

FORM L-2-A : Profit & Loss

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

Shareholders' Account (Non-technical Account)

(Rs.'000)

Particulars	Schedule	FOR THE QUARTER ENDED ON DECEMBER 2017	UP TO THE QUARTER ENDED ON DECEMBER 2017	FOR THE QUARTER ENDED ON DECEMBER 2016	UP TO THE QUARTER ENDED ON DECEMBER 2016
Amounts transferred from/to the Policyholders Account (Technical Account)		975,314	2,553,003	517,398	1,339,789
Income From Investments					
(a) Interest, Dividends & Rent – Gross		148,739	445,093	150,521	444,066
(b) Profit on sale/redemption of investments		24,407	99,271	260,565	403,092
(c) (Loss on sale/ redemption of investments)		(2,447)	(3,307)	(304)	(2,550)
(d) Amortisation of discount/(premium)		(9,651)	(26,451)	(6,741)	(14,223)
Other Income (To be specified)		-	-	-	-
TOTAL (A)		1,136,362	3,067,609	921,439	2,170,174
Expense other than those directly related to the insurance business:		141,728	372,731	20,624	66,700
Expenses in excess of Allowable Expense transferred from Policyholders Account		574,666	1,603,179		
Bad debts written off		-	-	-	-
Transfer to Policyholders' fund		106,278	240,578	724,268	1,702,249
Provisions (Other than taxation)					
(a) For diminution in the value of investments (Net)		-	-	-	-
(b) Provision for doubtful debts		-	-	-	-
(c) Others (to be specified)		-	-	-	-
TOTAL (B)		822,672	2,216,488	744,892	1,768,949
Profit/ (Loss) before tax		313,690	851,121	176,547	401,225
Provision for Taxation		-	-	-	-
Current Tax Credit/(Charge)		-	-	-	-
Deferred Tax Credit / (Charge)		(40,388)	(109,582)	(22,732)	(51,659)
Profit / (Loss) after tax		273,302	741,539	153,815	349,566
APPROPRIATIONS					
(a) Balance at the beginning of the year.		-	(3,539,405)	-	(4,152,944)
(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		273,302	(2,797,864)	153,815	(3,803,378)

FORM L-3-A : Balance Sheet

Insurer : DHFL Pramerica Life Insurance Company Limited

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

Balance Sheet As At December 31, 2017

(Rs.'000)

Particulars	Schedule	As at December 31, 2017	As at December 31, 2016
SOURCES OF FUNDS			
<i>SHAREHOLDERS' FUNDS:</i>			
SHARE CAPITAL	L-8,L-9	3,740,619	3,740,619
SHARE APPLICATION MONEY		-	-
RESERVES AND SURPLUS	L-10	8,329,217	8,329,217
CREDIT/[DEBIT] FAIR VALUE CHANGE ACCOUNT		73,866	(21,566)
Sub-Total		12,143,702	12,048,270
BORROWINGS	L-11	-	-
<i>POLICYHOLDERS' FUNDS:</i>			
CREDIT/[DEBIT] FAIR VALUE CHANGE ACCOUNT		18,877	86
POLICY LIABILITIES		21,633,591	14,419,547
INSURANCE RESERVES		-	-
PROVISION FOR LINKED LIABILITIES		2,826,496	2,280,751
Sub-Total		24,478,964	16,700,384
FUNDS FOR FUTURE APPROPRIATIONS		-	-
TOTAL		36,622,666	28,748,654
APPLICATION OF FUNDS			
INVESTMENTS			
Shareholders'	L-12	9,364,175	7,264,326
Policyholders'	L-13	21,549,510	13,978,239
ASSETS HELD TO COVER LINKED LIABILITIES	L-14	2,826,496	2,280,751
LOANS	L-15	33,320	14,121
FIXED ASSETS	L-16	507,120	474,104
DEFERRED TAX ASSETS		414,815	563,405
CURRENT ASSETS			
Cash and Bank Balances	L-17	294,081	454,676
Advances and Other Assets	L-18	2,678,435	2,256,056
Sub-Total (A)		2,972,516	2,710,732
CURRENT LIABILITIES	L-19	3,718,991	2,244,049
PROVISIONS	L-20	124,159	96,353
Sub-Total (B)		3,843,150	2,340,402
NET CURRENT ASSETS (C) = (A – B)		(870,634)	370,330
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	L-21	-	-
DEBIT BALANCE IN PROFIT & LOSS ACCOUNT (Shareholders' Account)		2,797,864	3,803,378
Debit Balance of Revenue Account		-	-
TOTAL		36,622,666	28,748,654

