

Insurer : DHFL Pramerica Life Insurance Company Limited  
 Registration No. 140 ; Date of Registration with the IRDAI: June 27, 2008  
 Revenue Account For the quarter Ended March 31, 2017

Policyholders' Account (Technical Account)\*\*\*

(Rs.'000)

Particulars	Schedule	UP TO THE QUARTER ENDED ON MARCH 2017								UP TO THE QUARTER ENDED ON MARCH 2016								
		Non Participating (Non-Linked)				Participating (Non-Linked)	Non Participating (Linked)			Total	Non Participating (Non-Linked)				Participating (Non-Linked)	Non Participating (Linked)		Total
		Individual Life	Group Life	Group Health	Individual Health	Individual Life	Individual Life	Individual Pension	Individual Life		Group Life	Group Health	Individual Health	Individual Life	Individual Life	Individual Pension		
Premiums earned – net																		
(a) Premium	L-4	3,377,199	6,593,447	2,113	3,006	743,337	686,371	15,555	11,421,028	2,257,683	5,479,481	-	-	843,282	602,290	19,362	9,202,098	
(b) Reinsurance ceded		(21,243)	(501,100)	(252)	(253)	(1,436)	(1,587)	-	(525,871)	(17,257)	(299,127)	-	-	(2,044)	(2,563)	-	(320,991)	
(c) Reinsurance accepted-		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Income from Investments																		
(a) Interest, Dividends & Rent – Gross		418,535	555,401	369	634	88,198	91,539	4,907	1,159,583	266,881	348,589	-	-	52,589	100,757	8,839	777,655	
(b) Profit on sale/redemption of investments		11,495	223,958	1	13	11,288	146,592	21,906	415,253	3,204	36,238	-	-	2,330	61,854	39,545	143,171	
(c) (Loss on sale/ redemption of investments)		(5)	(180)	-	-	-	(26,158)	(4,007)	(30,350)	-	-	-	-	-	(8,436)	(2,619)	(11,055)	
(d) Transfer/Gain on revaluation/change in fair value*		-	-	-	-	-	103,062	7,587	110,649	-	-	-	-	-	(143,614)	(54,833)	(198,447)	
(e) Amortisation of discount/(premium)		(1,251)	(16,242)	(56)	(31)	(2,406)	(42)	(3)	(20,031)	2,454	3,559	-	-	(809)	267	(2)	5,469	
Transferred from Shareholders' Fund		491,137	-	-	-	-	75,475	-	566,612	1,015,776	-	-	-	429,652	122,304	-	1,567,732	
Other Income (to be specified)		1,587	-	-	-	288	24	-	1,899	871	-	-	-	237	-	-	1,108	
(a) Fees & Charges		1,587	-	-	-	288	24	-	1,899	871	-	-	-	237	-	-	1,108	
<b>TOTAL (A)</b>		<b>4,277,454</b>	<b>6,855,284</b>	<b>2,175</b>	<b>3,369</b>	<b>839,269</b>	<b>1,075,276</b>	<b>45,945</b>	<b>13,098,772</b>	<b>3,529,612</b>	<b>5,568,740</b>	<b>-</b>	<b>-</b>	<b>1,325,237</b>	<b>732,860</b>	<b>10,292</b>	<b>11,166,740</b>	
Commission	L-5	201,427	2,513	1	-	45,578	10,479	-	259,998	145,966	305	-	-	92,180	7,600	5	246,056	
Operating Expenses related to Insurance Business	L-6	2,252,708	1,292,229	14,908	15,676	355,938	168,448	15,293	4,115,200	1,648,150	854,511	-	-	744,377	181,479	1,314	3,429,831	
Expenses in excess of Allowable Expense transferred to Shareholders Account [refer Note -16 II (aj)]		(582,767)	(330,133)	(14,656)	(14,897)	(75,826)	(23,488)	(14,546)	(1,056,312)	-	-	-	-	11,903	652	-	12,555	
Service Tax on Premium		-	-	-	-	-	11,858	429	12,288	-	-	-	-	-	-	-	-	
Provision for doubtful debts		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Bad debts written off		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Provision for Tax		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(a) For diminution in the value of investments (Net)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(b) Others (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>TOTAL (B)</b>		<b>1,871,368</b>	<b>964,609</b>	<b>253</b>	<b>779</b>	<b>325,690</b>	<b>167,298</b>	<b>1,176</b>	<b>3,331,174</b>	<b>1,794,116</b>	<b>854,816</b>	<b>-</b>	<b>-</b>	<b>836,557</b>	<b>200,982</b>	<b>1,971</b>	<b>3,688,442</b>	
Benefits Paid (Net)	L-7	303,768	892,387	150	242	55,910	625,116	59,367	1,936,940	257,987	471,994	-	-	30,765	628,572	189,214	1,578,532	
Bonuses Paid		-	-	-	-	91	-	-	91	-	-	-	-	93	-	-	93	
Change in valuation of liability in respect of life policies																		
(a) Gross**		2,102,318	3,233,027	1,847	1,897	454,897	282,863	(16,814)	6,060,034	1,477,509	2,915,388	-	-	457,822	(96,695)	(183,043)	4,570,982	
(b) Amount ceded in Reinsurance		-	(58,668)	(212)	-	-	-	-	(58,880)	-	(248,399)	-	-	-	-	-	(248,399)	
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>TOTAL (C)</b>		<b>2,406,086</b>	<b>4,066,746</b>	<b>1,785</b>	<b>2,139</b>	<b>510,898</b>	<b>907,979</b>	<b>42,553</b>	<b>7,938,185</b>	<b>1,735,496</b>	<b>3,138,983</b>	<b>-</b>	<b>-</b>	<b>488,680</b>	<b>531,877</b>	<b>6,171</b>	<b>5,901,207</b>	
<b>SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)</b>		<b>-</b>	<b>1,823,929</b>	<b>137</b>	<b>451</b>	<b>2,681</b>	<b>-</b>	<b>2,216</b>	<b>1,829,413</b>	<b>-</b>	<b>1,574,941</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2,150</b>	<b>1,577,091</b>	
<b>APPROPRIATIONS</b>																		
Transfer to Shareholders' Account		-	1,823,929	137	451	2,681	-	2,216	1,829,414	-	1,574,941	-	-	-	-	2,150	1,577,091	
Transfer to Other Reserves (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Balance being Funds for Future Appropriations		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>TOTAL (D)</b>		<b>-</b>	<b>1,823,929</b>	<b>137</b>	<b>451</b>	<b>2,681</b>	<b>-</b>	<b>2,216</b>	<b>1,829,414</b>	<b>-</b>	<b>1,574,941</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2,150</b>	<b>1,577,091</b>	
<b>The Total Surplus as mentioned below :</b>																		
(a) Interim Bonus Paid		-	-	-	-	91	-	-	91	-	-	-	-	93	-	-	93	
(b) Allocation of Bonus to Policyholders		-	-	-	-	58,156	-	-	58,156	-	-	-	-	53,606	-	-	53,606	
(c) Surplus shown in Revenue Account		-	1,823,929	137	451	2,681	-	2,216	1,829,414	-	1,574,941	-	-	-	-	2,150	1,577,091	
<b>Total Surplus (a+b+c)</b>		<b>-</b>	<b>1,823,929</b>	<b>137</b>	<b>451</b>	<b>60,928</b>	<b>-</b>	<b>2,216</b>	<b>1,887,661</b>	<b>-</b>	<b>1,574,941</b>	<b>-</b>	<b>-</b>	<b>53,699</b>	<b>-</b>	<b>2,150</b>	<b>1,630,790</b>	

## Notes:

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

\*\* Represents Mathematical Reserves after allocation of bonus

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

**FORM L-2-A : Profit & Loss**

Insurer : DHFL Pramerica Life Insurance Company Limited

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

Profit & Loss Account For the quarter Ended March 31, 2017

**Shareholders' Account (Non-technical Account)**

**(Rs.'000)**

Particulars	Schedule	UP TO THE QUARTER ENDED ON MARCH 2017	UP TO THE QUARTER ENDED ON MARCH 2016
Amounts transferred from/to the Policyholders Account (Technical Account)		1,829,414	1,577,091
Income From Investments			
(a) Interest, Dividends & Rent – Gross		579,991	573,273
(b) Profit on sale/redemption of investments		452,959	82,159
(c) (Loss on sale/ redemption of investments)		(3,529)	(5,568)
(d) Amortisation of discount/(premium)		(21,916)	(6,746)
Other Income (To be specified)		-	-
<b>TOTAL (A)</b>		<b>2,836,919</b>	<b>2,220,209</b>
Expense other than those directly related to the insurance business:		509,788	68,905
Expenses in excess of Allowable Expense transferred from Policyholders Account		1,056,313	
Bad debts written off		-	-
Transfer to Policyholders' fund		566,612	1,567,732
Provisions (Other than taxation)			
(a) For diminution in the value of investments (Net)		-	-
(b) Provision for doubtful debts		-	-
(c) Others (to be specified)		-	-
<b>TOTAL (B)</b>		<b>2,132,713</b>	<b>1,636,637</b>
<b>Profit/ (Loss) before tax</b>		<b>704,206</b>	<b>583,572</b>
<b>Provision for Taxation</b>		-	-
Current Tax Credit/(Charge)		-	-
Deferred Tax Credit / (Charge)		(90,667)	(75,135)
<b>Profit / (Loss) after tax</b>		<b>613,540</b>	<b>508,437</b>
<b>APPROPRIATIONS</b>			
(a) Balance at the beginning of the year.		(4,152,944)	(4,661,381)
(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		<b>(3,539,405)</b>	<b>(4,152,944)</b>

**FORM L-3-A : Balance Sheet**

Insurer : DHFL Pramerica Life Insurance Company Limited

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

Balance Sheet As At March 31, 2017

(Rs.'000)

Particulars	Schedule	As at March 31, 2017	As at March 31, 2016
<b>SOURCES OF FUNDS</b>			
<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		156,277	(29,485)
<b>Sub-Total</b>		<b>12,226,113</b>	<b>12,040,351</b>
BORROWINGS	L-11	-	-
<i>POLICYHOLDERS' FUNDS:</i>			
CREDIT/(DEBIT) FAIR VALUE CHANGE ACCOUNT		16,364	-
POLICY LIABILITIES		16,271,595	10,534,858
INSURANCE RESERVES		-	-
PROVISION FOR LINKED LIABILITIES		2,496,253	2,231,835
<b>Sub-Total</b>		<b>18,784,212</b>	<b>12,766,693</b>
FUNDS FOR FUTURE APPROPRIATIONS		-	-
<b>TOTAL</b>		<b>31,010,325</b>	<b>24,807,044</b>
<b>APPLICATION OF FUNDS</b>			
INVESTMENTS			
Shareholders'	L-12	7,834,198	7,469,837
Policyholders'	L-13	16,163,759	10,526,408
ASSETS HELD TO COVER LINKED LIABILITIES	L-14	2,496,253	2,231,835
LOANS	L-15	17,820	4,236
FIXED ASSETS	L-16	504,589	462,605
DEFERRED TAX ASSETS		524,397	615,064
CURRENT ASSETS			
Cash and Bank Balances	L-17	619,814	266,194
Advances and Other Assets	L-18	1,830,763	1,200,582
<b>Sub-Total (A)</b>		<b>2,450,577</b>	<b>1,466,776</b>
CURRENT LIABILITIES	L-19	2,430,026	2,053,243
PROVISIONS	L-20	90,647	69,418
<b>Sub-Total (B)</b>		<b>2,520,673</b>	<b>2,122,661</b>
NET CURRENT ASSETS (C) = (A – B)		(70,096)	(655,885)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	L-21	-	-
DEBIT BALANCE IN PROFIT & LOSS ACCOUNT (Shareholders' Account)		3,539,405	4,152,944
Debit Balance of Revenue Account		-	-
<b>TOTAL</b>		<b>31,010,325</b>	<b>24,807,044</b>

**CONTINGENT LIABILITIES**

(Rs.'000)

Particulars		As at March 31, 2017	As at March 31, 2016
Partly paid-up investments		-	-
Claims, other than against policies, not acknowledged as debts by the company		3,328	3,675
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		29,193	70,553
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
		53,244	66,349
<b>TOTAL</b>		<b>93,880</b>	<b>148,691</b>

**FORM L-4 : PREMIUM SCHEDULE**

Insurer : DHFL Pramerica Life Insurance Company Limited

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

(Rs.'000)

S.No.	Particulars	FOR THE PERIOD ENDED ON MARCH 2017							
		Non Participating (Non-Linked)				Participating (Non-Linked)	Non Participating (Linked)		Total
		Individual Life	Group Life	Group Health	Individual Health	Individual Life	Individual Life	Individual Pension	
1	First year premiums	1,447,682	-	-	1,271	193,032	100,531	-	<b>1,742,516</b>
2	Renewal Premiums	1,926,025	-	-	-	550,305	189,811	15,555	<b>2,681,695</b>
3	Single Premiums	3,492	6,593,447	2,113	1,735	-	396,029	-	<b>6,996,816</b>
	<b>TOTAL PREMIUM</b>	<b>3,377,199</b>	<b>6,593,447</b>	<b>2,113</b>	<b>3,005</b>	<b>743,337</b>	<b>686,371</b>	<b>15,555</b>	<b>11,421,028</b>

(Rs.'000)

S.No.	Particulars	FOR THE PERIOD ENDED ON MARCH 2016							
		Non Participating (Non-Linked)				Participating (Non-Linked)	Non Participating (Linked)		Total
		Individual Life	Group Life	Group Health	Individual Health	Individual Life	Individual Life	Individual Pension	
1	First year premiums	927,148	-	-	-	460,909	100,407	12	<b>1,488,476</b>
2	Renewal Premiums	1,330,535	-	-	-	382,373	199,695	19,329	<b>1,931,932</b>
3	Single Premiums	-	5,479,481	-	-	-	302,188	21	<b>5,781,690</b>
	<b>TOTAL PREMIUM</b>	<b>2,257,683</b>	<b>5,479,481</b>	<b>-</b>	<b>-</b>	<b>843,282</b>	<b>602,290</b>	<b>19,362</b>	<b>9,202,098</b>

FORM L-5 : COMMISSION SCHEDULE

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

(Rs.'000)

Particulars	FOR THE PERIOD ENDED ON MARCH 2017							Total
	Non Participating (Non-Linked)				Participating (Non-Linked)	Non Participating (Linked)		
	Individual Life	Group Life	Group Health	Individual Health	Individual Life	Individual Life	Individual Pension	
Commission paid								
Direct – First year premiums	171,487	-	-	-	27,601	3,356	-	202,444
- Renewal premiums	29,940	(0)	-	-	17,977	967	-	48,884
- Single premiums	-	2,513	1	-	-	6,156	-	8,669
<b>Total (A)</b>	<b>201,428</b>	<b>2,513</b>	<b>1</b>	<b>-</b>	<b>45,577</b>	<b>10,479</b>	<b>-</b>	<b>259,997</b>
Add: Commission on Re-insurance Accepted	-	-	-	-	-	-	-	-
Less: Commission on Re-insurance Ceded	-	-	-	-	-	-	-	-
<b>Net Commission</b>	<b>201,428</b>	<b>2,513</b>	<b>1</b>	<b>-</b>	<b>45,577</b>	<b>10,479</b>	<b>-</b>	<b>259,997</b>
<b>Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:</b>								
Agents	131,865	-	-	-	37,142	9,458	-	178,465
Brokers	1,205	2,481	1	-	(429)	40	-	3,298
Corporate Agency	65,801	-	-	-	7,947	973	-	74,720
Referral	1,543	-	-	-	716	8	-	2,267
Others (pl. specify)	-	-	-	-	-	-	-	-
Bancassurance	1,013	32	-	-	202	0	-	1,247
<b>TOTAL (B)</b>	<b>201,428</b>	<b>2,512</b>	<b>1</b>	<b>-</b>	<b>45,578</b>	<b>10,479</b>	<b>-</b>	<b>259,998</b>

(Rs.'000)

Particulars	FOR THE PERIOD ENDED ON MARCH 2016							Total
	Non Participating (Non-Linked)				Participating (Non-Linked)	Non Participating (Linked)		
	Individual Life	Group Life	Group Health	Individual Health	Individual Life	Individual Life	Individual Pension	
Commission paid								
Direct – First year premiums	127,752	-	-	-	77,183	3,797	3	208,735
- Renewal premiums	18,214	-	-	-	14,997	729	2	33,943
- Single premiums	-	305	-	-	-	3,074	-	3,378
<b>Total (A)</b>	<b>145,966</b>	<b>305</b>	<b>-</b>	<b>-</b>	<b>92,180</b>	<b>7,600</b>	<b>5</b>	<b>246,056</b>
Add: Commission on Re-insurance Accepted	-	-	-	-	-	-	-	-
Less: Commission on Re-insurance Ceded	-	-	-	-	-	-	-	-
<b>Net Commission</b>	<b>145,966</b>	<b>305</b>	<b>-</b>	<b>-</b>	<b>92,180</b>	<b>7,600</b>	<b>5</b>	<b>246,056</b>
<b>Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:</b>								
Agents	88,788	-	-	-	26,386	6,223	5	121,403
Brokers	18,600	295	-	-	26,374	151	-	45,420
Corporate Agency	37,825	10	-	-	38,975	1,225	-	78,034
Referral	459	-	-	-	401	-	-	860
Others (pl. specify)	-	-	-	-	-	-	-	-
Bancassurance	294	-	-	-	44	1	-	339
<b>TOTAL (B)</b>	<b>145,966</b>	<b>305</b>	<b>-</b>	<b>-</b>	<b>92,180</b>	<b>7,600</b>	<b>5</b>	<b>246,056</b>

**FORM L-6 : OPERATING EXPENSES SCHEDULE**

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

(Rs.'000)

