-09	91.03	24.8666	24.8666	24.4255	23.5754	23.0663	22.7077	9.51%	8.11%	25.0412
7	Pension Growth Fund	ULIF00709/02/09PENGROFUND140	9-Feb-09	119.65	32.7309	32.7309	32.2152	30.7955	30.5428	29.9372	9.33%	9.81%	33.2522
8	Pension Dynamic Equity Fund	ULIF00809/02/09PENDEYEFUND140	9-Feb-09	891.68	35.5686	35.5686	35.3220	33.4875	34.0488	32.9461	7.96%	10.92%	36.5866
9	Multicap Opportunities Fund	ULIF01106/02/18MULCAPOPP0140	23-Oct-18	266.98	11.0988	11.0988	11.2076	10.3999	-	-	NA	NA	11.4500
10	Liquid Fund	ULIF00920/01/11LIQUIDFUND140	20-Jan-11	254.81	16.7957	16.7957	16.5658	16.3363	16.1039	15.8853	5.73%	5.29%	16.7957
11	Discontinued Policy Fund	ULIF01024/02/11DISCONFUND140	24-Feb-11	3,739.50	18.0080	18.0080	17.7370	17.4642	17.1910	16.9333	6.35%	6.10%	18.0080
	TOTAL			36,980.55									

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 : 22nd July 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

Date: 30-Jun-19

Periodicity of Submission : Quarterly

(Rs in Lakhs)

Detail Regarding debt securities-Life								
Particulars	MARKET VALUE				Book Value			
	As At 30th Jun'19	% Total	As At 30th Jun'18	% Total	As At 30th Jun'19	% Total	As At 30th Jun'18	% Total
Break down by credit rating								
AAA rated	73,268.41	29%	60,706.18	32%	71,839.77	29%	62,187.95	31%
AA or better	8,889.32	4%	6,965.34	4%	8,489.63	3%	7,031.38	4%
Rated below AA but above A	951.39	0%	0.00	0%	1,000.00	0%	0.00	0%
Rated below A but above B	0.00	0%	0.00	0%	-	0%	0.00	0%
Rated below A	16,171.94	6%	0.00	0%	17,864.89	7%	0.00	0%
Any other-Sovereign Securities	149,893.53	60%	123,870.69	65%	145,118.80	59%	130,163.48	65%
	249,174.59	100%	191,542.22	100%	244,313.09	100%	199,382.80	100%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	6585.64	2.64%	829.53	0%	7,494.52	3.07%	825.16	0%
more than 1 year and upto 3 years	13,070.08	5.25%	7,531.61	4%	13,633.03	5.58%	7,588.07	4%
More than 3 years and up to 7 years	37,103.70	14.89%	43,105.97	23%	36,822.38	15.07%	43,990.82	22%
More than 7 years and up to 10 years	64,689.17	25.96%	55,941.49	29%	63,389.12	25.95%	58,888.24	30%
More than 10 years and up to 15 years	34,200.95	13.73%	27,620.38	14%	33,562.47	13.74%	29,034.00	15%
More than 15 years and up to 20 years	5,632.12	2.26%	4,935.70	3%	5,286.25	2.16%	5,165.78	3%
Above 20 years	87,892.93	35.27%	51,577.54	27%	84,125.32	34.43%	53,890.73	27%
	249,174.59	100.00%	191,542.22	100%	244,313.09	100.00%	199,382.80	100%
Breakdown by type of the issuer								
a. Central Government	141,748.71	57%	118,445.30	62%	137,139.77	56%	124,418.14	62%
b. State Government	8,144.83	3%	5,425.39	3%	7,979.03	3%	5,745.34	3%
c. Corporate Securities	99,281.05	40%	67,671.52	35%	99,194.29	41%	69,219.32	35%
	249,174.59	100%	191,542.22	100%	244,313.09	100%	199,382.80	100%

Note

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

PERIODIC DISCLOSURES

FORM L-29 : Detail regarding debt securities

Insurer: DHFL Pramerica Life Insurance Company Limited

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

Date: 30-Jun-19

Periodicity of Submission : Quarterly

(Rs in Lakhs)

Detail Regarding debt securities-Pension								
Particulars	MARKET VALUE				Book Value			
	As At 30th Jun'19	% Total	As At 30th Jun'18	% Total	As At 30th Jun'19	% Total	As At 30th Jun'18	% Total
Break down by credit rating								
AAA rated	54046.95	38%	49,240.14	42%	53252.16	38%	50,557.63	41%
AA or better	6775.07	5%	9,750.60	8%	6544.50	5%	9,821.51	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	0.00	0%	0.00	0%	0.00	0%	0.00	0%
Any other-Sovereign Securities	79941.76	57%	59,634.69	50%	78581.51	57%	63,092.97	51%
	140763.78	100%	118,625.43	100%	138378.17	100%	123,472.12	100%

BREAKDOWN BY RESIDUALMATURITY

Up to 1 year	1176.71	0.84%	1,685.60	1%	1,170.00	0.85%	1,694.94	1%
more than 1 year and upto 3 years	4252.62	3.02%	7,715.49	7%	4,226.18	3.05%	7,783.68	6%
More than 3 years and up to 7 years	32542.98	23.12%	41,727.27	35%	32,241.95	23.30%	42,721.14	35%
More than 7 years and up to 10 years	51175.12	36.36%	34,917.57	29%	50,084.31	36.19%	36,606.06	30%
More than 10 years and up to 15 years	23019.32	16.35%	16,346.02	14%	22,692.63	16.40%	17,261.99	14%
More than 15 years and up to 20 years	8836.29	6.28%	8,000.09	7%	8,570.41	6.19%	8,738.32	7%
Above 20 years	19760.74	14.04%	8,233.39	7%	19,392.69	14.01%	8,665.99	7%
	140,763.78	100.00%	118,625.43	100%	138,378.17	100.00%	123,472.12	100%

Breakdown by type of the issuer

a. Central Government	68,460.07	49%	48,225.80	41%	67,308.11	49%	51,185.18	41%
b. State Government	11,481.68	8%	11,408.89	10%	11,273.40	8%	11,907.79	10%
c. Corporate Securities	60,822.02	43%	58,990.74	50%	59,796.66	43%	60,379.14	49%
	140,763.78	100%	118,625.43	100%	138,378.17	100%	123,472.12	100%

Note

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

Date: 30-Jun-19

Periodicity of Submission : Quarterly

(Rs in Lakhs)

Detail Regarding debt securities-Linked								
Particulars	MARKET VALUE				Book Value			
	As At 30th Jun'19	% Total	As At 30th Jun'18	% Total	As At 30th Jun'19	% Total	As At 30th Jun'18	% Total
Break down by credit rating								
AAA rated	3723.76	27%	3,734.82	32%	3619.94	26%	3,770.48	32%
AA or better	886.57	6%	1,098.20	9%	853.96	6%	1,110.43	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	306.38	2%	0.00	0%	410.47	3%	0.00	0%
Any other-Sovereign Securities	8927.40	64%	6,776.28	58%	8841.99	64%	7,023.81	59%
	13844.11	100%	11,609.30	100%	13726.37	100%	11,904.72	100%

