

FORM L-2-A : Profit & Loss

Insurer : Pramerica Life Insurance Limited (Formerly known as DHFL Pramerica Life Insurance Company Limited)

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

Profit & Loss Account For the quarter Ended March 31, 2020

Shareholders' Account (Non-technical Account)

(Rs.'000)

Particulars	Schedule	FOR THE QUARTER ENDED ON MARCH 2020	UP TO THE QUARTER ENDED ON MARCH 2020	FOR THE QUARTER ENDED ON MARCH 2019	UP TO THE QUARTER ENDED ON MARCH 2019
Amounts transferred from/to the Policyholders Account (Technical Account)		754,493	2,084,973	236,143	3,123,056
Income From Investments					
(a) Interest, Dividends & Rent – Gross		101,822	404,782	144,154	568,284
(b) Profit on sale/redemption of investments		52,903	105,787	27,071	68,275
(c) (Loss on sale/ redemption of investments)		(311)	(6,412)	(5,598)	(9,307)
(d) Amortisation of discount/(premium)		(6,197)	(19,967)	(6,990)	(33,097)
Other Income (To be specified)		-	-	-	-
TOTAL (A)		902,710	2,569,163	394,780	3,717,211
MD/CEO salary over allowable limit		5,505	54,348	11,554	101,778
Expense other than those directly related to the insurance business:		(76,181)	613,804	59,098	972,628
Expenses in excess of Allowable Expense transferred from Policyholders Account		390,296	838,448	(36,191)	1,452,477
Bad debts written off		-	-	-	-
Transfer to Policyholders' fund		311,707	338,752	30,489	125,705
Provisions (Other than taxation)		-	-	-	-
(a) For diminution in the value of investments (Net)		250,280	2,121,641	-	85,512
(b) Provision for doubtful debts		-	-	-	-
(c) Others (to be specified)		-	-	-	-
TOTAL (B)		881,607	3,966,993	64,950	2,738,100
		-	-	-	-
Profit/ (Loss) before tax		21,103	(1,397,830)	329,830	979,111
Provision for Taxation		-	-	-	-
Current Tax Credit/(Charge)		-	-	-	-
Deferred Tax Credit / (Charge)		53,503	53,503	(31,149)	(127,285)
Profit / (Loss) after tax		74,606	(1,344,327)	298,681	851,826
APPROPRIATIONS					
(a) Balance at the beginning of the year.		-	(1,628,700)	-	(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		74,606	(2,973,027)	298,681	(1,628,700)
Earning Per Share (Basic and Diluted) (in Rs.) [Face Value Rs10 per share]		0.20	(3.59)	0.80	2.28

FORM L-3-A : Balance Sheet

Insurer : Pramerica Life Insurance Limited (Formerly known as DHFL Pramerica Life Insurance Company Limited)

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

Balance Sheet As At March 31, 2020

(Rs.'000)

Particulars	Schedule	As at March 31, 2020	As at March 31, 2019
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		(341,850)	(650,734)
Sub-Total		11,727,986	11,419,102
<i>BORROWINGS</i>			
<i>POLICYHOLDERS' FUNDS:</i>			
CREDIT/[DEBIT] FAIR VALUE CHANGE ACCOUNT	L-11	-	-
POLICY LIABILITIES		12,240	4,420
INSURANCE RESERVES		38,078,450	32,015,082
PROVISION FOR LINKED LIABILITIES		-	-
		3,144,462	3,637,336
Sub-Total		41,235,152	35,656,838
FUNDS FOR FUTURE APPROPRIATIONS		-	41,729
TOTAL		52,963,138	47,117,669
APPLICATION OF FUNDS			
<i>INVESTMENTS</i>			
Shareholders'	L-12	6,534,034	8,007,218
Policyholders'	L-13	38,525,951	31,516,087
ASSETS HELD TO COVER LINKED LIABILITIES	L-14	3,144,462	3,637,336
LOANS	L-15	387,320	193,360
FIXED ASSETS	L-16	381,473	516,451
DEFERRED TAX ASSETS		294,139	240,636
<i>CURRENT ASSETS</i>			
Cash and Bank Balances	L-17	634,937	649,956
Advances and Other Assets	L-18	4,209,341	3,482,904
Sub-Total (A)		4,844,278	4,132,860
<i>CURRENT LIABILITIES</i>			
PROVISIONS	L-19	2,558,006	2,473,414
Sub-Total (B)	L-20	1,563,540	281,565
NET CURRENT ASSETS (C) = (A - B)		722,732	1,377,881
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	L-21	-	-
DEBIT BALANCE IN PROFIT & LOSS ACCOUNT (Shareholders' Account)		2,973,027	1,628,700
Debit Balance of Revenue Account		-	-
TOTAL		52,963,138	47,117,669

CONTINGENT LIABILITIES

Particulars		As at March 31, 2020	As at March 31, 2019
Partly paid-up investments		949	949
Claims, other than against policies, not acknowledged as debts by the company		4,010	1,557
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		132,678	105,115
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		141,511	113,550
TOTAL		287,263	229,286

FORM L-4 : PREMIUM SCHEDULE

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

(Rs.'000)

S.No.	Particulars	FOR THE QUARTER ENDED ON MARCH 2020									FOR THE PERIOD ENDED ON MARCH 2020									
		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	351,769	-	-	133	-	1,889	19,621	-	373,411	1,488,265	-	-	707	-	25,126	31,875	-	1,545,973	
2	Renewal Premiums	1,716,130	-	-	1,036	-	291,579	73,662	1,433	2,083,840	5,806,161	-	-	3,231	-	1,052,653	294,470	6,442	7,162,957	
3	Single Premiums	0	462,665	43	7	1,209	-	9,581	-	473,506	1,576	3,479,603	4,993	388	4,954	-	80,179	-	3,571,693	
	TOTAL PREMIUM	2,067,899	462,665	43	1,176	1,209	293,468	102,864	1,433	2,930,757	7,296,002	3,479,603	4,993	4,326	4,954	1,077,779	406,524	6,442	12,280,623	

(Rs.'000)

S.No.	Particulars	FOR THE QUARTER ENDED ON MARCH 2019									FOR THE PERIOD ENDED ON MARCH 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	558,615	-	-	481	-	34,945	40,260	-	634,301	2,454,707	-	-	2,579	-	294,844	221,708	-	2,973,838	
2	Renewal Premiums	1,520,159	-	-	884	-	342,739	115,881	2,583	1,982,246	4,635,722	-	-	2,598	-	1,013,265	296,713	9,702	5,958,000	
3	Single Premiums	901	1,525,464	27,872	144	34,550	-	25,673	-	1,614,604	2,786	8,809,366	53,630	5,490	187,866	-	177,577	50	9,236,765	
	TOTAL PREMIUM	2,079,675	1,525,464	27,872	1,509	34,550	377,684	181,814	2,583	4,231,151	7,093,215	8,809,366	53,630	10,667	187,866	1,308,109	695,998	9,752	18,168,603	

FORM L-5 : COMMISSION SCHEDULE

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

(Rs.'000)

Particulars	FOR THE QUARTER ENDED ON MARCH 2020									FOR THE PERIOD ENDED ON MARCH 2020										
	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	45,222	-	-	35	-	510	740	-	46,507	178,194	-	-	128	-	5,489	1,210	-	-	185,021	
- Renewal premiums	32,343	-	-	32	-	6,422	434	-	39,231	105,247	-	-	108	-	24,183	1,753	-	-	131,291	
- Single premiums	-	4,068	0	0	-	-	121	-	4,189	6	74,542	-	4	-	-	948	-	-	75,500	
Sub Total	77,565	4,068	0	67	-	6,932	1,295	-	89,927	283,447	74,542	-	240	-	29,672	3,911	-	391,812		
Add: Commission on Re-insurance Accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Less: Commission on Re-insurance Ceded	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Net Commission	77,565	4,068	0	67	-	6,932	1,295	-	89,927	283,447	74,542	-	240	-	29,672	3,911	-	391,812		
Rewards and Remuneration	659	-	-	-	-	53	19	-	731	3,800	-	-	-	-	328	96	-	-	4,224	
Total (A)	78,224	4,068	0	67	-	6,985	1,314	-	90,658	287,247	74,542	-	240	-	30,000	4,007	-	396,036		
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:																				
Agents	55,843	-	-	38	-	5,240	1,251	-	62,373	207,198	-	-	177	-	21,953	3,781	-	-	233,109	
Brokers	330	(11,756)	0	-	-	209	1	-	(11,216)	1,278	1,887	-	-	-	639	10	-	-	3,814	
Corporate Agency	38,946	12,345	-	60	-	1,981	124	-	53,456	74,585	54,628	-	63	-	7,023	119	-	-	136,418	
Referral	275	-	-	-	-	52	(0)	-	327	386	-	-	-	-	57	1	-	-	444	
Micro Insurance Agent	-	3,565	-	-	-	-	-	-	3,565	-	18,027	-	-	-	-	-	-	-	18,027	
Others (pl. specify)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
- Bancassurance	(17,830)	(86)	-	(31)	-	(550)	(81)	-	(18,578)	-	-	-	-	-	-	-	-	-	-	
Rewards and Remuneration	659	-	-	-	-	53	19	-	731	3,800	-	-	-	-	328	96	-	-	4,224	
TOTAL (B)	78,224	4,068	0	67	-	6,985	1,314	-	90,658	287,247	74,542	-	240	-	30,000	4,007	-	396,036		

*Net of write back of Rs. 12,334 (Previous Year Rs. Nil)

(Rs.'000)

Particulars	FOR THE QUARTER ENDED ON MARCH 2019									FOR THE PERIOD ENDED ON MARCH 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	69,582	-	-	64	-	6,681	1,355	-	77,682	356,626	-	-	492	-	44,721	6,961	-	-	408,800	
- Renewal premiums	35,585	-	-	56	-	8,898	547	-	45,086	91,554	-	-	155	-	27,474	1,634	-	-	120,817	
- Single premiums	14	35,722	688	2	-	-	316	-	36,742	16	280,309	1,213	42	-	-	2,318	-	-	283,698	
Sub Total	105,181	35,722	688	122	-	15,579	2,218	-	159,510	448,196	280,309	1,213	689	-	72,195	10,913	-	813,515		
Add: Commission on Re-insurance Accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Less: Commission on Re-insurance Ceded	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Net Commission	105,181	35,722	688	122	-	15,579	2,218	-	159,510	448,196	280,309	1,213	689	-	72,195	10,913	-	813,515		
Rewards and Remuneration	1,007	-	-	(6)	-	(158)	(70)	-	773	9,981	-	-	95	-	447	333	-	-	10,856	
Total (A)	106,188	35,722	688	117	-	15,421	2,147	-	160,283	458,177	280,309	1,213	784	-	72,642	11,246	-	824,371		
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:																				
Agents	64,358	1	-	48	-	11,477	2,061	-	77,945	220,273	14	-	514	-	53,459	9,541	-	-	283,801	
Brokers	499	23,115	688	-	-	287	2	-	24,591	1,646	89,968	1,213	-	-	884	37	-	-	93,748	
Corporate Agency	23,603	10,013	-	(8)	-	2,875	22	-	36,505	184,369	184,611	-	-	-	14,851	826	-	-	384,657	
Referral	(146)	-	-	-	-	(27)	13	-	(160)	2,040	-	-	-	-	60	13	-	-	2,113	
Micro Insurance Agent	-	2,566	-	-	-	-	-	-	2,566	-	5,500	-	-	-	-	-	-	-	5,500	
Others (pl. specify)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
- Bancassurance	16,867	28	-	83	-	968	118	-	18,064	39,868	216	-	175	-	2,941	496	-	-	43,696	
Rewards and Remuneration	1,007	-	-	(6)	-	(158)	(70)	-	773	9,981	-	-	95	-	447	333	-	-	10,856	
TOTAL (B)	106,188	35,722	688	117	-	15,421	2,147	-	160,283	458,177	280,309	1,213	784	-	72,642	11,246	-	824,371		

FORM L-6 : OPERATING EXPENSES SCHEDULE

Insurer : Pramerica Life Insurance Limited (Formerly known as DHFL Pramerica Life Insurance Company Limited)
Registration No. 140 : Date of Registration with the IRDAI: June 27, 2008

(Rs. '000)

S.No.	Particulars	FOR THE QUARTER ENDED ON MARCH 31, 2020									UPTO THE PERIOD ENDED ON MARCH 31, 2020									Total				
		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	Individual Life		Individual Life	Individual Pension		
1	Employees remuneration and welfare benefits	573,377	(101,434)	969	1,100	110	4,462	23,702	968	503,254	1,712,083	218,107	4,439	4,711	421	51,885	47,789	4,076	2,043,511					
2	Travel, conveyance and vehicle running expenses	10,510	(950)	13	16	2	340	424	13	10,368	32,766	8,906	93	100	7	1,357	945	89	44,263					
3	Training expenses (including Agent advisors)	3,998	(1,275)	2	4	-	68	73	2	2,872	11,146	2,561	30	36	-	372	175	30	14,350					
4	Rent, rates & taxes	36,092	12,227	29	40	51	653	1,724	26	50,842	117,195	72,997	138	159	154	2,808	3,213	103	196,767					
5	Repairs & Maintenance	21,613	(11,829)	22	24	3	1,171	763	22	11,789	51,603	14,236	392	396	10	3,113	1,738	386	71,874					
6	Printing and stationery	1,350	(418)	3	4	-	36	32	3	1,019	2,977	369	13	14	-	109	62	13	3,557					
7	Communication expenses	22,642	(15,136)	66	67	-	441	411	68	8,559	32,894	1,664	317	319	-	1,179	815	319	37,507					
8	Legal, professional and consultancy charges	81,015	(45,550)	309	312	5	2,521	1,814	310	40,736	137,209	11,140	1,225	1,238	14	7,269	3,940	1,232	163,267					
9	Medical fees	3,021	(2,209)	9	9	-	29	45	9	913	3,893	36	43	43	-	82	84	43	4,224					
10	Auditors' fees, expenses etc :	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
	(a) as auditor	2,283	(1,518)	9	9	-	43	41	9	876	3,144	64	35	35	-	108	79	35	3,500					
	(b) as adviser	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
	(i) Taxation matters	1,007	(350)	8	8	-	27	21	8	729	1,211	25	14	14	-	42	30	14	1,350					
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
	(c) out of pocket expense	322	(212)	1	1	-	7	6	1	126	453	(4)	5	5	-	17	12	5	493					
	(d) in any other capacity	1,663	(977)	10	10	-	39	32	10	787	2,268	(20)	26	26	-	86	58	26	2,470					
11	Advertisement and publicity	9,490	(41,449)	(318)	(321)	(4)	(470)	10	(318)	(33,380)	40,431	9,130	299	302	4	792	910	295	52,163					
12	Interest and bank charges	12,810	(8,002)	53	53	-	145	206	53	5,318	16,118	329	176	176	-	341	351	176	17,667					
13	Investment related charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
14	Postage and courier cost	7,888	(3,224)	30	30	-	109	162	29	5,024	15,503	6,088	107	110	-	479	330	106	22,723					
15	Sales Promotion expenses	27,331	(8,712)	63	64	10	(350)	695	49	19,150	43,824	3,991	136	139	14	236	1,064	118	49,522					
16	Information technology expenses	98,894	(55,043)	448	448	2	1,017	1,595	447	47,808	121,120	4,561	1,285	1,286	2	2,233	2,547	1,285	134,319					
17	Recruitment (including Agent advisors)	1,429	(1,905)	33	32	-	(44)	38	33	(384)	6,525	(419)	51	53	-	171	116	51	6,548					
18	Electricity, water and utilities	8,036	(819)	41	43	1	589	356	41	8,288	20,288	6,486	148	150	2	1,430	746	145	29,395					
19	Policy issuance and servicing costs	2,992	14,372	(3)	2	-	27	46	1	17,437	11,213	85,667	235	7	-	168	153	3	97,446					
20	(Profit)/Loss on fluctuation in foreign exchange	9	(2)	-	-	-	-	-	-	7	35	19	-	-	-	1	1	-	56					
21	(Profit)/Loss on fixed assets	964	641	2	2	-	29	25	2	1,665	610	372	1	1	-	18	18	1	1,021					
22	Other miscellaneous expenses	14,542	(4,170)	30	33	-	307	270	30	11,042	40,167	65,710	114	122	1	919	529	113	107,675					
23	Depreciation	114,276	(69,140)	418	420	9	982	2,036	418	49,419	164,557	21,776	1,489	1,494	42	2,976	3,625	1,480	197,439					
	TOTAL	1,057,563	(347,084)	2,247	2,410	189	12,178	34,527	2,234	764,264	2,589,233	533,791	10,811	10,936	671	78,191	69,330	10,144	3,303,107					