		UPTO THE PERIOD ENDED ON MARCH 31, 2017							
S.No.	Particulars	Non Participating (Non-Linked)				Participating (Non-Linked)	Non Participating (Linked)		Total
		Individual Life	Group Life	Group Health	Individual Health	Individual Life	Individual Life	Individual Pension	
1	Employees remuneration and welfare benefits	1,416,736	414,091	5,322	5,902	224,396	110,355	5,554	2,182,356
2	Travel, conveyance and vehicle running expenses	49,838	14,991	131	150	8,022	3,833	146	77,111
3	Training expenses (including Agent advisors)	43,423	63,573	970	970	7,033	2,866	971	119,806
4	Rent, rates & taxes	77,087	33,173	113	148	11,898	5,988	106	128,513
5	Repairs & Maintenance	39,821	35,567	417	430	6,106	2,928	414	85,683
6	Printing and stationery	4,229	2,336	23	24	657	299	23	7,591
7	Communication expenses	21,220	18,157	266	267	3,580	1,397	282	45,169
8	Legal, professional and consultancy charges	80,287	52,879	788	794	14,334	5,578	893	155,553
9	Medical fees	1,061	1,171	16	16	166	63	16	2,509
10	Auditors' fees, expenses etc :								
	(a) as auditor	810	1,729	28	28	124	53	28	2,800
	(b) as adviser	-	-	-	-	-	-	-	-
	(i) Taxation matters	65	140	2	2	10	4	2	225
	(ii) Insurance matters	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-
	(c) out of pocket expense	96	374	4	4	14	6	4	502
	(d) in any other capacity	311	1,214	12	11	46	20	11	1,625
11	Advertisement and publicity	80,082	205,718	1,319	1,337	12,690	5,875	1,316	308,337
12	Interest and bank charges	3,405	5,604	91	91	624	249	97	10,161
13	Investment related charges	-	-	-	-	-	-	-	-
14	Postage and courier cost	12,742	7,497	40	40	2,034	757	40	23,150
15	Sales Promotion expenses	190,382	140,273	2,263	2,319	30,223	14,434	2,271	382,165
16	Information technology expenses	38,469	81,607	1,299	1,299	5,839	2,420	1,300	132,233
17	Recruitment (including Agent advisors)	7,444	13,952	128	128	1,168	437	128	23,385
18	Electricity ,water and utilities	14,244	5,680	20	26	2,200	1,092	19	23,281
19	Policy issuance and servicing costs	87,580	88,917	140	166	13,360	4,620	141	194,924
20	(Profit)/Loss on fluctuation in foreign exchange	47	81	1	1	8	3	1	142
21	(Profit)/Loss on fixed assets	(111)	(191)	(3)	(3)	(18)	(8)	(3)	(337)
22	Service Tax expense	-	-	-	-	-	-	-	-
23	Other miscellaneous expenses	33,513	25,741	378	378	3,822	1,685	396	65,913
24	Depreciation	49,927	77,955	1,140	1,148	7,602	3,494	1,137	142,403
	<b>TOTAL</b>	<b>2,252,708</b>	<b>1,292,229</b>	<b>14,908</b>	<b>15,676</b>	<b>355,938</b>	<b>168,448</b>	<b>15,293</b>	<b>4,115,200</b>

(Rs.'000)

		UPTO THE PERIOD ENDED ON MARCH 31, 2016							
S.No.	Particulars	Non Participating (Non-Linked)				Participating (Non-Linked)	Non Participating (Linked)		Total
		Individual Life	Group Life	Group Health	Individual Health	Individual Life	Individual Life	Individual Pension	
1	Employees remuneration and welfare benefits	930,470	271,725	-	-	411,552	94,031	987	1,708,765
2	Travel, conveyance and vehicle running expenses	35,694	12,626	-	-	15,271	3,232	48	66,871
3	Training expenses (including Agent advisors)	24,707	28,326	-	-	10,571	2,237	33	65,874
4	Rent, rates & taxes	42,730	43,379	-	-	18,281	3,869	57	108,316
5	Repairs & Maintenance	32,140	31,409	-	-	13,751	2,910	43	80,253
6	Printing and stationery	3,755	1,802	-	-	1,607	340	5	7,509
7	Communication expenses	16,266	8,901	-	-	6,959	1,473	22	33,621
8	Legal, professional and consultancy charges	61,546	73,056	-	-	30,595	8,671	1	173,869
9	Medical fees	3,401	281	-	-	1,455	308	-	5,445
10	Auditors' fees, expenses etc :								
	(a) as auditor	1,023	1,045	-	-	438	93	1	2,600
	(b) as adviser	-	-	-	-	-	-	-	-
	(i) Taxation matters	89	90	-	-	38	8	-	225
	(ii) Insurance matters	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-
	(c) out of pocket expense	194	199	-	-	83	18	-	494
	(d) in any other capacity	578	590	-	-	247	53	1	1,469
11	Advertisement and publicity	236,600	178,062	-	-	117,620	33,335	4	565,621
12	Interest and bank charges	4,203	3,220	-	-	1,798	381	6	9,608
13	Investment related charges	-	-	-	-	-	-	-	-
14	Postage and courier cost	11,177	4,155	-	-	4,782	1,012	15	21,141
15	Sales Promotion expenses	85,588	79,535	-	-	42,804	12,016	1	219,944
16	Information technology expenses	-	-	-	-	-	-	-	-
17	Recruitment (including Agent advisors)	9,269	5,857	-	-	3,966	839	12	19,943
18	Electricity ,water and utilities	8,214	7,441	-	-	3,514	744	11	19,924
19	Policy issuance and servicing costs	104,640	57,345	-	-	42,510	12,210	1	216,706
20	(Profit)/Loss on fluctuation in foreign exchange	53	55	-	-	23	5	-	136
21	(Profit)/Loss on fixed assets	1	3	-	-	2	-	-	6
22	Service Tax expense	-	-	-	-	-	-	-	-
23	Other miscellaneous expenses	10,356	19,385	-	-	5,619	1,389	32	36,781
24	Depreciation	25,456	26,024	-	-	10,891	2,305	34	64,710
	<b>TOTAL</b>	<b>1,648,150</b>	<b>854,511</b>	<b>-</b>	<b>-</b>	<b>744,377</b>	<b>181,479</b>	<b>1,314</b>	<b>3,429,831</b>

## FORM L-7 : BENEFITS PAID SCHEDULE

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

(Rs.'000)

Particulars	UPTO THE PERIOD ENDED ON MARCH 31, 2017							Total
	Non Participating (Non-Linked)				Participating (Non-Linked)	Non Participating (Linked)		
	Individual Life	Group Life	Group Health	Individual Health	Individual Life	Individual Life	Individual Pension	
1. Insurance Claims								
(a) Claims by Death,	73,405	971,910	-	-	17,905	14,670	501	1,078,390
(b) Claims by Maturity,	-	-	-	-	-	-	-	-
(c) Annuities/Pension payment,	-	-	-	-	-	-	-	-
(d) Other Benefits								
Surrenders/Withdrawals	209,855	304,844	-	-	10,426	611,479	58,866	1,195,470
Survival	27,871	-	150	375	27,449	-	-	55,845
Riders	51	-	-	-	-	150	-	201
Claim Investigation Fees	586	1,300	-	55	561	47	-	2,549
Investment Income to Policy holders on unclaimed amounts	10,099	-	-	-	-	-	-	10,099
Interest on Unclaimed amounts	-	-	-	-	-	-	-	-
<b>Total paid</b>	<b>321,867</b>	<b>1,278,053</b>	<b>150</b>	<b>430</b>	<b>56,341</b>	<b>626,345</b>	<b>59,367</b>	<b>2,342,554</b>
2. (Amount ceded in reinsurance):								
(a) Claims by Death,	(18,099)	(385,667)	-	(188)	(431)	(1,230)	-	(405,615)
(b) Claims by Maturity,	-	-	-	-	-	-	-	-
(c) Annuities/Pension payment,	-	-	-	-	-	-	-	-
(d) Other Benefits	-	-	-	-	-	-	-	-
<b>Total ceded</b>	<b>(18,099)</b>	<b>(385,667)</b>	<b>-</b>	<b>(188)</b>	<b>(431)</b>	<b>(1,230)</b>	<b>-</b>	<b>(405,615)</b>
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)	-	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>303,768</b>	<b>892,386</b>	<b>150</b>	<b>242</b>	<b>55,910</b>	<b>625,115</b>	<b>59,367</b>	<b>1,936,939</b>

Particulars	UPTO THE PERIOD ENDED ON MARCH 31, 2016							Total
	Non Participating (Non-Linked)				Participating (Non-Linked)	Non Participating (Linked)		
	Individual Life	Group Life	Group Health	Individual Health	Individual Life	Individual Life	Individual Pension	
1. Insurance Claims								
(a) Claims by Death,	74,230	539,835	-	-	14,049	11,762	1,844	641,720
(b) Claims by Maturity,	-	-	-	-	-	(100)	-	(100)
(c) Annuities/Pension payment,	-	-	-	-	-	-	-	-
(d) Other Benefits								
Surrenders/Withdrawals	-	-	-	-	-	-	-	(1)
Survival	-	-	-	-	-	-	-	-
Riders	182,165	165,754	-	-	472	618,214	187,219	1,153,824
Claim Investigation Fees	27,835	-	-	-	15,947	-	-	43,782
Investment Income to Policy holders on unclaimed amounts	(51)	-	-	-	-	(150)	-	(201)
Interest on Unclaimed amounts	1,970	36	-	-	18	350	151	2,526
<b>Total paid</b>	<b>286,150</b>	<b>705,626</b>	<b>-</b>	<b>-</b>	<b>30,485</b>	<b>630,076</b>	<b>189,214</b>	<b>1,841,550</b>
2. (Amount ceded in reinsurance):								
(a) Claims by Death,	(28,163)	(233,631)	-	-	280	(1,504)	-	(263,018)
(b) Claims by Maturity,	-	-	-	-	-	-	-	-
(c) Annuities/Pension payment,	-	-	-	-	-	-	-	-
(d) Other Benefits	-	-	-	-	-	-	-	-
<b>Total ceded</b>	<b>(28,163)</b>	<b>(233,631)</b>	<b>-</b>	<b>-</b>	<b>280</b>	<b>(1,504)</b>	<b>-</b>	<b>(263,018)</b>
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)	-	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>257,987</b>	<b>471,995</b>	<b>-</b>	<b>-</b>	<b>30,765</b>	<b>628,571</b>	<b>189,214</b>	<b>1,578,531</b>

**FORM L-8 : SHARE CAPITAL SCHEDULE**

**Insurer : DHFL Pramerica Life Insurance Company Limited**

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

**(Rs.'000)**

<b>S.No.</b>	<b>Particulars</b>	<b>As at MARCH 31, 2017</b>	<b>As at MARCH 31, 2016</b>
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
	<b>TOTAL</b>	<b>3,740,619</b>	<b>3,740,619</b>



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

**Insurer : DHFL Pramerica Life Insurance Company Limited**

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

Shareholder	As at MARCH 31,2017		As at MARCH 31, 2016	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
Indian	190,771,553	51%	276,805,782	74%
Foreign	183,290,314	49%	97,256,085	26%
Others				
<b>TOTAL</b>	<b>374,061,867</b>	<b>100%</b>	<b>374,061,867</b>	<b>100%</b>

## FORM L-10-RESERVES AND SURPLUS SCHEDULE

**Insurer : DHFL Pramerica Life Insurance Company Limited**

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

(Rs.'000)

S.No.	Particulars	As at MARCH 31, 2017	As at MARCH 31, 2016
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	-	-
	<b>TOTAL</b>	<b>8,329,217</b>	<b>8,329,217</b>

## FORM L-11-BORROWINGS SCHEDULE

Insurer : DHFL Pramerica Life Insurance Company Limited

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

(Rs.'000)

S.No.	Particulars	As at MARCH 31, 2017	As at MARCH 31, 2016
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others (to be specified)	-	-
	<b>TOTAL</b>	-	-

**FORM L-12-INVESTMENTS SHAREHOLDERS SCHEDULE**

Insurer : DHFL Pramerica Life Insurance Company Limited

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

(Rs.'000)

S.No.	Particulars	As at MARCH 31, 2017	As at MARCH 31, 2016
	<b>LONG TERM INVESTMENTS</b>		
1	Government securities and Government guaranteed bonds including Treasury Bills	4,253,173	4,051,636
2	Other Approved Securities	237,278	529,068
3	Other Investments		
	(a) Shares	-	-
	(aa) Equity	1,409,884	184,370
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	717,547	516,092
	(e) Other Securities (to be specified)	-	-
	Commercial Paper / Certificate of Deposits	-	-
	Deposits with Bank	4,000	4,000
	(f) Subsidiaries	-	-
	Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	1,139,873	1,662,413
5	Other than Approved Investments	-	25,758
	<b>SHORT TERM INVESTMENTS</b>		
1	Government securities and Government guaranteed bonds including Treasury Bills	42,443	-
2	Other Approved Securities	-	-
3	Other Investments	-	-
	(a) Shares	-	-
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	446,500
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	20,000	-
	(e) Other Securities (to be specified)	-	-
	(f) Subsidiaries	-	-
	Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	10,000	50,000
5	Other than Approved Investments	-	-
	<b>TOTAL</b>	<b>7,834,198</b>	<b>7,469,837</b>
	Aggregate Amount of Investments other than listed equity securities, derivative instruments and Additional tier 1 Bonds	6,424,314	7,269,709
	Aggregate Market Value of Investments other than listed equity securities, derivative instruments and Additional tier 1 Bonds	6,470,273	7,375,766

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

Investment in Associate Company at Cost is Rs. 418,777/- [Previous year Rs. Nil/- ]

FORM L-13-INVESTMENTS POLICYHOLDERS SCHEDULE

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

(Rs.'000)

S.No.	Particulars	As at MARCH 31, 2017								As at MARCH 31, 2016							
		Non Participating (Non-Linked)			Participating (Non-Linked)	Non Participating (Linked)		Total	Non Participating (Non-Linked)				Participating (Non-Linked)	Non Participating (Non-Linked)		Total	
		Individual Life	Group Life	Group Health	Individual Health	Individual Life	Individual Life		Individual Pension	Individual Life	Group Life	Group Health	Individual Health	Individual Life	Individual Life		Individual Pension
<b>LONG TERM INVESTMENTS</b>																	
1	Government securities and Government guaranteed bonds including Treasury Bills	3,362,947	3,851,273	10,872	10,622	751,421	26,540	2,403	<b>8,016,079</b>	2,132,746	2,769,464	-	-	483,917	23,270	1,787	<b>5,411,183</b>
2	Other Approved Securities	60,135	365,907	-	-	-	-	-	<b>426,043</b>	10,013	90,933	-	-	-	-	-	<b>100,946</b>
3	(a) Shares	105,453	158,179	-	-	52,727	-	-	316,359	-	-	-	-	-	-	-	-
	(aa) Equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(bb) Preference	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(d) Debentures/ Bonds	669,361	1,461,068	-	-	179,025	3,534	-	2,312,988	418,229	715,775	-	-	119,067	3,159	-	<b>1,256,231</b>
	(e) Other Securities (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Commercial Paper / Certificate of Deposits	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Deposits with Bank	2,000	-	-	-	-	-	500	<b>2,500</b>	2,000	-	-	-	-	-	500	<b>2,500</b>
	(f) Subsidiaries	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(h) Policy Loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Investments in Infrastructure and Social Sector	1,790,632	2,530,683	-	-	342,099	10,000	-	<b>4,673,414</b>	1,350,590	2,002,072	-	-	271,656	4,000	-	<b>3,628,318</b>
5	Other than Approved Investments	-	-	-	-	-	-	-	-	14,000	-	-	-	-	6,000	-	<b>20,000</b>
<b>SHORT TERM INVESTMENTS</b>																	
1	Government securities and Government guaranteed bonds including Treasury Bills	-	23,222	-	-	-	-	-	<b>23,222</b>	(0)	24,930	-	-	-	-	-	<b>24,930</b>
2	Other Approved Securities	-	20,251	-	-	-	-	-	<b>20,251</b>	-	-	-	-	-	-	-	-
3	(a) Shares	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(aa) Equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(bb) Preference	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(b) Mutual Funds	66,500	173,601	-	404	12,100	200	100	<b>252,905</b>	200	28,500	-	-	6,100	-	500	<b>35,300</b>
	(c) Derivative Instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(d) Debentures/ Bonds	70,000	-	-	-	-	-	-	<b>70,000</b>	17,000	-	-	-	-	-	-	<b>17,000</b>
	(e) Other Securities (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Deposits with Bank	-	-	-	-	-	-	-	-	-	30,000	-	-	-	-	-	<b>30,000</b>
	(f) Subsidiaries	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Investments in Infrastructure and Social Sector	-	50,000	-	-	-	-	-	<b>50,000</b>	-	-	-	-	-	-	-	-
5	Other than Approved Investments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>TOTAL</b>	<b>6,127,028</b>	<b>8,634,184</b>	<b>10,872</b>	<b>11,026</b>	<b>1,337,372</b>	<b>40,274</b>	<b>3,003</b>	<b>16,163,760</b>	<b>3,944,778</b>	<b>5,661,675</b>	<b>-</b>	<b>-</b>	<b>880,740</b>	<b>36,429</b>	<b>2,787</b>	<b>10,526,409</b>
	Aggregate Amount of Investments other than listed equity securities, derivative instruments and Additional tier 1 Bonds	6,021,577	8,476,004	10,872	11,026	1,284,646	40,274	3,003	15,847,402	3,944,778	5,661,674	-	-	880,740	36,429	2,787	10,526,408
	Aggregate Market Value of Investments other than listed equity securities, derivative instruments and Additional tier 1 Bonds	6,308,804	8,606,631	10,881	11,369	1,329,481	42,990	3,127	16,313,283	4,074,879	5,771,348	-	-	898,613	37,879	2,809	10,785,528