BREAKDOWN BY RESIDUAL MATURITY

Up to 1 year	4382.21	31.65%	3,487.71	30%	4,398.95	32.05%	3,495.79	29%
more than 1 year and upto 3 years	1886.91	13.63%	1,317.81	11%	1,957.70	14.26%	1,331.60	11%
More than 3 years and up to 7 years	2818.47	20.36%	4,239.88	37%	2,778.42	20.24%	4,371.95	37%
More than 7 years and up to 10 years	4266.36	30.82%	1,970.85	17%	4,115.31	29.98%	2,075.69	17%
More than 10 years and up to 15 years	109.90	0.79%	325.81	3%	115.36	0.84%	341.64	3%
More than 15 years and up to 20 years	380.26	2.75%	267.25	2%	360.64	2.63%	288.05	2%
Above 20 years	0.00	0.00%	0.00	0%	0.00	0.00%	0.00	0%
	13,844.11	100.00%	11,609.30	100%	13,726.37	100.00%	11,904.72	100%

Breakdown by type of the issuer

a. Central Government	8,927.40	64%	6,776.28	58%	8,841.99	64%	7,023.81	59%
b. State Government	0.00	0%	0.00	0%	0.00	0%	0.00	0%
c. Corporate Securities	4,916.71	36%	4,833.02	42%	4,884.38	36%	4,880.91	41%
	13,844.11	100%	11,609.30	100%	13,726.37	100%	11,904.72	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: 30-Jun-19

(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 June 30, 2019	Up to the Quarter ended June 30, 2019	For the quarter ended June 30, 2018	Up to the Quarter ended June 30, 2018
1	Prudential International Insurance Service Co. LLC	Significant Influence	Transactions: Income Recovery of Expenses	5	5	-	-
2	Key Management Personnel	Key Management Personnel	Transactions: Income Premium Income Expenses Receiving of services	0 318	0 318	0 226	0 226
3	Dewan Housing Finance Corporation Limited	Significant Influence	Transactions: Income Premium Income Investment Income Interest Income on Application Money Expenses Commission Expense Rent and maintenance expenses	(28) 254 - 75 3	(28) 254 - 75 3	12,470 213 12 1,234 -	12,470 213 12 1,234 -
4	Aadhar Housing Finance Ltd(Formely Known as DHFL Vyasya Housing Finance Ltd)	Significant Influence	Transactions: Income Premium Income Investment Income Expense Commission Expense	1,339 56 117	1,339 56 117	4,463 - 239	4,463 - 239
5	Avanse Financial Services Limited	Significant Influence	Transactions: Income Premium Income Expenses Commission Expense	21 8	21 8	301 64	301 64
6	DHFL Pramerica Assets Managers Private Limited	Significant Influence	Transactions: Income Premium Income Profit / (Loss) on sale of mutual fund Others Sale of Mutual fund Purchase of Mutual fund	(0) 7 1,607 1,000	(0) 7 1,607 1,000	0 6 4,611 4,605	0 6 4,611 4,605
7	DHFL General Insurance Ltd	Significant Influence	Transactions: Income Premium Income	(0)	(0)	0	0
8	WGC Management Services Private Limited	Significant Influence	Transactions: Income Premium Income	(0)	(0)	1	1
9	Wadhawan Sports Private Limited	Significant Influence	Transactions: Income Premium Income	(0)	(0)	-	-

FORM L-31 : LNL - 6 : Board of Directors & Key Person**Insurer: DHFL Pramerica Life Insurance Company Limited****Date: 30-Jun-2019****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. Alok Mehrotra	Chief Financial Officer	
12	Mr. Vivek Singh Jasrotia	Chief Retail 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	Appointed Actuary	

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

Insurer: DHFL Pramerica Life Insurance Company Limited

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

Form Code: Table III

Classification: Total Business

Classification Code: BT

Item	Description	Notes No... [Amount (in '000)]	Adjusted Value [Amount (in '000.)]
(1)	(2)	(3)	(4)
01	Available Assets in Policyholders' Fund:	1	37,933,666
	Deduct:		
02	Mathematical Reserves	2	37,235,630
03	Other Liabilities	3	
04	Excess in Policyholders' funds (01-02-03)		698,036
05	Available Assets in Shareholders Fund:	4	6,097,868
	Deduct:		
06	Other Liabilities of shareholders' fund	3	-
07	Excess in Shareholders' funds (05-06)		6,097,868
08	Total ASM (04)+(07)		6,795,905
09	Total RSM	Note 1	1,938,297
10	Solvency Ratio (ASM/RSM)*		351%

* The ASM and hence solvency ratio is excluding Non FRSM assets. The solvency ratio after considering Non FRSM asset is 413%.

Certification:

I, Varun Gupta, 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: Gurugram

Date: 1-Aug-19

Name and Signature of Appointed Actuary

[Varun Gupta]

Notes

1. Item No. 01 shall be the amount of the Total Admissible assets for Solvency as mentioned in Form IRDAI-Assets- AA under Policyholders A/C;

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

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

4. Items No. 05 shall be the amount of the Total Admissible assets for Solvency as mentioned in Form IRDAI-Assets- AA under Shareholders A/C;

FORM L-33-NPAs

Insurer: DHFL Pramerica Life Insurance Company Limited

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

Statement as on :30th June 2019

Periodicity of Submission : Quarterly

Name of the Fund Life Fund

(Rs in Lakhs)

S.No.	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD (As at 30-June-19)	Prev. FY (As at 31-Mar-19)	YTD (As at 30-June-19)	Prev. FY (As at 31-Mar-19)	YTD (As at 30-June-19)	Prev. FY (As at 31-Mar-19)	YTD (As at 30-June-19)	Prev. FY (As at 31-Mar-19)	YTD (As at 30-June-19)	Prev. FY (As at 31-Mar-19)
1	Investment Asset (As per Form3A/3B - Total Fund)	101,700.94	90,576.76	-	-	65.00	65.00	165,937.57	161,849.85	267,703.51	252,491.61
2	Gross NPA	5,006.65	-	-	-	-	-	-	-	5,006.65	-
3	% of Gross NPA on Investment Assets(2/1)	4.92%	-	-	-	-	-	-	-	1.87%	-
4	Provision made on NPA	2,506.65	-	-	-	-	-	-	-	2,506.65	-
5	Provision as a % of NPA(4/2)	50.07%	-	-	-	-	-	-	-	50.07%	-
6	Provision on standard assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets(1 - 4)	99,194.29	90,576.76	-	-	65.00	65.00	165,937.57	161,849.85	265,196.87	252,491.61
8	Net NPA (2 - 4)	2,500.00	-	-	-	-	-	-	-	2,500.00	-
9	% of Net NPA to Net Investments Assets(8/7)	2.52%	-	-	-	-	-	-	-	0.94%	-
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 : 22nd July 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 :30th June 2019

Periodicity of Submission : Quarterly

Name of the Fund Pension & General Annuity And Group Fund

(Rs in Lakhs)