Net of reversal of provision of Rs. 90,972 (Previous Year Rs. 135,947)

(Rs. '000)

S.No.	Particulars	FOR THE QUARTER ENDED ON MARCH 31, 2019									UPTO THE PERIOD ENDED ON MARCH 31, 2019									Total				
		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	Individual Life		Individual Life	Individual Pension		
1	Employees remuneration and welfare benefits	431,089	29,474	1,289	(15)	2,246	102,145	31,699	(338)	597,589	1,715,656	725,430	10,840	9,587	10,333	273,099	149,192	7,918	2,902,055					
2	Travel, conveyance and vehicle running expenses	11,634	5,026	83	53	26	1,083	673	50	18,628	44,089	28,865	335	306	208	5,338	3,444	272	82,857					
3	Training expenses (including Agent advisors)	4,033	1,853	22	5	-	433	107	-	6,453	11,322	8,180	75	57	-	1,358	345	42	21,379					
4	Rent, rates & taxes	18,514	25,494	(404)	(479)	448	1,525	1,924	(511)	46,511	80,411	80,647	281	206	1,089	9,679	6,955	111	179,379					
5	Repairs & Maintenance	13,546	5,573	169	159	(7)	1,298	552	161	21,451	34,485	38,499	609	600	66	3,547	2,084	588	80,478					
6	Printing and stationery	1,084	672	10	8	-	98	32	8	1,912	3,435	2,999	37	1	-	389	232	35	7,167					
7	Communication expenses	6,488	3,423	97	92	2	696	333	91	11,222	16,432	24,191	393	389	-	1,610	736	388	44,139					
8	Legal, professional and consultancy charges	36,193	20,250	481	435	(57)	3,734	1,499	438	62,973	107,934	101,743	1,563	1,521	394	12,791	5,894	1,493	233,333					
9	Medical fees	823	886	16	16	-	72	46	16	1,875	2,718	6,613	98	98	-	166	123	98	9,914					
10	Auditors' fees, expenses etc :	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
	(a) as auditor	717	614	15	15	-	66	34	15	1,476	1,365	2,442	41	41	-	107	63	41	4,100					
	(b) as adviser	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
	(i) Taxation matters	347	927	11	11	-	27	16	11	1,350	347	927	11	11	-	27	16	11	1,350					
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
	(c) out of pocket expense	76	53	1	1	-	7	4	1	143	144	441	4	4	-	11	7	4	615					
	(d) in any other capacity	144	32	1	1	-	14	7	1	200	403	1,505	12	12	-	31	19	12	1,994					
11	Advertisement and publicity	34,512	218,456	2,781	2,722	(1,920)	(7,597)	(1,807)	2,762	249,909	201,961	467,022	6,321	6,263	2,019	13,663	10,220	6,201	713,690					
12	Interest and bank charges	1,527	2,358	42	42	-	119	72	42	4,202	4,463	10,951	164	164	-	268	199	164	16,373					
13	Investment related charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
14	Postage and courier cost	1,468	4,290	45	38	1	68	88	40	6,038	9,765	19,480	194	186	4	908	441	180	31,158					
15	Sales Promotion expenses	(9,451)	7,031	529	476	(1,549)	(6,061)	(2,428)	527	(10,926)	126,771	130,021	2,559	2,510	1,576	11,798	8,788	2,448	286,471					
16	Information technology expenses	7,495	29,441	371	364	(43)	232	175	371	38,406	35,770	99,856	1,207	1,200	6	2,387	1,557	1,196	143,179					
17	Recruitment (including Agent advisors)	(1,751)	571	33	26	(5)	(357)	(179)	31	(1,631)	8,006	9,100	146	138	-	780	285	132	18,587					
18	Electricity, water and utilities	6,564	1,007	47	42	(1)	643	262	42	8,606	16,457	11,143	173	168	18	1,943	1,122	159	31,183					
19	Policy issuance and servicing costs	4,352	44,109	850	(1)	-	151	121	1	49,583	20,554	171,330	1,343	71	-	1,065	656	6	195,025					
20	(Profit)/Loss on fluctuation in foreign exchange	5	(12)	-	-	-	-	1	-	(6)	19	20	-	-	-	2	2	-	43					
21	(Profit)/Loss on fixed assets	-	209	5	5	-	-	(7)	6	218	(162)	(172)	(1)	(1)	-	(19)	(15)	-	(370)					
22	Other miscellaneous expenses	13,726	16,954	22	8	(21)	975	506	(10)	32,160	99,997	46,831	209	93	80	1,868	757	167	150,002					
23	Depreciation	12,369	31,885	324	308	21	1,098	616	307	46,928	55,328	120,945	1,499	1,483	307	4,174								

FORM L-7 : BENEFITS PAID SCHEDULE

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

(Rs.'000)

Particulars	FOR THE QUARTER ENDED ON MARCH 31, 2020									UP TO THE QUARTER ENDED ON MARCH 31, 2020									
	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,	42,660	832,274	-	(50)	5	5,480	5,280	-	885,649	153,200	3,451,700	-	-	10	19,270	14,799	214	3,639,193	
(b) Claims by Maturity,	-	-	-	-	-	-	6,681	5,754	12,435	-	-	-	-	-	-	21,712	17,131	38,843	
(c) Annuities/Pension payment,	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(d) Other Benefits	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Surrenders/Withdrawals	135,727	224,761	-	0	82	37,025	76,153	11,883	485,631	385,037	873,900	-	4	406	120,388	268,545	39,869	1,688,149	
Survival	176	-	-	-	-	10,071	0	-	10,247	304	-	-	-	-	33,060	-	-	33,364	
Health	-	-	-	500	-	-	-	-	500	-	-	121	4,381	-	-	-	-	4,502	
Riders	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Claim Investigation Fees	(15)	1,453	-	(52)	-	13	(15)	-	1,384	594	5,576	-	21	-	117	22	-	6,330	
Investment Income to Policy holders on unclaimed amounts	3,318	-	-	-	-	-	-	-	3,318	12,621	-	-	-	-	-	-	-	12,621	
Others	3,817	2,105	-	-	-	-	-	-	5,922	8,789	9,605	-	-	-	-	-	-	18,394	
Total paid	185,683	1,060,593	-	398	87	52,589	88,099	17,637	1,405,086	560,545	4,340,781	121	4,406	416	172,835	305,078	57,214	5,441,396	
2. (Amount ceded in reinsurance):																			
(a) Claims by Death,	(359)	(325,782)	-	-	-	(386)	(676)	-	(327,203)	(23,699)	(1,475,909)	-	-	-	(1,364)	(673)	-	(1,501,645)	
(b) Claims by Maturity,	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(c) Annuities/Pension payment,	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(d) Other Benefits	-	-	-	(1,651)	-	-	-	-	(1,651)	-	-	-	(2,358)	-	-	-	-	(2,358)	
Total ceded	(359)	(325,782)	-	(1,651)	-	(386)	(676)	-	(328,854)	(23,699)	(1,475,909)	-	(2,358)	-	(1,364)	(673)	-	(1,504,003)	
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	185,324	734,811	-	(1,253)	87	52,203	87,423	17,637	1,076,232	536,846	2,864,872	121	2,048	416	171,471	304,405	57,214	3,937,393	

Particulars	FOR THE QUARTER ENDED ON MARCH 31, 2019									UP TO THE QUARTER ENDED ON MARCH 31, 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,	49,630	856,234	-	-	-	7,895	4,577	-	918,336	164,323	3,077,472	-	-	-	23,501	13,385	-	3,278,681	
(b) Claims by Maturity,	-	-	-	-	-	-	3,166	2,375	5,541	0	-	-	-	-	5,217	2,375	-	7,592	
(c) Annuities/Pension payment,	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(d) Other Benefits	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Surrenders/Withdrawals	75,168	176,674	-	-	-	23,815	86,680	6,763	369,100	227,496	635,380	-	1	-	89,517	278,912	30,668	1,261,974	
Survival	1,586	-	-	-	-	9,151	-	-	10,737	10,925	-	-	-	-	29,913	-	-	40,838	
Health	(50)	-	-	425	-	-	-	-	375	(50)	-	278	5,675	-	-	-	-	5,903	
Riders	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Claim Investigation Fees	103	1,362	-	(47)	-	47	11	-	1,475	650	4,657	-	169	-	246	1	-	5,723	
Investment Income to Policy holders on unclaimed amounts	(1,770)	-	-	-	-	-	-	-	(1,770)	9,891	-	-	-	-	-	-	-	9,891	
Others	1,206	810	-	-	-	-	-	-	2,016	2,144	2,051	-	-	-	-	-	-	4,195	
Total paid	125,872	1,035,081	-	379	-	40,907	94,434	9,138	1,305,810	415,379	3,719,560	278	5,845	-	143,177	297,515	33,043	4,614,797	
2. (Amount ceded in reinsurance):																			
(a) Claims by Death,	(9,099)	(371,892)	10	1,163	-	145	(3)	-	(379,677)	(33,069)	(1,360,322)	-	-	-	(570)	(34)	-	(1,393,995)	
(b) Claims by Maturity,	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(c) Annuities/Pension payment,	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(d) Other Benefits	-	-	(10)	(1,638)	-	-	-	-	(1,648)	-	-	(10)	(1,638)	-	-	-	-	(1,648)	
Total ceded	(9,099)	(371,892)	10	(1,638)	-	145	(3)	-	(381,325)	(33,069)	(1,360,322)	(10)	(1,638)	-	(570)	(34)	-	(1,395,643)	
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	116,773	663,188	-	(97)	-	41,052	94,431	9,138	924,485	382,310	2,359,238	268	4,207	-	142,607	297,481	33,043	3,219,154	

Notes:

- a. Claims include specific claims settlement costs, wherever applicable.
- b. Legal, other fees and expenses also form part of the claims cost, wherever applicable.

FORM L-8 : SHARE CAPITAL SCHEDULE

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

(Rs.'000)

S.No.	Particulars	As at March 31, 2020	As at March 31, 2019
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 : Pramerica Life Insurance Limited (Formerly known as DHFL Pramerica Life Insurance Company Limited)
Registration No. 140 ; Date of Registration with the IRDAI: June 27, 2008

Shareholder	As at March 31, 2020		As at March 31, 2019	
	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 : Pramerica Life Insurance Limited (Formerly known as DHFL Pramerica Life Insurance Company Limited)
Registration No. 140 ; Date of Registration with the IRDAI: June 27, 2008

(Rs.'000)

S.No.	Particulars	As at March 31, 2020	As at March 31, 2019
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 : Pramerica Life Insurance Limited (Formerly known as DHFL Pramerica Life Insurance Company Limited)

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

(Rs.'000)

S.No.	Particulars	As at March 31, 2020	As at March 31, 2019
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others (to be specified)	-	-
	TOTAL	-	-

FORM L-12-INVESTMENTS SHAREHOLDERS SCHEDULE

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

(Rs.'000)

S.No.	Particulars	As at March 31, 2020	As at March 31, 2019
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	3,989,421	4,598,343
2	Other Approved Securities	146,290	362,262
3	Other Investments		
	(a) Shares	-	-
	(aa) Equity	145,545	217,734
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds*	70,000	100,000
	(e) Other Securities (to be specified)	-	-
	Commercial Paper / Certificate of Deposits	-	-
	Deposits with Bank	-	4,000
	(f) Subsidiaries	-	-
	Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector Bonds	537,901	688,484
5	Other than Approved Investments		
	Debentures/ Bonds	1,320,165	728,473
	Equity Shares	117,836	1,048,992
	Alternative Investment Fund	102,871	97,883
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	-	-
2	Other Approved Securities	20,005	-
3	Other Investments		
	(a) Shares	-	-
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	60,047
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	30,000	45,000
	(e) Other Securities (to be specified)	-	-
	Deposits with Bank	4,000	-
	Reverse Repo	-	-
	(f) Subsidiaries	-	-
	Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	-	26,000
5	Other than Approved Investments		
	Mutual Fund	-	-
	Debentures/ Bonds	50,000	30,000
	TOTAL	6,534,034	8,007,218
	Aggregate Amount of Investments other than listed equity securities, derivative instruments and Additional tier 1 Bonds	6,270,653	6,654,980
	Aggregate Market Value of Investments other than listed equity securities, derivative instruments and Additional tier 1 Bonds	5,590,461	6,740,491

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

*Investment in Associate Company at cost is Rs. 689,479/- (net of provision of Rs.517,153/-).[Previous year Rs. 304,272/- (net of provision of Rs. nil)]

FORM L-13-INVESTMENTS POLICYHOLDERS SCHEDULE

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

(Rs.'000)

S.No.	Particulars	As at March 31, 2020								As at March 31, 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	LONG TERM INVESTMENTS																		
	Government securities and Government guaranteed bonds including Treasury Bills	11,090,624	6,553,328	9,352	10,362	113,812	1,961,228	12,480	1,325	19,752,511	6,723,829	6,198,927	45,123	20,494	98,245	1,404,780	17,780	3,080	14,512,258
2	Other Approved Securities	401,615	893,959	-	-	-	112,034	-	-	1,407,608	353,725	1,177,681	-	-	-	111,843	-	-	1,643,249
3	Other Investments																		
	(a) Shares	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(aa) Equity	52,448	188,813	-	-	-	20,979	-	-	262,240	50,697	182,508	-	-	-	20,279	-	-	253,484
	(bb) Preference	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(d) Debentures/ Bonds*	2,658,273	1,354,735	-	-	5,997	729,793	3,000	-	4,751,798	1,889,780	1,619,511	-	-	3,010	532,405	3,000	-	4,047,706
	(e) Other Securities (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Commercial Paper / Certificate of Deposits	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Deposits with Bank	-	-	-	-	-	-	-	-	-	2,000	-	-	-	-	-	-	500	2,500
	(f) Subsidiaries	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(h) Policy Loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Investments in Infrastructure and Social Sector	5,037,408	4,501,726	-	15,000	87,000	880,157	6,000	-	10,527,291	3,405,372	4,195,930	-	15,000	87,000	653,217	10,939	-	8,367,458
5	Other than Approved Investments																		
	Debentures/Bonds	400,377	89,905	-	-	-	129,453	2,534	-	622,269	380,515	727,826	-	-	-	99,453	2,534	-	1,210,328
	Equity Shares	0	-	-	-	-	0	-	-	0	100,233	-	-	-	-	50,116	-	-	150,349
	SHORT TERM INVESTMENTS																		
1	Government securities and Government guaranteed bonds including Treasury Bills	-	-	-	-	-	-	-	-	-	(0)	0	0	-	-	-	-	0	(0)
2	Other Approved Securities	-	-	-	-	-	-	-	-	-	-	20,041	-	-	-	-	-	-	20,041
3	Other Investments																		
	(a) Shares	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(aa) Equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(bb) Preference	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(b) Mutual Funds	571,600	-	-	-	2,002	86,900	-	-	660,502	425,676	205,298	(0)	(0)	100	21,213	0	-	652,287
	(c) Derivative Instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(d) Debentures/ Bonds	51,000	348,470	-	-	-	40,000	-	-	439,470	40,000	217,427	-	-	-	-	-	-	257,427
	(e) Other Securities (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Commercial Paper / Certificate of Deposits	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Deposits with Bank	2,000	-	-	-	-	-	-	500	2,500	-	-	-	-	-	-	-	-	-
	Reverse Repo	-	-	-	-	-	-	-	-	-	0	0	-	-	-	(0)	-	-	0
	(f) Subsidiaries	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Investments in Infrastructure and Social Sector	33,742	16,020	-	-	-	-	-	-	49,762	55,000	(0)	-	-	-	0	-	-	55,000
5	Other than Approved Investments																		
	Mutual Funds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	-	0
	Debentures/Bonds	50,000	-	-	-	-	-	-	-	50,000	-	343,000	-	-	-	-	1,000	-	344,000
	TOTAL	20,349,087	13,946,956	9,352	25,362	208,811	3,960,544	24,014	1,825	38,525,951	13,426,827	14,888,149	45,123	35,494	188,355	2,893,306	35,253	3,580	31,516,087
	Aggregate Amount of Investments other than listed equity securities, derivative instruments and Additional tier 1 Bonds	20,296,640	13,758,141	9,352	25,362	208,811	3,939,565	24,014	1,825	38,263,710	13,275,898	14,705,642	45,123	35,494	188,355	2,822,911	35,253	3,580	31,112,256
	Aggregate Market Value of Investments other than listed equity securities, derivative instruments and Additional tier 1 Bonds	20,838,069	14,299,444	9,884	26,435	222,460	4,062,652	24,594	1,900	39,485,438	13,384,940	14,641,271	45,545	36,188	190,066	2,852,232	36,565	3,631	31,190,438