There are no investments in subsidiaries/holding companies, joint ventures.  
 Investment in Associate Company at Cost is Rs. 311,079 [Previous year Rs. 17,000/- ]

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

Insurer : DHFL Pramerica Life Insurance Company Limited

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

(Rs.'000)

S.No.	Particulars	As at MARCH 31, 2017			As at MARCH 31, 2016		
		Individual Life	Individual Pension	Total	Individual Life	Individual Pension	Total
	<b>LONG TERM INVESTMENTS</b>						
1	Government securities and Government guaranteed bonds including Treasury Bills	363,417	12,598	<b>376,015</b>	226,199	8,587	<b>234,786</b>
2	Other Approved Securities	-	-	-	2,043	-	<b>2,043</b>
3	Other Investments						-
	(a) Shares						-
	(aa) Equity	1,205,774	121,549	<b>1,327,323</b>	1,067,844	144,043	<b>1,211,887</b>
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	197,485	8,689	<b>206,174</b>	186,575	10,734	<b>197,309</b>
	(e) Other Securities - Fixed Deposits	6,500	-	<b>6,500</b>	6,500	-	<b>6,500</b>
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Social Sector	97,132	13,096	<b>110,228</b>	107,077	13,602	<b>120,679</b>
5	Other than Approved Investments	74,335	7,876	<b>82,211</b>	31,861	4,198	<b>36,059</b>
	<b>SHORT TERM INVESTMENTS</b>						
1	Government securities and Government guaranteed bonds including Treasury Bills	283,896	-	<b>283,896</b>	274,444	669	<b>275,113</b>
2	Other Approved Securities	2,030	-	<b>2,030</b>	-	-	-
3	(a) Shares						-
	(aa) Equity	-	-	-	-	-	-
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	40,000	500	<b>40,500</b>	31,914	500	<b>32,414</b>
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	37,945	-	<b>37,945</b>	28,329	-	<b>28,329</b>
	(e) Other Securities (to be specified)	-	-	-	-	-	-
	Deposit with Bank	19,800	-	<b>19,800</b>	74,600	-	<b>74,600</b>
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Social Sector	8,049	2,012	<b>10,061</b>	2,503	-	<b>2,503</b>
5	Other than Approved Investments	-	-	-	-	-	-
	<b>NET CURRENT ASSETS</b>						
	Bank Balances	3,034	463	<b>3,497</b>	2,617	405	<b>3,022</b>
	Income accrued on investments	25,738	1,294	<b>27,033</b>	27,879	1,362	<b>29,241</b>
	Other Receivable	7,266	743	<b>8,009</b>	2,285	-	<b>2,285</b>
	Payables for purchase of Securities	(6,159)	-77.01	<b>(6,236)</b>	-	-	-
	FMC Payable	(2,760)	(219)	<b>(2,979)</b>	(2,273)	(233)	<b>(2,506)</b>
	Other Payables	(29,115)	(6,638)	<b>(35,754)</b>	(17,720)	(4,709)	<b>(22,429)</b>
	<b>TOTAL</b>	<b>2,334,368</b>	<b>161,886</b>	<b>2,496,254</b>	<b>2,052,677</b>	<b>179,159</b>	<b>2,231,837</b>
	Aggregate Amount of Investments other than listed equity securities and derivative instruments	1,056,254	36,895	1,093,149	958,414	36,118	994,532

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

Investment in Associate Company at Cost is Rs. 30,694/[Previous year Rs. 8,069/- )

**FORM L-15 : LOANS SCHEDULE**

**Insurer : DHFL Pramerica Life Insurance Company Limited**

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

**(Rs.'000)**

<b>S.No.</b>	<b>Particulars</b>	<b>As at MARCH 31, 2017</b>	<b>As at MARCH 31, 2016</b>
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	17,820	4,236
	(d) Others (to be specified)	-	-
	<i>Unsecured</i>	-	-
	<b>TOTAL</b>	<b>17,820</b>	<b>4,236</b>
2	BORROWER-WISE CLASSIFICATION	-	-
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Companies	-	-
	(e) Loans against policies	17,820	4,236
	(f) Others (to be specified)	-	-
	<b>TOTAL</b>	<b>17,820</b>	<b>4,236</b>
3	PERFORMANCE-WISE CLASSIFICATION	-	-
	(a) Loans classified as standard	-	-
	(aa) In India	17,820	4,236
	(bb) Outside India	-	-
	(b) Non-standard loans less provisions	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	<b>TOTAL</b>	<b>17,820</b>	<b>4,236</b>
4	MATURITY-WISE CLASSIFICATION	-	-
	(a) Short Term	-	-
	(b) Long Term	17,820	4,236
	<b>TOTAL</b>	<b>17,820</b>	<b>4,236</b>

**FORM L-16 : FIXED ASSETS SCHEDULE**

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

(Rs.'000)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	Opening	Additions	Deductions	Closing	Opening	During The Period	On Sales/ Adjustments	Closing	As at MARCH 31, 2017	As at MARCH 31, 2016
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles - Software	192,134	257,171	-	449,305	83,382	86,339	-	169,721	279,584	108,753
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Improvements	83,897	38,654	5,839	116,711	37,306	16,016	4,682	48,640	68,072	46,590
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	16,188	7,155	1,084	22,259	13,075	4,134	1,085	16,124	6,134	3,114
Information Technology Equipment	136,193	37,173	1,440	171,926	69,754	31,393	1,331	99,816	72,110	66,439
Vehicles	-	-	-	-	-	-	-	-	-	-
Office Equipment	25,313	10,203	1,953	33,563	18,589	4,521	1,667	21,443	12,120	6,723
Others (Specify nature)	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>453,725</b>	<b>350,355</b>	<b>10,316</b>	<b>793,764</b>	<b>222,106</b>	<b>142,403</b>	<b>8,765</b>	<b>355,744</b>	<b>438,020</b>	<b>231,619</b>
Work in progress	-	-	-	-	-	-	-	-	<b>66,569</b>	<b>230,986</b>
<b>Grand Total</b>	<b>453,725</b>	<b>350,355</b>	<b>10,316</b>	<b>793,764</b>	<b>222,106</b>	<b>142,403</b>	<b>8,765</b>	<b>355,744</b>	<b>504,589</b>	<b>462,605</b>
<b>PREVIOUS YEAR</b>	<b>214,575</b>	<b>244,342</b>	<b>5,192</b>	<b>453,725</b>	<b>162,325</b>	<b>64,710</b>	<b>4,929</b>	<b>222,106</b>	<b>462,605</b>	<b>330,388</b>



**FORM L-17 : CASH AND BANK BALANCE SCHEDULE**

**Insurer : DHFL Pramerica Life Insurance Company Limited**

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

**(Rs.'000)**

<b>S.No.</b>	<b>Particulars</b>	<b>As at MARCH 31, 2017</b>	<b>As at MARCH 31, 2016</b>
1	Cash (including cheques, drafts and stamps)	382,769	184,910
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	236,945	81,184
	(c) Others (to be specified)	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others (to be specified)	-	-
	<b>TOTAL</b>	<b>619,814</b>	<b>266,194</b>
	Balances with non-scheduled banks included in 2 and 3 above	-	-
	<b>CASH &amp; BANK BALANCES</b>		
1	In India	619,814	266,194
2	Outside India	-	-
	<b>TOTAL</b>	<b>619,814</b>	<b>266,194</b>

**FORM L-18-ADVANCE AND OTHER ASSETS SCHEDULE**

**Insurer : DHFL Pramerica Life Insurance Company Limited**

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

**(Rs.'000)**

<b>S.No.</b>	<b>Particulars</b>	<b>As at MARCH 31, 2017</b>	<b>As at MARCH 31, 2016</b>
	<b>ADVANCES</b>		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	140,737	80,106
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	10	10
6	Others (to be specified)	-	-
	Security Deposits	67,816	52,892
	Deposit -Others	4,701	3,482
	Advances to employees for travel, etc.	13,652	10,724
	<b>TOTAL (A)</b>	<b>226,916</b>	<b>147,214</b>
	<b>OTHER ASSETS</b>		
1	Income accrued on investments	558,217	466,813
2	Outstanding Premiums	233,320	240,507
3	Agents' Balances	18,842	14,426
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsures)	402,772	239,034
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	35,753	22,429
	Investment held to meet policyholder unclaimed amounts	252,759	-
	Service Tax Unutilized Credit	112,605	44,625
	Due from Affiliates	-	-
	Other Dues	7,703	7,979
	Receivable towards non-par non linked funds	-	30,817
	Receivable from clearing firm	-	-
	Application money for Investments	-	-
	Receivable from ex employees	6,549	7,647
	Agents' Balances - provision for doubtful amounts	(11,551)	(10,825)
	Receivable from ex employees- provision	(6,549)	(3,824)
	Provision on Vendor Advances	(6,573)	(6,260)
	<b>TOTAL (B)</b>	<b>1,603,847</b>	<b>1,053,368</b>
	<b>TOTAL (A+B)</b>	<b>1,830,763</b>	<b>1,200,582</b>

**FORM L-19-CURRENT LIABILITIES SCHEDULE**

**Insurer : DHFL Pramerica Life Insurance Company Limited**

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

**(Rs.'000)**

<b>S.No.</b>	<b>Particulars</b>	<b>As at MARCH 31, 2017</b>	<b>As at MARCH 31, 2016</b>
1	Agents' Balances	58,367	43,585
2	Balances due to other insurance companies	448,204	267,999
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	32,835	30,245
5	Unallocated premium	589,139	683,329
6	Sundry creditors	124,074	247,249
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	51,714	66,562
9	Annuities Due	-	-
10	Due to Officers/ Directors	-	100
11	Due to unit linked fund	1,793	2,284
12	Policy holders Unclaimed	218,758	109,475
11	Others (to be specified)		-
	-Proposal / Policyholder deposits	7,125	4,905
	-Withholding Tax Deducted at Source	56,277	54,438
	-Accrued Expenses	817,583	492,062
	-Other Statutory liabilities	16,194	13,593
	- Due to Non- par non linked funds	-	30,817
	-Lease Equalisation Reserve	7,963	6,600
	- Service Tax Liability	(0)	-
	<b>TOTAL</b>	<b>2,430,026</b>	<b>2,053,243</b>

## FORM L-20-PROVISIONS SCHEDULE

Insurer : DHFL Pramerica Life Insurance Company Limited

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

(Rs.'000)

S.No.	Particulars	As at MARCH 31, 2017	As at MARCH 31, 2016
1	For taxation (less payments and taxes deducted at source)	-	-
2	For proposed dividends	-	-
3	For dividend distribution tax	-	-
4	Others (to be specified)	-	-
	- Provision for Gratuity	46,840	38,243
	- Provision for Leave Encashment	43,807	31,175
	<b>TOTAL</b>	<b>90,647</b>	<b>69,418</b>

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

**Insurer : DHFL Pramerica Life Insurance Company Limited**

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

**(Rs.'000)**

<b>S.No.</b>	<b>Particulars</b>	<b>As at MARCH 31, 2017</b>	<b>As at MARCH 31, 2016</b>
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others (to be specified)	-	-
	<b>TOTAL</b>	-	-

FORM L-22 : Analytical Ratios\*

Insurer: DHFL Pramerica Life Insurance Company Limited

31-Mar-17

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

S.No.	Particular	Upto the Quarter Ended Mar 2017	Upto the Quarter Ended Mar 2016
1	<b>New business premium income growth rate - segment wise</b>	20%	25%
	<b>Non Par Individual Life - Non Linked</b>	57%	63%
	<b>Non Par Group Life</b>	20%	25%
	<b>Non Par Group Health-Non Linked</b>	100%	
	<b>Non Par Individual Health - Non Linked</b>	100%	
	<b>Participating Individual Life</b>	-58%	-17%
	<b>Non Par Individual Life - Linked</b>	23%	312%
	<b>Non Par Individual Life - Pension</b>	-100%	18%
2	<b>Net Retention Ratio</b>	95%	97%
3	<b>Expense of Management to Gross Direct Premium Ratio</b>	38%	40%
4	<b>Commission Ratio (Gross commission paid to Gross Premium)</b>	2%	3%
5	<b>Ratio of policy holder's liabilities to shareholder's funds</b>	216%	162%
6	<b>Growth rate of shareholders' fund</b>	10%	6%
7	<b>Ratio of surplus to policyholders' liability</b>	10%	12%
8	<b>Change in net worth ( '000)</b>	799,301	477,577
9	<b>Profit after tax/Total Income</b>	4%	5%
10	<b>(Total real estate + loans)/(Cash &amp; invested assets)</b>	NA	NA
11	<b>Total investments/(Capital + Surplus)</b>	220%	168%
12	<b>Total affiliated investments/(Capital+ Surplus)</b>	6.30%	0.21%
13 *	<b>Investment Yield (Gross and Net)</b>		
	<b>A. With realised Gain</b>		
	Policyholders' Funds:		
	Non-Linked:		
	1. PAR	9.17%	8.62%
	2. Non-PAR*	10.34%	8.18%
	Linked:		
	4. Non-PAR	9.92%	6.47%
	Shareholders' Funds	13.47%	9.25%
	<b>A. Without realised Gain</b>		
	Policyholders' Funds:		
	Non-Linked:		
	1. PAR	9.43%	8.61%
	2. Non-PAR*	10.46%	9.18%
	Linked:		
	4. Non-PAR	22.65%	-1.76%
	Shareholders' Funds	15.58%	8.81%

FORM L-22 : Analytical Ratios\*

Insurer: DHFL Pramerica Life Insurance Company Limited

31-Mar-17

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

S.No.	Particular	Upto the Quarter Ended Mar 2017	Upto the Quarter Ended Mar 2016
14	Conservation Ratio	78%	65%
15	Persistency Ratio		
	Persistency Ratio by Premium		
	For 13th month+	70.10%	54.88%
	For 25th month+	48.50%	42.96%
	For 37th month+	39.40%	27.50%
	For 49th Month+	26.10%	31.07%
	for 61st month+	24.30%	20.36%
	Persistency Ratio by Policy		
	For 13th month+	64.80%	50.08%
	For 25th month+	44.10%	34.71%
	For 37th month+	30.70%	18.80%
	For 49th Month+	17.40%	21.00%
	for 61st month+	17.90%	15.66%
16	NPA Ratio		
	Gross NPA Ratio	- -	- -
	Net NPA Ratio	- -	- -

+ Non Reducing Balance

Equity Holding Pattern for Life Insurers

(Rs in Lakhs)

Particulars	For the Year ended March 17	For the Year ended March 16
1 (a) No. of shares	374,061,867	374,061,867
2 (b) Percentage of shareholding (Indian / Foreign)	104%	285%
3 (c) %of Government holding (in case of public sector insurance companies)		
4 (a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	1.64	1.36
5 (b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	1.64	1.36
6 (iv) Book value per share (Rs)	23.22	21.09

## FORM L-23-RECEIPT AND PAYMENTS SCHEDULE

Insurer: DHFL Pramerica Life Insurance Company Limited

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

(Rs in '000's)

Particulars	For The Year Ended March 31st, 2017	For The Year Ended March 31st, 2016
<b>Cash Flows from the operating activities:</b>		
Premium received from policyholders, including advance receipts	11,338,514	9,403,347
Other receipts (give Break-up)		
Claims recovered from reinsurers	241,877	106,638
Payments to the re-insurers, net of commissions and claims/ Benefits	(345,666)	(192,228)
Payments to co-insurers, net of claims / benefit recovery		
Payments of claims/benefits	(2,248,211)	(1,785,631)
Payments of commission and brokerage	(249,631)	(248,356)
Payments of other operating expenses	(4,422,939)	(3,386,384)
Preliminary and pre-operative expenses	-	-
Deposits, advances and staff loans	-	-
Income taxes paid (Net)	-	-
Other payments (give break-up)	-	-
Cash flows before extraordinary items	4,313,944	3,897,386
Cash flow from extraordinary operations (give break-up)	-	-
<b>Net cash flow from operating activities</b>	<b>4,313,944</b>	<b>3,897,386</b>
<b>Cash flows from investing activities:</b>		
Purchase of fixed assets	(185,938)	(197,190)
Proceeds from sale of fixed assets	1,888	257
Purchases of investments	(65,088,539)	(35,797,736)
Loans disbursed	(13,584)	(3,421)
Sales of investments	59,750,346	30,969,477
Repayments received	-	-
Rents/Interests/ Dividends received	1,575,503	1,176,411
Investments in money market instruments and in liquid mutual funds (Net)*	-	-
Expenses related to investments	-	-
<b>Net cash flow from investing activities</b>	<b>(3,960,324)</b>	<b>(3,852,202)</b>
<b>Cash flows from financing activities:</b>		
Proceeds from issuance of share capital	-	-
Proceeds from borrowing	-	-
Repayments of borrowing	-	-
Interest/dividends paid	-	-
<b>Net cash flow from financing activities</b>	<b>-</b>	<b>-</b>
Effect of foreign exchange rates on cash and cash equivalents, net	-	-
Net increase in cash and cash equivalents:	353,620	45,184
Cash and cash equivalents at the beginning of the year	266,194	221,010
<b>Cash and cash equivalents at the end of the year</b>	<b>619,814</b>	<b>266,194</b>



## FORM L - 24 Valuation of net liabilities

**Insurer: DHFL Pramerica Life Insurance Company Limited**

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

*(Rs in Lakhs)*

S.No.	Particular	As at 31 March 2017	As at 31 March 2016
1	<b>Linked</b>		
a	Life	23,535	20,706
b	General Annuity		-
c	Pension	1,647	1,815
d	Health		-
2	<b>Non-Linked</b>		
a	Life	162,462	105,146
b	General Annuity		-
c	Pension		-
d	Health	35	-