S.No.	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD (As at 30- June-19)	Prev. FY (As at 31- Mar-19)	YTD (As at 30- June-19)	Prev. FY (As at 31- Mar-19)	YTD (As at 30- June-19)	Prev. FY (As at 31- Mar-19)	YTD (As at 30- June-19)	Prev. FY (As at 31- Mar-19)	YTD (As at 30- June-19)	Prev. FY (As at 31-Mar- 19)
1	Investment Asset (As per Form3A/3B - Total Fund)	59,796.66	67,165.35	-	-	-	-	82,222.82	74,667.37	142,019.48	141,832.73
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)	59,796.66	67,165.35	-	-	-	-	82,222.82	74,667.37	142,019.48	141,832.73
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 : 22nd July 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 :30th June 2019

Periodicity of Submission : Quarterly

Name of the Fund Unit Linked Funds

(Rs in Lakhs)

S.No.	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD (As at 30-June-19)	Prev. FY (As at 31-Mar-19)	YTD (As at 30-June-19)	Prev. FY (As at 31-Mar-19)	YTD (As at 30-June-19)	Prev. FY (As at 31-Mar-19)	YTD (As at 30-June-19)	Prev. FY (As at 31-Mar-19)	YTD (As at 30-June-19)	Prev. FY (As at 31-Mar-19)
1	Investment Asset (As per Form3A/3B - Total Fund)	4,916.71	5,199.76	-	-	65.00	65.00	31,998.84	31,108.61	36,980.55	36,373.37
2	Gross NPA	-	-	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets(2/1)	-	-	-	-	-	-	-	-	-	-
4	Provision made on NPA	-	-	-	-	-	-	-	-	-	-
5	Provision as a % of NPA(4/2)	-	-	-	-	-	-	-	-	-	-
6	Provision on standard assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets(1 - 4)	4,916.71	5,199.76	-	-	65.00	65.00	31,998.84	31,108.61	36,980.55	36,373.37
8	Net NPA (2 - 4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investments Assets(8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the Period	-	-	-	-	-	-	-	-	-	-

CERTIFICATION

Certified that the information given herein are correct and complete to the best of my knowledge.Also certified that the various investments made and covered in the return are within the exhaustive categories provided in Investment Guidelines as amended from time to time.

Date : 22nd July 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 :30th June 2019
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	134,395.19	4,511.29	3.36%	3.36%	134,395.19	4,511.29	3.36%	3.36%	121,311.00	2,222.27	1.83%	1.83%
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	2,492.23	15.54	0.62%	0.62%	2,492.23	15.54	0.62%	0.62%	-	-	0.00%	0.00%
4	B03 State Government Guaranteed Loans	SGGL	7,959.65	190.80	2.40%	2.40%	7,959.65	190.80	2.40%	2.40%	5,259.86	99.58	1.89%	1.89%
5	B04 Other Approved Securities (excluding Infrastructure Investments)	SGOA	511.50	9.51	1.86%	1.86%	511.50	9.51	1.86%	1.86%	513.20	9.51	1.85%	1.85%
6	C06 Bonds/ Debentures/ CPs/ Loans - Promotor Group	HDPG	-	74.84	0.00%	0.00%	-	74.84	0.00%	0.00%	6,035.37	143.35	2.38%	2.38%
7	C09 Bonds/Debentures issued by NHB/ Institutions accredited by NHB	HTDN	5,756.06	63.30	1.10%	1.10%	5,756.06	63.30	1.10%	1.10%	5,402.51	118.72	2.20%	2.20%
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	C08 Bonds/Debentures issued by HUDCO	HTHD	500.00	10.48	2.10%	2.10%	500.00	10.48	2.10%	2.10%	-	-	0.00%	0.00%
10	C18 Reclassified Approved Investments - Debt	HORD	11,601.11	(2,500.32)	-21.55%	-21.55%	11,601.11	(2,500.32)	-21.55%	-21.55%	-	-	0.00%	0.00%
11	C18 Infrastructure - Other Approved Securities	ISAS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
12	C19 Infrastructure - PSU - Equity shares - Quoted	ITPE	205.67	(3.69)	-1.80%	-1.80%	205.67	(3.69)	-1.80%	-1.80%	372.73	-	0.00%	0.00%
13	C20 Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	205.41	34.42	16.75%	16.75%	205.41	34.42	16.75%	16.75%	196.08	-	0.00%	0.00%
14	C26 Long Term Bank Bonds Approved Investment-Infrastructure	ILBI	1,351.65	28.75	2.13%	2.13%	1,351.65	28.75	2.13%	2.13%	2,000.00	41.69	2.08%	2.08%
15	C27 Infrastructure - PSU - Debentures/ Bonds	IPTD	47,375.76	972.78	2.05%	2.05%	47,375.76	972.78	2.05%	2.05%	39,070.83	833.88	2.13%	2.13%
16	C29 Infrastructure - Other Corporate Securities- Debentures/ Bonds	ICTD	950.00	19.33	2.03%	2.03%	950.00	19.33	2.03%	2.03%	2,858.90	60.71	2.12%	2.12%
17	C41 Long Term Bank Bonds Other Investment-Infrastructure	IOLB	1,000.00	12.93	1.29%	1.29%	1,000.00	12.93	1.29%	1.29%	-	-	0.00%	0.00%
18	C34 Infrastructure - Equity (including unlisted)	IOEQ	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
19	D02 Corporate Securities (Approved Investment) -Equity Shares (ordinary)-Quoted	EACE	964.76	(10.23)	-1.06%	-1.06%	964.76	(10.23)	-1.06%	-1.06%	11,066.96	63.34	0.57%	0.57%
20	D01 PSU - (Approved Investment)-Equity Shares quoted	EAEQ	630.66	0.12	0.02%	0.02%	630.66	0.12	0.02%	0.02%	1,213.44	2.30	0.19%	0.19%
21	D39 Additional Tier I (Basel III Complaint) Perpetual Bonds	EAPB	709.14	15.42	2.17%	2.17%	709.14	15.42	2.17%	2.17%	3,235.44	74.66	2.31%	2.31%
22	D05 Corporate Securities - Bonds - (Taxable)	EPBT	12,592.91	251.26	2.00%	2.00%	12,592.91	251.26	2.00%	2.00%	5,207.20	98.94	1.90%	1.90%
23	D09 Corporate Securities (Approved Investment) -Debentures	ECOS	8,809.11	207.00	2.35%	2.35%	8,809.11	207.00	2.35%	2.35%	6,541.32	153.23	2.34%	2.34%
24	D16 Deposits - Deposit with scheduled banks	ECDB	65.00	3.30	5.08%	5.08%	65.00	3.30	5.08%	5.08%	65.00	3.01	4.62%	4.62%
25	D18 Deposits - Money at call and short notice with banks /Repo	ECMR	8,253.35	117.92	1.43%	1.43%	8,253.35	117.92	1.43%	1.43%	-	-	0.00%	0.00%
26	D23 Application Money	ECAM	-	-	0.00%	0.00%	-	-	0.00%	0.00%	1,500.00	4.01	0.00%	0.00%
27	D29 Mutual Funds - Gilt/ G Sec/ Liquid Schemes	EGMF	5,089.33	86.20	1.69%	1.69%	5,089.33	86.20	1.69%	1.69%	7,687.72	132.90	1.73%	1.73%
28	D30 Mutual Funds - (under Insurer's Promoter Group)	EMPG	1,512.45	7.01	0.46%	0.46%	1,512.45	7.01	0.46%	0.46%	961.05	5.84	0.61%	0.61%
29	E03 Other than Approved Investments - Equity Shares (incl PSUs and Unlisted)	OESH	7,006.62	-	0.00%	0.00%	7,006.62	-	0.00%	0.00%	141.80	-	0.00%	0.00%
30	E06 Other than Approved Investments -Debentures	OLDB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
31	E13 Short term Loans (Unsecured Deposits)	OSLU	908.79	52.38	0.00%	0.00%	908.79	52.38	0.00%	0.00%	738.39	33.40	0.00%	0.00%
32	E19 Passively managed Equity ETF (Non Promoter Group)	OETF	-	-	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	3,853.50	94.74	2.46%	2.46%	3,853.50	94.74	2.46%	2.46%	-	-	0.00%	0.00%
34	E25 Reclassified Approved investments - Debt	ORAD	3,339.01	(1,250.00)	0.00%	0.00%	3,339.01	(1,250.00)	0.00%	0.00%	-	-	0.00%	0.00%
35	E26 Reclassified Approved investments - Equity	ORAE	1,167.68	140.18	12.01%	12.01%	1,167.68	140.18	12.01%	12.01%	465.00	0.15	0.03%	0.03%
36	E12 SEBI Approved Alternate Investment und (Category II)	OAFB	979.05	26.11	2.67%	2.67%	979.05	26.11	2.67%	2.67%	733.34	-	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%
38	E04 Equity Shares (PSU & Unlisted)	OEPU	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
TOTAL			265,984.75	3,181.39	1.20%	1.20%	265,984.75	3,181.39	1.20%	1.20%	219,616.33	4,101.49	1.87%	1.87%