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

*Investment in Associate Company at Cost is Rs. 411,367/- (net of provision of Rs. 308,961). [Previous Year Rs. 1,140,498/- (net of provision of Rs. nil)]

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

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

(Rs.'000)

S.No.	Particulars	As at March 31, 2020			As at March 31, 2019		
		Individual Life	Individual Pension	Total	Individual Life	Individual Pension	Total
	LONG TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	485,827	15,852	501,679	462,669	13,358	476,027
2	Other Approved Securities						
3	Other Investments						
	(a) Shares	-	-	-	-	-	-
	(aa) Equity	1,404,489	50,816	1,455,305	1,759,092	97,055	1,856,147
	(bb) Preference						
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds*	132,966	3,253	136,219	206,409	6,273	212,682
	(e) Other Securities - Fixed Deposits	-	-	-	6,500	-	6,500
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Social Sector	275,555	1,104	276,659	209,577	5,360	214,937
5	Other than Approved Investments						
	(a) Debentures/Bonds	8,713	-	8,713	35,334	-	35,334
	(b) Equity	61,061	2,006	63,067	124,574	8,269	132,843
	(c) Exchange Traded Fund	128,707	4,838	133,545	146,275	3,066	149,341
	SHORT TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	536,562	-	536,562	343,092	481	343,573
2	Other Approved Securities	-	-	-	-	-	-
3	(a) Shares						
	(aa) Equity	-	-	-	-	-	-
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	18,300	900	19,200	106,995	5,705	112,700
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	50,946	-	50,946	27,192	1,013	28,205
	(e) Other Securities (to be specified)	-	-	-	-	-	-
	Deposit with Bank	6,500	-	6,500	-	-	-
	Reverse Repo	-	-	-	-	-	(0)
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Social Sector	1,269	-	1,269	20,797	2,005	22,802
5	Other than Approved Investments						
	(a) Equity Shares	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Debentures/ Bonds	-	-	-	6,017	-	6,017
	NET CURRENT ASSETS						
	Bank Balances	4,307	314	4,621	18,482	312	18,794
	Income accrued on investments	55,978	538	56,516	54,379	944	55,323
	Other Receivable	9,336	260	9,596	22,089	283	22,372
	Payables for purchase of Securities	-	-	-	-	-	-
	FMC Payable	(3,978)	(114)	(4,092)	(4,276)	(188)	(4,464)
	Other Payables	(102,586)	(9,257)	(111,843)	(46,255)	(5,542)	(51,797)
	TOTAL	3,073,952	70,510	3,144,462	3,498,942	138,394	3,637,336

Aggregate Amount of Investments other than listed equity securities and derivative instruments	1,645,345	25,947	1,671,291	1,570,856	37,261	1,608,117
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There are no investments in subsidiaries/holding companies, joint ventures.

*Investment in Associate Company at Cost is Rs. 8,713/- (Previous Year 45,643/-)

FORM L-15 : LOANS SCHEDULE

Insurer : Pramerica Life Insurance Limited (Formerly known as DHFL Pramerica Life Insurance Company Limited)

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

(Rs.'000)

S.No.	Particulars	As at March 31, 2020	As at March 31, 2019
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	387,320	193,360
	(d) Others (to be specified)	-	-
	<i>Unsecured</i>	-	-
	TOTAL	387,320	193,360
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Companies	-	-
	(e) Loans against policies	387,320	193,360
	(f) Others (to be specified)	-	-
	TOTAL	387,320	193,360
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard		
	(aa) In India	387,320	193,360
	(bb) Outside India	-	-
	(b) Non-standard loans less provisions	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	TOTAL	387,320	193,360
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	3,903	-
	(b) Long Term	383,417	193,360
	TOTAL	387,320	193,360

Note:

- Short-term loans include those which are repayable within 12 months from the date of Balance Sheet. Long term loans are the loans other than short-term loans.
- Loans considered doubtful and the amount of provision created against such loans is for Rs. Nil (Previous Year : Rs. Nil)

FORM L-16 : FIXED ASSETS SCHEDULE

Insurer : Pramerica Life Insurance Limited (Formerly known as DHFL Pramerica Life Insurance Company Limited)

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

(Rs.'000)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	Opening	Additions	Deductions	Closing	Opening	During The Period	On Sales/ Adjustments	Closing	As at March 31, 2020	As at March 31, 2019
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles - Software	587,801	61,221	-	649,022	383,106	103,691	-	486,797	162,225	204,695
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Improvements	218,295	29,162	5,171	242,286	94,365	31,184	3,387	122,162	120,124	123,930
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	40,376	5,403	531	45,248	26,472	3,742	531	29,683	15,565	13,904
Information Technology Equipment	273,251	5,165	4,445	273,971	174,497	48,994	4,251	219,240	54,731	98,754
Vehicles	-	-	-	-	-	-	-	-	-	-
Office Equipment	58,947	12,394	3,744	67,597	34,042	9,828	3,737	40,133	27,464	24,905
Others (Specify nature)	-	-	-	-	-	-	-	-	-	-
TOTAL	1,178,670	113,345	13,891	1,278,124	712,482	197,439	11,906	898,015	380,109	466,188
Work in progress	-	-	-	-	-	-	-	-	1,364	50,263
Grand Total	1,178,670	113,345	13,891	1,278,124	712,482	197,439	11,906	898,015	381,473	516,451
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 : Pramerica Life Insurance Limited (Formerly known as DHFL Pramerica Life Insurance Company Limited)

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

(Rs.'000)

S.No.	Particulars	As at March 31, 2020	As at March 31, 2019
1	Cash (including cheques, drafts and stamps)	24,007	179,944
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	610,830	469,912
	(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	634,937	649,956
	Balances with non-scheduled banks included in 2 and 3 above	-	-
	CASH & BANK BALANCES		
1	In India	634,937	649,956
2	Outside India	-	-
	TOTAL	634,937	649,956

Note:

Cash and Bank Balance includes fund in transit Rs. 20,292 (Previous year Rs. 159,912).

FORM L-18-ADVANCE AND OTHER ASSETS SCHEDULE

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

(Rs.'000)

S.No.	Particulars	As at March 31, 2020	As at March 31, 2019
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	75,686	53,663
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	5,049	1,013
6	Others (to be specified)		
	Security Deposits	109,300	98,494
	Deposit -Others	13,739	13,323
	Advances to employees for travel, etc.	2,612	6,888
	TOTAL (A)	206,386	173,381
	OTHER ASSETS		
1	Income accrued on investments	1,030,651	1,057,429
2	Outstanding Premiums	597,043	538,189
3	Agents' & Intermediaries' balances	26,981	19,641
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsures)	645,457	634,855
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	111,843	51,797
	Investment held to meet policyholder unclaimed amounts	146,910	143,636
	Investment Income on Unclaimed Fund	2,735	7,410
	Service Tax Unutilized Credit	-	-
	Due from Affiliates	-	-
	Other Dues	6,240	10,782
	GST Unutilized Credit	301,588	363,224
	Receivable towards non-par non linked funds	11,100	803
	Receivable from clearing firm	575,321	285,031
	Redemption receivable for Investments	374,000	-
	Receivable from Unclaimed Fund	32,188	60,556
	Receivable from ex employees	20,214	19,142
	Insurance policies (Gratuity)	85,037	78,739
	Insurance policies (Leave Encashment)	85,055	78,755
	Agents' Balances - provision for doubtful amounts	(22,621)	(14,751)
	Receivable from ex employees- provision	(20,214)	(19,142)
	Provision on Vendor Advances	(6,573)	(6,573)
	TOTAL (B)	4,002,955	3,309,523
	TOTAL (A+B)	4,209,341	3,482,904

FORM L-19-CURRENT LIABILITIES SCHEDULE

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

(Rs.'000)

S.No.	Particulars	As at March 31, 2020	As at March 31, 2019
1	Agents' balances	86,797	98,241
2	Balances due to other insurance companies	337,381	363,834
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	9,821	21,704
5	Unallocated premium	164,764	423,168
6	Sundry creditors	924,992	126,243
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding*	73,264	89,464
9	Annuities Due	-	-
10	Due to Officers/ Directors	-	-
11	Due to unit linked fund	472	17,006
12	Policy holders Unclaimed	139,548	136,147
13	Policy holders Unclaimed- Investment Income	10,097	14,899
11	Others (to be specified)		
	-Policy Deposits	7,149	10,016
	-Payable to Policyholders	7,645	15,354
	-Withholding Tax Deducted at Source	50,987	63,458
	-Accrued Expenses	646,260	978,367
	-Other Statutory liabilities	17,535	21,615
	-Lease Equalisation Reserve	25,895	21,536
	-Due to Non Par non linked funds	11,100	803
	- GST Payable	44,299	71,559
	TOTAL	2,558,006	2,473,414

*Includes cases where investigation is pending

FORM L-20-PROVISIONS SCHEDULE

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

(Rs.'000)

S.No.	Particulars	As at March 31, 2020	As at March 31, 2019
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 Investment assets	1,429,703	125,665
	- Provision for Gratuity	76,997	78,728
	- Provision for Leave Encashment	56,840	77,172
	TOTAL	1,563,540	281,565

FORM L-21-MISCELLANEOUS EXPENDITURE SCHEDULE
(To the extent not written off or adjusted)

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

(Rs.'000)

S.No.	Particulars	As at March 31, 2020	As at March 31, 2019
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others (to be specified)	-	-
	TOTAL	-	-

FORM L-22 : Analytical Ratios*

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

Date: 31-Mar-20

S.No.	Particular	For the Quarter Ended March 2020	Upto the Quarter Ended March 2020	For the Quarter Ended March 2019	Upto the Quarter Ended March 2019
1	New business premium income growth rate - segment wise	-62%	-58%	-50%	-16%
	Non Par Individual Life - Non Linked	-37%	-39%	-35%	-2%
	Non Par Group Life	-70%	-61%	-52%	-19%
	Non Par Group Health-Non Linked	-100%	-91%	1521%	175%
	Non Par Individual Health - Non Linked	-78%	-86%	-94%	-71%
	Non Par Non-Linked Group Variable	-97%	-97%	-	100%
	Participating Individual Life	-95%	-91%	-76%	-35%
	Non Par Individual Life - Linked	-56%	-72%	-77%	-42%
	Non Par Individual Pension - Linked	-	-	-	100%
2	Net Retention Ratio	94%	92%	94%	93%
3	Expense of Management to Gross Direct Premium Ratio	29%	30%	32%	34%
4	Commission Ratio (Gross commission paid to Gross Premium)	3%	3%	4%	4%
5	Ratio of policy holder's liabilities to shareholder's funds	471%	471%	365%	365%
6	Growth rate of shareholders' fund	-11%	-11%	6%	6%
7	Ratio of surplus to policyholders' liability	3%	6%	1%	9%
8	Change in net worth ('000)	-1,035,443	-1,035,443	595,047	595,047
9	Profit after tax/Total Income	2%	-8%	4%	4%
10	(Total real estate + loans)/(Cash & invested assets)	-	-	-	-
11	Total investments/(Capital + Surplus)	399%	399%	357%	357%
12	Total affiliated investments/(Capital+ Surplus)	9.19%	9.19%	12.35%	12.35%
13 *	Investment Yield (Gross and Net)				
	A. With realised Gain				
	Policyholders' Funds:				
	Non-Linked:				
	1. PAR	5.09%	5.83%	8.59%	8.24%
	2. Non-PAR*	9.41%	9.40%	9.05%	8.29%
	Linked:				
	4. Non-PAR	1.34%	2.50%	4.10%	4.18%
	Shareholders' Funds	-4.06%	-18.76%	6.80%	5.36%
	A. Without realised Gain				
	Policyholders' Funds:				
	Non-Linked:				
	1. PAR	5.86%	5.84%	8.76%	8.16%
	2. Non-PAR*	9.61%	9.42%	9.17%	8.25%
	Linked:				
	4. Non-PAR	-50.74%	-13.97%	20.93%	10.41%
	Shareholders' Funds	-9.00%	-15.17%	0.91%	2.63%

FORM L-22 : Analytical Ratios*

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

Date: 31-Mar-20

S.No.	Particular	For the Quarter Ended March 2020	Upto the Quarter Ended March 2020	For the Quarter Ended March 2019	Upto the Quarter Ended March 2019
14	Conservation Ratio	80%	80%	81%	84%
15	Persistency Ratio				
	Persistency Ratio by Premium				
	For 13th month+	85.89%	85.89%	90.94%	90.94%
	For 25th month+	81.49%	81.49%	82.90%	82.90%
	For 37th month+	75.51%	75.51%	74.07%	74.07%
	For 49th Month+	68.31%	68.31%	65.16%	65.16%
	for 61st month+	60.00%	60.00%	45.13%	45.13%
	Persistency Ratio by Policy				
	For 13th month+	90.79%	90.79%	91.51%	91.51%
	For 25th month+	83.83%	83.83%	82.05%	82.05%
	For 37th month+	74.90%	74.90%	73.18%	73.18%
	For 49th Month+	67.74%	67.74%	62.23%	62.23%
	for 61st month+	57.33%	57.33%	33.90%	33.90%
16	Persistency Ratio (Excluding Group Business)				
	Persistency Ratio by Premium				
	For 13th month+	69.99%	69.99%	78.12%	78.12%
	For 25th month+	65.80%	65.80%	72.12%	72.12%
	For 37th month+	65.34%	65.34%	59.20%	59.20%
	For 49th Month+	55.75%	55.75%	40.37%	40.37%
	for 61st month+	37.16%	37.16%	33.88%	33.88%
	Persistency Ratio by Policy				
	For 13th month+	68.62%	68.62%	77.20%	77.20%
	For 25th month+	66.87%	66.87%	66.10%	66.10%
	For 37th month+	58.94%	58.94%	54.11%	54.11%
	For 49th Month+	50.13%	50.13%	36.57%	36.57%
	for 61st month+	33.42%	33.42%	26.59%	26.59%
17	NPA Ratio				
	Gross NPA Ratio				
	Shareholder's fund	15.75%	15.75%	-	-
	Policyholder's Funds - Non Par	1.39%	1.39%	-	-
	Net NPA Ratio				
	Shareholder's fund	5.23%	5.23%	-	-
	Policyholder's Funds - Non Par	0.46%	0.46%	-	-

Notes:

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

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

3. The persistency ratios are calculated in accordance with the IRDAI circular no. IRDA/ACT/CIR/MISC/035/01/2014 dated January 23, 2014.

* Ratio is calculated on non reducing balance basis.