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

Insurer: DHFL Pramerica Life Insurance Company Limited

UP TO THE QTR ENDED MARCH 31ST, 2017

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(Group)				Urban(Group)				Total Business(Group)			
		No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)	No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)	No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)
1	Andhra Pradesh	350	347	0.50	7.78	1,284	1,274	3.95	37.68	1,634	1,621	4.45	45.47
2	Arunachal Pradesh	-	-	0.04	-	-	-	0.08	-	-	-	0.12	-
3	Assam	517	510	0.70	9.63	1,622	1,640	3.68	30.54	2,139	2,150	4.38	40.17
4	Bihar	45	45	0.19	0.72	136	133	0.48	2.31	181	178	0.67	3.03
5	Chattisgarh	139	139	0.22	2.74	462	465	1.24	10.21	601	604	1.46	12.95
6	Goa	-	-	-	-	23	21	1.09	10.93	23	21	1.09	10.93
7	Gujarat	180	178	0.43	4.60	2,443	2,320	16.00	109.36	2,623	2,498	16.44	113.96
8	Haryana	1,047	1,028	3.59	30.54	3,216	3,303	13.55	116.37	4,263	4,331	17.14	146.91
9	Himachal Pradesh	530	526	1.11	20.44	1,741	1,751	6.50	52.52	2,271	2,277	7.61	72.96
10	Jammu & Kashmir	1,905	1,893	5.42	39.78	4,201	4,241	17.02	94.57	6,106	6,134	22.45	134.34
11	Jharkhand	216	215	0.41	5.33	607	607	1.12	14.40	823	822	1.53	19.72
12	Karnataka	587	586	1.06	14.70	1,409	1,434	4.89	48.22	1,996	2,020	5.94	62.91
13	Kerala	35	35	0.14	0.93	243	247	1.13	6.32	278	282	1.28	7.25
14	Madhya Pradesh	673	660	1.23	17.86	2,387	2,323	11.55	80.99	3,060	2,983	12.78	98.85
15	Maharashtra	566	565	1.26	16.11	4,614	4,629	19.39	209.07	5,180	5,194	20.65	225.18
16	Manipur	-	-	0.00	-	1	3	0.34	(0.04)	1	3	0.35	(0.04)
17	Meghalaya	-	-	0.03	-	1	1	0.43	(0.03)	1	1	0.46	(0.03)
18	Mirzoram	-	-	-	-	-	-	0.01	-	-	-	0.01	-
19	Nagaland	217	217	0.16	5.63	675	684	1.34	16.24	892	901	1.50	21.87
20	Orissa	1,629	1,626	2.14	18.30	1,549	1,530	3.20	26.16	3,178	3,156	5.34	44.46
21	Punjab	2,266	2,224	4.10	58.61	6,668	6,667	23.62	176.09	8,934	8,891	27.71	234.70
22	Rajasthan	1,000	986	1.48	27.62	3,484	3,499	12.60	90.13	4,484	4,485	14.08	117.75
23	Sikkim	-	-	0.00	-	(1)	(1)	0.07	(0.01)	(1)	(1)	0.07	(0.01)
24	Tamil Nadu	65	63	0.25	3.43	811	810	3.72	48.82	876	873	3.97	52.25
25	Telangana	1	1	0.04	0.02	53	61	0.29	0.26	54	62	0.33	0.29
26	Tripura	-	-	0.01	-	6	6	0.02	0.07	6	6	0.03	0.07
27	Uttar Pradesh	2,152	2,134	3.29	47.32	5,546	5,555	20.02	151.04	7,698	7,689	23.31	198.37
28	UttraKhand	799	798	1.03	14.16	1,749	1,754	5.03	27.91	2,548	2,552	6.06	42.07
29	West Bengal	369	359	0.66	8.81	2,027	1,976	6.79	64.39	2,396	2,335	7.45	73.19
30	Andaman & Nicobar Islands	-	-	0.05	-	-	-	0.02	-	-	-	0.07	-
31	Chandigarh	654	648	0.84	15.10	1,245	1,272	3.62	48.57	1,899	1,920	4.45	63.67
32	Dadra & Nagrahaveli	-	-	-	-	-	-	-	-	-	-	-	-
33	Daman & Diu	1	1	0.00	0.00	1	1	0.00	0.00	2	2	0.00	0.01
34	Delhi	133	133	0.31	2.18	1,081	1,315	3.49	35.24	1,214	1,448	3.79	37.42
35	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
36	Puducherry	-	-	-	-	(1)	(1)	(0.01)	(0.06)	(1)	(1)	(0.01)	(0.06)
	<b>COMPANY TOTAL</b>	<b>16,076</b>	<b>15,917</b>	<b>30.67</b>	<b>372.35</b>	<b>49,283</b>	<b>49,520</b>	<b>186.28</b>	<b>1,508.27</b>	<b>65,359</b>	<b>65,437</b>	<b>216.95</b>	<b>1,880.62</b>

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

Insurer: DHFL Pramerica Life Insurance Company Limited

UP TO THE QTR ENDED MARCH 31ST, 2017

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

*(Rs in Crore)*

Geographical Distribution of Total Business- GROUP													
Sl.No.	State / Union Territory	Rural(Group)				Urban(Group)				Total Business(Group)			
		No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)	No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)	No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)
1	Andhra Pradesh	8	206,092	3.64	839.78	4	6,727	1.08	327.22	12	212,819	4.72	1,167.00
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	13	45,350	0.69	136.71	-	-	-	-	13	45,350	0.69	136.71
4	Bihar	2	1,869	0.02	3.10	-	-	-	-	2	1,869	0.02	3.10
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	5	30,178	0.36	59.96	-	52	0.01	8.80	5	30,230	0.37	68.76
8	Haryana	-	-	-	-	46	978,935	28.14	7,171.97	46	978,935	28.14	7,171.97
9	Himachal Pradesh	6	11,676	0.45	52.90	1	3,765	2.07	199.34	7	15,441	2.52	252.24
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	28	398,148	3.23	486.00	35	158,091	18.24	4,043.83	63	556,239	21.47	4,529.83
13	Kerala	3	6,979	0.10	20.92	55	2,627,597	52.95	6,421.10	58	2,634,576	53.05	6,442.01
14	Madhya Pradesh	3	45,022	1.49	450.22	6	72,301	2.48	716.44	9	117,323	3.97	1,166.66
15	Maharashtra	3	6,617	0.20	13.85	35	165,632	462.69	16,647.69	38	172,249	462.89	16,661.54
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mirzoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	33	237,458	2.92	571.86	6	16,634	0.92	203.29	39	254,092	3.84	775.15
21	Punjab	-	-	-	-	1	675	0.08	135.00	1	675	0.08	135.00
22	Rajasthan	1	7,814	0.11	22.95	1	181	0.01	1.43	2	7,995	0.12	24.39
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	22	909,164	8.80	2,686.47	31	1,675,154	19.32	4,842.80	53	2,584,318	28.12	7,529.27
25	Telangana	-	-	-	-	5	2,530	0.05	67.17	5	2,530	0.05	67.17
26	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
27	Uttar Pradesh	73	814,041	7.82	2,127.99	17	54,651	2.09	833.64	90	868,692	9.91	2,961.63
28	UttraKhand	4	(3,068)	0.04	8.05	10	12,667	0.53	81.41	14	9,599	0.57	89.46
29	West Bengal	33	209,174	1.38	396.37	-	37	0.03	1.09	33	209,211	1.41	397.46
30	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
31	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
32	Dadra & Nagrahaveli	-	-	-	-	-	-	-	-	-	-	-	-
33	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
34	Delhi	46	450,443	6.06	1,204.25	24	1,937,662	31.57	5,040.26	70	2,388,105	37.63	6,244.50
35	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
36	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
	<b>COMPANY TOTAL</b>	<b>283</b>	<b>3,376,957</b>	<b>37.30</b>	<b>9,081</b>	<b>277.00</b>	<b>7,713,291</b>	<b>622.26</b>	<b>46,742</b>	<b>560.00</b>	<b>11,090,248</b>	<b>659.56</b>	<b>55,824</b>

**FORM L-26-INVESTMENT ASSETS(LIFE INSURERS)**

Form - 3A

(Read with Regulation 10)

Name of the Insurer : DHFL Pramerica Life Insurance Company Limited

Registration Number :140

Statement as on :31st March 2017

Statement of Investment Assets (Life Insurers)

(Business within India)

Periodicity of Submission : Quarterly

PART- A

(Rs in Lakhs)

**Section I**

PARTICULARS	SCH	Amount
Investments (Shareholders)	Sch - 8	78,341.98
Investments (Policyholders)	Sch - 8A	161,637.59
Investments (Linked Liabilities)	Sch - 8B	24,962.53
Loans	Sch - 9	178.20
Fixed Assets	Sch - 10	5,045.89
Current Assets		
a. Cash & Bank Balance	Sch - 11	6,198.14
b. Advances & Other Assets	Sch - 12	18,307.63
Current Liabilities		
a. Current Liabilities	Sch - 13	24,300.26
b. Provisions	Sch - 14	906.47
c. Misc. Exp not Written Off	Sch - 15	-
d. Debit Balance of P&L A/c		
<b>Total Application as per Balance Sheet (A)</b>		<b><u>319,878.69</u></b>

Reconciliation of Investment Assets

Total Investment Assets as per Balance Sheet

**265,281.77**

Balance Sheet Value of :

A. Life Fund	160,481.35
B. Pension & General Annuity and Group Business	79,837.92
C. Unit Linked Funds	<u>24,962.52</u>
	<b><u>265,281.80</u></b>

**Less: Other Assets**

PARTICULARS	SCH	Amount
Loans (if any)	Sch - 9	178.20
Fixed Assets (if any)	Sch - 10	5,045.89
Cash & Bank Balance (if any)	Sch - 11	6,198.14
Advances & Other Assets (if any)	Sch - 12	17,950.10
Current Liabilities	Sch - 13	24,318.12
Provisions	Sch - 14	906.47
Misc. Exp not Written Off	Sch - 15	-
Investments held outside India		
Debit Balance of P&L A/c		
<b>TOTAL (B)</b>		<b><u>54,596.92</u></b>

Investment Assets

**(A-B)** **265,281.77**

**Section II**

**NON - LINKED BUSINESS**

A. LIFE FUND	% as per Reg	SH			PH		Book Value (SH+PH)	Actual %	FVC Amount	Total Fund	Market Value
		Balance	FRSM+	UL-Non Unit Res	PAR	NON PAR					
		(a)	(b)	(c)	(d)	(e)					
1. Central Government Securities	Not Less than 25%	-	42,956.16	289.43	7,514.21	36,945.15	87,704.96	55%	0.00	87,704.96	89,232.61
2. Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not Less than 50%	-	45,328.94	289.43	7,514.21	37,950.92	91,083.51	57%	0.00	91,083.51	92,622.40
3. Investment subject to Exposure Norms							-			-	
a) Housing and Infrastructure							-			-	
1. Approved Investments	Not Less than 15%	-	16,315.97	135.34	4,461.25	23,085.57	43,998.13	28%	(4.00)	43,994.13	46,073.61
2. Other Investments		-	-	-	-	-	-	0%	-	-	-
b) (i) Approved Investments	Not Less than 35%	-	15,134.30	8.00	1,371.00	6,902.13	23,415.44	15%	1,648.61	25,064.04	25,379.55
(ii) Other Investments		-	339.67	-	-	-	339.67	0%	-	339.67	339.67
<b>TOTAL LIFE FUND</b>		-	<b>77,118.89</b>	<b>432.77</b>	<b>13,346.46</b>	<b>67,938.63</b>	<b>158,836.75</b>	<b>100%</b>	<b>1,644.61</b>	<b>160,481.35</b>	<b>164,415.23</b>

**FORM L-26-INVESTMENT ASSETS(LIFE INSURERS)**

Form - 3A

(Read with Regulation 10)

Name of the Insurer : DHFL Pramerica Life Insurance Company Limited

Registration Number :140

Statement as on :31st March 2017

Statement of Investment Assets (Life Insurers)

(Business within India)

Periodicity of Submission : Quarterly

PART- A

(Rs in Lakhs)

B. PENSION AND GENERAL ANNUITY FUND	% as per Reg	PH		Book Value	Actual %	FVC Amount	Total Fund	Market Value
		PAR	NON PAR					
		(a)	(b)					
				(c)=(a)+(b)	(d)	(e)	(f) = (c+e)	(g)
1. Central Government Securities	Not Less than 20%	-	35,644.22	35,644.22	44.69%	0.00	35,644.22	35,404.65
2. Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not Less than 40%	-	39,101.37	39,101.37	49.03%	0.00	39,101.37	38,898.71
3. Balanced Inv to be in approved Investment	Not Exceeding 60%	-	40,654.75	40,654.75	50.97%	81.80	40,736.54	42,123.73
<b>TOTAL PENSION, GENERAL ANNUITY FUND</b>		-	<b>79,756.12</b>	<b>79,756.12</b>	<b>100.00%</b>	<b>81.80</b>	<b>79,837.92</b>	<b>81,022.44</b>

**LINKED BUSINESS**

C. LINKED FUNDS	% as per Reg	PH		Total Fund	Actual %
		PAR	NON PAR		
		(a)	(b)		
				(c)=(a)+(b)	(d)
1 Approved Investment	Not Less than 75%	-	24,140.41	24,140.41	96.71%
2 Other Investments	Not More than 25%	-	822.11	822.11	3.29%
<b>TOTAL LINKED INSURANCE FUND</b>		-	<b>24,962.52</b>	<b>24,962.52</b>	<b>100.00%</b>

**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 : 25th April 2017

- 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. 3.57 Crs and 0.18 has been done in Schedule 12 and schedule 13 respectively and shown as investments in the shareholders portfolio.

Signature : \_\_\_\_\_  
 Full Name : **Alok Mehrotra**  
 Designation : **Chief Financial Officer**

FORM L-27-UNIT LINKED BUSINESS

FORM 3A  
(Read with Regulation 10)  
Unit Linked Insurance Business  
Name of the Insurer : DHFL Pramerica Life Insurance Company Limited  
Registration Number : 140  
Statement as on :31st March 2017  
Periodicity of Submission : Quarterly

PART-B

(Rs in Lakhs)

PARTICULARS	Debt Fund	Balanced Fund	Growth Fund	Large Cap Equity	Pension Debt Fund	Pension Balanced	Pension Growth Fund	Pension Dynamic	Liquid Fund	Discontinued Policy	Total of All Funds
SFIN Number	ULIF00127/08/08FIX EDIFUND140	ULIF00227/08/08BAL ANCFUND140	ULIF00327/08/08GR OWTHFUND140	ULIF00427/08/08LARC APFUND140	ULIF00509/02/09PEN DEBFUND140	ULIF00609/02/09PEN BALFUND140	ULIF00709/02/09PEN ROFUND140	ULIF00809/02/09PEN DYEFUND140	ULIF00920/01/11LI QUIDFUND140	ULIF01024/02/11DIS CONFUND140	
Opening Balance (Market Value)	3,341.71	3,245.37	4,198.79	7,647.37	190.81	141.53	183.60	1,011.55	82.01	2,764.73	22,807.48
Add:Inflow during the Quarter	2,382.97	648.79	985.91	3,262.66	86.56	31.86	31.47	105.49	126.53	678.13	8,340.36
Increase / (Decrease) Value of Inv (Net)	18.69	137.49	336.27	955.15	0.61	6.36	14.84	124.85	1.33	38.11	1,633.70
Less:Outflow during the Quarter	2,117.80	562.68	751.70	3,006.56	89.51	39.75	40.05	141.38	71.48	998.12	7,819.03
<b>Total Investible Funds (Market value)</b>	<b>3,625.56</b>	<b>3,468.97</b>	<b>4,769.28</b>	<b>8,858.61</b>	<b>188.47</b>	<b>140.01</b>	<b>189.86</b>	<b>1,100.51</b>	<b>138.39</b>	<b>2,482.85</b>	<b>24,962.52</b>