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 : 22nd July 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.
- Impairment of asset has been adjusted in income of ORAD (12.5 Crs) & HORD (27.665Crs)

FORM L-34-YIELD ON INVESTMENTS

Insurer: DHFL Pramerica Life Insurance Company Limited
Registration No. 140; Date of Registration with the IRDAI: June 27, 2008
Statement as on 30th June 2019
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	62,307.49	1,872.89	3.01%	3.01%	62,307.49	1,872.89	3.01%	3.01%	48,794.10	872.61	1.79%	1.79%
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	11,274.93	216.93	1.92%	1.92%	11,274.93	216.93	1.92%	1.92%	11,211.20	215.15	1.92%	1.92%
6	C06 Bonds/ Debentures/ CPs/ Loans - Promotor Group	HDPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	2,433.50	57.25	2.35%	2.35%
	C10 Bonds/Debentures issued by Authority constituted under any													
7	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	2,373.87	53.51	2.25%	2.25%	2,373.87	53.51	2.25%	2.25%	7,525.43	165.61	2.20%	2.20%
9	C08 Bonds/Debentures issued by HUDCO	HTHD	1,750.00	36.69	2.10%	2.10%	1,750.00	36.69	2.10%	2.10%	-	-	0.00%	0.00%
10	C18 Reclassified Approved Investments - Debt	HORD	9,381.54	149.18	1.59%	1.59%	9,381.54	149.18	1.59%	1.59%	-	-	0.00%	0.00%
11	C18 Infrastructure - Other Approved Securities	ISAS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
12	C27 Infrastructure - PSU - Debentures/ Bonds	IPTD	38,142.33	769.11	2.02%	2.02%	38,142.33	769.11	2.02%	2.02%	33,083.69	672.81	2.03%	2.03%
13	C19 Infrastructure - PSU - Equity shares - Quoted	ITPE	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
14	C20 Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
15	C29 Infrastructure - Other Corporate Securities- Debentures/ Bonds	ICTD	900.00	17.87	1.99%	1.99%	900.00	17.87	1.99%	1.99%	4,598.80	103.86	2.26%	2.26%
16	C26 Long Term Bank Bonds Approved Investment-Infrastructure	ILBI	1,830.53	33.55	1.83%	1.83%	1,830.53	33.55	1.83%	1.83%	1,835.58	33.55	1.83%	1.83%
17	D02 Corporate Securities (Approved Investment) -Equity Shares (ordinary)- Quoted	EACE	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
18	D01 PSU - (Approved Investment)-Equity Shares quoted	EAEQ	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
19	D39 Additional Tier I (Basel III Complaint) Perpectual Bonds	EAPB	1,823.49	39.66	2.17%	2.17%	1,823.49	39.66	2.17%	2.17%	3,316.72	75.24	2.27%	2.27%
20	D30 Mutual Funds - (under Insurer's Promoter Group)	EMPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
21	D05 Corporate Securities - Bonds - (Taxable)	EPBT	5,698.77	115.38	2.02%	2.02%	5,698.77	115.38	2.02%	2.02%	2,960.99	59.84	2.02%	2.02%
22	D09 Corporate Securities (Approved Investment) -Debentures	ECOS	6,478.30	147.59	2.28%	2.28%	6,478.30	147.59	2.28%	2.28%	4,476.42	100.17	2.24%	2.24%
23	D16 Deposits - Deposit with scheduled banks	ECDB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
24	D18 Deposits - Money at call and short notice with banks /Repo	ECMR	3,247.01	45.76	1.41%	1.41%	3,247.01	45.76	1.41%	1.41%	-	-	0.00%	0.00%
25	D23 Application Money	ECAM	-	-	0.00%	0.00%	-	-	0.00%	0.00%	3,000.00	8.01	0.27%	0.27%
26	D29 Mutual Funds - Gilt/ G Sec/ Liquid Schemes	EGMF	475.18	9.55	2.01%	2.01%	475.18	9.55	2.01%	2.01%	2,097.67	38.07	1.81%	1.81%
27	E25 Reclassified Approved investments - Debt	ORAD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
28	E28 Additional Tier 1 (Basel III complaint) Perpectual Bonds - (Private Banks)	OAPB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
TOTAL			142,617.56	3,507.68	2.46%	2.46%	142,617.56	3,507.68	2.46%	2.46%	122,334.10	2,402.17	1.96%	1.96%

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 : 22nd July 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-34-YIELD ON INVESTMENTS