Equity Holding Pattern for Life Insurers

(Rs in Lakhs)

Particulars	For the Quarter ended March 31, 2020	For the Quarter ended March 31, 2019
1 (a) No. of shares	374,061,867	374,061,867
2 (b) Percentage of shareholding (Indian / Foreign)	51% / 49%	51% / 49%
3 (c) %of Government holding (in case of public sector insurance companies)	-	-
4 (a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	0.20	0.80
5 (b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.20	0.80
6 (iv) Book value per share (Rs)	23.41	26.17

FORM L - 24 Valuation of net liabilities

Insurer : Pramerica Life Insurance Limited (Formerly known as 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 March 31, 2020	As at March 31, 2019
1	Linked		
a	Life	30,902	35,190
b	General Annuity	-	-
c	Pension	706	1,398
d	Health	-	-
2	Non-Linked		
a	Life	380,379	319,507
b	General Annuity	-	-
c	Pension	-	-
d	Health	241	429

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

Insurer : Pramerica Life Insurance Limited (Formerly known as DHFL Pramerica Life Insurance Company Limited)

FOR THE QTR ENDED MARCH 31st, 2020

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	93	93	0.24	2.37	98	96	0.56	6.03	191	189	0.80	8.40
2	Arunachal Pradesh	29	29	0.07	0.88	31	31	0.15	1.00	60	60	0.22	1.88
3	Assam	163	162	0.45	7.42	135	135	0.55	4.58	298	297	1.00	12.00
4	Bihar	82	82	0.45	2.18	88	88	0.52	2.89	170	170	0.97	5.07
5	Chattisgarh	237	237	0.50	5.14	116	116	0.63	4.12	353	353	1.13	9.26
6	Goa	-	-	0.00	-	31	27	1.15	10.22	31	27	1.16	10.22
7	Gujarat	57	56	0.21	5.14	148	145	0.85	6.00	205	201	1.06	11.14
8	Haryana	150	146	0.68	5.21	109	108	0.93	7.81	259	254	1.61	13.02
9	Himachal Pradesh	200	200	0.65	5.43	100	98	0.65	3.49	300	298	1.30	8.92
10	Jammu & Kashmir	553	548	1.42	15.96	606	603	2.39	19.85	1,159	1,151	3.81	35.81
11	Jharkhand	59	59	0.23	1.97	89	88	0.33	2.46	148	147	0.56	4.43
12	Karnataka	102	100	0.36	3.11	204	202	0.60	8.95	306	302	0.97	12.06
13	Kerala	31	31	0.10	0.61	121	121	0.62	5.04	152	152	0.73	5.66
14	Madhya Pradesh	100	99	0.32	3.22	318	309	1.14	10.16	418	408	1.46	13.38
15	Maharashtra	171	170	0.54	5.74	409	433	1.54	20.16	580	603	2.08	25.90
16	Manipur	73	73	0.30	2.20	143	143	0.50	4.57	216	216	0.79	6.77
17	Meghalaya	8	8	0.01	0.36	33	33	0.08	1.63	41	41	0.10	1.98
18	Mirzoram	7	7	0.01	0.38	8	8	0.05	0.18	15	15	0.07	0.55
19	Nagaland	9	8	0.05	0.19	46	45	0.17	1.85	55	53	0.22	2.04
20	Orissa	73	72	0.27	3.49	80	77	0.52	4.54	153	149	0.79	8.03
21	Punjab	746	740	1.81	18.87	568	560	2.75	17.82	1,314	1,300	4.56	36.69
22	Rajasthan	264	262	1.06	9.67	416	410	1.81	15.88	680	672	2.86	25.55
23	Sikkim	7	7	0.05	0.18	14	14	0.07	0.35	21	21	0.12	0.53
24	Tamil Nadu	64	63	0.19	1.47	227	224	1.35	10.26	291	287	1.54	11.73
25	Telangana	34	34	0.08	1.46	108	103	0.44	4.69	142	137	0.51	6.14
26	Tripura	70	70	0.18	3.73	29	28	0.24	1.54	99	98	0.41	5.28
27	Uttar Pradesh	299	295	1.23	9.93	614	599	2.52	32.19	913	894	3.75	42.12
28	UttraKhand	184	184	0.69	4.59	137	137	0.73	4.47	321	321	1.43	9.06
29	West Bengal	113	112	0.33	3.78	271	264	0.91	8.11	384	376	1.24	11.88
30	Andaman & Nicobar Islands	1	1	0.01	0.02	1	1	0.01	0.02	2	2	0.02	0.04
31	Chandigarh	3	3	0.01	0.06	10	10	0.04	0.59	13	13	0.05	0.65
32	Dadra & Nagrahaveli	-	-	-	-	-	-	-	-	-	-	-	-
33	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
34	Delhi	8	8	0.03	0.14	176	165	1.04	9.56	184	173	1.07	9.70
35	Lakshadweep	-	-	-	-	1	1	0.01	0.02	1	1	0.01	0.02
36	Puducherry	-	-	-	-	-	-	(0.01)	0.03	-	-	(0.01)	0.03
	COMPANY TOTAL	3,990	3,959	12.53	124.88	5,485	5,422	25.84	231.05	9,475	9,381	38.38	355.93

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

Insurer : Pramerica Life Insurance Limited (Formerly known as DHFL Pramerica Life Insurance Company Limited)

FOR THE QTR ENDED MARCH 31st, 2020

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	-	2	0.00	(0.00)	-	10	0.00	0.50	-	12	0.00	0.50
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	5	30,881	0.85	92.73	-	-	-	-	5	30,881	0.85	92.73
4	Bihar	-	42,847	0.39	126.65	-	-	-	-	-	42,847	0.39	126.65
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	21,246	1.14	81.70	-	2	0.00	0.19	-	21,248	1.15	81.89
8	Haryana	3	153,679	2.41	445.44	-	28	0.06	(195.11)	3	153,707	2.47	250.33
9	Himachal Pradesh	-	-	-	-	-	-	0.02	17.10	-	-	0.02	17.10
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	-	85,249	1.65	234.68	-	8,598	24.36	820.96	-	93,847	26.01	1,055.64
13	Kerala	3	6,733	0.08	37.64	-	77	0.00	4.38	3	6,810	0.08	42.01
14	Madhya Pradesh	-	-	-	-	-	-	(0.00)	-	-	-	(0.00)	-
15	Maharashtra	1	587	0.02	3.30	1	1,998	3.21	(167.33)	2	2,585	3.22	(164.04)
16	Manipur	2	850	0.01	1.48	-	57	0.01	0.62	2	907	0.01	2.10
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mirzoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	2	2,238	0.03	4.25	-	1	0.00	0.03	2	2,239	0.03	4.28
21	Punjab	1	3,809	0.07	16.82	-	-	-	-	1	3,809	0.07	16.82
22	Rajasthan	1	68,557	1.01	199.55	-	225	0.00	33.25	1	68,782	1.02	232.80
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	6	38,413	0.59	112.55	-	-	0.01	1.21	6	38,413	0.60	113.76
25	Telangana	2	53	0.00	0.58	-	60	0.00	6.11	2	113	0.01	6.69
26	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
27	Uttar Pradesh	18	443,349	8.96	1,364.21	-	46	0.13	487.47	18	443,395	9.09	1,851.67
28	UttrKhand	1	20	0.00	0.04	-	-	-	-	1	20	0.00	0.04
29	West Bengal	14	484,716	0.65	1,478.92	1	323	0.05	9.38	15	485,039	0.70	1,488.30
30	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
31	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
32	Dadra & Nagrahaveli	-	-	-	-	-	-	-	-	-	-	-	-
33	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
34	Delhi	1	19,360	0.52	63.38	1	627	0.16	107.10	2	19,987	0.68	170.48
35	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
36	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
COMPANY TOTAL		60	1,402,589	18.38	4,263.90	3	12,052	28.01	1,125.85	63	1,414,641	46.40	5,389.75

** 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 : Pramerica Life Insurance Limited (Formerly known as DHFL Pramerica Life Insurance Company Limited)

UP TO THE QTR ENDED MARCH 31st, 2020

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	315	309	1.20	11.11	509	508	2.67	30.59	824	817	3.86	41.70
2	Arunachal Pradesh	86	86	0.27	2.26	147	154	0.70	4.77	233	240	0.98	7.03
3	Assam	587	579	1.80	22.03	541	559	2.86	19.98	1,128	1,138	4.65	42.01
4	Bihar	487	483	2.39	14.62	547	552	2.55	17.78	1,034	1,035	4.94	32.40
5	Chattisgarh	664	663	1.54	14.62	682	699	3.00	17.09	1,346	1,362	4.54	31.72
6	Goa	6	5	0.07	0.75	68	59	1.58	12.18	74	64	1.65	12.93
7	Gujarat	279	275	0.93	14.41	849	844	4.03	35.42	1,128	1,119	4.96	49.84
8	Haryana	606	590	3.18	22.57	598	602	4.27	44.10	1,204	1,192	7.46	66.67
9	Himachal Pradesh	758	753	2.42	20.62	618	633	3.79	22.79	1,376	1,386	6.21	43.41
10	Jammu & Kashmir	1,706	1,694	5.20	44.51	2,260	2,307	9.32	67.19	3,966	4,001	14.52	111.71
11	Jharkhand	241	241	1.16	6.92	355	367	1.35	10.31	596	608	2.50	17.23
12	Karnataka	400	395	1.62	12.85	800	806	2.98	40.86	1,200	1,201	4.59	53.71
13	Kerala	143	142	0.56	3.83	546	549	2.43	19.74	689	691	2.99	23.58
14	Madhya Pradesh	413	409	1.91	11.97	1,101	1,069	4.93	38.08	1,514	1,478	6.84	50.05
15	Maharashtra	653	653	2.64	19.64	1,759	1,795	6.60	86.23	2,412	2,448	9.24	105.87
16	Manipur	360	359	1.33	12.62	648	669	2.06	23.82	1,008	1,028	3.39	36.44
17	Meghalaya	16	16	0.05	0.98	78	78	0.32	3.57	94	94	0.37	4.56
18	Mirzoram	18	18	0.05	1.02	39	42	0.23	1.37	57	60	0.29	2.39
19	Nagaland	50	49	0.33	1.50	162	159	0.70	5.77	212	208	1.03	7.27
20	Orissa	784	773	1.71	16.13	468	458	2.17	17.98	1,252	1,231	3.88	34.11
21	Punjab	2,384	2,346	7.03	62.99	2,617	2,623	10.65	88.13	5,001	4,969	17.68	151.12
22	Rajasthan	1,170	1,162	5.67	44.38	1,944	1,973	7.45	77.91	3,114	3,135	13.12	122.29
23	Sikkim	53	52	0.13	2.53	72	70	0.27	2.00	125	122	0.40	4.53
24	Tamil Nadu	293	289	1.50	13.02	1,322	1,301	6.79	63.20	1,615	1,590	8.28	76.22
25	Telangana	100	99	0.19	6.24	419	401	1.66	24.85	519	500	1.86	31.10
26	Tripura	227	225	0.36	9.95	224	230	0.96	10.08	451	455	1.32	20.04
27	Uttar Pradesh	1,336	1,314	6.33	47.12	2,309	2,289	10.15	102.19	3,645	3,603	16.48	149.31
28	UttraKhand	770	765	3.87	24.62	803	808	3.32	30.33	1,573	1,573	7.19	54.94
29	West Bengal	456	447	1.53	14.64	1,051	1,032	3.71	32.51	1,507	1,479	5.24	47.14
30	Andaman & Nicobar Islands	6	6	0.02	0.39	8	8	1.08	1.78	14	14	1.10	2.17
31	Chandigarh	7	7	0.02	0.17	64	65	0.32	4.55	71	72	0.34	4.72
32	Dadra & Nagrahaveli	-	-	-	-	-	-	-	-	-	-	-	-
33	Daman & Diu	-	-	-	-	1	1	0.00	0.05	1	1	0.00	0.05
34	Delhi	52	52	0.10	1.37	788	736	3.73	43.97	840	788	3.84	45.34
35	Lakshadweep	-	-	-	-	1	2	0.02	0.02	1	2	0.02	0.02
36	Puducherry	-	-	-	-	15	15	0.13	1.26	15	15	0.13	1.26
	COMPANY TOTAL	15,426	15,256	57.10	482.39	24,413	24,463	108.78	1,002.49	39,839	39,719	165.89	1,484.89

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

Insurer : Pramerica Life Insurance Limited (Formerly known as DHFL Pramerica Life Insurance Company Limited)

UP TO THE QTR ENDED MARCH 31st, 2020

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	2,319	0.12	11.58	-	1,545	0.16	106.20	1	3,864	0.27	117.78
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	46	203,179	4.35	566.22	-	6	0.16	168.75	46	203,185	4.51	734.97
4	Bihar	9	146,072	1.84	430.62	-	-	-	-	9	146,072	1.84	430.62
5	Chattisgarh	-	-	-	-	-	-	0.15	149.95	-	-	0.15	149.95
6	Goa	-	-	-	-	-	-	0.02	24.05	-	-	0.02	24.05
7	Gujarat	8	523,858	12.71	1,572.37	-	52	0.15	6.14	8	523,910	12.87	1,578.51
8	Haryana	24	1,186,051	17.39	3,152.55	15	168,324	6.71	1,589.54	39	1,354,375	24.09	4,742.10
9	Himachal Pradesh	-	-	-	-	-	21	0.04	17.05	-	21	0.04	17.05
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	13	714,953	8.19	1,389.85	25	44,458	104.19	4,060.30	38	759,411	112.38	5,450.15
13	Kerala	15	47,432	0.42	130.78	2	1,414	0.07	79.61	17	48,846	0.49	210.39
14	Madhya Pradesh	-	-	(0.00)	-	-	457	0.05	4.60	-	457	0.05	4.60
15	Maharashtra	5	354,253	6.78	1,014.93	17	112,652	70.61	6,273.04	22	466,905	77.38	7,287.96
16	Manipur	10	4,287	0.03	6.96	-	175	0.02	1.90	10	4,462	0.05	8.86
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mirzoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	39	700,560	16.01	2,108.29	-	13	0.02	0.41	39	700,573	16.03	2,108.70
21	Punjab	1	3,809	0.07	16.82	1	14	0.00	0.02	2	3,823	0.07	16.84
22	Rajasthan	8	213,305	2.80	619.51	1	1,421	0.36	478.90	9	214,726	3.16	1,098.41
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	36	287,122	3.87	1,064.90	-	8	0.28	267.33	36	287,130	4.15	1,332.23
25	Telangana	2	53	0.00	0.58	5	99,999	8.65	3,337.00	7	100,052	8.65	3,337.58
26	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
27	Uttar Pradesh	104	1,705,809	37.68	5,495.36	2	6,323	2.55	2,436.54	106	1,712,132	40.23	7,931.90
28	UttraKhand	2	187	0.00	0.59	-	-	-	-	2	187	0.00	0.59
29	West Bengal	98	2,450,742	28.26	6,889.59	1	431	0.19	39.25	99	2,451,173	28.44	6,928.84
30	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
31	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
32	Dadra & Nagrahaveli	-	-	-	-	-	-	-	-	-	-	-	-
33	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
34	Delhi	29	511,312	13.71	1,511.96	11	6,152	0.35	(217.37)	40	517,464	14.05	1,294.59
35	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
36	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
COMPANY TOTAL		450	9,055,303	154.22	25,983.46	80	443,465	194.73	18,823.20	530	9,498,768	348.95	44,806.66

** 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 : Pramerica Life Insurance Limited (Formerly known as DHFL Pramerica Life Insurance Company Limited)
 Registration No. 140; Date of Registration with the IRDAI: June 27, 2008
 Statement as on :31st March 2020
 Statement of Investment Assets (Life Insurers)
 (Business within India)
 Periodicity of Submission : Quarterly

PART - A

(Rs in Lakhs)

PARTICULARS	SCH	Amount	Reconciliation of Investment Assets	
Investments (Shareholders)	Sch - 8	65,340	Total Investment Assets (as per Balance Sheet)	483,158
Investments (Policyholders)	Sch - 8A	385,260	Balance Sheet Value of:	
Investments (Linked Liabilities)	Sch - 8B	31,445	A. Life Fund	317,175
Loans	Sch - 9	3,873	B. Pension & General Annuity and Group Business	134,538
Fixed Assets	Sch - 10	3,815	C. Unit Linked Funds	31,445
Current Assets				483,158
a. Cash & Bank Balance	Sch - 11	6,349		
b. Advances & Other Assets	Sch - 12	42,093		
Current Liabilities				
a. Current Liabilities	Sch - 13	25,580		
b. Provisions	Sch - 14	15,635		
c. Misc. Exp not Written Off	Sch - 15	-		
d. Debit Balance of P&L A/c				
Total Application as per Balance Sheet (A)		496,960		
Less: Other Assets	SCH	Amount		
Loans (if any)	Sch - 9	3,873		
Fixed Assets (if any)	Sch - 10	3,815		
Cash & Bank Balance (if any)	Sch - 11	6,349		
Advances & Other Assets (if any)	Sch - 12	40,975		
Current Liabilities	Sch - 13	25,575		
Provisions	Sch - 14	15,635		
Misc. Exp not Written Off	Sch - 15	-		
Investments held outside India				
Debit Balance of P&L A/c				
		TOTAL (B)		13,802
Investment Assets		(A-B)		483,158

NON - LINKED BUSINESS

A. LIFE FUND	% as per Reg	SH		PH			Book Value (SH+PH) F=[a+b+c+d+e]	Actual % (g)=[(f)-(a)]%	FVC Amount (h)	Total Fund (i=a+f+h)	Market Value (j)
		Balance	FRSM*	UL-Non Unit Res	PAR	NON PAR					
		(a)	(b)	(c)	(d)	(e)					
1 Central Government Securities	Not Less than 25%	-	39,894	138	19,612	113,786	173,431	56%	(0)	173,431	178,619
2 Central Govt. Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not Less than 50%	-	41,557	138	20,733	118,303	180,731	58%	(0)	180,731	186,123
3 Investment Subject to Exposure Norms											
a. Housing & Infrastructure											
i) Approved Investments	Not Less than 15%	-	5,580	60	10,789	56,458	72,886	24%	(45)	72,841	77,074
ii) Other Investments		7,862	2,442	25	1,295	3,794	15,418	2%	(0)	15,418	6,122
b. i) Approved Investments	Not exceeding than 35%	-	3,100	35	6,780	30,670	40,584	13%	(726)	39,858	41,568
ii) Other Investments		3,398	5,934	-	-	1,609	10,941	2%	(2,613)	8,327	5,821
Total Life Fund	100%	11,260	58,613	258	39,596	210,833	320,560	100%	(3,384)	317,175	316,708

B. PENSION AND GENERAL ANNUITY FUND	% as per Reg	PH		Book Value	Actual %	FVC Amount	Total Fund	Market Value
		PAR	NON PAR					
		(a)	(b)					
1 Central Government Securities	Not Less than 20%	-	63,988	63,988	48%	0	6398838%	65,903
2 Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not Less than 40%	-	72,428	72,428	54%	0	72,428	74,699
3 Balanced Inv to be in Approved investment	Not Exceeding 60%	-	62,022	62,022	46%	88	62,110	65,721
4 Other Investment		-	-	-	0%	-	-	-
Total Pension, General Annuity Fund	100%	-	134,450	134,450	100%	88	134,538	140,420

LINKED BUSINESS

C. LINKED FUNDS	% as per Reg	PH		Total Fund	Actual %
		PAR	NON PAR		
		(a)	(b)		
1 Approved Investment	Not Less than 75%	-	29,391	29,391	93%
2 Other Investments	Not More than 25%	-	2,053	2,053	7%
Total Linked Insurance Fund	100%	-	31,445	31,445	100%

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 : 28th May 2020

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

- Note:
- (+) FRSM refers to 'Funds Representing solvency margin'
 - Funds beyond Solvency Margin shall have a separate Custody Account.
 - Other Investments are as permitted under Section 27A(2) of Insurance Act, 1938
 - Pattern of Investment is applicable to both Shareholders funds representing solvency margin and policyholders funds.
 - Exposure Norms shall apply to Funds held beyond Solvency Margin, held in a separate custody account
 - In life fund, reconciliation with the schedules have been provided separately
 - Adjustment of seed capital amounting to Rs. 11.18 Crs and 0.05 Crs has been done in Schedule 12 and Schedule 13 respectively and shown as investments in the shareholders portfolio.