INVESTMENT OF UNIT FUND	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	Total For All Funds	
<b>Approved Investments (&gt;=75%)</b>																						
Government Bonds	2,179.68	60%	1,018.97	29%	693.46	15%	-	0%	83.86	44%	20.96	15%	21.16	11%	-	0%	138.29	100%	2,442.73	98%	6,599.10	26.44%
Slate Government securities	20.30	1%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	20.30	0.08%
Corporate Bonds	878.20	24%	876.57	25%	599.54	13%	-	0%	43.60	23%	21.88	16%	21.41	11%	-	0%	-	0%	-	0%	2,441.20	9.78%
Infrastructure Bonds	324.28	9%	347.04	10%	380.49	8%	-	0%	64.17	34%	52.96	38%	33.95	18%	-	0%	-	0%	-	0%	1,202.89	4.82%
Equity	-	0%	1,040.31	30%	2,716.89	57%	8,300.54	94%	-	0%	44.98	32%	117.06	62%	1,053.45	96%	-	0%	-	0%	13,273.24	53.17%
Money Market	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0.00%
Mutual Funds	53.00	1%	69.00	2%	79.00	2%	145.00	2%	-	0%	-	0%	-	0%	5.00	0%	-	0%	54.00	2%	405.00	1.62%
Deposit with banks	111.00	3%	20.00	1%	33.00	1%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	99.00	4%	263.00	1.05%
<b>Sub Total (A)</b>	<b>3,566.46</b>	<b>98%</b>	<b>3,371.89</b>	<b>97%</b>	<b>4,502.37</b>	<b>94%</b>	<b>8,445.54</b>	<b>95%</b>	<b>191.63</b>	<b>102%</b>	<b>140.78</b>	<b>101%</b>	<b>193.59</b>	<b>102%</b>	<b>1,058.45</b>	<b>96%</b>	<b>138.29</b>	<b>100%</b>	<b>2,595.73</b>	<b>105%</b>	<b>24,204.73</b>	<b>96.96%</b>
<b>Current Assets:</b>																						
Accrued Interest	96.38	3%	79.78	2%	73.95	2%	-	0%	6.23	3%	3.48	2%	3.13	2%	(0.00)	0%	-	0%	6.37	0%	269.33	1.08%
Dividend Receivable	-	0%	0.09	0%	0.20	0%	0.61	0%	-	0%	0.00	0%	0.01	0%	0.08	0%	-	0%	-	0%	1.00	0.00%
Bank Balance	4.03	0%	5.22	0%	6.78	0%	11.54	0%	0.79	0%	0.86	1%	0.87	0%	2.12	0%	0.87	1%	1.90	0%	34.97	0.14%
Receivable for Sale of Investments	-	0%	3.48	0%	7.06	0%	44.25	0%	-	0%	0.22	0%	0.41	0%	6.79	1%	-	0%	-	0%	62.21	0.25%
Other Current Assets (for Investments)	-	0%	-	0%	17.87	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	17.87	0.07%
<b>Less: Current Liabilities</b>																						
Payable for Investments	-	0%	(5.26)	0%	(11.82)	0%	(44.51)	-1%	-	0%	(0.16)	0%	(0.61)	0%	-	0%	-	0%	-	0%	(62.37)	-0.25%
Fund Mgmt Charges Payable	(4.13)	0%	(4.53)	0%	(6.05)	0%	(11.46)	0%	(0.23)	0%	(0.20)	0%	(0.27)	0%	(1.48)	0%	(0.13)	0%	(1.31)	0%	(29.78)	-0.12%
Other Current Liabilities (for Investments)	(37.18)	-1%	(54.73)	-2%	-	0%	(78.76)	-1%	(9.95)	-5%	(8.26)	-6%	(15.45)	-8%	(32.73)	-3%	(0.63)	0%	(119.84)	-5%	(357.53)	-1.43%
<b>Sub Total (B)</b>	<b>59.10</b>	<b>2%</b>	<b>24.04</b>	<b>1%</b>	<b>87.98</b>	<b>2%</b>	<b>(78.32)</b>	<b>-1%</b>	<b>(3.16)</b>	<b>-2%</b>	<b>(4.05)</b>	<b>-3%</b>	<b>(11.91)</b>	<b>-6%</b>	<b>(25.22)</b>	<b>-2%</b>	<b>0.10</b>	<b>0%</b>	<b>(112.88)</b>	<b>-5%</b>	<b>(64.31)</b>	<b>-0.26%</b>
<b>Other Investments (&lt;=25%)</b>																						
Corporate Bonds	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0.00%
Infrastructure Bonds	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0.00%
Equity	-	0%	73.04	2%	178.92	4%	491.39	6%	-	0%	3.29	2%	8.19	4%	67.28	6%	-	0%	-	0%	822.11	3.29%
Mutual funds	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0.00%
Money Market	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0.00%
Others	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0.00%
<b>Sub Total (C)</b>	<b>-</b>	<b>0%</b>	<b>73.04</b>	<b>2%</b>	<b>178.92</b>	<b>4%</b>	<b>491.39</b>	<b>6%</b>	<b>-</b>	<b>0%</b>	<b>3.29</b>	<b>2%</b>	<b>8.19</b>	<b>4%</b>	<b>67.28</b>	<b>6%</b>	<b>-</b>	<b>0%</b>	<b>-</b>	<b>0%</b>	<b>822.11</b>	<b>3.29%</b>
<b>Total (A + B + C)</b>	<b>3,625.56</b>	<b>100%</b>	<b>3,468.97</b>	<b>100%</b>	<b>4,769.28</b>	<b>100%</b>	<b>8,858.61</b>	<b>100%</b>	<b>188.47</b>	<b>100%</b>	<b>140.01</b>	<b>100%</b>	<b>189.87</b>	<b>100%</b>	<b>1,100.51</b>	<b>100%</b>	<b>138.39</b>	<b>100%</b>	<b>2,482.85</b>	<b>100%</b>	<b>24,962.52</b>	<b>100.00%</b>
<b>Fund Carried Forward (as per LB 2)</b>	<b>3,625.56</b>		<b>3,468.97</b>		<b>4,769.28</b>		<b>8,858.61</b>		<b>188.47</b>		<b>140.01</b>		<b>189.87</b>		<b>1,100.51</b>		<b>138.39</b>		<b>2,482.85</b>		<b>24,962.52</b>	

Date : 25th April 2017

Full Name **Alok Mehrotra**  
Designation **Chief Financial Officer**

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)

**FORM L-28-ULIP-NAV**

Form - 3A

(Read with Regulation 10)

Name of the Insurer : DHFL Pramerica Life Insurance Company Limited

Registration Number :140

Link to FORM 3A (Part B)

Statement as on :31st March 2017

Periodicity of Submission : Quarterly

Statement of NAV of Segregated Funds

**PART- C**

*(Rs in Lakhs)*

No	Name of the Scheme	SFIN	Date of Launch	Assets Held on the above date	NAV as on the above date	NAV as per LB 2	Previous Qtr NAV	2nd Previous Qtr NAV	3rd Previous Qtr NAV	4th Previous Qtr NAV	Annualised Return/Yield	3 Year Rolling CAGR	Highest NAV since inception
1	Debt Fund	ULIF00127/08/08FI XEDIFUND140	27-Aug-08	3,625.56	19.1678	19.1678	19.0709	18.6427	17.8541	17.4660	9.74%	10.16%	19.4160
2	Balanced Fund	ULIF00227/08/08B ALANCFUND140	27-Aug-08	3,468.97	21.8134	21.8134	20.9415	20.9752	19.9839	19.2787	13.15%	10.70%	21.8134
3	Growth Fund	ULIF00327/08/08G ROWTHFUND140	27-Aug-08	4,769.28	23.0814	23.0814	21.3992	21.9343	20.8808	19.8576	16.23%	11.03%	23.0814
4	Large Cap Equity Fund	ULIF00427/08/08LA RCAPFUND140	27-Aug-08	8,858.61	24.4968	24.4968	21.8233	23.0349	21.8882	20.4589	19.74%	11.06%	24.4968
5	Pension Debt Fund	ULIF00509/02/09P ENDEBFUND140	9-Feb-09	188.47	17.7577	17.7577	17.7120	17.3397	16.6186	16.2947	8.98%	9.91%	18.0134
6	Pension Balanced Fund	ULIF00609/02/09P ENBALFUND140	9-Feb-09	140.01	21.5180	21.5180	20.6190	20.6374	19.6790	18.9902	13.31%	10.78%	21.5180
7	Pension Growth Fund	ULIF00709/02/09P ENGROFUND140	9-Feb-09	189.87	27.3660	27.3660	25.3671	25.9791	24.7180	23.4639	16.63%	11.20%	27.3660
8	Pension Dynamic Equity Fund	ULIF00809/02/09P ENDYEFUND140	9-Feb-09	1,100.51	29.1843	29.1843	26.0217	27.4527	26.0668	24.4104	19.56%	11.05%	29.1843
9	Liquid Fund	ULIF00920/01/11LI QUIDFUND140	20-Jan-11	138.39	14.9621	14.9621	14.7789	14.5850	14.3893	14.1866	5.47%	6.43%	14.9621
10	Discontinued Policy Fund	ULIF01024/02/11DI SCONFUND140	24-Feb-11	2,482.85	15.7840	15.7840	15.5640	15.3273	15.0790	14.8290	6.44%	7.45%	15.7840
<b>TOTAL</b>				<b>24,962.52</b>									

**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 : 25th April 2017

Note:

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

Signature : \_\_\_\_\_  
 Full Name : **Alok Mehrotra**  
 Designation : **Chief Financial Officer**

**PERIODIC DISCLOSURES**

FORM L-29 : Detail regarding debt securities

Insurer: DHFL Pramerica Life Insurance Company Limited

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

Periodicity of Submission : Quarterly

Date: 31-Mar-17

*(Rs in Lakhs)*

Detail Regarding debt securities								
Particulars	MARKET VALUE				Book Value			
	As At 31st Mar'17	% Total	As At 31st Mar'16	% Total	As At 31st Mar'17	% Total	As At 31st Mar'16	% Total
<b>Break down by credit rating</b>								
AAA rated	47486.50	32%	40,499.33	33%	45399.92	32%	39,545.08	33%
AA or better	7201.98	5%	6,265.89	5%	6893.57	5%	6,078.28	5%
Rated below AA but above A	0.00	0%	303.82	0%	0.00	0%	300.00	0%
Rated below A but above B	0.00	0%	0.00	0%	0.00	0%	0.00	0%
Any other-Sovereign Securities	92622.40	63%	76,157.99	62%	91083.51	64%	74,695.74	62%
	<b>147310.87</b>	<b>100%</b>	<b>123,227.02</b>	<b>100%</b>	<b>143377.00</b>	<b>100%</b>	<b>120,619.10</b>	<b>100%</b>

**BREAKDOWN BY RESIDUAL MATURITY**

Up to 1 year	2384.75	2%	922.02	1%	2,359.15	2%	919.30	1%
more than 1 year and upto 3 years	6096.55	4%	3,733.41	3%	5,886.53	4%	3,695.59	3%
More than 3 years and up to 7 years	29365.03	20%	22,011.52	18%	28,299.34	20%	21,478.58	18%
More than 7 years and up to 10 years	34189.69	23%	36,490.96	30%	33,313.62	23%	35,816.64	30%
More than 10 years and up to 15 years	34076.28	23%	31,600.27	26%	33,457.88	23%	31,028.71	26%
More than 15 years and up to 20 years	10262.34	7%	3,799.28	3%	9,937.28	7%	3,708.81	3%
Above 20 years	30936.23	21%	24,669.56	20%	30,123.21	21%	23,971.47	20%
	<b>147,310.87</b>	<b>100%</b>	<b>123,227.02</b>	<b>100%</b>	<b>143,377.00</b>	<b>100%</b>	<b>120,619.10</b>	<b>100%</b>

**Breakdown by type of the issuer**

a. Central Government	89,232.61	61%	70,847.66	57%	87,704.96	61%	69,413.92	58%
b. State Government	3,389.79	2%	5,310.32	4%	3,378.55	2%	5,281.82	4%
c. Corporate Securities	54,688.47	37%	47,069.04	38%	52,293.49	36%	45,923.36	38%
	<b>147,310.87</b>	<b>100%</b>	<b>123,227.02</b>	<b>100%</b>	<b>143,377.00</b>	<b>100%</b>	<b>120,619.10</b>	<b>100%</b>

**Note**

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



**PERIODIC DISCLOSURES**

FORM L-29 : Detail regarding debt securities

Insurer: DHFL Pramerica Life Insurance Company Limited

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

Date: 31-Mar-17

Periodicity of Submission : Quarterly

*(Rs in Lakhs)*

Detail Regarding debt securities								
Particulars	MARKET VALUE				Book Value			
	As At 31st Dec'16	% Total	As At 31st Dec'15	% Total	As At 31st Dec'16	% Total	As At 31st Dec'15	% Total
<b>Break down by credit rating</b>								
AAA rated	31990.57	41%	22,192.41	42%	30924.75	40%	21,707.19	42%
AA or better	7041.36	9%	4,126.44	8%	6720.00	9%	3,970.00	8%
Rated below AA but above A	0.00	0%	0.00	0%	0.00	0%	0.00	0%
Rated below A but above B	0.00	0%	0.00	0%	0.00	0%	0.00	0%
Any other-Sovereign Securities	38898.71	50%	26,884.06	51%	39101.37	51%	26,481.89	51%
	<b>77930.64</b>	<b>100%</b>	<b>53,202.91</b>	<b>100%</b>	<b>76746.12</b>	<b>100%</b>	<b>52,159.08</b>	<b>100%</b>

**BREAKDOWN BY RESIDUALMATURITY**

Up to 1 year	0.00	0%	0.00	0%	0.00	0%	0.00	0%
more than 1 year and upto 3 years	5872.32	8%	0.00	0%	5,720.84	7%	0.00	0%
More than 3 years and up to 7 years	17189.72	22%	11,278.79	21%	16,686.63	22%	10,961.12	21%
More than 7 years and up to 10 years	27428.67	35%	18,651.43	35%	26,683.42	35%	18,190.99	35%
More than 10 years and up to 15 years	12303.46	16%	10,232.50	19%	12,250.82	16%	10,113.89	19%
More than 15 years and up to 20 years	9165.24	12%	5,213.62	10%	9,399.40	12%	5,148.42	10%
Above 20 years	5971.23	8%	7,826.58	15%	6,005.02	8%	7,744.67	15%
	<b>77,930.64</b>	<b>100%</b>	<b>53,202.91</b>	<b>100%</b>	<b>76,746.12</b>	<b>100%</b>	<b>52,159.08</b>	<b>100%</b>

**Breakdown by type of the issuer**

a. Central Government	35,404.65	45%	26,336.96	50%	35,644.22	46%	25,980.38	50%
b. State Government	3,494.06	4%	547.09	1%	3,457.16	5%	501.50	1%
c. Corporate Securities	39,031.93	50%	26,318.86	49%	37,644.75	49%	25,677.19	49%
	<b>77,930.64</b>	<b>100%</b>	<b>53,202.91</b>	<b>100%</b>	<b>76,746.12</b>	<b>100%</b>	<b>52,159.08</b>	<b>100%</b>

**Note**

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

PERIODIC DISCLOSURES

FORM L-29 : Detail regarding debt securities

Insurer: DHFL Pramerica Life Insurance Company Limited

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

Date: 31-Mar-17

Periodicity of Submission : Quarterly

(Rs in Lakhs)

Detail Regarding debt securities								
Particulars	MARKET VALUE				Book Value			
	As At 31st Dec'16	% Total	As At 31st Dec'15	% Total	As At 31st Dec'16	% Total	As At 31st Dec'15	% Total
<b>Break down by credit rating</b>								
AAA rated	2899.35	28%	2,539.06	29%	2765.08	27%	2,458.72	28%
AA or better	744.73	7%	949.14	11%	719.25	7%	888.50	10%
Rated below AA but above A	0.00	0%	202.55	2%	0.00	0%	200.41	2%
Rated below A but above B	0.00	0%	0.00	0%	0.00	0%	0.00	0%
Any other-Sovereign Securities	6619.41	64%	5,119.42	58%	6620.98	66%	5,093.58	59%
	<b>10263.49</b>	<b>100%</b>	<b>8,810.17</b>	<b>100%</b>	<b>10105.32</b>	<b>100%</b>	<b>8,641.21</b>	<b>100%</b>
<b>BREAKDOWN BY RESIDUALMATURITY</b>								
Up to 1 year	3339.32	32.54%	3,059.46	35%	3,338.21	33.03%	3,055.03	35%
more than 1 year and upto 3 years	956.76	9.32%	769.42	9%	928.16	9.18%	757.87	9%
More than 3 years and up to 7 years	3512.30	34.22%	2,646.16	30%	3,417.46	33.82%	2,522.42	29%
More than 7 years and up to 10 years	1283.42	12.50%	1,212.32	14%	1,257.95	12.45%	1,192.89	14%
More than 10 years and up to 15 years	811.65	7.91%	948.49	11%	802.96	7.95%	939.57	11%
More than 15 years and up to 20 years	284.58	2.77%	102.70	1%	288.05	2.85%	100.91	1%
Above 20 years	75.46	0.74%	71.61	1%	72.53	0.72%	72.53	1%
	<b>10,263.49</b>	<b>100.00%</b>	<b>8,810.17</b>	<b>100%</b>	<b>10,105.32</b>	<b>100.00%</b>	<b>8,641.21</b>	<b>100%</b>
<b>Breakdown by type of the issuer</b>								
a. Central Government	6,599.10	64%	5,098.99	58%	6,600.92	65%	5,073.51	59%
b. State Government	20.30	0%	20.43	0%	20.06	0%	20.06	0%
c. Corporate Securities	3,644.08	36%	3,690.75	42%	3,484.33	34%	3,547.63	41%
	<b>10,263.49</b>	<b>100%</b>	<b>8,810.17</b>	<b>100%</b>	<b>10,105.32</b>	<b>100%</b>	<b>8,641.21</b>	<b>100%</b>

**Note**

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

PERIODIC DISCLOSURES

FORM L-29 : Detail regarding debt securities

Insurer: DHFL Pramerica Life Insurance Company Limited

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

Date: #REF!

Periodicity of Submission : Quarterly

#REF!