CONTINGENT LIABILITIES

Particulars		As at December 31, 2017	As at December 31, 2016
Partly paid-up investments			-
Claims, other than against policies, not acknowledged as debts by the company		3,292	3,778
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		20,500	29,193
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
Policy related claims under litigation		65,890	29,916
TOTAL		97,797	71,002

FORM L-4 : PREMIUM SCHEDULE

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

(Rs.'000)

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

(Rs.'000)

S.No.	Particulars	FOR THE QUARTER ENDED ON DECEMBER 2016								FOR THE PERIOD ENDED ON DECEMBER 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		
1	First year premiums	363,544	-	-	30	50,628	25,642	-	439,845	953,182	-	-	1,263	105,696	48,804	-	1,108,946	
2	Renewal Premiums	500,908	-	-	-	153,181	50,815	2,088	706,991	1,269,478	-	-	-	352,066	134,421	10,731	1,766,696	
3	Single Premiums	2,085	1,642,608	543	35	-	143,356	-	1,788,627	2,271	4,351,185	2,088	1,730	-	262,413	-	4,619,686	
	TOTAL PREMIUM	866,537	1,642,608	543	65	203,809	219,813	2,088	2,935,464	2,224,931	4,351,185	2,088	2,993	457,762	445,638	10,731	7,495,329	

FORM L-5 : COMMISSION SCHEDULE

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

(Rs.'000)

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

(Rs.'000)

Particulars	FOR THE QUARTER ENDED ON DECEMBER 2016								FOR THE PERIOD ENDED ON DECEMBER 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		
Commission paid																	
Direct – First year premiums	37,359	-	-	-	5,835	783	-	43,978	104,807	-	-	-	13,826	1,528	-	120,161	
- Renewal premiums	7,088	0	-	-	4,619	289	-	11,996	17,701	-	-	-	11,386	687	-	29,774	
- Single premiums	-	840	-	-	-	2,076	-	2,917	-	1,483	-	-	-	3,909	-	5,392	
Total (A)	44,447	840	-	-	10,454	3,149	-	58,891	122,508	1,483	-	-	25,212	6,123	-	155,327	
Add: Commission on Re-insurance Accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Less: Commission on Re-insurance Ceded	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Net Commission	44,447	840	-	-	10,454	3,149	-	58,891	122,508	1,483	-	-	25,212	6,123	-	155,327	
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:																	
Agents	31,775	-	-	-	7,916	3,065	-	42,756	88,949	-	-	-	21,200	5,321	-	115,470	
Brokers	366	841	-	-	(400)	4	-	811	662	1,483	-	-	(467)	25	-	1,704	
Corporate Agency	11,758	-	-	-	2,811	78	-	14,647	31,697	-	-	-	3,756	771	-	36,223	
Referral	336	-	-	-	113	2	-	452	871	-	-	-	632	7	-	1,510	
Others (pl. specify)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Bancassurance	213	-	-	-	13	-	-	226	329	-	-	-	91	-	-	420	
TOTAL (B)	44,447	841	-	-	10,454	3,149	-	58,891	122,508	1,483	-	-	25,212	6,124	-	155,327	

FORM L-6 : OPERATING EXPENSES SCHEDULE

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

(Rs.'000)

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

(Rs.'000)