FORM L-27-UNIT LINKED BUSINESS

Insurer : Pramerica Life Insurance Limited (Formerly known as DHFL Pramerica Life Insurance Company Limited)

PART - B

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

Statement as on : 31st March 2020

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

Periodicity of Submission : Quarterly

(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	ULIF00127/08/08FIXEDIFUND140	ULIF00227/08/08BALANCFUND140	ULIF00327/08/08GROWTHFUND140	ULIF00427/08/08LARGECAP EQUITY FUND140	ULIF00509/02/09PENDEBFUND140	ULIF00609/02/09PENBALFUND140	ULIF00709/02/09PENGROFUND140	ULIF00809/02/09PEN DYEYFUND140	ULIF01106/02/18MULCAPOPP0140	ULIF00920/01/11LIQUIDFUND140	ULIF01024/02/11DISCONFUND140	
Opening Balance (Market Value)	5,001.20	4,458.99	6,477.31	15,572.08	122.72	71.00	109.37	783.67	347.27	200.15	4,383.11	37,526.87
Add: Inflow during the Quarter	7,904.52	1,155.83	459.30	9,444.96	12.54	32.15	26.26	123.91	93.46	91.84	1,484.08	20,828.86
Increase / (Decrease) Value of Inv [Net]	211.51	(316.52)	(1,143.99)	(4,707.96)	4.06	(5.14)	(16.18)	(217.54)	(96.96)	2.14	55.75	(6,230.83)
Less: Outflow during the Quarter	8,510.89	1,035.25	510.33	8,991.69	10.70	62.21	57.42	211.44	47.50	92.66	1,150.23	20,680.31
Total Investible Funds (Market value)	4,606.35	4,263.05	5,282.28	11,317.39	128.63	35.79	62.04	478.60	296.26	201.48	4,772.71	31,444.58

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	2,602.43	56.50%	1,326.17	31.11%	929.66	17.60%	345.19	3.05%	83.60	64.99%	48.35	135.06%	26.57	42.82%	-	0.00%	-	0.00%	196.42	97.49%	4,824.00	101.07%	10,382.41	33.02%
State Government securities	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Corporate Bonds	692.18	15.03%	729.99	17.12%	416.96	7.89%	-	0.00%	32.53	25.29%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	1,871.66	5.95%
Infrastructure Bonds	1,093.66	23.74%	865.56	20.30%	809.02	15.32%	-	0.00%	11.04	8.58%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	2,779.28	8.84%
Equity	-	0.00%	1,201.13	28.18%	3,092.58	58.55%	9,487.80	83.83%	-	0.00%	16.59	46.35%	42.47	68.45%	449.10	93.83%	263.39	88.90%	-	0.00%	-	0.00%	14,553.05	46.28%
Money Market	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Mutual Funds	-	0.00%	65.00	1.52%	-	0.00%	105.00	0.93%	-	0.00%	-	0.00%	3.00	4.84%	6.00	1.25%	13.00	4.39%	-	0.00%	-	0.00%	192.00	0.61%
Deposit with banks	12.00	0.26%	20.00	0.47%	33.00	0.62%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	65.00	0.21%
Sub Total (A)	4,400.27	95.53%	4,207.85	98.71%	5,281.22	99.98%	9,937.99	87.81%	127.17	98.86%	64.94	181.42%	72.04	116.11%	455.10	95.09%	276.39	93.29%	196.42	97.49%	4,824.00	101.07%	29,843.39	94.91%
Current Assets:																								
Accrued Interest	306.77	6.66%	120.35	2.82%	132.67	2.51%	-	0.00%	4.22	3.28%	0.71	1.99%	0.41	0.67%	(0.00)	0.00%	-	0.00%	-	0.00%	-	0.00%	565.14	1.80%
Dividend Receivable	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Bank Balance	5.99	0.13%	6.06	0.14%	8.72	0.17%	17.97	0.16%	0.83	0.64%	0.60	1.68%	0.41	0.66%	1.32	0.28%	1.19	0.40%	0.57	0.28%	2.56	0.05%	46.21	0.15%
Receivable for Sale of Investments	60.00	1.30%	-	0.00%	-	0.00%	28.67	0.25%	-	0.00%	-	0.00%	-	0.00%	2.60	0.54%	-	0.00%	-	0.00%	-	0.00%	91.27	0.29%
Other Current Assets (for Investments)	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	4.72	2.34%	-	0.00%	4.72	0.02%
Less: Current Liabilities																								
Payable for Investments	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Fund Mgmt Charges Payable	(5.85)	-0.13%	(5.90)	-0.14%	(7.83)	-0.15%	(17.16)	-0.15%	(0.16)	-0.12%	(0.09)	-0.26%	(0.11)	-0.17%	(0.78)	-0.16%	(0.43)	-0.14%	(0.24)	-0.12%	(2.36)	-0.05%	(40.91)	-0.13%
Other Current Liabilities (for Investments)	(199.47)	-4.33%	(154.89)	-3.63%	(359.34)	-6.80%	(258.17)	-2.28%	(3.43)	-2.66%	(31.25)	-87.31%	(13.14)	-21.17%	(44.74)	-9.35%	(2.51)	-0.85%	-	0.00%	(51.49)	-1.08%	(1,118.43)	-3.56%
Sub Total (B)	167.44	3.64%	(34.39)	-0.81%	(225.79)	-4.27%	(228.69)	-2.02%	1.46	1.14%	(30.03)	-83.90%	(12.42)	-20.02%	(41.60)	-8.69%	(1.75)	-0.59%	5.05	2.51%	(51.29)	-1.07%	(451.99)	-1.44%
Other Investments (<=25%)																								
Corporate Bonds	38.64	0.84%	24.85	0.58%	23.64	0.45%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	87.13	0.28%
Infrastructure Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Equity	-	0.00%	64.74	1.52%	135.64	2.57%	398.25	3.52%	-	0.00%	0.89	2.48%	2.42	3.90%	16.73	3.50%	11.98	4.04%	-	0.00%	-	0.00%	630.65	2.01%
Mutual funds	-	0.00%	-	0.00%	67.58	1.28%	1,209.85	10.69%	-	0.00%	-	0.00%	-	0.00%	48.38	10.11%	9.64	3.25%	-	0.00%	-	0.00%	1,335.45	4.25%
Money Market	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Others	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Sub Total (C)	38.64	0.84%	89.59	2.10%	226.86	4.29%	1,608.10	14.21%	-	0.00%	0.89	2.48%	2.42	3.90%	65.11	13.60%	21.62	7.30%	-	0.00%	-	0.00%	2,053.22	6.53%
Total (A + B + C)	4,606.35	100.00%	4,263.06	100.00%	5,282.29	100.00%	11,317.39	100.00%	128.63	100.00%	35.80	100.00%	62.05	100.00%	478.60	100.00%	296.26	100.00%	201.48	100.00%	4,772.71	100.00%	31,444.62	100.00%
Fund Carried Forward (as per LB 2)	4,606.35		4,263.06		5,282.29		11,317.39		128.63		35.80		62.05		478.60		296.26		201.48		4,772.71		31,444.62	

Date : 28th May 2020

Note:

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

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

FORM L-28-ULIP-NAV

Insurer : Pramerica Life Insurance Limited (Formerly known as DHFL Pramerica Life Insurance Company Limited)

PART - C

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

Statement as on :31st March 2020

Link to FORM 3A (Part B)

Periodicity of Submission : Quarterly

Statement of NAV of Segregated Funds

(Rs in Lakhs)

No	Name of the Scheme	SFIN	Date of Launch	Par/Non Par	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	Non Par	4,606.35	23.2626	23.2626	22.3189	21.9287	22.0167	21.6105	7.64%	6.67%	23.3259
2	Balanced Fund	ULIF00227/08/08BALANCFUND140	27-Aug-08	Non Par	4,263.06	24.3369	24.3369	26.1507	25.3883	25.5582	25.1659	-3.29%	3.72%	26.5581
3	Growth Fund	ULIF00327/08/08GROWTHFUND140	27-Aug-08	Non Par	5,282.29	23.1144	23.1144	27.9423	26.8481	27.4743	27.2196	-15.08%	0.05%	28.3363
4	Large Cap Equity Fund	ULIF00427/08/08LARCAPFUND140	27-Aug-08	Non Par	11,317.39	21.8074	21.8074	30.5389	28.9614	30.0698	30.0086	-27.33%	-3.80%	31.0835
5	Pension Debt Fund	ULIF00509/02/09PENDEBFUND140	09-Feb-09	Non Par	128.63	21.2899	21.2899	20.6385	20.2911	19.8372	19.3244	10.17%	6.23%	21.4014
6	Pension Balanced Fund	ULIF00609/02/09PENBALFUND140	09-Feb-09	Non Par	35.80	23.8583	23.8583	25.7288	24.9988	24.8666	24.4255	-2.32%	3.50%	26.1558
7	Pension Growth Fund	ULIF00709/02/09PENGROFUND140	09-Feb-09	Non Par	62.05	27.8196	27.8196	33.9116	32.3955	32.7309	32.2152	-13.64%	0.55%	34.3698
8	Pension Dynamic Equity Fund	ULIF00809/02/09PENDYEFUND140	09-Feb-09	Non Par	478.60	25.8494	25.8494	36.3620	34.3896	35.5686	35.3220	-26.82%	-3.96%	37.0940
9	Multicap Opportunities Fund	ULIF01106/02/18MULCAPOPP0140	23-Oct-18	Non Par	296.26	8.4408	8.4408	11.2556	10.6734	11.0988	11.2076	-24.69%	NA	11.5174
10	Liquid Fund	ULIF00920/01/11LIQUIDFUND140	20-Jan-11	Non Par	201.48	17.3611	17.3611	17.1881	17.0088	16.7957	16.5658	4.80%	5.08%	17.3611
11	Discontinued Policy Fund	ULIF01024/02/11DISCONFUND140	24-Feb-11	Non Par	4,772.71	18.7298	18.7298	18.5032	18.2690	18.0080	17.7370	5.60%	5.87%	18.7298
TOTAL					31,444.62									

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 : 28th May 2020

Note:

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

Signature: _____

Full name: Alok Mehrotra

Designation: Chief Financial Officer

PERIODIC DISCLOSURES

FORM L-29 : Detail regarding debt securities

Insurer : Pramerica Life Insurance Limited (Formerly known as DHFL Pramerica Life Insurance Company Limited)

Date: 31-Mar-20

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

Statement as on :31st March 2020

Periodicity of Submission : Quarterly

(Rs in Lakhs)

Detail Regarding debt securities-Life								
Particulars	MARKET VALUE				Book Value			
	As At 31st Mar'20	% Total	As At 31st Mar'19	% Total	As At 31st Mar'20	% Total	As At 31st Mar'19	% Total
Break down by credit rating								
AAA rated	100,906.22	33%	68,789.21	29%	95,550.53	31%	68,601.52	29%
AA or better	8,896.66	3%	10,490.59	4%	8,309.40	3%	10,183.09	4%
Rated below AA but above A	0.00	0%	12,857.93	5%	-	0%	12,742.15	5%
Rated below A but above B	0.00	0%	0.00	0%	-	0%	0.00	0%
Rated below A	8,622.31	3%	3,750.00	2%	20,424.34	7%	3,750.00	2%
Any other-Sovereign Securities	186,122.73	61%	140,257.09	59%	180,730.66	59%	140,533.20	60%
	304,547.92	100%	236,144.82	100%	305,014.92	100%	235,809.95	100%

BREAKDOWN BY RESIDUAL MATURITY

Up to 1 year	3114.91	1%	3,126.43	1%	3,592.35	1%	3,104.28	1%
more than 1 year and upto 3 years	11,379.51	4%	17,576.06	7%	15,776.44	5%	17,259.33	7%
More than 3 years and up to 7 years	32,368.65	11%	37,111.75	16%	36,653.29	12%	37,125.05	16%
More than 7 years and up to 10 years	93,188.78	31%	68,971.61	29%	90,228.57	30%	69,157.90	29%
More than 10 years and up to 15 years	40,758.89	13%	31,325.93	13%	39,353.58	13%	31,823.89	13%
More than 15 years and up to 20 years	2,529.23	1%	5,665.86	2%	2,417.07	1%	5,596.27	2%
Above 20 years	121,207.96	40%	72,367.17	31%	116,993.62	38%	71,743.24	30%
	304,547.92	100%	236,144.82	100%	305,014.92	100%	235,809.95	100%

Breakdown by type of the issuer

a. Central Government	178,619.34	59%	131,333.19	56%	173,430.95	57%	131,554.18	56%
b. State Government	7,503.39	2%	8,923.91	4%	7,299.71	2%	8,979.01	4%
c. Corporate Securities	118,425.19	39%	95,887.72	41%	124,284.27	41%	95,276.76	40%
	304,547.92	100%	236,144.82	100%	305,014.92	100%	235,809.95	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 : Pramerica Life Insurance Limited (Formerly known as DHFL Pramerica Life Insurance Company Limited)

Date: 31-Mar-20

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

Statement as on :31st March 2020

Periodicity of Submission : Quarterly

(Rs in Lakhs)

Detail Regarding debt securities-Pension								
Particulars	MARKET VALUE				Book Value			
	As At 31st Mar'20	% Total	As At 31st Mar'19	% Total	As At 31st Mar'20	% Total	As At 31st Mar'19	% Total
Break down by credit rating								
AAA rated	57,082.22	41%	51,204.68	37%	53,878.00	41%	51,241.57	37%
AA or better	6,730.70	5%	8,522.47	6%	6,324.28	5%	8,344.57	6%
Rated below AA but above A	0.00	0%	9,510.61	7%	0.00	0%	9,379.21	7%
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-Soverign Securities	74,699.39	54%	70,055.01	50%	72,427.69	55%	70,828.33	51%
	138,512.31	100%	139,292.76	100%	132,629.97	100%	139,793.69	100%
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	3,088.28	2%	4,682.55	3%	3,045.32	2%	4,670.40	3%
more than 1 year and upto 3 years	5,098.42	4%	8,216.68	6%	4,934.92	4%	8,107.44	6%
More than 3 years and up to 7 years	32,979.56	24%	43,742.14	31%	31,259.91	24%	43,807.53	31%
More than 7 years and up to 10 years	49,879.86	36%	41,416.64	30%	47,769.03	36%	41,415.80	30%
More than 10 years and up to 15 years	20,494.07	15%	22,177.89	16%	19,702.38	15%	22,710.82	16%
More than 15 years and up to 20 years	10,625.41	8%	4,762.86	3%	10,187.87	8%	4,827.37	3%
Above 20 years	16,346.71	12%	14,294.00	10%	15,730.55	12%	14,254.33	10%
	138,512.31	100%	139,292.76	100%	132,629.97	100%	139,793.69	100%
Breakdown by type of the issuer								
a. Central Government	65,902.82	48%	58,919.13	42%	63,988.38	48%	59,551.83	43%
b. State Government	8,796.57	6%	11,135.88	8%	8,439.32	6%	11,276.50	8%
c. Corporate Securities	63,812.92	46%	69,237.76	50%	60,202.28	45%	68,965.35	49%
	138,512.31	100%	139,292.76	100%	132,629.97	100%	139,793.69	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 : Pramerica Life Insurance Limited (Formerly known as DHFL Pramerica Life Insurance Company Limited)