Detail Regarding debt securities								
Particulars	MARKET VALUE				Book Value			
	As At 31st Dec'16	% Total	As At 31st Dec'15	% Total	As At 31st Dec'16	% Total	As At 31st Dec'15	% Total
<b>Break down by credit rating</b>								
AAA rated	2899.35	28%	2,539.06	29%	2765.08	27%	2,458.72	28%
AA or better	744.73	7%	949.14	11%	719.25	7%	888.50	10%
Rated below AA but above A	0.00	0%	202.55	2%	0.00	0%	200.41	2%
Rated below A but above B	0.00	0%	0.00	0%	0.00	0%	0.00	0%
Any other-Sovereign Securities	6619.41	64%	5,119.42	58%	6620.98	66%	5,093.58	59%
	<b>10263.49</b>	<b>100%</b>	<b>8,810.17</b>	<b>100%</b>	<b>10105.32</b>	<b>100%</b>	<b>8,641.21</b>	<b>100%</b>
<b>BREAKDOWN BY RESIDUALMATURITY</b>								
Up to 1 year	3339.32	32.54%	3,059.46	35%	3,338.21	33.03%	3,055.03	35%
more than 1 year and upto 3 years	956.76	9.32%	769.42	9%	928.16	9.18%	757.87	9%
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More than 10 years and up to 15 years	811.65	7.91%	948.49	11%	802.96	7.95%	939.57	11%
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Above 20 years	75.46	0.74%	71.61	1%	72.53	0.72%	72.53	1%
	<b>10,263.49</b>	<b>100.00%</b>	<b>8,810.17</b>	<b>100%</b>	<b>10,105.32</b>	<b>100.00%</b>	<b>8,641.21</b>	<b>100%</b>
<b>Breakdown by type of the issuer</b>								
a. Central Government	6,599.10	64%	5,098.99	58%	6,600.92	65%	5,073.51	59%
b. State Government	20.30	0%	20.43	0%	20.06	0%	20.06	0%
c. Corporate Securities	3,644.08	36%	3,690.75	42%	3,484.33	34%	3,547.63	41%
	<b>10,263.49</b>	<b>100%</b>	<b>8,810.17</b>	<b>100%</b>	<b>10,105.32</b>	<b>100%</b>	<b>8,641.21</b>	<b>100%</b>

**Note**

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

**FORM L-30 : Related Party Transactions**

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

**31-Mar-17**

**(Rs in Lakhs)**

S.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Up to the Quarter ended Mar 31, 2017	Up to the Quarter ended Mar 31, 2016
1	Prudential International Insurance Service Co. LLC	Associated Enterprise	Recovery of Expenses	70	80
2	Prudential International Insurance Service Co. LLC	Associated Enterprise	Reimbursement of Expenses	43	55
3	Key Management Personnel	Key Management Personnel	Receiving of services	702	568
4	Prudential International Insurance Holdings Ltd.	Shareholders with Significant influence	Receipt of Deposit u/s 160 of Companies Act, 2013	-	1
5	Dewan Housing Finance Corporation Limited	Shareholders with Significant influence	Receipt of Deposit u/s 160 of Companies Act, 2013	-	2
6	Dewan Housing Finance Corporation Limited	Shareholders with Significant influence	Commission Expense	710	672
7	DHFL Vysya Housing Finance Ltd	Shareholders with Significant influence	Commission Expense	40	18
8	Dewan Housing Finance Corporation Limited	Shareholders with Significant influence	Premium Income	37,432	40,929
9	Aadhar Housing Finance Ltd	Shareholders with Significant influence	Premium Income	7,423	4,573
10	Avanse Financial Services Limited	Shareholders with Significant influence	Premium Income	738	411
11	DHFL Vysya Housing Finance Ltd	Shareholders with Significant influence	Premium Income	1,533	975
12	Dewan Housing Finance Corporation Limited	Shareholders with Significant influence	Trade mark license	1,750	3,500
13	Key Management Personnel	Key Management Personnel	Premium Income	2	2
14	DHFL Pramerica Assets Managers Private Limited	Shareholders with Significant influence	Purchase of Mutual fund	7,532	-
15	DHFL Pramerica Assets Managers Private Limited	Shareholders with Significant influence	Sale of Mutual fund	7,536	-
16	DHFL Pramerica Assets Managers Private Limited	Shareholders with Significant influence	Profit and Loss on mutual fund	4	-
17	Dewan Housing Finance Corporation Limited	Shareholders with Significant influence	Investment Income	391	28
18	Dewan Housing Finance Corporation Limited	Shareholders with Significant influence	Unallocated Premium	491	2,289
19	Aadhar Housing Finance Ltd	Shareholders with Significant influence	Unallocated Premium	285	11
20	Arthveda Fund Management Private Limited	Shareholders with Significant influence	Unallocated Premium	2	-
21	Avanse Financial Services Limited	Shareholders with Significant influence	Unallocated Premium	4	6
22	Dewan Housing Finance Corporation Limited	Shareholders with Significant influence	Refund of Deposit U/s 160 of Companies Act,2013	-	2
23	DHFL Sales & Services Pvt. Ltd	Shareholders with Significant influence	Premium Income	-	-
24	DHFL Property Services Ltd	Shareholders with Significant influence	Premium Income	-	-
25	DHFL Vysya Housing Finance Ltd	Shareholders with Significant influence	Unallocated Premium	31	2
26	Dewan Housing Finance Corporation Limited	Shareholders with Significant influence	Allotment of bonds	6,088	-
27	Dewan Housing Finance Corporation Limited	Shareholders with Significant influence	Maturity of Investments	250	-
28	Arthveda Fund Management Private Limited	Shareholders with Significant influence	Premium Income	-	0
29	DHFL Pramerica Assets Managers Private Limited	Shareholders with Significant influence	Premium Income	7	-
30	DHFL Pramerica Assets Managers Private Limited	Shareholders with Significant influence	Unallocated Premium	1	-

**FORM L-30 : Related Party Transactions**

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

**31-Mar-17**

*(Rs in Lakhs)*

S.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories		
				Up to the Quarter ended Mar 31, 2017	Up to the Quarter ended Mar 31, 2016
31	Kapil Wadhawan	Shareholders with Significant influence	Application Money	49	-
32	Dewan Housing Finance Corporation Limited	Shareholders with Significant influence	Application for Purchase of Investments	17,460	-
33	Key Management Personnel	Key Management Personnel	Reimbursement of Expenses	14	-
34	Kapil Wadhawan	Shareholders with Significant influence	Refund of Application Money	49	-
35	Dewan Housing Finance Corporation Limited	Shareholders with Significant influence	Refund of Application Money	11,372	-
36	Dewan Housing Finance Corporation Limited	Shareholders with Significant influence	Interest Income on Application Money	39	-
37	Dewan Housing Finance Corporation Limited	Shareholders with Significant influence	Premium Income-GTL	51	-
38	DHFL General Insurance Ltd	Shareholders with Significant influence	Premium	2	-
39	Wadhawan Techspaces Pvt. Ltd.	Shareholders with Significant influence	Premium Income		1
40	Wadhawan Mega Infrastructure Pvt. Limited	Shareholders with Significant influence	Unallocated Premium		0

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

**Insurer: DHFL Pramerica Life Insurance Company Limited**

**Date: 31-Mar-2017**

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

<b>BOD and Key Person information</b>			
<b>S. No.</b>	<b>Name of person</b>	<b>Role/designation</b>	<b>Details of change in the period</b>
1	Mr. Kapil Wadhawan	Non-Executive Director (Chairman)	Resigned w.e.f December 30,2016
2	Mr. Anoop Kumar Pabby	Managing Director & Chief Executive Officer	
3	Mr. Anil Baijal	Non-Executive Independent Director	
4	Ms. Candace Jo Woods	Non-Executive Director	
5	Mr. Harshil Rajnikant Mehta	Non-Executive Director	
6	Mr. Jan van den Berg	Non-Executive Director	
7	Mr. Kent Douglas Sluyter	Non-Executive Director	
8	Mr. Nitin Gupta	Non-Executive Independent Director	
9	Mr. Sunjoy Joshi	Non-Executive Independent Director	
10	Mr. Suresh Mahalingam	Non-Executive Director	
11	Mr. Srinath Sridharan	Non-Executive Director	
12	Mr. Pramath Raj Sinha	Non-Executive Independent Director	
13	Mr. Ajay Chaturvedi	Appointed Actuary	
14	Mr. Alok Mehrotra	Chief Financial Officer	
15	Mr. Amit Chand Patra	Chief Investment Officer	
16	Ms. Sonali Athalye	Chief Compliance Officer	
17	Mr. Umesh Rao	Chief Marketing Officer	
18	Mr. K. Sridharan	Head - Internal Audit	
19	Mr. Milind Ravindranath Kari	Head - Risk	
20	Mr. Rajesh Kumar Sood	Chief Distribution Officer	
21	Mr. Vishal Chopra	Head-Operations	
22	Mr. Mayank Goel	Company Secretary	
23	Mr. Varun Gupta	Chief Products & Strategy	

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

**Insurer: DHFL Pramerica Life Insurance Company Limited**

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

**Classification: Total Business**

**Form Code: Table III**

**Classification Code:'1 / 2**

Item	Description	Notes No... [Amount (in '000)]	Adjusted Value [Amount (in '000.)]
(1)	(2)	(3)	(4)
01	Available Assets in Policyholders' Fund:		19,034,803
	Deduct:		
02	Mathematical Reserves		18,767,848
03	Other Liabilities		
04	<b>Excess in Policyholders' funds (01-02-03)</b>		266,955
05	Available Assets in Shareholders Fund:		7,295,894
	Deduct:		-
06	Other Liabilities of shareholders' fund		
07	<b>Excess in Shareholders' funds (05-06)</b>		7,295,894
08	Total ASM (04)+(07)		7,562,850
09	Total RSM	Note 1	984,513
10	<b>Solvency Ratio (ASM/RSM)</b>		<b>768%</b>

Certification:

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

Place: Gurgaon  
Date: 19-May-17

Name and Signature of Appointed Actuary

[Ajay Chaturvedi]

Name and Signature of Mentor

[Hema Malini Ramakrishnan]

- Notes
- Item No. 01 shall be the amount of the Adjusted Value of Assets as mentioned in Form IRDA-Assets- AA as specified under Schedule I of Insurance Regulatory and Development Authority (Assets, Liabilities, and Solvency Margin of Insurers) Regulations, 2000;
  - Item No. 02 shall be the amount of Mathematical Reserves as mentioned in Form H;
  - Item Nos. 03 and 06 shall be the amount of other liabilities as mentioned in the Balance Sheet;
  - Items No. 05 shall be the amount of the Total Assets as mentioned in Form IRDA-Assets- AA as specified under Schedule I of Insurance Regulatory and Development Authority (Assets, Liabilities, and Solvency Margin of Insurers) Regulations, 2000.

**FORM L-33-NPAs**

**Insurer: DHFL Pramerica Life Insurance Company Limited**

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

**Statement as on :31st March 2017**

**Periodicity of Submission : Quarterly**

**Name of the Fund Life Fund**

*(Rs in Lakhs)*

S.No.	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD (As at 31 Mar 17)	Prev. FY (As at 31 Mar 16)	YTD (As at 31 Mar 17)	Prev. FY (As at 31 Mar 16)	YTD (As at 31 Mar 17)	Prev. FY (As at 31 Mar 16)	YTD (As at 31 Mar 17)	Prev. FY (As at 31 Mar 16)	YTD (As at 31 Mar 17)	Prev. FY (As at 31 Mar 16)
1	Investment Asset (As per Form3A/3B - Total Fund)	52,293	45,923	-	-	65	365	108,123	81,671	160,481	127,960
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)	52,293	45,923	-	-	65	365	108,123	81,671	160,481	127,960
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 : 25th April 2017**

**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.Investment Assets should reconcile with figures shown in schedule 8, 8A, 8B & 9 of the Balance Sheet
- 3.Gross NPA is investments classified as NPA, before any provisions
- 4.Provision made on the "Standard Assets" Shall be as per Circular: 32/2/F& A/Circulars/169/Jan/2006-07 as amended from time to time.
- 5.Net Investment assets is net of "provisions"
- 6.Net NPA is gross NPAs less provisions
- 7.Write off as approved by the Board



**FORM L-33-NPAs**

**Insurer: DHFL Pramerica Life Insurance Company Limited**

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

**Statement as on :31st March 2017**

**Periodicity of Submission : Quarterly**

**Name of the Fund Pension & General Annuity And Group Fund**

*(Rs in Lakhs)*

S.No.	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD (As at 31 Mar 17)	Prev. FY (As at 31 Mar 16)	YTD (As at 31 Mar 17)	Prev. FY (As at 31 Mar 16)	YTD (As at 31 Mar 17)	Prev. FY (As at 31 Mar 16)	YTD (As at 31 Mar 17)	Prev. FY (As at 31 Mar 16)	YTD (As at 31 Mar 17)	Prev. FY (As at 31 Mar 16)
1	Investment Asset (As per Form3A/3B - Total Fund)	37,645	25,677	-	-	-	-	42,193	26,527	79,838	52,204
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)	37,645	25,677	-	-	-	-	42,193	26,527	79,838	52,204
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 : 25th April 2017**

**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.Investment Assets should reconcile with figures shown in schedule 8, 8A, 8B & 9 of the Balance Sheet
- 3.Gross NPA is investments classified as NPA, before any provisions
- 4.Provision made on the "Standard Assets" Shall be as per Circular: 32/2/F& A/Circulars/169/Jan/2006-07 as amended from time to time.
- 5.Net Investment assets is net of "provisions"
- 6.Net NPA is gross NPAs less provisions
- 7.Write off as approved by the Board

**FORM L-33-NPAs**

Insurer: DHFL Pramerica Life Insurance Company Limited

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

Statement as on :31st March 2017

Periodicity of Submission : Quarterly

Name of the Fund Unit Linked Funds

*(Rs in Lakhs)*

S.No.	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD (As at 31 Mar 17)	Prev. FY (As at 31 Mar 16)	YTD (As at 31 Mar 17)	Prev. FY (As at 31 Mar 16)	YTD (As at 31 Mar 17)	Prev. FY (As at 31 Mar 16)	YTD (As at 31 Mar 17)	Prev. FY (As at 31 Mar 16)	YTD (As at 31 Mar 17)	Prev. FY (As at 31 Mar 16)
1	Investment Asset (As per Form3A/3B - Total Fund)	3,644	3,691	-	-	263	811	21,055	17,817	24,963	22,318
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)	3,644	3,691	-	-	263	811	21,055	17,817	24,963	22,318
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 : 25th April 2017**

**Signature:**

**Full name:**

**Designation:**

\_\_\_\_\_

Alok Mehrotra

Chief Financial Officer

**Note:**

- 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.
- Investment Assets should reconcile with figures shown in schedule 8, 8A, 8B & 9 of the Balance Sheet
- Gross NPA is investments classified as NPA, before any provisions
- 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.
- Net Investment assets is net of "provisions"
- Net NPA is gross NPAs less provisions
- Write off as approved by the Board

**FORM L-34-YIELD ON INVESTMENTS**

**FORM - 1**

**(Read with Regulation 10)**

**Name of the Insurer : DHFL Pramerica Life Insurance Company Limited**

**Registration Number : 140**

**Statement as on : 31st March 2017**

**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)			
			Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>
1	A01 Central Government Bonds	CGSB	85,245.04	1,689.96	1.98%	1.98%	77,864.75	9,265.72	11.90%	11.90%	62,500.69	5,448.93	8.72%	8.72%
2	A03 Deposit under Sec 7 of Insurance Act, 1938	CDSS	-	-	-	-	-	-	-	-	525.27	20.44	3.89%	3.89%
3	A04 Treasury Bills	CTRB	-	-	-	-	49.66	0.68	1.37%	1.37%	421.40	32.75	7.77%	7.77%
4	B03 State Government Guaranteed Loans	SGGL	3,299.03	126.87	3.85%	3.85%	3,737.68	470.47	12.59%	12.59%	3,422.83	342.85	10.02%	10.02%
5	B04 Other Approved Securities (excluding Infrastructure Investments)	SGOA	515.32	9.52	1.85%	1.85%	515.96	38.05	7.37%	7.37%	517.66	38.05	7.35%	7.35%
6	C06 Bonds/ Debentures/ CPs/ Loans - Promotor Group	HDPG	5,505.03	122.86	2.23%	2.23%	3,386.99	280.33	8.28%	8.28%	170.00	18.71	11.01%	11.01%
7	C09 Bonds/Debentures issued by NHB/ Institutions accredited by NHB	HTDN	4,093.38	93.72	2.29%	2.29%	3,647.96	369.51	10.13%	10.13%	2,825.04	269.55	9.54%	9.54%
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%	1,187.66	114.52	9.64%	9.64%
9	C18 Infrastructure - Other Approved Securities	ISAS	100.00	2.14	2.14%	2.14%	100.00	8.67	8.67%	8.67%	100.00	8.69	8.69%	8.69%
10	C19 Infrastructure - PSU - Equity shares - Quoted	ITPE	25.45	14.71	57.80%	57.80%	43.26	16.95	39.18%	39.18%	40.01	3.10	7.75%	7.75%
11	C20 Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	204.60	7.12	3.48%	3.48%	218.50	11.19	5.12%	5.12%	214.72	1.58	0.74%	0.74%
12	C26 Long Term Bank Bonds Approved Investment-Infrastructure	ILBI	2,911.11	90.91	3.12%	3.12%	1,987.67	209.56	10.54%	10.54%	1,000.00	87.39	8.74%	8.74%
13	C27 Infrastructure - PSU - Debentures/ Bonds	IPTD	30,129.14	747.70	2.48%	2.48%	32,102.16	3,294.88	10.26%	10.26%	26,050.18	2,509.64	9.63%	9.63%
14	C29 Infrastructure - Other Corporate Securities- Debentures/ Bonds	ICTD	1,910.00	43.10	2.26%	2.26%	2,099.04	191.88	9.14%	9.14%	2,855.36	261.01	9.14%	9.14%
15	C34 Infrastructure - Equity (including unlisted)	IOEQ	-	0.23	-	-	7.02	(5.52)	-78.61%	-78.61%	28.36	(18.39)	-69.77%	-69.77%
16	D02 Corporate Securities (Approved Investment ) -Equity Shares (ordinary)-Quoted	EACE	10,209.85	71.51	0.70%	0.70%	3,706.79	175.51	4.73%	4.73%	1,522.76	112.49	7.39%	7.39%
17	D01 PSU - (Approved Investment)-Equity Shares quoted	EAEQ	415.81	3.73	0.90%	0.90%	373.57	1.84	0.49%	0.49%	378.53	3.90	1.03%	1.03%
18	D39 Additional Tier I (Basel III Complaint) Perpetual Bonds	EAPB	2,620.12	52.18	1.99%	1.99%	2,620.12	52.18	1.99%	1.99%	-	-	0.00%	0.00%
19	D05 Corporate Securities - Bonds - (Taxable)	EPBT	1,011.11	18.21	1.80%	1.80%	713.37	28.69	4.02%	4.02%	1,415.30	131.63	9.30%	9.30%
20	D09 Corporate Securities (Approved Investment ) -Debentures	ECOS	6,815.02	178.02	2.61%	2.61%	8,310.65	892.47	10.74%	10.74%	4,504.75	424.62	9.43%	9.43%
21	D16 Deposits - Deposit with scheduled banks	ECDB	65.00	2.64	4.07%	4.07%	181.71	22.54	12.40%	12.40%	639.59	63.63	9.95%	9.95%
22	D18 Deposits - Money at call and short notice with banks /Repo	ECMR	-	-	-	-	-	-	0.00%	0.00%	-	-	0.00%	0.00%
23	D23 Application Money	ECAM	2,004.66	0.28	0.01%	0.01%	2,281.79	30.08	1.32%	1.32%	199.67	-	0.00%	0.00%
24	D29 Mutual Funds - Gilt/ G Sec/ Liquid Schemes	EGMF	2,654.53	45.45	1.71%	1.71%	1,927.93	139.27	7.22%	7.22%	1,611.59	127.49	7.91%	7.91%
25	D30 Mutual Funds - (under Insurer's Promoter Group)	EMPG	502.69	1.27	0.25%	0.25%	658.46	3.69	0.56%	0.56%	-	-	0.00%	0.00%
26	E03 Other than Approved Investments - Equity Shares (incl PSUs and Unlisted)	OESH	18.95	13.93	73.52%	73.52%	32.52	43.12	132.61%	132.61%	93.91	4.45	4.73%	4.73%
27	E06 Other than Approved Investments -Debentures	OLDB	-	-	-	-	300.00	22.54	7.51%	7.51%	300.00	18.94	6.31%	6.31%
28	E13 Short term Loans (Unsecured Deposits)	OSLU	339.67	47.69	-	-	339.67	123.76	0.00%	0.00%	201.44	(88.68)	-	-
29	E26 Reclassified Approved investments - Equity	ORAE	13.72	2.30	16.80%	16.80%	15.54	2.30	14.83%	14.83%	-	-	-	-
30	E15 Mutual Funds - Debt/ Income/ Serial Plans/ Liquid Schemes	OMGS	-	-	-	-	1,122.02	42.78	3.81%	3.81%	990.04	62.41	6.30%	6.30%
31	E04 Equity Shares (PSU & Unlisted)	OEPU	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>			<b>158,042.81</b>	<b>3,386.05</b>	<b>2.14%</b>	<b>2.14%</b>	<b>142,296.68</b>	<b>15,733.15</b>	<b>11.06%</b>	<b>11.06%</b>	<b>113,513.32</b>	<b>9,999.71</b>	<b>8.81%</b>	<b>8.81%</b>