Insurer: DHFL Pramerica Life Insurance Company Limited
Registration No. 140; Date of Registration with the IRDAI: June 27, 2008
Statement as on 30th June 2019
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	4,871.39	191.94	3.94%	3.94%	4,871.39	191.94	3.94%	3.94%	4,203.50	(38.02)	-0.90%	-0.90%
2	A03 Deposit under Sec 7 of Insurance Act, 1938	CDSS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
3	A04 Treasury Bills	CTRB	3,689.52	61.55	1.67%	1.67%	3,689.52	61.55	1.67%	1.67%	2,477.67	38.40	1.55%	1.55%
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%	-	-	0.00%	0.00%
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	458.93	6.98	1.52%	1.52%	458.93	6.98	1.52%	1.52%	455.66	1.71	0.38%	0.38%
8	C06 Bonds/ Debentures/ CPs/ Loans - Promotor Group	HDPG	-	2.19	0.00%	0.00%	-	2.19	0.00%	0.00%	356.49	(2.00)	-0.56%	-0.56%
9	C08 Bonds/Debentures issued by HUDCO	HTHD	256.02	10.72	4.19%	4.19%	256.02	10.72	4.19%	4.19%	-	-	0.00%	0.00%
10	C18 Reclassified Approved Investments - Debt	HORD	371.18	(97.96)	-26.39%	-26.39%	371.18	(97.96)	-26.39%	-26.39%	-	-	0.00%	0.00%
11	C18 Infrastructure - Other Approved Securities	ISAS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
12	C19 Infrastructure - PSU - Equity shares - Quoted	ITPE	950.34	(8.64)	-0.91%	-0.91%	950.34	(8.64)	-0.91%	-0.91%	880.87	(60.78)	-6.90%	-6.90%
13	C20 Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	1,328.79	138.59	10.43%	10.43%	1,328.79	138.59	10.43%	10.43%	1,250.62	(50.71)	-4.05%	-4.05%
14	C27 Infrastructure - PSU - Debentures/ Bonds	IPTD	2,020.44	55.82	2.76%	2.76%	2,020.44	55.82	2.76%	2.76%	1,654.05	(11.04)	-0.67%	-0.67%
15	C26 Long Term Bank Bonds Approved Investment-Infrastructure	ILBI	196.92	7.78	3.95%	3.95%	196.92	7.78	3.95%	3.95%	193.99	(3.37)	-1.74%	-1.74%
16	C29 Infrastructure - Other Corporate Securities- Debentures/ Bonds	ICTD	153.33	2.47	1.61%	1.61%	153.33	2.47	1.61%	1.61%	742.89	9.59	1.29%	1.29%
17	C34 Infrastructure - Equity (including unlisted)	IOEQ	290.15	(3.64)	-1.25%	-1.25%	290.15	(3.64)	-1.25%	-1.25%	237.70	37.93	15.96%	15.96%
18	C41 Long Term Bank Bonds Other Investment-Infrastructure	IOLB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
19	D01 PSU - (Approved Investment)-Equity Shares quoted	EAEQ	526.98	6.18	1.17%	1.17%	526.98	6.18	1.17%	1.17%	857.05	(63.67)	-7.43%	-7.43%
20	D02 Corporate Securities (Approved Investment) -Equity Shares (ordinary)-Quoted	EACE	16,096.87	5.93	0.04%	0.04%	16,096.87	5.93	0.04%	0.04%	12,454.19	934.95	7.51%	7.51%
21	D05 Corporate Securities - Bonds - (Taxable)	EPBT	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
22	D07 Corporate Securities - Preference Shares	EPNQ	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
23	D39 Additional Tier I (Basel III Complaint) Perpectual Bonds	EAPB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
24	D18 Deposits - Money at call and short notice with banks /Repo	ECMR	862.78	12.34	1.43%	1.43%	862.78	12.34	1.43%	1.43%	-	-	0.00%	0.00%
25	D30 Mutual Funds - (under Insurer's Promoter Group)	EMPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
26	D09 Corporate Securities (Approved Investment) -Debentures	ECOS	1,671.74	53.71	3.21%	3.21%	1,671.74	53.71	3.21%	3.21%	1,434.58	(10.16)	-0.71%	-0.71%
27	D16 Deposits - Deposit with scheduled banks	ECDB	65.00	3.30	5.08%	5.08%	65.00	3.30	5.08%	5.08%	65.00	3.01	4.62%	4.62%
28	D23 Application Money	ECAM	104.82	0.17	0.16%	0.16%	104.82	0.17	0.16%	0.16%	-	-	0.00%	0.00%
29	D29 Mutual Funds - Gilt/ G Sec/ Liquid Schemes	EGMF	391.12	5.87	1.50%	1.50%	391.12	5.87	1.50%	1.50%	804.23	14.47	1.80%	1.80%
30	D30 Net Current Assets	ENCA	90.93	(52.38)	0.00%	0.00%	90.93	(52.38)	0.00%	0.00%	120.95	(33.40)	0.00%	0.00%
31	E03 Other than Approved Investments - Equity Shares (incl PSUs and Unlisted)	OESH	-	-	0.00%	0.00%	-	-	0.00%	0.00%	92.52	(4.91)	-5.31%	-5.31%
32	E06 Other than Approved Investments -Debentures	OLDB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
33	E13 Short term Loans (Unsecured Deposits)	OSLU	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
34	E19 Passively Managed Equity ETF (Non Promoter Group)	OETF	1,608.98	6.72	0.42%	0.42%	1,608.98	6.72	0.42%	0.42%	673.15	48.66	7.23%	7.23%
35	E12 SEBI Approved Alternate Investment Fund (Category II)	OAFB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
36	E28 Additional Tier 1 (Basel III complaint) Perpectual Bonds - (Private Banks)	OAPB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
37	E25 Reclassified Approved investments - Debt	ORAD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
38	E26 Reclassified Approved investments - Equity	ORAE	1,047.90	7.75	0.74%	0.74%	1,047.90	7.75	0.74%	0.74%	2,005.50	(12.59)	-0.63%	-0.63%
39	E04 Equity Shares (PSU & Unlisted)	OEPU	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
40	E15 Mutual Funds - Debt/ Income/ Serial Plans/ Liquid Schemes	OMGS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
TOTAL			36,812.00	417.39	1.13%	1.13%	36,812.00	417.39	1.13%	1.13%	30,837.05	798.06	2.59%	2.59%

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 : 22nd July 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 :30th June 2019

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

Name of Fund

Life Fund

(Rs in Lakhs)