Date: 31-Mar-20

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

Statement as on :31st March 2020

Periodicity of Submission : Quarterly

(Rs in Lakhs)

Detail Regarding debt securities-Linked								
Particulars	MARKET VALUE				Book Value			
	As At 31st Mar'20	% Total	As At 31st Mar'19	% Total	As At 31st Mar'20	% Total	As At 31st Mar'19	% Total
Break down by credit rating								
AAA rated	3,850.98	25%	3,886.98	29%	3,630.94	24%	3,815.07	29%
AA or better	799.96	5%	899.28	7%	743.31	5%	873.91	7%
Rated below AA but above A	0.00	0%	413.51	3%	0.00	0%	410.47	3%
Rated below A but above B	0.00	0%	0.00	0%	0.00	0%	0.00	0%
Rated below A	87.13	1%	0.00	0%	350.47	2%	0.00	0%
Any other-Sovereign Securities	10,382.41	69%	8,195.99	61%	10,241.99	68%	8,193.33	62%
	15,120.46	100%	13,395.76	100%	14,966.71	100%	13,292.79	100%

BREAKDOWN BY RESIDUALMATURITY

Up to 1 year	5,955.81	39%	4,005.96	30%	5,945.87	40%	4,007.12	30%
more than 1 year and upto 3 years	1,964.76	13%	1,770.61	13%	2,174.72	15%	1,752.85	13%
More than 3 years and up to 7 years	3,869.71	26%	2,809.22	21%	3,713.65	25%	2,776.02	21%
More than 7 years and up to 10 years	2,474.88	16%	4,258.35	32%	2,308.03	15%	4,201.12	32%
More than 10 years and up to 15 years	706.86	5%	239.61	2%	692.54	5%	245.04	2%
More than 15 years and up to 20 years	148.45	1%	312.01	2%	131.90	1%	310.64	2%
Above 20 years	0.00	0%	0.00	0%	0.00	0%	0.00	0%
	15,120.46	100%	13,395.76	100%	14,966.71	100%	13,292.79	100%

Breakdown by type of the issuer

a. Central Government	10,382.41	69%	8,195.99	61%	10,241.99	68%	8,193.33	62%
b. State Government	0.00	0%	0.00	0%	0.00	0%	0.00	0%
c. Corporate Securities	4,738.06	31%	5,199.76	39%	4,724.72	32%	5,099.46	38%
	15,120.46	100%	13,395.76	100%	14,966.71	100%	13,292.79	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 : Pramerica Life Insurance Limited (Formerly known as DHFL Pramerica Life Insurance Company Limited)
 Registration No. 140; Date of Registration with the IRDAI: June 27, 2008

Date: 31-Mar-20

(Rs in Lakhs)

S.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received*			
				For the quarter ended Mar 31, 2020	Up to the Quarter ended Mar 31, 2020	For the quarter ended Mar 31, 2019	Up to the Quarter ended Mar 31, 2019
1	Prudential International Insurance Service Co. LLC	Significant Influence	Transactions: Income Recovery of Expenses Expenses Reimbursement of IT Infrastructure Support Reimbursement of expenses	144 (58)	144 -	90 (3) -	127 34 17
2	Key Management Personnel	Key Management Personnel	Transactions: Income Premium Income Expenses Receiving of services	0 131	3 975	0 239	2 1,525
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	(13) - - - 95 3	(28) (252) - - 319 10	(1,085) 252 - - 144 4	24,972 965 12 2,822 14
4	Aadhar Housing Finance Ltd(Formerly Known as DHFL Vyasya Housing Finance Ltd)*	Significant Influence	Transactions: Income Premium Income Investment Income Expense Commission Expense	- - - -	1,339 56 117	2,915 71 167	11,605 82 647
5	Avanse Financial Services Limited**	Significant Influence	Transactions: Income Premium Income Expenses Commission Expense Others Agreement Termination Fee	- - - -	53 10 1,466	15 15 -	820 180 -
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	4 10 3,935 4,525	12 29 25,233 25,804
7	DHFL General Insurance Ltd***	Significant Influence	Transactions: Income Premium Income	(0)	10	0	8
8	WGC Management Services Private Limited ***	Significant Influence	Transactions: Income Premium Income	-	2	-	3
9	Wadhawan Sports Private Limited ***	Significant Influence	Transactions: Income Premium Income	-	(0)	0	1
10	Arthveda Fund Manangement Private Limited***	Significant Influence	Transactions: Income Premium Income	-	(0)	-	0
11	RKW Developers Private Limited***	Significant Influence	Transactions: Income Premium Income	-	(0)	-	5
12	Wadhawan Wealth Managers Private Limited (Formerly WGC Advanced Healthcare Private Limited)***	Significant Influence	Transactions: Income Premium Income	-	-	0	10
13	JVPD One Builder LLP***	Significant Influence	Transactions: Income Premium Income	-	-	-	0
14	DHFL Pramerica Life Insurance Company Employees Group Gratuity Trust	Significant Influence	Transactions: Others Transfer of funds	-	-	0	0

Figures in () signify reversal of income.

* ceased to be a related party w.e.f 11th June, 2019.

** ceased to be a related party w.e.f 1st August, 2019.

*** ceased to be a related party w.e.f 1st February, 2020.

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

Insurer : Pramerica Life Insurance Limited (Formerly known as DHFL Pramerica Life Insurance Company Limited)

Date: 31-Mar-2020

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	Resigned w.e.f Januray 31, 2020
2	Mr. Suresh Mahalingam	Non Executive Director	Resigned w.e.f Januray 30, 2020
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	Resigned w.e.f Januray 30, 2020
9	Mr. Sunjoy Joshi	Non-Executive Independent Director	
10	Mr. Abhijit Sen	Non-Executive Director	Appointed w.e.f March 2, 2020
11	Mr. Ram Mohan Krishnamurthy	Non-Executive Director	Appointed w.e.f March 2, 2020
12	Mr. Sunil Kumar Bansal	Non-Executive Director	Appointed w.e.f March 2, 2020
13	Ms. Kalpana Sampat	Chief Operating Officer	
14	Mr. Rajesh Kumar Sood	Chief Distribution Officer	Resigned w.e.f August 30,2019
15	Mr. Alok Mehrotra	Chief Financial Officer	
16	Mr. Vivek Singh Jasrotia	Chief Sales Officer – Retail	Appointed w.e.f April 26, 2019
17	Mr. Amit Chand Patra	Chief Investment Officer	
18	Mr. Anshuman Verma	Chief Marketing & Digital Officer	
19	Mr. Chittaranjan Savadi	Chief Sales Officer – Institutional	Appointed w.e.f August 30, 2019
20	Mr. Mayank Goel	Company Secretary	
21	Mr. Malay Ray	Chief Risk Officer	Appointed w.e.f August 20,2019
22	Mr. K. Sridharan	Chief Risk Officer	Resigned w.e.f August 20,2019
23	Mr. Sharad Kumar Sharma	Chief Human Resources Officer	
24	Ms. Sonali Athalye	Chief Compliance Officer	Resigned w.e.f November 21, 2019
25	Mr. Sushil Sachdeva	Chief Compliance Officer (Officiating)	Charge taken w.e.f November 22, 2019
26	Mr. Pawan Kumar Sharma	Appointed Actuary	Appointed w.e.f January 10,2020
27	Mr. Varun Gupta	Appointed Actuary	Resigned w.e.f Januray 10, 2020

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

Insurer : Pramerica Life Insurance Limited (Formerly known as 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	41,960,575
	Deduct:		
02	Mathematical Reserves	2	41,222,912
03	Other Liabilities	3	
04	Excess in Policyholders' funds (01-02-03)		737,664
05	Available Assets in Shareholders Fund:	4	6,188,066
	Deduct:		
06	Other Liabilities of shareholders' fund	3	-
07	Excess in Shareholders' funds (05-06)		6,188,066
08	Total ASM (04)+(07)		6,925,729
09	Total RSM	Note 1	1,980,811
10	Solvency Ratio (ASM/RSM)*		350%

* The ASM and hence solvency ratio is excluding Non FRSM assets. The solvency ratio after considering Non FRSM asset is 381%.

Certification:

I, Pawan Kumar Sharma, 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: 10-Jun-20

Name and Signature of Appointed Actuary

[Pawan Kumar Sharma]

Name and Signature of Mentor to Appointed Actuary

[Sambasivarao Inaganti]

Notes

- 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;
- Item No. 02 shall be the amount of Mathematical Reserves as mentioned in Form H;
- Item Nos. 03 and 06 shall be the amount of other liabilities as mentioned in the Balance Sheet;
- Items No. 05 shall be the amount of the Total Admissible assets for Solvency as mentioned in Form IRDAI-Assets- AA under Shareholders A/C;

FORM L-33-NPAs

Insurer : Pramerica Life Insurance Limited (Formerly known as DHFL Pramerica Life Insurance Company Limited)

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

Statement as on :31st March 2020

Periodicity of Submission : Quarterly

Name of the Fund Life Fund

DETAILS OF NON-PERFORMING ASSETS - QUARTERLY

(Rs in Lakhs)

S.No.	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD (As at 31- Mar-20)	Prev. FY (As at 31- Mar-19)	YTD (As at 31- Mar-20)	Prev. FY (As at 31- Mar-19)	YTD (As at 31- Mar-20)	Prev. FY (As at 31- Mar-19)	YTD (As at 31- Mar-20)	Prev. FY (As at 31- Mar-19)	YTD (As at 31-Mar- 20)	Prev. FY (As at 31-Mar- 19)
1	Investments Assets (As per Form 5)	124,284.27	90,576.76	-	-	65.00	65.00	196,210.39	161,849.85	320,559.65	252,491.61
2	Gross NPA	16,015.09	-	-	-	-	-	-	-	16,015.09	-
3	% of Gross NPA on Investment Assets(2/1)	12.89%	-	-	-	-	-	-	-	5.00%	-
4	Provision made on NPA	10,767.78	-	-	-	-	-	-	-	10,767.78	-
5	Provision as a % of NPA(4/2)	67%	-	-	-	-	-	-	-	67%	-
6	Provision on standard assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets(1 - 4)	113,516.49	90,576.76	-	-	65.00	65.00	196,210.39	161,849.85	309,791.87	252,491.61
8	Net NPA (2 - 4)	5,247.31	-	-	-	-	-	-	-	5,247.31	-
9	% of Net NPA to Net Investments Assets(8/7)	4.62%	-	-	-	-	-	-	-	1.69%	-
10	Write of made during the Period	-	-	-	-	-	-	4,000.00	-	4,000.00	-

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 : 28th May 2020

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 : Pramerica Life Insurance Limited (Formerly known as DHFL Pramerica Life Insurance Company Limited)

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

Statement as on :31st March 2020

Periodicity of Submission : Quarterly

Name of the Fund Pension & General Annuity And Group Fund

DETAILS OF NON-PERFORMING ASSETS - QUARTERLY

(Rs in Lakhs)

S.No.	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD (As at 31-Mar-20)	Prev. FY (As at 31-Mar-19)	YTD (As at 31-Mar-20)	Prev. FY (As at 31-Mar-19)	YTD (As at 31-Mar-20)	Prev. FY (As at 31-Mar-19)	YTD (As at 31-Mar-20)	Prev. FY (As at 31-Mar-19)	YTD (As at 31-Mar-20)	Prev. FY (As at 31-Mar-19)
1	Investments Assets (As per Form 5)	60,202.28	67,165.35	-	-	-	-	74,247.69	74,667.37	134,449.97	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)	60,202.28	67,165.35	-	-	-	-	74,247.69	74,667.37	134,449.97	141,832.73
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 : 28th May 2020

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 : Pramerica Life Insurance Limited (Formerly known as DHFL Pramerica Life Insurance Company Limited)

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

Statement as on :31st March 2020

Periodicity of Submission : Quarterly

Name of the Fund Unit Linked Funds

DETAILS OF NON-PERFORMING ASSETS - QUARTERLY

(Rs in Lakhs)

S.No.	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD (As at 31-Mar-20)	Prev. FY (As at 31-Mar-19)	YTD (As at 31-Mar-20)	Prev. FY (As at 31-Mar-19)	YTD (As at 31-Mar-20)	Prev. FY (As at 31-Mar-19)	YTD (As at 31-Mar-20)	Prev. FY (As at 31-Mar-19)	YTD (As at 31-Mar-20)	Prev. FY (As at 31-Mar-19)
1	Investments Assets (As per Form 5)	4,738.06	5,199.76	-	-	65.00	65.00	26,641.56	31,108.61	31,444.62	36,373.37
2	Gross NPA	87.13	-	-	-	-	-	-	-	87.13	-
3	% of Gross NPA on Investment Assets(2/1)	2%	-	-	-	-	-	-	-	2%	-
4	Provision made on NPA	-	-	-	-	-	-	-	-	-	-
5	Provision as a % of NPA(4/2)	-	-	-	-	-	-	-	-	-	-
6	Provision on standard assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets(1 - 4)	4,738.06	5,199.76	-	-	65.00	65.00	26,641.56	31,108.61	31,444.62	36,373.37
8	Net NPA (2 - 4)	87.13	-	-	-	-	-	-	-	87.13	-
9	% of Net NPA to Net Investments Assets(8/7)	2%	-	-	-	-	-	-	-	2%	-
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 : 28th May 2020