S.No.	Particulars	FOR THE QUARTER ENDED ON DECEMBER 31, 2016								UPTO THE PERIOD ENDED ON DECEMBER 31, 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			
1	Employees remuneration and welfare benefits	404,263	51,297	70	101	71,430	41,360	265	568,786	1,143,326	157,416	296	2,602	173,929	88,446	996	1,567,011		
2	Travel, conveyance and vehicle running expenses	13,584	1,622	3	2	2,597	1,381	11	19,200	41,193	4,987	14	103	6,758	3,171	46	56,272		
3	Training expenses (including Agent advisors)	16,762	5,829	5	32	2,862	1,392	18	26,900	25,146	16,273	7	63	4,125	1,935	28	47,577		
4	Rent, rates & taxes	20,302	7,541	9	9	3,809	1,997	18	33,685	56,192	21,842	31	140	9,218	4,324	63	91,810		
5	Repairs & Maintenance	15,049	6,020	6	10	2,791	1,451	14	25,341	39,211	14,850	15	98	6,433	3,018	44	63,669		
6	Printing and stationery	1,504	534	-	2	273	139	2	2,454	3,443	1,348	-	9	565	265	4	5,634		
7	Communication expenses	7,446	1,807	-	2	1,413	746	6	11,420	21,769	6,405	4	54	3,571	1,675	24	33,502		
8	Legal, professional and consultancy charges	(10,262)	(5,754)	-	(88)	319	796	-	(14,989)	73,079	23,455	-	110	8,102	5,752	-	110,498		
9	Medical fees	261	(39)	-	1	43	21	-	287	267	912	-	1	44	21	-	1,245		
10	Auditors' fees, expenses etc :	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(a) as auditor	417	160	-	-	79	43	-	699	1,271	518	-	3	208	98	1	2,099		
	(b) as adviser	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	(c) out of pocket expense	96	119	-	-	16	8	-	239	118	223	-	-	19	9	-	369		
	(d) in any other capacity	214	5	-	2	37	18	-	276	356	670	-	2	59	27	-	1,114		
11	Advertisement and publicity	120,968	68,893	-	75	15,564	11,893	-	217,393	244,223	205,640	-	368	27,075	19,223	-	496,529		
12	Interest and bank charges	1,547	392	-	1	295	156	1	2,392	4,611	1,519	-	12	756	355	5	7,258		
13	Investment related charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
14	Postage and courier cost	2,799	1,681	-	-	530	281	2	5,293	8,185	5,542	1	20	1,342	630	9	15,729		
15	Sales Promotion expenses	61,147	13,050	-	6	8,522	6,733	-	89,458	160,952	55,583	-	243	17,843	12,669	-	247,290		
16	Information technology expenses	63,658	20,432	-	96	7,057	5,011	-	96,254	63,658	20,432	-	96	7,057	5,011	-	96,254		
17	Recruitment (including Agent advisors)	525	4,644	(1)	(9)	208	151	-	5,518	9,625	8,714	1	24	1,579	741	11	20,695		
18	Electricity ,water and utilities	2,984	1,510	-	(3)	606	337	2	5,436	11,768	4,195	1	29	1,930	906	13	18,842		
19	Policy issuance and servicing costs	13,086	29,256	544	81	4,495	3,227	-	50,689	48,398	72,576	1,093	1,777	7,973	5,215	-	137,032		
20	(Profit)/Loss on fluctuation in foreign exchange	1	7	-	-	14	9	-	31	210	107	-	1	46	21	-	385		
21	(Profit)/Loss on fixed assets	251	150	-	1	65	30	-	497	245	147	-	1	64	30	-	487		
22	Service Tax expense	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
23	Other miscellaneous expenses	8,390	3,103	2	17	1,848	1,174	32	14,566	26,874	9,958	6	51	3,629	1,969	46	42,533		
24	Depreciation	23,448	9,135	12	14	4,359	2,271	22	39,261	61,949	25,270	38	155	10,162	4,768	70	102,412		
	TOTAL	768,440	221,394	650	352	129,232	80,625	393	1,201,086	2,046,069	658,582	1,507	5,962	292,487	160,279	1,360	3,166,246		

FORM L-7 : BENEFITS PAID SCHEDULE

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

(Rs.'000)

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

Particulars	FOR THE QUARTER ENDED ON DECEMBER 31, 2016								UP TO THE QUARTER ENDED ON DECEMBER 31, 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		
1. Insurance Claims																	
(a) Claims by Death,	17,839	231,063	-	225	5,113	2,710	-	256,950	53,134	645,262	-	350	13,648	12,303	244	724,941	
(b) Claims by Maturity,	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(c) Annuities/Pension payment,	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(d) Other Benefits																	
Surrenders/Withdrawals	36,016	82,630	-	-	4,383	98,765	9,054	230,848	182,881	220,788	-	-	7,117	452,631	49,422	912,840	
Survival	7,571	-	-	-	7,945	-	-	15,516	20,137	-	-	-	19,946	-	-	40,082	
Riders	-	-	-	-	-	150	-	150	51	-	-	-	-	150	-	201	
Claim Investigation Fees	193	260	-	25	109	10	-	597	488	627	-	25	378	30	-	1,548	
Investment Income to Policy holders on unclaimed amounts	4,610	23	-	-	-	-	-	4,633	8,529	27	-	-	2	9	1	8,569	
Interest on Unclaimed amounts	-	-	-	-	(1)	-	-	(1)	-	-	-	-	-	-	-	-	
Total paid	66,229	313,976	-	250	17,549	101,635	9,054	508,693	265,220	866,704	-	375	41,091	465,123	49,667	1,688,181	
2. (Amount ceded in reinsurance):																	
(a) Claims by Death,	(5,660)	(89,401)	-	(113)	987	(521)	-	(94,708)	(17,160)	(258,804)	-	(163)	(497)	(967)	-	(277,591)	
(b) Claims by Maturity,	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(c) Annuities/Pension payment,	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(d) Other Benefits	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Total ceded	(5,660)	(89,401)	-	(113)	987	(521)	-	(94,708)	(17,160)	(258,804)	-	(163)	(497)	(967)	-	(277,591)	
3. Amount accepted in reinsurance:																	
(a) Claims by Death,	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(b) Claims by Maturity,	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(c) Annuities/Pension payment,	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(d) Periodical Benefit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(e) Health	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(f) any other (please specify)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
TOTAL	60,568	224,574	-	138	18,537	101,114	9,054	413,985	248,060	607,900	-	213	40,594	464,156	49,667	1,410,590	