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	<u>During the Quarter</u> ¹								
	7.50% IDFC Bank 12 Nov 2020 (Cumulative)	ECOS	47.71	26-Sep-17	ICRA	AA+	AA	21-May-19	Downgraded by ICRA
	8.70% Reliance Home Finance Ltd 03 Jan 2020	HORD	3,740.00	3-Jan-17	CARE	A+	C	18-Apr-19	Downgraded twice on 18th April(BBB+) & 26th April 2019(C)
	8.70% IDFC Bank 21 Mar 2022 (Cumulative)	ECOS	116.88	26-Sep-17	ICRA	AA+	AA	21-May-19	Downgraded by ICRA
	8.90% Reliance Home Finance Ltd 03 Jan 2022	HORD	3,382.96	26-Sep-18	CARE	A+	C	18-Apr-19	Downgraded twice on 18th April(BBB+) & 26th April 2019(C)
	8.90% Dewan Housing Finance Corporation Ltd 04 June 2023	HORD	3,375.00	5-Jun-18	CARE	A	D	14-May-19	Downgraded twice on 14th May(BBB-) & 05th June 2019(D)
	8.00% IDFC Bank 12 Nov 2020 (Cumulative)	ECOS	144.14	25-Jul-17	ICRA	AA+	AA	21-May-19	Downgraded by ICRA
	8.00% IDFC Bank 21 Feb 2021 (Cumulative)	ECOS	141.48	25-Jul-17	ICRA	AA+	AA	21-May-19	Downgraded by ICRA
	8% YES Bank 30 September 2026	IOLB	1,000.00	30-Sep-16	ICRA	AA	AA-	3-May-19	Downgraded by ICRA & CARE
	9.05% Dewan Housing Finance Corporation Ltd 2021	HORD	1,838.78	9-Sep-16	CARE	A	D	14-May-19	Downgraded twice on 14th May(BBB-) & 05th June 2019(D)
	9.05% Dewan Housing Finance Corporation Ltd 09 Sep 2023	HORD	1,162.50	24-Oct-17	CARE	A	D	14-May-19	Downgraded twice on 14th May(BBB-) & 05th June 2019(D)
	9.10% Dewan Housing Finance Corporation Ltd 16 Aug 2021	HORD	1,115.66	16-Aug-16	CARE	A	D	14-May-19	Downgraded twice on 14th May(BBB-) & 05th June 2019(D)
	9.25% Dewan Housing Finance Corporation Ltd 09 September 2023	HORD	375.00	4-May-17	CARE	A	D	14-May-19	Downgraded twice on 14th May(BBB-) & 05th June 2019(D)
	9.5% YES Bank AT1 Bond 23 December 2021	OAPB	4,000.00	10-Jan-17	ICRA	AA-	A	3-May-19	Downgraded by ICRA & CARE
	9% Dewan Housing Finance Corporation Ltd 04 June 2028	HORD	375.00	17-Jul-18	CARE	A	D	14-May-19	Downgraded twice on 14th May(BBB-) & 05th June 2019(D)
	9.00% IDFC Bank 30 Dec 2021 (Cumulative)	ECOS	128.55	25-Jul-17	ICRA	AA+	AA	21-May-19	Downgraded by ICRA
B.	<u>As on Date</u> ²								
	7.50% IDFC Bank 12 Nov 2020 (Cumulative)	ECOS	47.71	26-Sep-17	ICRA	AA+	AA	21-May-19	Downgraded by ICRA
	8.70% Reliance Home Finance Ltd 03 Jan 2020	HORD	3,740.00	3-Jan-17	CARE	A+	C	18-Apr-19	Downgraded twice on 18th April(BBB+) & 26th April 2019(C)
	8.70% IDFC Bank 21 Mar 2022 (Cumulative)	ECOS	116.88	26-Sep-17	ICRA	AA+	AA	21-May-19	Downgraded by ICRA
	8.90% Reliance Home Finance Ltd 03 Jan 2022	HORD	3,382.96	26-Sep-18	CARE	A+	C	18-Apr-19	Downgraded twice on 18th April(BBB+) & 26th April 2019(C)
	8.90% Dewan Housing Finance Corporation Ltd 04 June 2023	HORD	3,375.00	5-Jun-18	CARE	A	D	14-May-19	Downgraded twice on 14th May(BBB-) & 05th June 2019(D)
	8.00% IDFC Bank 12 Nov 2020 (Cumulative)	ECOS	144.14	25-Jul-17	ICRA	AA+	AA	21-May-19	Downgraded twice on 6th March(AA-) & 31st March 2019(A)
	8.00% IDFC Bank 21 Feb 2021 (Cumulative)	ECOS	141.48	25-Jul-17	ICRA	AA+	AA	21-May-19	Downgraded by ICRA
	8% YES Bank 30 September 2026	IOLB	1,000.00	30-Sep-16	ICRA	AA	AA-	3-May-19	Downgraded by ICRA & CARE
	9.05% Dewan Housing Finance Corporation Ltd 2021	HORD	1,838.78	9-Sep-16	CARE	A	D	14-May-19	Downgraded twice on 14th May(BBB-) & 05th June 2019(D)
	9.05% Dewan Housing Finance Corporation Ltd 09 Sep 2023	HORD	1,162.50	24-Oct-17	CARE	A	D	14-May-19	Downgraded twice on 14th May(BBB-) & 05th June 2019(D)
	9.10% Dewan Housing Finance Corporation Ltd 16 Aug 2021	HORD	1,115.66	16-Aug-16	CARE	A	D	14-May-19	Downgraded twice on 14th May(BBB-) & 05th June 2019(D)
	9.25% Dewan Housing Finance Corporation Ltd 09 September 2023	HORD	375.00	4-May-17	CARE	A	D	14-May-19	Downgraded twice on 14th May(BBB-) & 05th June 2019(D)
	9.5% YES Bank AT1 Bond 23 December 2021	OAPB	4,000.00	10-Jan-17	ICRA	AA-	A	3-May-19	Downgraded by ICRA & CARE
	9% Dewan Housing Finance Corporation Ltd 04 June 2028	HORD	375.00	17-Jul-18	CARE	A	D	14-May-19	Downgraded twice on 14th May(BBB-) & 05th June 2019(D)
	9.00% IDFC Bank 30 Dec 2021 (Cumulative)	ECOS	128.55	25-Jul-17	ICRA	AA+	AA	21-May-19	Downgraded by ICRA

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 : 22nd July 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 :30th June 2019
 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</u> ¹ 8.70% IDFC Bank 21 Mar 2022 (Cumulative)	ECOS	213.50	25-Jul-17	ICRA	AA+	AA	21-May-19	Downgraded by ICRA
B.	<u>As on Date</u> ² 8.70% IDFC Bank 21 Mar 2022 (Cumulative)	ECOS	213.50	25-Jul-17	ICRA	AA+	AA	21-May-19	Downgraded by ICRA

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 : 22nd July 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 :30th June 2019

Statement of Down Graded Investments

Name of Fund Unit Linked Funds

Periodicity of Submission: Quarterly

(Rs in Lakhs)