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 : Pramerica Life Insurance Limited (Formerly known as DHFL Pramerica Life Insurance Company Limited)
 Registration No. 140; Date of Registration with the IRDAI: June 27, 2008
 Statement as on 31st March 2020
 Statement of Investment and Income on Investment
 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	169,137.54	5,819.35	3.44%	3.44%	154,094.80	18,670.47	12.12%	12.12%	126,778.72	9,844.65	7.77%	7.77%
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%	2,490.41	37.20	1.49%	1.49%	1,845.21	22.32	1.21%	1.21%
4	B03 State Government Guaranteed Loans	SGGL	4,416.82	107.66	2.44%	2.44%	6,058.22	634.36	10.47%	10.47%	6,921.02	616.73	8.91%	8.91%
5	B04 Other Approved Securities (excluding Infrastructure Investments)	SGOA	510.22	9.51	1.86%	1.86%	510.86	38.05	7.45%	7.45%	512.56	38.05	7.42%	7.42%
6	C06 Bonds/ Debentures/ CPs/ Loans - Promoter Group	HDPG	-	-	0.00%	0.00%	-	74.84	0.00%	0.00%	6,755.65	624.98	9.25%	9.25%
7	C09 Bonds/Debentures issued by NHB/ Institutions accredited by NHB	HTDN	5,071.50	123.65	2.44%	2.44%	5,325.74	445.87	8.37%	8.37%	5,234.11	493.97	9.44%	9.44%
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	10.43	2.09%	2.09%	500.00	42.11	8.42%	8.42%	500.00	1.61	0.32%	0.32%
10	C18 Reclassified Approved Investments - Debt	HORD	14,499.57	-	0.00%	0.00%	14,805.68	(12,291.20)	-83.02%	-83.02%	8,741.69	57.13	0.65%	0.65%
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	179.84	5.84	3.25%	3.25%	193.87	4.60	2.37%	2.37%	437.95	32.76	7.48%	7.48%
13	C20 Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	-	-	0.00%	0.00%	205.41	34.42	16.75%	16.75%	195.75	2.36	1.21%	1.21%
14	C26 Long Term Bank Bonds Approved Investment-Infrastructure	ILBI	1,000.00	21.69	2.17%	2.17%	1,087.43	94.40	8.68%	8.68%	2,000.00	167.18	8.36%	8.36%
15	C27 Infrastructure - PSU - Debentures/ Bonds	IPTD	56,773.51	1,269.01	2.24%	2.24%	53,222.20	4,531.70	8.51%	8.51%	41,786.18	3,584.87	8.58%	8.58%
16	C29 Infrastructure - Other Corporate Securities- Debentures/ Bonds	ICTD	950.00	19.30	2.03%	2.03%	950.00	77.68	8.18%	8.18%	1,792.02	150.78	8.41%	8.41%
17	C41 Long Term Bank Bonds Other Investment-Infrastructure	IOLB	1,000.00	19.89	1.99%	1.99%	1,000.00	72.88	7.29%	7.29%	-	-	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	1,219.89	4.03	0.33%	0.33%	1,172.50	(4.63)	-0.39%	-0.39%	9,838.79	195.51	1.99%	1.99%
20	D01 PSU - (Approved Investment)-Equity Shares quoted	EAEQ	394.05	7.01	1.78%	1.78%	515.51	12.41	2.41%	2.41%	1,285.90	(0.60)	-0.05%	-0.05%
21	D39 Additional Tier I (Basel III Complaint) Perpetual Bonds	EAPB	731.62	15.40	2.11%	2.11%	723.30	61.97	8.57%	8.57%	2,348.17	218.77	9.32%	9.32%
22	D05 Corporate Securities - Bonds - (Taxable)	EPBT	15,075.85	319.10	2.12%	2.12%	14,096.87	1,258.60	8.93%	8.93%	8,230.42	697.82	8.48%	8.48%
23	D09 Corporate Securities (Approved Investment) -Debentures	ECOS	14,911.58	344.07	2.31%	2.31%	10,509.37	1,037.89	9.88%	9.88%	7,541.12	710.74	9.42%	9.42%
24	D16 Deposits - Deposit with scheduled banks	ECDB	65.00	3.54	5.45%	5.45%	65.00	13.76	21.17%	21.17%	65.00	12.49	19.22%	19.22%
25	D18 Deposits - Money at call and short notice with banks /Repo	ECMR	8,381.85	82.76	0.99%	0.99%	8,017.45	404.46	5.04%	5.04%	6,587.62	202.49	3.07%	3.07%
26	D23 Application Money	ECAM	-	-	0.00%	0.00%	-	-	0.00%	0.00%	1,250.05	4.01	0.32%	0.32%
27	D29 Mutual Funds - Gilt/ G Sec/ Liquid Schemes	EGMF	4,498.12	49.50	1.10%	1.10%	2,902.86	162.84	5.61%	5.61%	6,025.06	420.71	6.98%	6.98%
28	D30 Mutual Funds - (under Insurer's Promoter Group)	EMPG	-	-	0.00%	0.00%	1,512.45	7.01	0.46%	0.46%	1,170.72	29.08	2.48%	2.48%
29	E03 Other than Approved Investments - Equity Shares (incl PSUs and Unlisted)	OESH	1,471.07	0.95	0.06%	0.06%	3,701.80	(9,387.00)	-253.58%	-253.58%	133.90	1.07	0.80%	0.80%
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	1,113.70	(243.70)	-21.88%	-21.88%	1,113.70	(224.98)	-20.20%	-20.20%	347.92	15.78	4.54%	4.54%
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	3,289.13	(4,009.34)	-100.00%	-100.00%	3,610.88	(3,723.07)	-103.11%	-103.11%	2,913.89	96.30	3.30%	3.30%
34	E25 Reclassified Approved investments - Debt	ORAD	5,006.65	-	0.00%	0.00%	4,756.77	(1,250.00)	-26.28%	-26.28%	2,970.62	(1,578.26)	-53.13%	-53.13%
35	E26 Reclassified Approved investments - Equity	ORAE	255.09	-	0.00%	0.00%	497.89	140.18	28.16%	28.16%	686.87	43.51	6.34%	6.34%
36	E12 SEBI Approved Alternate Investment und (Category II)	OAFB	1,028.59	24.76	2.41%	2.41%	1,002.25	110.42	11.02%	11.02%	835.10	98.44	11.79%	11.79%
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			308,893.75	4,007.22	1.30%	1.30%	289,559.89	1,087.24	0.38%	0.38%	285,138.24	16,805.25	5.89%	5.89%

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 : 28th May 2020

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), OESH (93.88Crs) OAPB (40 Crs) & HORD (117.91Crs)

FORM L-34-YIELD ON INVESTMENTS

Insurer : Pramerica Life Insurance Limited (Formerly known as DHFL Pramerica Life Insurance Company Limited)
 Registration No. 140; Date of Registration with the IRDAI: June 27, 2008
 Statement as on 31st March 2020
 Statement of Investment and Income on Investment
 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	65,711.66	1,378.87	2.10%	2.10%	65,981.99	6,898.79	10.46%	10.46%	55,635.07	4,540.53	8.16%	8.16%
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	8,809.70	225.94	2.56%	2.56%	10,296.37	882.40	8.57%	8.57%	11,964.02	975.35	8.15%	8.15%
6	C06 Bonds/ Debentures/ CPs/ Loans - Promoter Group	HDPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	3,910.70	328.14	8.39%	8.39%
7	C10 Bonds/Debentures issued by Authority constituted under any Housing/Building scheme approved by Central/State/any Authority or Body constituted by Central/State Act.	HTDA	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
8	C09 Bonds/Debentures issued by NHB/ Institutions accredited by NHB	HTDN	2,000.00	45.04	2.25%	2.25%	2,145.25	194.85	9.08%	9.08%	7,608.11	707.27	9.30%	9.30%
9	C08 Bonds/Debentures issued by HUDCO	HTHD	1,750.00	36.49	2.09%	2.09%	1,750.00	147.38	8.42%	8.42%	1,750.00	5.65	0.32%	0.32%
10	C18 Reclassified Approved Investments - Debt	HORD	-	-	0.00%	0.00%	9,381.54	149.18	1.59%	1.59%	9,378.30	61.57	0.66%	0.66%
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	41,489.92	867.23	2.09%	2.09%	40,552.22	3,340.89	8.24%	8.24%	35,444.16	2,894.54	8.17%	8.17%
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	17.82	1.98%	1.98%	900.00	71.79	7.98%	7.98%	2,836.23	264.51	9.33%	9.33%
16	C26 Long Term Bank Bonds Approved Investment-Infrastructure	ILBI	1,826.73	33.45	1.83%	1.83%	1,828.63	134.73	7.37%	7.37%	1,833.69	134.55	7.34%	7.34%
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) Perpetual Bonds	EAPB	1,881.30	39.61	2.11%	2.11%	1,859.92	159.35	8.57%	8.57%	2,769.91	253.39	9.15%	9.15%
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	3,916.69	224.12	5.72%	5.72%	5,558.99	616.12	11.08%	11.08%	3,420.13	284.62	8.32%	8.32%
22	D09 Corporate Securities (Approved Investment) -Debentures	ECOS	5,360.80	137.33	2.56%	2.56%	6,011.46	644.77	10.73%	10.73%	5,162.20	447.42	8.67%	8.67%
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	1,453.77	14.09	0.97%	0.97%	1,867.51	95.74	5.13%	5.13%	2,325.81	68.36	2.94%	2.94%
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	475.62	5.64	1.19%	1.19%	280.95	17.57	6.26%	6.26%	1,404.00	100.14	7.13%	7.13%
27	E25 Reclassified Approved investments - Debt	ORAD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	3,030.66	13.75	0.45%	0.45%
28	E28 Additional Tier 1 (Basel III complaint) Perpetual Bonds - (Private Banks)	OAPB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	1,462.79	32.79	2.24%	2.24%
TOTAL			135,288.62	3,025.63	2.24%	2.24%	140,507.81	13,353.56	9.50%	9.50%	82,397.47	11,120.58	13.50%	13.50%

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 : 28th May 2020

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

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

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

FORM L-34-YIELD ON INVESTMENTS

Insurer : Pramerica Life Insurance Limited (Formerly known as DHFL Pramerica Life Insurance Company Limited)
 Registration No. 140; Date of Registration with the IRDAI: June 27, 2008
 Statement as on 31st March 2020
 Statement of Investment and Income on Investment
 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	5,334.64	207.57	3.89%	3.89%	5,155.97	619.16	12.01%	12.01%	4,509.19	427.54	9.48%	9.48%
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	4,087.71	69.61	1.70%	1.70%	4,050.84	258.60	6.38%	6.38%	2,819.34	188.01	6.67%	6.67%
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	347.60	6.01	1.73%	1.73%	405.70	33.03	8.14%	8.14%	446.12	34.08	7.64%	7.64%
8	C06 Bonds/ Debentures/ CPs/ Loans - Promoter Group	HDPG	-	-	0.00%	0.00%	-	2.19	0.00%	0.00%	358.47	29.01	8.09%	8.09%
9	C08 Bonds/Debentures issued by HUDCO	HTHD	269.32	11.61	4.31%	4.31%	264.49	38.23	14.45%	14.45%	254.75	6.80	2.67%	2.67%
10	C18 Reclassified Approved Investments - Debt	HORD	87.45	45.00	51.46%	51.46%	187.86	(285.50)	-151.97%	-151.97%	412.61	1.05	0.25%	0.25%
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	801.39	(276.53)	-34.51%	-34.51%	910.56	(383.44)	-42.11%	-42.11%	847.28	15.00	1.77%	1.77%
13	C20 Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	1,596.98	(394.25)	-24.69%	-24.69%	1,480.58	(338.05)	-22.83%	-22.83%	1,220.38	52.44	4.30%	4.30%
14	C27 Infrastructure - PSU - Debentures/ Bonds	IPTD	2,375.92	94.14	3.96%	3.96%	2,115.19	280.84	13.28%	13.28%	1,505.71	158.62	10.53%	10.53%
15	C26 Long Term Bank Bonds Approved Investment-Infrastructure	ILBI	208.67	13.18	6.31%	6.31%	203.33	32.83	16.15%	16.15%	192.76	14.05	7.29%	7.29%
16	C29 Infrastructure - Other Corporate Securities- Debentures/ Bonds	ICTD	158.76	5.70	3.59%	3.59%	156.38	19.19	12.27%	12.27%	645.69	71.82	11.12%	11.12%
17	C34 Infrastructure - Equity (including unlisted)	IOEQ	69.47	(119.44)	-171.94%	-171.94%	184.72	(258.15)	-139.75%	-139.75%	323.62	(10.52)	-3.25%	-3.25%
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	399.91	(155.51)	-38.88%	-38.88%	441.98	(275.89)	-62.42%	-62.42%	905.98	64.96	7.17%	7.17%
20	D02 Corporate Securities (Approved Investment) -Equity Shares (ordinary)-Quoted	EACE	14,825.84	(4,185.66)	-28.23%	-28.23%	15,400.50	(3,221.35)	-20.92%	-20.92%	14,216.65	2,394.76	16.84%	16.84%
21	D05 Corporate Securities - Bonds - (Taxable)	EPBT	-	-	0.00%	0.00%	-	-	0.00%	0.00%	151.99	6.89	4.53%	4.53%
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) Perpetual 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	348.47	1.00	0.29%	0.29%	781.83	34.10	4.36%	4.36%	750.66	22.01	2.93%	2.93%
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	1,242.27	44.03	3.54%	3.54%	1,531.66	194.53	12.70%	12.70%	1,477.97	144.85	9.80%	9.80%
27	D16 Deposits - Deposit with scheduled banks	ECDB	65.00	3.54	5.45%	5.45%	65.00	13.76	21.17%	21.17%	65.00	12.49	19.22%	19.22%
28	D23 Application Money	ECAM	-	-	0.00%	0.00%	104.82	0.17	0.16%	0.16%	-	-	0.00%	0.00%
29	D29 Mutual Funds - Gilt/ G Sec/ Liquid Schemes	EGMF	314.58	3.50	1.11%	1.11%	284.36	14.99	5.27%	5.27%	782.20	56.55	7.23%	7.23%
30	D30 Net Current Assets	ENCA	(451.99)	243.70	-53.92%	-53.92%	(451.99)	224.98	-49.77%	-49.77%	402.30	(15.78)	-3.92%	-3.92%
31	E03 Other than Approved Investments - Equity Shares (incl PSUs and Unlisted)	OESH	-	-	0.00%	0.00%	-	-	0.00%	0.00%	77.75	(7.35)	-9.45%	-9.45%
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	2,001.48	(930.76)	-46.50%	-46.50%	1,858.93	(846.13)	-45.52%	-45.52%	862.27	249.82	28.97%	28.97%
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) Perpetual 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%	67.62	(31.93)	-47.22%	-47.22%
38	E26 Reclassified Approved investments - Equity	ORAE	982.84	(541.89)	-55.13%	-55.13%	1,077.44	(637.73)	-59.19%	-59.19%	941.99	(64.92)	-6.89%	-6.89%
39	E04 Equity Shares (PSU & Unlisted)	OEPD	-	-	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			35,257.90	(5,855.43)	-16.61%	-16.61%	36,400.13	(4,479.62)	-12.31%	-12.31%	27,686.96	3,820.28	13.80%	13.80%

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 : 28th May 2020

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

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

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

FORM L-35-DOWNGRADING OF INVESTMENTS

Insurer : Pramerica Life Insurance Limited (Formerly known as DHFL Pramerica Life Insurance Company Limited)
 Registration No. 140; Date of Registration with the IRDAI: June 27, 2008
 Statement as on :31st March 2020
 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. During the Quarter 1									
	8% YES Bank 30 September 2026	IOLB	1,000.00	30-Sep-16	CARE & ICRA	AA+	BB+	24-Mar-20	Downgraded multiple times on 28th Nov 18(AA), 3rd May 2019 (AA-), 24th July 2019 (A+), 19th Dec 2019 (A) & 12th Feb 20(A-), 12th Feb (BBB-), 6th March (D), Upgraded on 24th March (BB+)
	9.5% YES Bank AT1 Bond 23 December 2021	OAPB	0.00	10-Jan-17	FITCH, CARE & ICRA	AA	D	06-Mar-20	Downgraded multiple times on 28th Nov 18(AA-), 3rd May 2019 (A), 27th July 2019 (BBB+), 19th Dec 2019 (BBB), 12th Feb (BBB-), 6th March (D)
B. As on Date 2									
	9.60% Aadhar Housing Finance Ltd 29 Sep 2021	HTDN	2,862.41	17-Dec-18	CARE	AA+	AA	22-Mar-19	Downgraded by CARE
	8.90% Dewan Housing Finance Corporation Ltd 04 June 2023	HORD	4,500.00	05-Jun-18	CARE	AAA	D	05-Jun-19	Downgraded five times on 3rd Feb 19(AA+), 6th March 2019 (AA-), 31st March 2019 (A), 14th May 19(BBB-) & 5th June 19(D)
	9.05% Dewan Housing Finance Corporation Ltd 09 September 2021	HORD	2,453.47	09-Sep-16	CARE	AAA	D	05-Jun-19	Downgraded five times on 3rd Feb 19(AA+), 6th March 2019 (AA-), 31st March 2019 (A), 14th May 19(BBB-) & 5th June 19(D)
	9.05% Dewan Housing Finance Corporation Ltd 09 Sep 2023	HORD	1,573.39	24-Oct-17	CARE	AAA	D	05-Jun-19	Downgraded five times on 3rd Feb 19(AA+), 6th March 2019 (AA-), 31st March 2019 (A), 14th May 19(BBB-) & 5th June 19(D)
	9.10% Dewan Housing Finance Corporation Ltd 16 Aug 2021	HORD	1,487.54	16-Aug-16	CARE	AAA	D	05-Jun-19	Downgraded five times on 3rd Feb 19(AA+), 6th March 2019 (AA-), 31st March 2019 (A), 14th May 19(BBB-) & 5th June 19(D)
	9.25% Dewan Housing Finance Corporation Ltd 09 September 2023	HORD	505.50	04-May-17	CARE	AAA	D	05-Jun-19	Downgraded five times on 3rd Feb 19(AA+), 6th March 2019 (AA-), 31st March 2019 (A), 14th May 19(BBB-) & 5th June 19(D)
	9% Dewan Housing Finance Corporation Ltd 04 June 2028	HORD	488.55	17-Jul-18	CARE	AAA	D	05-Jun-19	Downgraded five times on 3rd Feb 19(AA+), 6th March 2019 (AA-), 31st March 2019 (A), 14th May 19(BBB-) & 5th June 19(D)
	7.50% IDFC Bank 12 Nov 2020 (Cumulative)	ECOS	48.14	26-Sep-17	ICRA	AA+	AA	21-May-19	Downgraded by ICRA
	8.70% IDFC Bank 21 Mar 2022 (Cumulative)	ECOS	116.36	25-Jul-17	ICRA	AA+	AA	21-May-19	Downgraded by ICRA
	8.00% IDFC Bank 12 Nov 2020 (Cumulative)	ECOS	144.61	25-Jul-17	ICRA	AA+	AA	21-May-19	Downgraded by ICRA
	8.00% IDFC Bank 21 Feb 2021 (Cumulative)	ECOS	141.95	25-Jul-17	ICRA	AA+	AA	21-May-19	Downgraded by ICRA
	9.00% IDFC Bank 30 Dec 2021 (Cumulative)	ECOS	127.48	25-Jul-17	ICRA	AA+	AA	21-May-19	Downgraded by ICRA
	7.85% Infrastructure Leasing & Financial Services Ltd 30-Dec-2022	ORAD	499.03	09-Nov-17	CARE & FITCH	AAA	D	17-Sep-18	Downgraded thrice by CARE on 16th Aug 18(AA+), 9th Sep 18(BB) & 17th Sep 18(D)
	8.30% Infrastructure Leasing & Financial Services Ltd 11-Jan-2023	ORAD	1,000.00	11-Jan-18	CARE & FITCH	AAA	D	17-Sep-18	Downgraded thrice by CARE on 16th Aug 18(AA+), 9th Sep 18(BB) & 17th Sep 18(D)
	8.65% Infrastructure Leasing & Financial Services Ltd 27-March-2028	ORAD	1,000.00	03-Apr-18	CARE & FITCH	AAA	D	17-Sep-18	Downgraded thrice by CARE on 16th Aug 18(AA+), 9th Sep 18(BB) & 17th Sep 18(D)
	8.80% Infrastructure Leasing & Financial Services Ltd. 21-Sep-2020	ORAD	1,000.00	21-Sep-15	CARE & FITCH	AAA	D	17-Sep-18	Downgraded thrice by CARE on 16th Aug 18(AA+), 9th Sep 18(BB) & 17th Sep 18(D)
	9.98% Infrastructure Leasing & Financial Services Ltd. 05-Dec-2021	ORAD	477.50	05-Dec-11	CARE & FITCH	AAA	D	17-Sep-18	Downgraded thrice by CARE on 16th Aug 18(AA+), 9th Sep 18(BB) & 17th Sep 18(D)
	9% Infrastructure Leasing & Financial Services Ltd. 29-Dec-2024	ORAD	1,030.12	30-Nov-18	CARE & FITCH	AAA	D	17-Sep-18	Downgraded thrice by CARE on 16th Aug 18(AA+), 9th Sep 18(BB) & 17th Sep 18(D)
	8.90% Reliance Home Finance Ltd 03 Jan 2022	HORD	3,409.25	26-Sep-18	CARE	AA+	D	12-Sep-19	Downgraded five times on 8th Oct 18(AA), 6th March 2019 (A+), 18th April 2019 (BBB+), 26th April 19(C) & 12th Sep 19(D)
	8% YES Bank 30 September 2026	IOLB	1,000.00	30-Sep-16	CARE & ICRA	AA+	BB+	24-Mar-20	Downgraded multiple times on 28th Nov 18(AA), 3rd May 2019 (AA-), 24th July 2019 (A+), 19th Dec 2019 (A) & 12th Feb 20(A-), 12th Feb (BBB-), 6th March (D), Upgraded on 24th March (BB+)
	9.5% YES Bank AT1 Bond 23 December 2021	OAPB	0.00	10-Jan-17	FITCH, CARE & ICRA	AA	D	06-Mar-20	Downgraded multiple times on 28th Nov 18(AA-), 3rd May 2019 (A), 27th July 2019 (BBB+), 19th Dec 2019 (BBB), 12th Feb (BBB-), 6th March (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 : 28th May 2020