**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 : 25th March 2017

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**

FORM - 1

(Read with Regulation 10)

Name of the Insurer : DHFL Pramerica Life Insurance Company Limited

Registration Number : 140

Statement as on :31st March 2017

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)			
			Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>
1	A01 Central Government Bonds	CGSB	34,682.37	613.27	1.77%	1.77%	31,034.04	4,185.16	13.49%	13.49%	19,788.16	1,857.17	9.39%	9.39%
2	A03 Deposit under Sec 7 of Insurance Act, 1938	CDSS	-	-	-	-	-	-	-	-	-	-	-	-
3	A04 Treasury Bills	CTRB	-	-	-	-	-	-	-	-	-	-	-	-
4	B04 Other Approved Securities (excluding Infrastructure Investments)	SGOA	-	-	-	-	-	-	-	-	-	-	-	-
5	B03 State Government Guaranteed Loans	SGGL	1,394.90	27.83	2.00%	2.00%	740.70	66.22	8.94%	8.94%	501.60	48.56	9.68%	9.68%
6	C06 Bonds/ Debentures/ CPs/ Loans - Promotor Group	HDPG	1,793.65	40.08	2.23%	2.23%	1,652.50	93.56	5.66%	5.66%	-	-	-	-
7	C10 Bonds/Debentures issued by Authority constituted under any Housing/Building scheme approved by Central/State/any Authority or Body constituted by Central/State Act.	HTDA	-	-	-	-	-	-	-	-	971.05	86.88	8.95%	8.95%
8	C09 Bonds/Debentures issued by NHB/ Institutions accredited by NHB	HTDN	7,596.13	169.89	2.24%	2.24%	5,064.19	474.69	9.37%	9.37%	3,146.23	294.66	9.37%	9.37%
9	C18 Infrastructure - Other Approved Securities	ISAS	-	-	-	-	-	-	-	-	-	-	-	-
10	C27 Infrastructure - PSU - Debentures/ Bonds	IPTD	20,966.61	467.44	2.23%	2.23%	19,907.45	1,887.58	9.48%	9.48%	11,414.26	1,058.80	9.28%	9.28%
11	C19 Infrastructure - PSU - Equity shares - Quoted	ITPE	-	-	-	-	-	-	-	-	-	-	-	-
12	C20 Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	-	-	-	-	-	-	-	-	-	-	-	-
13	C29 Infrastructure - Other Corporate Securities- Debentures/ Bonds	ICTD	1,000.00	21.95	2.19%	2.19%	1,000.00	88.85	8.89%	8.89%	763.66	68.29	8.94%	8.94%
14	C26 Long Term Bank Bonds Approved Investment-Infrastructure	ILBI	1,381.41	24.86	1.80%	1.80%	1,251.90	41.68	3.33%	3.33%	-	-	-	-
15	D02 Corporate Securities (Approved Investment) -Equity Shares (ordinary)-Quoted	EACE	-	-	-	-	-	-	-	-	-	-	-	-
16	D01 PSU - (Approved Investment)-Equity Shares quoted	EAEQ	-	-	-	-	-	-	-	-	-	-	-	-
17	D39 Additional Tier I (Basel III Complaint) Perpetual Bonds	EAPB	1,587.93	31.62	1.99%	1.99%	1,587.93	31.62	1.99%	1.99%	-	-	-	-
18	D30 Mutual Funds - (under Insurer's Promoter Group)	EMPG	-	-	-	-	-	-	-	-	-	-	-	-
19	D05 Corporate Securities - Bonds - (Taxable)	EPBT	-	-	-	-	-	-	-	-	-	-	-	-
20	D09 Corporate Securities (Approved Investment) - Debentures	ECOS	1,154.49	30.34	2.63%	2.63%	1,740.49	212.29	12.20%	12.20%	1,641.65	156.39	9.53%	9.53%
21	D16 Deposits - Deposit with scheduled banks	ECDB	-	-	-	-	-	-	-	-	-	-	-	-
22	D18 Deposits - Money at call and short notice with banks /Repo	ECMR	-	-	-	-	-	-	-	-	-	-	-	-
23	D23 Application Money	ECAM	3,000.00	0.90	0.03%	0.03%	2,735.00	16.78	0.61%	0.61%	-	-	-	-
24	D29 Mutual Funds - Gil/ G Sec/ Liquid Schemes	EGMF	1,009.65	16.16	1.60%	1.60%	624.92	38.89	6.22%	6.22%	583.29	44.43	7.62%	7.62%
<b>TOTAL</b>			<b>72,452.26</b>	<b>1,444.33</b>	<b>1.99%</b>	<b>1.99%</b>	<b>62,142.48</b>	<b>7,137.31</b>	<b>11.49%</b>	<b>11.49%</b>	<b>38,809.91</b>	<b>3,615.20</b>	<b>9.32%</b>	<b>9.32%</b>

**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 : 25th March 2017

Signature : \_\_\_\_\_  
Full Name Alok Mehrotra  
Designation Chief Financial Officer

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

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

**FORM L-34-YIELD ON INVESTMENTS**

FORM - 1

(Read with Regulation 10)

Name of the Insurer : DHFL Pramerica Life Insurance Company Limited

Registration Number : 140

Statement as on :31st March 2017

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Name of the Fund: Linked Fund

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year)			
			Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>
			(Rs in Lakhs)											
1	A01 Central Government Bonds	CGSB	3,723.61	10.79	0.29%	0.29%	3,027.30	313.73	10.36%	10.36%	2,442.49	197.25	8.08%	8.08%
2	A03 Deposit under Sec 7 of Insurance Act, 1938	CDSS	-	-	-	-	-	-	-	-	-	-	-	-
3	A04 Treasury Bills	CTRB	2,754.05	42.19	1.53%	1.53%	2,613.99	173.45	6.64%	6.64%	2,968.09	226.09	7.62%	7.62%
4	B04 Other Approved Securities (excluding Infrastructure Investments)	SGOA	-	-	-	-	-	-	-	-	-	-	-	-
5	B03 State Government Guaranteed Loans	SGGL	20.38	0.32	1.59%	1.59%	20.42	1.64	8.05%	8.05%	21.66	2.11	9.76%	9.76%
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	-	-	-	-	-	-	-	-	143.12	12.59	8.79%	8.79%
7	C09 Bonds/Debentures issued by NHB/ Institutions accredited by NHB	HTDN	567.78	10.88	1.92%	1.92%	513.60	47.67	9.28%	9.28%	329.04	29.03	8.82%	8.82%
8	C06 Bonds/ Debentures/ CPs/ Loans - Promotor Group	HDPG	308.73	2.98	0.96%	0.96%	210.45	31.59	15.01%	15.01%	81.64	6.86	8.40%	8.40%
9	C18 Infrastructure - Other Approved Securities	ISAS	100.83	1.74	1.73%	1.73%	101.04	8.52	8.44%	8.44%	100.84	8.58	8.51%	8.51%
10	C19 Infrastructure - PSU - Equity shares - Quoted	ITPE	625.01	29.13	4.66%	4.66%	517.47	192.20	37.14%	37.14%	473.01	(64.62)	-13.66%	-13.66%
11	C20 Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	1,234.65	210.21	17.03%	17.03%	1,064.37	296.01	27.81%	27.81%	1,107.91	(227.88)	-20.57%	-20.57%
12	C27 Infrastructure - PSU - Debentures/ Bonds	IPTD	919.57	11.50	1.25%	1.25%	936.84	103.82	11.08%	11.08%	1,444.47	123.20	8.53%	8.53%
13	C26 Long Term Bank Bonds Approved Investment-Infrastructure	ILBI	-	-	-	-	-	-	-	-	-	-	-	-
14	C29 Infrastructure - Other Corporate Securities- Debentures/ Bonds	ICTD	99.48	1.00	1.00%	1.00%	98.98	11.19	11.30%	11.30%	96.56	8.18	8.47%	8.47%
15	C34 Infrastructure - Equity (including unlisted)	IOEQ	-	-	-	-	92.39	16.80	18.19%	18.19%	163.56	(41.33)	-25.27%	-25.27%
16	D01 PSU - (Approved Investment)-Equity Shares quoted	EAEQ	718.71	157.64	21.93%	21.93%	711.29	322.20	45.30%	45.30%	802.61	(244.30)	-30.44%	-30.44%
17	D02 Corporate Securities (Approved Investment ) -Equity Shares (ordinary)-Quoted	EACE	9,727.39	1,149.10	11.81%	11.81%	9,782.27	1,688.76	17.26%	17.26%	9,989.94	(380.22)	-3.81%	-3.81%
18	D05 Corporate Securities - Bonds - (Taxable)	EPBT	-	-	-	-	105.00	2.84	2.71%	2.71%	111.62	14.25	12.77%	12.77%
19	D39 Additional Tier I (Basel III Complaint) Perpetual Bonds	EAPB	-	-	-	-	-	-	-	-	-	-	-	-
20	D18 Deposits - Money at call and short notice with banks /Repo	ECMR	-	-	-	-	-	-	-	-	-	-	-	-
21	D30 Mutual Funds - (under Insurer's Promoter Group)	EMPG	-	-	-	-	-	-	-	-	-	-	-	-
22	D09 Corporate Securities (Approved Investment ) -Debentures	ECOS	1,442.35	19.50	1.35%	1.35%	1,622.19	179.37	11.06%	11.06%	1,539.05	133.07	8.65%	8.65%
23	D16 Deposits - Deposit with scheduled banks	ECDB	263.00	6.51	2.47%	2.47%	479.67	44.34	9.24%	9.24%	1,038.16	97.63	9.40%	9.40%
24	D23 Application Money	ECAM	90.67	0.02	0.02%	0.02%	125.98	1.35	1.07%	1.07%	0.05	0.05	0.05%	0.05%
25	D29 Mutual Funds - Gilt/ G Sec/ Liquid Schemes	EGMF	383.77	6.23	1.62%	1.62%	265.46	18.65	7.03%	7.03%	243.17	19.47	8.01%	8.01%
26	D30 Net Current Assets	ENCA	(64.31)	(47.69)	-	-	(64.31)	(123.76)	-	-	96.13	88.68	-	-
27	E03 Other than Approved Investments - Equity Shares (incl PSUs and Unlisted)	OESH	151.40	40.11	26.49%	26.49%	149.29	50.99	34.16%	34.16%	35.51	(38.41)	-	-
28	E06 Other than Approved Investments -Debentures	OLDB	-	-	-	-	204.09	12.48	6.11%	6.11%	201.75	10.55	5.23%	5.23%
29	E13 Short term Loans (Unsecured Deposits)	OSLU	-	-	-	-	-	-	-	-	-	-	-	-
30	E26 Reclassified Approved investments - Equity	ORAE	731.85	17.77	2.43%	2.43%	703.43	17.77	2.53%	2.53%	-	-	-	-
31	E04 Equity Shares (PSU & Unlisted)	OEPD	-	-	-	-	-	-	-	-	-	-	-	-
32	E15 Mutual Funds - Debt/ Income/ Serial Plans/ Liquid Schemes	OMGS	-	-	-	-	84.42	3.14	3.72%	3.72%	71.76	3.82	5.32%	5.32%
<b>TOTAL</b>			<b>23,785.67</b>	<b>1,669.94</b>	<b>7.02%</b>	<b>7.02%</b>	<b>22,648.79</b>	<b>3,414.74</b>	<b>15.08%</b>	<b>15.08%</b>	<b>23,779.91</b>	<b>-15.33</b>	<b>-0.06%</b>	<b>-0.06%</b>

**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 : 25th March 2017

Signature : \_\_\_\_\_  
Full Name : Alok Mehrotra  
Designation : Chief Financial Officer

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

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

**FORM L-35-DOWNGRADING OF INVESTMENTS**

**Insurer: DHFL Pramerica Life Insurance Company Limited**

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

**Statement as on :31st March 2017**

**Statement of Down Graded Investments**

**Name of Fund Life Fund**

**Periodicity of Submission: Quarterly**

*(Rs in Lakhs)*

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
<b>A.</b>	<b><u>During the Quarter</u></b> <sup>1</sup>								
	2% Tata Steel Ltd. 23-Apr-2022	ECOS	484.85	1-Mar-13	CARE	AA+	AA	18-Jan-17	NA
<b>B.</b>	<b><u>As on Date</u></b> <sup>2</sup>								
	Nil								

**CERTIFICATION**

Certified that the information given herein are correct, complete and nothing has been concealed or suppressed, to the best of my knowledge and belief.

**Date : 25th April 2017**

**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.
- 4 Category of Investmet (COI) shall be as per INV/GLN/001/2003-04

**FORM L-35-DOWNGRADING OF INVESTMENTS**

**Insurer: DHFL Pramerica Life Insurance Company Limited**

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

**Statement as on :31st March 2017**

**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> <sup>1</sup> Nil								
B.	<u>As on Date</u> <sup>2</sup> Nil								

**CERTIFICATION**

Certified that the information given herein are correct, complete and nothing has been concealed or suppressed, to the best of my knowledge and belief.

**Date : 25th April 2017**

**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.
- 4 Category of Investmet (COI) shall be as per INV/GLN/001/2003-04

**FORM L-35-DOWNGRADING OF INVESTMENTS**

**Insurer: DHFL Pramerica Life Insurance Company Limited**

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

**Statement as on :31st March 2017**

**Statement of Down Graded Investments**

**Name of Fund** Unit Linked 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
<b>A.</b>	<b><u>During the Quarter</u></b> <sup>1</sup>								
	2% Tata Steel Ltd. 23-Apr-2022	ECOS	174.46091	41334	CARE	AA+	AA	42753	NA
<b>B.</b>	<b><u>As on Date</u></b> <sup>2</sup>								
	NIL								

**CERTIFICATION**

Certified that the information given herein are correct, complete and nothing has been concealed or suppressed, to the best of my knowledge and belief.