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	<u>During the Quarter</u>¹								
	8.70% Reliance Home Finance Ltd 03 Jan 2020	HORD	45.00	3-Jan-17	CARE	A+	C	18-Apr-19	Downgraded twice on 18th April(BBB+) & 26th April 2019(C)
	8.70% IDFC Bank 21 Mar 2022 (Cumulative)	ECOS	37.64	31-Oct-17	ICRA	AA+	AA	21-May-19	Downgraded by ICRA
	8.00% IDFC Bank 12 Nov 2020 (Cumulative)	ECOS	81.74	31-Oct-17	ICRA	AA+	AA	21-May-19	Downgraded by ICRA
	8.00% IDFC Bank 21 Feb 2021 (Cumulative)	ECOS	29.89	7-Mar-18	ICRA	AA+	AA	21-May-19	Downgraded by ICRA
	9.05% Dewan Housing Finance Corporation Ltd 2021	HORD	225.00	9-Sep-16	CARE	A	D	14-May-19	Downgraded twice on 14th May(BBB-) & 05th June 2019(D)
	9.10% Dewan Housing Finance Corporation Ltd 16 Aug 2021	HORD	36.38	16-Aug-16	CARE	A	D	14-May-19	Downgraded twice on 14th May(BBB-) & 05th June 2019(D)
B.	<u>As on Date</u>²								
	8.70% Reliance Home Finance Ltd 03 Jan 2020	HORD	45.00	3-Jan-17	CARE	A+	C	18-Apr-19	Downgraded twice on 18th April(BBB+) & 26th April 2019(C)
	8.70% IDFC Bank 21 Mar 2022 (Cumulative)	ECOS	37.64	31-Oct-17	ICRA	AA+	AA	21-May-19	Downgraded by ICRA
	8.00% IDFC Bank 12 Nov 2020 (Cumulative)	ECOS	81.74	31-Oct-17	ICRA	AA+	AA	21-May-19	Downgraded by ICRA
	8.00% IDFC Bank 21 Feb 2021 (Cumulative)	ECOS	29.89	7-Mar-18	ICRA	AA+	AA	21-May-19	Downgraded by ICRA
	9.05% Dewan Housing Finance Corporation Ltd 2021	HORD	225.00	9-Sep-16	CARE	A	D	14-May-19	Downgraded twice on 14th May(BBB-) & 05th June 2019(D)
	9.10% Dewan Housing Finance Corporation Ltd 16 Aug 2021	HORD	36.38	16-Aug-16	CARE	A	D	14-May-19	Downgraded twice on 14th May(BBB-) & 05th June 2019(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 : 22nd July 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

(Rs in Lakhs)

[illegible]

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

Insurer: DHFL Pramerica Life Insurance Company Limited

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

Date: 30-Jun-19

Business Acquisition through different channels (Group)

(Rs in Lakhs)

S.No.	Channels	For the Qtr Q1 '2019-20			For the Qtr Q1 '2018-19			Upto the period '2019-20			Upto the period '2018-19		
		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	2,596	5	3	1,452	16	3	2,596	5	3	1,452	16
3	Corporate Agents -Others	3	257,170	2,411	2	76,023	17,055	3	257,170	2,411	2	76,023	17,055
4	Brokers	21	592,069	1,008	57	1,859,854	5,739	21	592,069	1,008	57	1,859,854	5,739
5	Micro Agents	12	135,965	461	-	-	-	12	135,965	461	-	-	-
6	Direct Business	144	2,002,869	6,378	143	2,150,573	5,847	144	2,002,869	6,378	143	2,150,573	5,847
	Total(A)	183	2,990,669	10,263	205	4,087,902	28,658	183	2,990,669	10,263	205	4,087,902	28,658
1	Referral (B)	-	-	-	-	-	-	-	-	-	-	-	-
	Grand Total (A+B)	183	2,990,669	10,263	205	4,087,902	28,658	183	2,990,669	10,263	205	4,087,902	28,658

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

Insurer: DHFL Pramerica Life Insurance Company Limited

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

Date: 30-Jun-19

Business Acquisition through different channels (Individuals)

(Rs in Lakhs)

S.No.	Channels	For the Qtr Q1 '2019-20		For the Qtr Q1 '2018-19		Upto the period '2019-20		Upto the period '2018-19	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	3,112	1,588	5,047	2,374	3,112	1,588	5,047	2,374
2	Corporate Agents-Banks	619	231	693	261	619	231	693	261
3	Corporate Agents -Others	502	104	5,461	2,546	502	104	5,461	2,546
4	Brokers	(6)	(8)	(10)	(18)	(6)	(8)	(10)	(18)
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	5,589	2,592	7,469	3,624	5,589	2,592	7,469	3,624
	Total (A)	9,816	4,507	18,660	8,786	9,816	4,507	18,660	8,786
1	Referral (B)	219	33	631	67	219	33	631	67
	Grand Total (A + B)	10,035	4,540	19,291	8,853	10,035	4,540	19,291	8,853

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 June 2019

(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	18	1	1	2	-	-	22	51
2	Survival Benefit	22	1,238	535	14	13	14	1,836	76
3	for Annuities / Pension	-	-	-	-	-	-	-	-
4	For Surrender	739	7,915	1,411	432	19	5	10,521	3,353
5	Other benefits	-	-	-	-	-	-	-	-
	Individual Death Claims	-	113	7	-	-	-	120	422
	Group Death Claims	-	4,614	12,370	80	2	-	17,066	6,707
	Individual Health Claims	-	-	3	-	-	-	3	2
	Group Health Claims	-	1	-	-	-	-	1	0

*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 June 2019

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	262	9	332		545	-
2	Claims reported during the period	18,669	36	1,764		11,210	-
3	Claims Settled during the period	17,186	22	1,836		10,521	-
4	Claims Repudiated during the period	56	-	-		-	-
a	Less than 2years from the date of acceptance of risk	56	-	-		-	-
b	Grater than 2 year from the date of acceptance of risk	-	-	-		-	-
5	Claims Written Back	-	-	-		-	-
6	Claims O/S at End of the period	1,689	23	260	-	1,234	-
	Less than 3months	1,531	23	260		1,148	-
	3 months to 6 months	125	-	-		82	-
	6months to 1 year	24	-	-		4	-
	1year and above	9	-	-		-	-

FORM L-41 : GREIVANCE DISPOSAL

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

Date: 30-Jun-19

GRIEVANCE DISPOSAL (Rs in Lakhs)

S.No.	Particulars	Opening Balance	Additions	Complaints Resolved/ settled			Complaints Pending	Total complaints registered upto the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by customers							
a)	Death Claims	-	3			3	-	3
b)	Policy Servicing	-	2	2			-	2
c)	Proposal Processing	-	10	7	1	2	-	10
d)	Survival Claims	-	4		2	2	-	4
e)	ULIP Related	-	-			-	-	0
f)	Unfair Business Practices	-	131	48	5	78	-	131
g)	Others	-	20	6	3	11	-	20
	Total Number	-	170	63	11	96	-	170

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	10,218
5	Total No. of claims during current year	18,669
6	Total No. of Policy Complaints (current year) per 10, 000 policies (current year)	163
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 .TXT format.