FORM L-8 : SHARE CAPITAL SCHEDULE

Insurer : DHFL Pramerica Life Insurance Company Limited

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

(Rs.'000)

S.No.	Particulars	As at December 31, 2017	As at December 31, 2016
1	Authorised Capital 2,000,000,000 Equity Shares (Previous Year: 2,000,000,000 Equity Shares)of Rs 10 each	20,000,000	20,000,000
2	Issued Capital 374,061,867 Equity Shares (Previous Year: 374,061,867 Equity Shares) of Rs 10/- each	3,740,619	3,740,619
3	Subscribed Capital 374,061,867 Equity Shares (Previous Year: 374,061,867 Equity Shares) of Rs 10/- each	3,740,619	3,740,619
4	Called-up Capital 374,061,867 Equity Shares (Previous Year: 374,061,867 Equity Shares) of Rs 10/- each Less : Calls unpaid Add : Shares forfeited (Amount originally paid up) Less : Par value of Equity Shares bought back Less : Preliminary Expenses Expenses including commission or brokerage on Underwriting or subscription of shares	3,740,619	3,740,619
	TOTAL	3,740,619	3,740,619

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

Insurer : DHFL Pramerica Life Insurance Company Limited

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

Shareholder	As at December 31,2017		As at December 31, 2016	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
Indian	190,771,553	51%	190,771,553	51%
Foreign	183,290,314	49%	183,290,314	49%
Others				
TOTAL	374,061,867	100%	374,061,867	100%

FORM L-10-RESERVES AND SURPLUS SCHEDULE

Insurer : DHFL Pramerica Life Insurance Company Limited

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

(Rs.'000)

S.No.	Particulars	As at December 31, 2017	As at December 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	-	-
	TOTAL	8,329,217	8,329,217

FORM L-11-BORROWINGS SCHEDULE

Insurer : DHFL Pramerica Life Insurance Company Limited

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

(Rs.'000)

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

FORM L-12-INVESTMENTS SHAREHOLDERS SCHEDULE

Insurer : DHFL Pramerica Life Insurance Company Limited

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

(Rs.'000)

S.No.	Particulars	As at December 31, 2017	As at December 31, 2016
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	5,388,650	4,148,315
2	Other Approved Securities	297,770	350,537
3	Other Investments		
	(a) Shares	-	-
	(aa) Equity	1,531,256	207,251
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	671,203	735,852
	(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	1,163,093	1,433,820
5	Other than Approved Investments	99,343	5,255
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	4,360	13,647
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares	-	-
	(a) Shares	-	-
	(aa) Equity	-	335,649
	(bb) Preference	-	-
	(b) Mutual Funds	204,500	20,000
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	-	-
	(e) Other Securities (to be specified)	-	-
	(f) Subsidiaries	-	-
	Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	-	10,000
5	Other than Approved Investments	(0)	0
	TOTAL	9,364,175	7,264,326

FORM L-13-INVESTMENTS POLICYHOLDERS SCHEDULE

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

(Rs.'000)