**Date : 25th April 2017**

**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.
- 4 Category of Investmet (COI) shall be as per INV/GLN/001/2003-04



FORM L-36 : Premium and number of lives covered by policy type

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

Date: 31-Mar-17

(Rs in Lakhs)

S. No.	Particulars	For the Qtr Q4 '2016-17				For the Qtr Q4 '2015-16				Upto the period '2016-17				Upto the period '2015-16			
		Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable
1	<b>First year Premium</b>																
	i Individual Single Premium- (ISP)																
	From 0-10000	(2.25)	(2.00)	(1.00)	(2.23)	689.92	821.00	772.00	825.89	352.78	1,258.00	1,365.00	846.91	1,102.11	1,348.00	1,253.00	1,321.79
	From 10,000-25,000	(2.16)	(1.00)	3.00	(2.70)	537.93	338.00	316.00	646.60	510.43	282.00	261.00	726.92	745.92	453.00	418.00	894.18
	From 25001-50,000	2.45	6.00	6.00	35.74	371.57	99.00	91.00	444.08	234.25	62.00	59.00	318.44	565.32	144.00	130.00	669.76
	From 50,001- 75,000	124.96	187.00	181.00	188.68	88.86	15.00	14.00	106.16	345.90	405.00	389.00	462.32	118.43	20.00	19.00	143.13
	From 75,000-100,000	221.18	226.00	206.00	292.82	163.18	18.00	18.00	190.90	595.81	484.00	448.00	733.95	173.18	19.00	19.00	201.90
	From 1,00,001 -1,25,000	34.88	31.00	29.00	52.93	23.24	2.00	2.00	29.05	100.02	72.00	70.00	130.12	35.24	3.00	3.00	42.25
	Above Rs. 1,25,000	969.37	259.00	221.00	1,163.01	224.88	12.00	11.00	260.59	1,873.37	486.00	430.00	2,242.56	281.88	15.00	13.00	326.29
	ii Individual Single Premium (ISPA)- Annuity																
	From 0-50000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 150,001- 2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,00,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,50,001 -3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	iii Group Single Premium (GSP)																
	From 0-10000	10.86	36.00	27,213.00	(34,296.30)	(66.79)	14.00	(126,100.00)	(5,321.51)	44.45	103.00	12,025.00	(36,087.80)	-	-	-	-
	From 10,000-25,000	120.45	42.00	82,450.00	50,660.86	38.19	10.00	41,315.00	18,347.04	279.75	98.00	278,469.00	141,656.69	-	-	-	-
	From 25001-50,000	179.12	35.00	111,975.00	89,665.14	41.46	8.00	29,059.00	10,437.95	472.53	81.00	296,533.00	204,555.55	-	-	-	-
	From 50,001- 75,000	116.87	11.00	70,010.00	34,307.57	62.49	7.00	40,532.00	24,338.03	453.67	48.00	309,132.00	133,160.38	-	-	-	-
	From 75,000-100,000	162.69	7.00	106,262.00	47,936.73	129.97	13.00	109,704.00	38,675.31	508.86	32.00	370,873.00	135,247.52	-	-	-	-
	From 1,00,001 -1,25,000	145.19	5.00	41,374.00	65,361.76	76.60	6.00	39,583.00	39,835.90	560.68	30.00	350,541.00	194,550.92	-	-	-	-
	Above Rs. 1,25,000	21,687.70	52.00	3,006,942.00	1,814,514.13	16,209.89	29.00	2,446,903.00	912,322.63	63,635.66	168.00	9,472,675.00	4,809,302.00	-	-	-	-
	iv Group Single Premium- Annuity- GSPA																
	From 0-50000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 150,001- 2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,00,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,50,001 -3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	v Individual non Single Premium- INSP																
	From 0-10000	66.65	734.00	737.00	2,596.28	37.38	426.00	421.00	1,831.32	165.11	3,907.00	4,644.00	9,725.15	-	-	-	-
	From 10,000-25,000	860.52	4,414.00	4,375.00	10,868.64	858.27	5,030.00	5,005.00	8,832.99	2,618.55	13,419.00	13,250.00	29,583.74	-	-	-	-
	From 25001-50,000	3,254.52	12,969.00	12,837.00	30,025.06	2,254.26	9,248.00	9,227.00	20,478.91	10,422.28	38,161.00	37,653.00	84,682.83	-	-	-	-
	From 50,001- 75,000	685.13	2,045.00	2,028.00	11,936.52	378.74	868.00	877.00	4,438.16	1,855.58	4,859.00	4,806.00	24,692.29	-	-	-	-
	From 75,000-100,000	407.38	478.00	470.00	4,690.35	87.86	95.00	105.00	1,945.53	853.21	966.00	945.00	10,241.84	-	-	-	-
	From 1,00,001 -1,25,000	221.07	231.00	230.00	2,799.55	77.21	80.00	81.00	1,301.75	447.88	457.00	455.00	6,562.38	-	-	-	-
	Above Rs. 1,25,000	907.17	328.00	321.00	10,670.17	73.53	36.00	53.00	1,423.96	1,319.81	541.00	531.00	17,112.70	-	-	-	-
	vi Individual non Single Premium- Annuity- INSPA																
	From 0-50000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 150,001- 2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,00,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,50,001 -3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	vii Group Non Single Premium (GNSP)																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-



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

Insurer: DHFL Pramerica Life Insurance Company Limited

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

Date: 31-Mar-17

**Business Acquisition through different channels (Group)**

*(Rs in Lakhs)*

S.No.	Channels	For the Qtr Q4 '2016-17			For the Qtr Q4 '2015-16			Upto the period '2016-17			Upto the Period '2015-16		
		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	1	127	16	-	-	-	1	127	16	-	-	-
3	Corporate Agents -Others	-	-	-	-	-	-	-	-	-	1	1,672	5
4	Brokers	67	2,191,804	4,622	19	1,158,027	1,213	184	6,895,394	12,076	48	3,251,718	3,462
5	Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-
6	Direct Business	120	1,254,295	17,785	68	1,422,969	15,279	375	4,194,727	53,864	180	3,674,146	51,346
	<b>Total(A)</b>	<b>188</b>	<b>3,446,226</b>	<b>22,423</b>	<b>87</b>	<b>2,580,996</b>	<b>16,492</b>	<b>560</b>	<b>11,090,248</b>	<b>65,956</b>	<b>229</b>	<b>6,927,536</b>	<b>54,813</b>
1	Referral (B)	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Grand Total (A+B)</b>	<b>188</b>	<b>3,446,226</b>	<b>22,423</b>	<b>87</b>	<b>2,580,996</b>	<b>16,492</b>	<b>560</b>	<b>11,090,248</b>	<b>65,956</b>	<b>229</b>	<b>6,927,536</b>	<b>54,813</b>

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

Insurer: DHFL Pramerica Life Insurance Company Limited

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

Date: 31-Mar-17

**Business Acquisition through different channels (Individuals)**

*(Rs in Lakhs)*

S.No.	Channels	For the Qtr Q4'2016-17		For the Qtr Q4 '2015-16		Upto the period '2016-17		Upto the Period '2015-16	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	7,610	3,355	4,247	1,509	19,855	8,716	14,776	5,219
2	Corporate Agents-Banks	152	50	-	1	266	92	7	2
3	Corporate Agents -Others	2,955	1,374	3,046	1,517	7,874	3,383	9,641	4,200
4	Brokers	(54)	(34)	1,343	351	71	(98)	6,198	1,440
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	10,419	2,904	7,837	2,400	34,948	9,271	24,157	6,743
	<b>Total (A)</b>	<b>21,082</b>	<b>7,650</b>	<b>16,473</b>	<b>5,778</b>	<b>63,014</b>	<b>21,365</b>	<b>54,779</b>	<b>17,603</b>
1	Referral (B)	823	101	615	89	2,345	330	1,242	175
	<b>Grand Total ( A + B )</b>	<b>21,905</b>	<b>7,751</b>	<b>17,088</b>	<b>5,867</b>	<b>65,359</b>	<b>21,695</b>	<b>56,021</b>	<b>17,778</b>

FORM L-39-Data on Settlement of Claims

Insurer: DHFL Pramerica Life Insurance Company Limited

Upto The Quarter Ended March 2017

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

(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	-	-	-	-	1	-	1	0
2	Survival Benefit	-	5,214	302	97	93	1	5,707	586
3	for Annuities / Pension	-	-	-	-	-	-	-	-
4	For Surrender	-	22,874	918	125	75	2,702	26,694	11,985
5	Other benefits	-	-	-	-	-	-	-	-
	Individual Death Claims	-	13,835	781	112	69	2,699	17,496	8,898
	Group Death Claims	-	9,039	137	13	6	3	9,198	3,087

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

**FOR L-40: Claims data for Life**

**Insurer: DHFL Pramerica Life Insurance Company Limited**

**Upto The Quarter Ended March 2017**

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

<b>S. No.</b>	<b>Claims Experience</b>	<b>For Death</b>	<b>For Maturity</b>	<b>Survival Benefit</b>	<b>For Annuities/ Pension</b>	<b>For Surrender</b>	<b>Other Benefits</b>
1	Claims O/S at the beginning of the period	61	3	460		463	-
2	Claims reported during the period	27855	0	5579	-	23810	-
3	Claims Settled during the period	27577	0	5707	-	24042	-
4	Claims Repudiated during the period	183	0	0	-	0	0
a	Less than 2years from the date of acceptance of risk	183	0	0	-	0	-
b	Grater than 2 year from the date of acceptance of risk	0	0	0	-	0	-
5	Claims Rejected	125					
6	Claims Unclaimed	1					
7	Claims Written Back	0	0	0	-	0	-
8	Claims O/S at End of the period	30	3	332	-	231	-
a	Less than 3months	29	0	240	-	123	-
b	3 months to 6 months	1	0	33	-	33	-
c	6months to 1 year	0	3	54	-	39	-
d	1year and above	0	0	5	-	36	-

## FORM L-41 : GREIVANCE DISPOSAL

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

Date: 31-Mar-17

## 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		
<b>1</b>	<b>Complaints made by customers</b>							
a)	Death Claims	-	3	1	-	2	-	9
b)	Policy Servicing	4	15	4	1	13	2	65
c)	Proposal Processing	2	68	49	10	19	-	274
d)	Survival Claims	-	18	2	3	15	-	64
e)	ULIP Related	-	5	1	1	3	-	5
f)	Unfair Business Practices	30	289	98	21	202	4	1,224
g)	Others	1	22	4	4	16	-	70
	<b>Total Number</b>	<b>37</b>	<b>420</b>	<b>159</b>	<b>40</b>	<b>270</b>	<b>6</b>	<b>1,711</b>

2	Total No . of policies during previous year:	56,250
3	Total No. of claims during previous year	16,020
4	Total No. of policies during current year	65,923
5	Total No. of claims during current year	27,855
6	Total No. of Policy Complaints ( current year) per 10, 000 policies ( current year)	258
7	Total No. of Claim Complaints (current year) per 10,000 claims registered ( current year) :	3

2	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
a)	Upto 7 days	6	-	6
b)	7-15 Days	-	-	-
c)	15-30 Days	-	-	-
d)	30-90 Days	-	-	-
e)	90 days & Beyond	-	-	-
	<b>Total Number</b>	<b>6</b>	<b>-</b>	<b>6</b>

**FORM L-42 : Valuation Basis (Life Insurance)**

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

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

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

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

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

**C. Valuation Assumptions**

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

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

\* excludes one year group term business as its is valued using UPR.

**2. Mortality Rates (including Margin of Adverse Deviation) (As % of IALM 06-08)**

Line of Business	Duration	Individual Business	Group business
		31st Mar, 2017	31st Mar, 2017
i) Life Participating Business	1	103.50% -253%	Not Applicable
	2	103.50% -115%	Not Applicable
	3	103.50% -115%	Not Applicable
	4	103.50% -115%	Not Applicable
	5+	103.50% -115%	Not Applicable
ii) Life- Non-participating Policies	1	80.50%-414.00%	97.75%-270.25%
	2	80.50%-414.00%	97.75%-270.25%
	3	76.50%-414.00%	97.75%-270.25%
	4	72.25%-414.00%	97.75%-270.25%
	5+	72.25%-414.00%	97.75%-270.25%
iii) Annuities- Participating policies	Not Applicable	Not Applicable	Not Applicable
iv) Annuities – Non-participating policies	Not Applicable	Not Applicable	Not Applicable
v) Annuities- Individual Pension Plan	Not Applicable	Not Applicable	Not Applicable
vi) Unit Linked	1	76.50%- 195.50%	Not Applicable
	2	76.50%- 195.50%	Not Applicable
	3	76.50%- 195.50%	Not Applicable
	4	76.50%- 195.50%	Not Applicable
	5+	76.50%- 195.50%	Not Applicable
vii) Health Insurance	Not Applicable	Not Applicable	Not Applicable

\* excludes one year group term business as its is valued using UPR.

**3. Morbidity(including Margin of Adverse Deviation)**

Line of Business	Morbidity Rates	
	31st Mar, 2017	31st Mar, 2017
Critical Illness Rider	84%-120% (CIBT93)	84%-120% (CIBT93)
Health Business	6.9-7.475 per mile Not Applicable	Not Applicable

**4. Commission**

Allowed for at actual rates



**FORM L-42 : Valuation Basis (Life Insurance)**

**Insurer: DHFL Pramerica Life Insurance Company Limited**

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

**5. Lapses (including Margin of Adverse Deviation)**

Line of Business	Duration	Individual Business	Group business*
		31st Mar, 2017	31st Mar, 2017
i) Life Participating Business	13 <sup>th</sup> Month	12.50%	Not Applicable
	25 <sup>th</sup> Month	7.50%	Not Applicable
	37 <sup>th</sup> Month	6.00%	Not Applicable
	49 <sup>th</sup> Month	5.00%	Not Applicable
	61 <sup>th</sup> Month	2.50%	Not Applicable
	73 <sup>rd</sup> Month	2.50%	Not Applicable
	85 <sup>th</sup> Month+	2.50%	Not Applicable
ii) Life- Non-participating Policies	13 <sup>th</sup> Month	5.00% - 20.00%	Not Applicable
	25 <sup>th</sup> Month	5.00% - 12.50%	Not Applicable
	37 <sup>th</sup> Month	5.00% - 6.00%	Not Applicable
	49 <sup>th</sup> Month	2.50% - 5.00%	Not Applicable
	61 <sup>th</sup> Month	2.50%	Not Applicable
	73 <sup>rd</sup> Month	1.25% to 2.5%	Not Applicable
iii) Annuities- Participating policies	85 <sup>th</sup> Month+	1.25% to 2.5%	Not Applicable
iii) Annuities- Participating policies	Not Applicable	Not Applicable	Not Applicable
iv) Annuities – Non-participating policies	Not Applicable	Not Applicable	Not Applicable
v) Annuities- Individual Pension Plan	Not Applicable	Not Applicable	Not Applicable
vi) Unit Linked	13 <sup>th</sup> Month	12.50% - 52.50%	Not Applicable
	25 <sup>th</sup> Month	5.00% - 22.50%	Not Applicable
	37 <sup>th</sup> Month	5.00% - 15.00%	Not Applicable
	49 <sup>th</sup> Month	5.00% - 15.00%	Not Applicable
	61 <sup>th</sup> Month	5.00% - 15.00%	Not Applicable
	73 <sup>rd</sup> Month	5.00% - 15.00%	Not Applicable
	85 <sup>th</sup> Month+	5.00% - 15.00%	Not Applicable
vii) Single Premium- (Life Non-Par/Linked)	13 <sup>th</sup> Month	0%-2.50%	0%-2.25%
	25 <sup>th</sup> Month	0%-2.50%	0%-6.00%
	37 <sup>th</sup> Month	0%-2.50%	0%-6.00%
	49 <sup>th</sup> Month	0%-17.00%	0%-12.00%
	61 <sup>th</sup> Month	0%-12.5%	0%-12.00%
	73 <sup>rd</sup> Month	0% to 90%	0%-12.00%
85 <sup>th</sup> Month+	0%-15%	0%-12.00%	
viii) Health Insurance	All Durations	2.5%-12.5%	Not Applicable

\*Group Business is single premium and includes Group Credit Life. And Group Term Care only.

**6. Expenses and Expense Inflation**

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

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

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

**7. Bonus Rate**

The future reversionary bonus rates assumed vary from 0.80% to 2.60% (31st Mar 2016, 0.95% to 2.85%) of sum assured and previously accrued reversionary bonuses. Future final bonuses assumed vary with duration and attaching reversionary bonus.

**8. Reasonable Expectation**

Provision has been made for future reversionary bonuses and final bonus consistent with the assumed valuation interest rate, benefit illustration, sales literature, terms and conditions in policy document and practices followed by other insurers in the industry.

**9. Taxation and Shareholder Transfers**

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.

**FORM L-42 : Valuation Basis (Life Insurance)**

**Insurer: DHFL Pramerica Life Insurance Company Limited**

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

**10. Free-look cancellations**

Provisions are made for the additional payments that are required to be made in the event of cancellations during the free-look period. The free-look cancellation assumption is 5.0%(previous year:5.0%) for non-participating endowment business,5.0% (previous year:5.0%)for individual term business, 8.5%(previous year:8.5%) for participating business, 9.0%(previous year:9.0%) for unit-linked life , 4.0%(previous year:4.0%) for Group credit Life , 4.0% for Group Term Care and 4.0% for individual non-par health.

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

Run-off triangle method has been used to set appropriate provision for IBNR.

**D. Change in Valuation Methods or Bases**

Valuation assumptions have been revised.

**E. Actuarial Valuation Method**

Reserves in respect of Unit- Linked product consists of two components- Unit Reserve and Non- Unit reserve. Unit Reserve for all the unit-linked products is the number of units in each of the funds multiplied by their published unit price as at the valuation date.

For Non Linked Individual life and health business and for Non-unit reserve for Linked Business actuarial liabilities have been determined using the gross premium valuation method. Non-unit reserves held by the Company, in respect of linked business, are higher of the GPV and UPR in respect of monthly risk charges at product level.

For Single Premium Group Credit Life business and Group Term Care business, the reserve has been determined using gross premium method. For yearly renewable group term product, reserve held is equal to the unearned premium. Amount of reinsurance ceded has been considered for group business.

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, Free look Cancellation, Lapse policies that can be reinstated, paid up policies that can be revived, data inaccuracy, IBNR, Claim in payment , resilience reserves, cost of guarantee and Early Surrender Value Reserves.

**Place: Gurgaon**

**Date: 13<sup>th</sup> April 2017**

**Name and Signature of Appointed Actuary**

**(Ajay Chaturvedi)**

**Name and Signature of Mentor Actuary**

**(Hema Malini R)**