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

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

C. Valuation Assumptions**1. Interest Rates (including Margin of Adverse Deviation)**

Line of Business	Individual Business		Group business*	
	30th June, 2019	30th June, 2018	30th June, 2019	30th June, 2018
i) Life Participating Business	5.80%	6.00%	Not Applicable	Not Applicable
ii) Life- Non-participating Policies	5.85%	6.00%	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	5.85%	6.00%	Not Applicable	Not Applicable
vii) Health Insurance	5.85%	6.00%	Not Applicable	Not Applicable

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

2. Mortality Rates (including Margin of Adverse Deviation)

Line of Business	Policy Duration	Individual Business		Group business*	
		30th June, 2019 ¹	30th June, 2018 ²	30th June, 2019 ¹	30th June, 2018 ²
i) Life Participating Business	1	117.5%-257.5%	109.25% -230%	Not Applicable	Not Applicable
	2	117.5%-257.5%	109.25% -230%	Not Applicable	Not Applicable
	3	117.5%-130%	103.50% -115%	Not Applicable	Not Applicable
	4	117.5%-130%	103.50% -115%	Not Applicable	Not Applicable
	5+	117.5%-130%	103.50% -115%	Not Applicable	Not Applicable
ii) Life- Non-participating Policies- Savings	1	97.50%-180%	80.75%-155.25%	Not Applicable	Not Applicable
	2	97.50%-180%	80.75%-155.25%	Not Applicable	Not Applicable
	3	102.50%-162.50%	72.25%-149.50%	Not Applicable	Not Applicable
	4	102.50%-162.50%	72.25%-149.50%	Not Applicable	Not Applicable
	5+	102.50%-162.50%	72.25%-149.50%	Not Applicable	Not Applicable
iii) Life- Non-participating policies- Protection (Term)	1	27%-257.50%	23.55%-230%	65%-240%	57.50%-259%
	2	27%-257.50%	23.55%-230%	65%-240%	57.50%-259%
	3	27%-142.50%	23.55%-126.5%	65%-240%	57.50%-259%
	4	27%-142.50%	23.55%-126.5%	65%-240%	57.50%-259%
	5+	27%-142.50%	23.55%-126.5%	65%-240%	57.50%-259%
iv) Annuities- Participating policies	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
v) Annuities – Non-participating policies	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
vi) Annuities- Individual Pension Plan	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
vii) Unit Linked	1	65%-220%	76.50%- 195.50%	Not Applicable	Not Applicable
	2	65%-220%	76.50%- 195.50%	Not Applicable	Not Applicable
	3	65%-180%	76.50%- 161.00%	Not Applicable	Not Applicable
	4	65%-180%	76.50%- 161.00%	Not Applicable	Not Applicable
	5+	65%-180%	76.50%- 161.00%	Not Applicable	Not Applicable

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

¹Mortality rates are based on IALM 2012-14

²Mortality rates are based on IALM 2006-08

3. Morbidity(including Margin of Adverse Deviation)

The morbidity rates are based on best estimate assumptions with 15% margin of adverse deviation.

4. Commission

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

FORM L-42 : Valuation Basis (Life Insurance)**Insurer: DHFL Pramerica Life Insurance Company Limited****Registration No. 140; Date of Registration with the IRDAI: June 27, 2008****5. Lapses (including Margin of Adverse Deviation)**

Line of Business	Duration	Individual Business		Group business*	
		30th June, 2019	30th June, 2018	30th June, 2019	30th June, 2018
i) Life Participating Business	13th Month	11.25%	15.00%	Not Applicable	Not Applicable
	25th Month	8.75%	10.00%	Not Applicable	Not Applicable
	37th Month	7.50%	7.50%	Not Applicable	Not Applicable
	49th Month	5.00%	5.00%	Not Applicable	Not Applicable
	61st Month	2.50%	2.50%	Not Applicable	Not Applicable
ii) Life- Non-participating Policies- Savings	13th Month	5.00% - 12.50%	5.00% - 12.50%	Not Applicable	Not Applicable
	25th Month	3.75% - 7.50%	3.75% - 7.50%	Not Applicable	Not Applicable
	37th Month	3.75% - 5.00%	3.75% - 5.00%	Not Applicable	Not Applicable
	49th Month	2.50% - 5.00%	2.50% - 5.00%	Not Applicable	Not Applicable
	61st Month	2.50% - 3.75%	2.50% - 5.00%	Not Applicable	Not Applicable
iii) Life- Non-participating Policies- Protection (Term)	13th Month	5.00% - 12.50%	5.00% - 12.50%	Not Applicable	Not Applicable
	25th Month	5.00% - 7.50%	5.00% - 7.50%	Not Applicable	Not Applicable
	37th Month	5.00%	5.00%	Not Applicable	Not Applicable
	49th Month	2.50%-5.00%	2.50%-5.00%	Not Applicable	Not Applicable
	61st Month	2.50%-3.75%	2.50%-5.00%	Not Applicable	Not Applicable
iv) Annuities- Participating policies	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
v) Annuities – Non-participating policies	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
vi) Annuities- Individual Pension Plan	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
vii) Unit Linked	13th Month	12.50% - 52.50%	12.50% - 52.50%	Not Applicable	Not Applicable
	25th Month	5.00% - 33.75%	5.00% - 30.00%	Not Applicable	Not Applicable
	37th Month	5.00% - 18.75%	5.00% - 22.50%	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% - 37.50%	Not Applicable	Not Applicable
viii) Single Premium- Individual (Life Non-Par/Linked/Health)	13th Month	0%-2.50%	0%-2.50%	0%-3.00%	0%-3.00%
	25th Month	0%-2.50%	0%-2.50%	0%-12.00%	0%-12.00%
	37th Month	0%-2.50%	0%-2.50%	0%-12.00%	0%-12.00%
	49th Month	0%-17.50%	0%-17.50%	0%-12.00%	0%-12.00%
	61st Month	0% - 75.00%	0% -75.00%	0%-12.00%	0%-12.00%
ix) Health Insurance	13th Month	5.00% - 12.50%	12.50%	Not Applicable	Not Applicable
	25th Month	5.00%	5.00%	Not Applicable	Not Applicable
	37th Month	5.00%	5.00%	Not Applicable	Not Applicable
	49th Month	2.50%	2.50%	Not Applicable	Not Applicable
	61st Month	2.50%	2.50%	Not Applicable	Not Applicable

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

6. Expenses and Expense Inflation

Best estimate per policy maintenance expenses, claim expenses and investment expenses assumptions have been based on projected expenses when Insurer acquires a stable level of business. The best estimate assumptions are further increased by a MAD of 10% of best estimate.

An assumption of 5.0% p.a. for expense inflation was used for projecting future expenses.

Additional expense provisions have also been set up to adequately cover maintenance expense overrun.

7. Bonus Rates

The future reversionary bonus rates assumed vary from 0.85% to 2.70% (Previous Year 0.95% to 3.49%) 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 14.56%) and shareholders share is taken to be 1/9th of cost of bonus i.e. 10% of distributed surplus.

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. Different free-look rates have been applied basis the duration since issuance.

Free-look Rates	30-Jun-19	30-Jun-18
Line of Business	Range of Rates	Single Rate
Individual	0.5%-5.0%	5.00%
Group	0.5%-5.0%	0.62% - 7.00%

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

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

Company has used Basic Chain-Ladder Method using run-off triangle approach to estimate provision for IBNR for individual.

IBNR for Group business has been estimated as the cost of Expected death outgo for duration of expected delay less the Actual claims reported.

D. Change in Valuation Methods or Bases

There has been no change in the valuation methods. However, valuation basis have been updated from previous 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. Non-unit reserves held by the Company, in respect of linked business, are higher of reserves using the discounted cash flows method and UPR in respect of monthly risk charges at product level.

For Non Linked Individual Business, actuarial liabilities have been determined using the gross premium valuation method.

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: 5th August 2019

**Name and Signature of Appointed Actuary
(Varun Gupta)**