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

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

FORM L-35-DOWNGRADING OF INVESTMENTS

Insurer : Pramerica Life Insurance Limited (Formerly known as DHFL Pramerica Life Insurance Company Limited)

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

Statement as on :31st March 2020

Statement of Down Graded Investments

Name of Fund Pension & General Annuity And Group Fund

Periodicity of Submission: Quarterly

(Rs in Lakhs)

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	<u>During the Quarter</u> ¹								
	8.56% PNB Housing Finance Ltd 28-Jul-2020	HTDN	500.00	28-Jul-15	FITCH & CARE	AAA	AA	06-Mar-20	Downgraded by FITCH & CARE
B.	<u>As on Date</u> ²								
	8.70% IDFC Bank 21 Mar 2022 (Cumulative)	ECOS	212.53	25-Jul-17	ICRA	AA+	AA	21-May-19	Downgraded by ICRA
	8.56% PNB Housing Finance Ltd 28-Jul-2020	HTDN	500.00	28-Jul-15	FITCH & CARE	AAA	AA	06-Mar-20	Downgraded by FITCH & CARE

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 : 28th May 2020

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 : Pramerica Life Insurance Limited (Formerly known as DHFL Pramerica Life Insurance Company Limited)

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

Statement as on :31st March 2020

Statement of Down Graded Investments

Name of Fund Unit Linked Funds

Periodicity of Submission: Quarterly

(Rs in Lakhs)

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	<u>During the Quarter</u> ¹ NIL								
B.	<u>As on Date</u> ²								
	9.60% Aadhar Housing Finance Ltd 29 Sep 2021	HTDN	104.06	17-Dec-18	CARE	AA+	AA	22-Mar-19	Downgraded by CARE
	9.05% Dewan Housing Finance Corporation Ltd 09 September 2021	HORD	75.00	09-Sep-16	CARE	AAA	D	05-Jun-19	Downgraded five times on 3rd Feb 19(AA+), 6th March 2019 (AA-), 31st March 2019 (A), 14th May 19(BBB-) & 5th June 19(D)
	9.10% Dewan Housing Finance Corporation Ltd 16 Aug 2021	HORD	12.13	16-Aug-16	CARE	AAA	D	05-Jun-19	Downgraded five times on 3rd Feb 19(AA+), 6th March 2019 (AA-), 31st March 2019 (A), 14th May 19(BBB-) & 5th June 19(D)
	8.70% IDFC Bank 21 Mar 2022 (Cumulative)	ECOS	39.85	25-Jul-17	ICRA	AA+	AA	21-May-19	Downgraded by ICRA
	8.00% IDFC Bank 12 Nov 2020 (Cumulative)	ECOS	83.52	25-Jul-17	ICRA	AA+	AA	21-May-19	Downgraded by ICRA
	8.00% IDFC Bank 21 Feb 2021 (Cumulative)	ECOS	30.81	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 : 28th May 2020

Signature: _____

Full name: Alok Mehrotra

Designation: Chief Financial Officer

Note:

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

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

Insurer : Pramerica Life Insurance Limited (Formerly known as DHFL Pramerica Life Insurance Company Limited)

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

Date: 31-Mar-20

Business Acquisition through different channels (Group)

(Rs in Lakhs)

S.No.	Channels	For the Qtr Q4 '2019-20			For the Qtr Q4 '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	6,790	9	-	55	5	9	15,947	21	9	6,281	49
3	Corporate Agents -Others	-	8,614	2,428	8	183,764	1,998	11	835,051	10,820	16	450,255	36,893
4	Brokers	6	186,168	278	31	2,263,029	5,119	62	1,847,331	3,386	192	8,825,777	22,138
5	Micro Agents	4	129,654	310	54	852,730	1,585	49	630,547	1,918	58	928,394	1,880
6	Direct Business	50	1,083,415	1,615	145	1,626,721	7,173	399	6,169,892	18,751	721	9,784,305	29,549
	Total(A)	63	1,414,641	4,640	238	4,926,299	15,879	530	9,498,768	34,895	996	19,995,012	90,509
1	Referral (B)	-	-	-	-	-	-	-	-	-	-	-	-
	Grand Total (A+B)	63	1,414,641	4,640	238	4,926,299	15,879	530	9,498,768	34,895	996	19,995,012	90,509

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

Insurer : Pramerica Life Insurance Limited (Formerly known as DHFL Pramerica Life Insurance Company Limited)

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

Date: 31-Mar-20

Business Acquisition through different channels (Individuals)

(Rs in Lakhs)

S.No.	Channels	For the Qtr Q4 '2019-20		For the Qtr Q4 '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	3,786	1,624	4,705	2,410	14,367	6,443	21,037	10,237
2	Corporate Agents-Banks	300	135	1,381	599	1,871	686	4,267	1,834
3	Corporate Agents -Others	545	151	1,469	285	2,234	527	14,335	5,509
4	Brokers	(3)	(1)	(3)	(2)	(32)	(33)	(33)	(44)
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	4,847	1,929	7,123	3,118	21,051	8,916	31,456	13,730
	Total (A)	9,475	3,838	14,675	6,410	39,491	16,539	71,062	31,266
1	Referral (B)	-	-	343	54	348	50	2,152	251
	Grand Total (A + B)	9,475	3,838	15,018	6,464	39,839	16,589	73,214	31,517

FORM L-39-Data on Settlement of Claims

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

Upto The Quarter Ended March 2020

(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	90	7	8	6	-	129	317
2	Survival Benefit	1,017	3,130	706	85	19	14	4,971	337
3	for Annuities / Pension	-	-	-	-	-	-	-	-
4	For Surrender	3,159	45,301	1,960	490	444	5	51,359	16,958
5	Other benefits	-	-	-	-	-	-	-	-
	Individual Death Claims	-	515	40	5	-	-	560	2,244
	Group Death Claims	6,507	38,169	25,475	1,565	143	25	71,884	34,844
	Individual Health Claims	-	25	58	9	-	-	92	45
	Group Health Claims	-	3	-	-	-	-	3	1

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

FORM L-41 : GREIVANCE DISPOSAL

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

Date: 31-Mar-20

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	1	5	1	0	5	-	13
b)	Policy Servicing	-	4	1	0	3	-	12
c)	Proposal Processing	-	2	0	0	2	-	26
d)	Survival Claims	-	2	1	0	1	-	14
e)	ULIP Related	-	-	0	-	-	-	0
f)	Unfair Business Practices	-	76	14	0	61	1	361
g)	Others	-	11	3	1	7	-	85
	Total Number	1	100	20	1	78	1	511

2	Total No . of policies during previous year:	74,210
3	Total No. of claims during previous year	79,366
4	Total No. of policies during current year	40,369
5	Total No. of claims during current year	72,475
6	Total No. of Policy Complaints (current year) per 10, 000 policies (current year)	123
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	1	-	1
b)	7-15 Days	-	-	-
c)	15-30 Days	-	-	-
d)	30-90 Days	-	-	-
e)	90 days & Beyond	-	-	-
	Total Number	1	-	1

FORM L-42 : Valuation Basis (Life Insurance)

**Insurer : Pramerica Life Insurance Limited (Formerly known as 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. The data from the policy admin system is validated for the completeness and accuracy of the data. The data format is then modified to make it compatible with the actuarial valuation software "Prophet".

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

Actuarial valuation software Prophet is used to calculate actuarial liabilities. The valuation bases are supplied to the system through various assumption tables linked to the workspace.

C. Valuation Assumptions

1. Interest Rates (including Margin of Adverse Deviation)

Line of Business	Individual Business		Group business*	
	31st Mar, 2020	31st Mar, 2019	31st Mar, 2020	31st Mar, 2019
i) Life Participating Business	5.55%	6.00%	Not Applicable	Not Applicable
ii) Life- Non-participating Policies	5.50%	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	5.60%	6.00%	Not Applicable	Not Applicable
vii) Health Insurance	5.50%	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*	
		31st Mar, 2020 ¹	31st Mar, 2019 ²	31st Mar, 2020 ¹	31st Mar, 2019 ²
i) Life Participating Business	1	117.5%-257.5%	103.5% - 230%	Not Applicable	Not Applicable
	2	117.5%-257.5%	103.5% - 230%	Not Applicable	Not Applicable
	3	117.5%-130%	103.5% - 115%	Not Applicable	Not Applicable
	4	117.5%-130%	103.5% - 115%	Not Applicable	Not Applicable
	5+	117.5%-130%	103.5% - 115%	Not Applicable	Not Applicable
ii) Life- Non-participating Policies- Savings	1	97.50%-207.5%	86.25% - 161%	Not Applicable	Not Applicable
	2	97.50%-207.5%	86.25% - 161%	Not Applicable	Not Applicable
	3	102.50%-162.50%	92% - 143.75%	Not Applicable	Not Applicable
	4	102.50%-162.50%	92% - 143.75%	Not Applicable	Not Applicable
	5+	102.50%-162.50%	92% - 143.75%	Not Applicable	Not Applicable
iii) Life- Non-participating policies- Protection (Term)	1	27.60%-257.50%	23.55% - 230%	65%-275%	57.5% - 213%
	2	27.60%-257.50%	23.55% - 230%	65%-275%	57.5% - 213%
	3	27.60%-142.50%	23.55% - 126.5%	65%-275%	57.5% - 213%
	4	27.60%-142.50%	23.55% - 126.5%	65%-275%	57.5% - 213%
	5+	27.60%-142.50%	23.55% - 126.5%	65%-275%	57.5% - 213%
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	65.00%-220.00%	72.00%- 195.50%	Not Applicable	Not Applicable
	2	65.00%-220.00%	72.00%- 195.50%	Not Applicable	Not Applicable
	3	65.00%-180.00%	72.00%- 161.00%	Not Applicable	Not Applicable
	4	65.00%-180.00%	72.00%- 161.00%	Not Applicable	Not Applicable
	5+	65.00%-180.00%	72.00%- 161.00%	Not Applicable	Not Applicable

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

¹ Mortality rates are based on IALM 2012-14

² Mortality 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 : Pramerica Life Insurance Limited (Formerly known as DHFL Pramerica Life Insurance Company Limited)
Registration No. 140; Date of Registration with the IRDAI: June 27, 2008**

5. Lapses (including Margin of Adverse Deviation)

Line of Business	Duration	Individual Business		Group business*	
		31st Mar, 2020	31st Mar, 2019	31st Mar, 2020	31st Mar, 2019
i) Life Participating Business	13th Month	8.75% - 11.25%	11.25%	Not Applicable	Not Applicable
	25th Month	5.0% - 8.75%	8.75%	Not Applicable	Not Applicable
	37th Month	5.0% - 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
	73rd Month	2.50%	2.50%	Not Applicable	Not Applicable
	85th Month	2.50%	2.50%	Not Applicable	Not Applicable
ii) Life- Non-participating Policies- Savings	13th Month	5.00% - 12.50%	5.00% - 12.50%	Not Applicable	Not Applicable
	25th Month	2.5% - 7.50%	3.75% - 7.50%	Not Applicable	Not Applicable
	37th Month	2.5% - 6.00%	3.75% - 5.00%	Not Applicable	Not Applicable
	49th Month	2.5% - 5.00%	2.50% - 5.00%	Not Applicable	Not Applicable
	61st Month	1.75% - 3.75%	2.50% - 3.75%	Not Applicable	Not Applicable
	73rd Month	1.75% - 3.75%	2.50% - 3.75%	Not Applicable	Not Applicable
	85th Month	1.75% - 3.75%	2.50% - 3.75%	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%-3.75%	Not Applicable	Not Applicable
	73rd Month	2.50%-3.75%	2.50%-3.75%	Not Applicable	Not Applicable
	85th Month	2.50%-3.75%	2.50%-3.75%	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	7.50% - 33.75%	5.00% - 33.75%	Not Applicable	Not Applicable
	37th Month	5.00% - 18.75%	5.00% - 18.75%	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
	73rd Month	5.00% - 22.50%	5.00% - 22.5%	Not Applicable	Not Applicable
	85th Month	5.00% - 15.00%	5.00% - 15.0%	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% - 90.00%	0% - 75.00%	0%-12.00%	0%-12.00%
	73rd Month	0% - 30.00%	0% - 15.00%	0%-12.00%	0%-12.00%
	85th Month	0% - 30.00%	0% - 15.00%	0%-12.00%	0%-12.00%
ix) Health Insurance	13th Month	5.00% - 37.50%	5.00% - 12.50%	Not Applicable	Not Applicable
	25th Month	5.00% - 15.0%	5.00%	Not Applicable	Not Applicable
	37th Month	5.00% - 15.0%	5.00%	Not Applicable	Not Applicable
	49th Month	2.50% - 7.50%	2.50%	Not Applicable	Not Applicable
	61st Month	2.50% - 7.50%	2.50%	Not Applicable	Not Applicable
	73rd Month	2.50% - 7.50%	2.50%	Not Applicable	Not Applicable
	85th Month	2.50% - 7.50%	2.50%	Not Applicable	Not Applicable
97th Month	2.50% - 7.50%	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 0.80% to 2.60% (Previous Year 0.95% to 2.85%) of sum assured and previously accrued reversionary bonuses.

FORM L-42 : Valuation Basis (Life Insurance)

**Insurer : Pramerica Life Insurance Limited (Formerly known as DHFL Pramerica Life Insurance Company Limited)
Registration No. 140; Date of Registration with the IRDAI: June 27, 2008**

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.

Line of Business	Free-look Rate	
	31-Mar-20	31-Mar-19
Individual	0.5%-5.0%	0.5%-5.0%
Group	0.5%-6.0%	0.5%-5.0%

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, smoothing reserve 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: 14th May 2020**

**Name and Signature of Appointed Actuary
(Pawan Kumar Sharma)**