S.No.	Particulars	As at December 31, 2017							As at December 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	
LONG TERM INVESTMENTS																	
1	Government securities and Government guaranteed bonds including Treasury Bills	4,422,500	4,898,370	10,776	21,092	915,204	28,444	3,649	10,300,035	3,032,153	3,784,027	10,904	10,633	636,271	23,965	2,404	7,500,357
2	Other Approved Securities	50,115	1,016,670	-	-	50,035	-	-	1,116,820	10,012	105,100	-	-	-	-	-	115,112
3	(a) Shares	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(aa) Equity	155,327	341,012	-	-	72,520	-	-	568,859	-	-	-	-	-	-	-	-
	(bb) Preference	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(d) Debentures/ Bonds	1,097,429	1,526,931	-	-	250,226	3,534	-	2,878,120	615,623	873,901	-	-	200,643	4,644	-	1,694,811
	(e) Other Securities (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Commercial Paper / Certificate of Deposits	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Deposits with Bank	2,000	-	-	-	-	-	500	2,500	2,000	-	-	-	-	-	500	2,500
	(f) Subsidiaries	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(h) Policy Loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Investments in Infrastructure and Social Sector	2,056,934	3,516,397	-	-	430,093	10,916	-	6,014,340	1,681,973	2,292,739	-	-	333,026	10,000	-	4,317,738
5	Other than Approved Investments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
SHORT TERM INVESTMENTS																	
1	Government securities and Government guaranteed bonds including Treasury Bills	(0)	1,967	-	-	-	-	0	1,967	(0)	23,235	-	-	-	-	0	23,235
2	Other Approved Securities	-	20,051	-	-	-	-	-	20,051	-	-	-	-	-	-	-	-
3	(a) Shares	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(aa) Equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(bb) Preference	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(b) Mutual Funds	291,500	243,500	10,816	0	50,500	502	-	596,818	81,520	153,862	-	0	19,004	100	-	254,486
	(c) Derivative Instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(d) Debentures/ Bonds	50,000	-	-	-	-	-	-	50,000	20,000	-	-	-	-	-	-	20,000
	(e) Other Securities (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Deposits with Bank	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(f) Subsidiaries	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Investments in Infrastructure and Social Sector	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Other than Approved Investments	-	-	-	-	-	-	-	-	-	50,000	-	-	-	-	-	50,000
TOTAL		8,125,805	11,564,898	21,592	21,092	1,768,577	43,396	4,149	21,549,510	5,443,281	7,282,864	10,904	10,633	1,188,944	38,709	2,904	13,978,238

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

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

(Rs.'000)

S.No.	Particulars	As at December 31, 2017			As at December 31, 2016		
		Individual Life	Individual Pension	Total	Individual Life	Individual Pension	Total
	LONG TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	371,033	14,354	385,387	360,055	10,550	370,605
2	Other Approved Securities				-	-	-
3	Other Investments						
	(a) Shares	-	-	-			
	(aa) Equity	1,410,727	119,600	1,530,327	1,092,202	116,194	1,208,396
	(bb) Preference				-	-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	185,094	7,488	192,582	186,441	12,232	198,673
	(e) Other Securities - Fixed Deposits	6,500	-	6,500	6,500	-	6,500
	(f) Subsidiaries				-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Social Sector	233,070	10,828	243,898	86,930	10,080	97,010
5	Other than Approved Investments	84,764	7,130	91,894	23,847	1,901	25,748
	SHORT TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	266,780	-	266,780	275,541	-	275,541
2	Other Approved Securities				2,042	-	2,042
3	(a) Shares	-	-	-			
	(aa) Equity	-	-	-	-	-	-
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	74,400	3,000	77,400	18,848	1,102	19,950
	(c) Derivative Instruments				-	-	-
	(d) Debentures/ Bonds	20,488	-	20,488	37,522	-	37,522
	(e) Other Securities (to be specified)				-	-	-
	Deposit with Bank	-	-	-	19,800	-	19,800
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Social Sector	-	-	-	8,081	2,020	10,101
5	Other than Approved Investments				-	-	-
	NET CURRENT ASSETS						
	Bank Balances	3,397	321	3,718	3,094	527	3,621
	Income accrued on investments	64,101	1142	65,243	23,598	1,126	24,724
	Other Receivable	-	-	-	23,458	1,028	24,486
	Payables for purchase of Securities	-	-	-	(15,494)	-	(15,494)
	FMC Payable	(3,307)	(215)	(3,522)	(2,521)	(203)	(2,724)
	Other Payables	(48,935)	(5,264)	(54,199)	(21,943)	(3,807)	(25,750)
	TOTAL	2,668,112	158,384	2,826,496	2,128,001	152,750	2,280,751

FORM L-15 : LOANS SCHEDULE

Insurer : DHFL Pramerica Life Insurance Company Limited

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

(Rs.'000)

S.No.	Particulars	As at December 31, 2017	As at December 31, 2016
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	33,320	14,121
	(d) Others (to be specified)	-	-
	<i>Unsecured</i>	-	-
	TOTAL	33,320	14,121
2	BORROWER-WISE CLASSIFICATION	-	-
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Companies	-	-
	(e) Loans against policies	33,320	14,121
	(f) Others (to be specified)	-	-
	TOTAL	33,320	14,121
3	PERFORMANCE-WISE CLASSIFICATION	-	-
	(a) Loans classified as standard	-	-
	(aa) In India	33,320	14,121
	(bb) Outside India	-	-
	(b) Non-standard loans less provisions	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	TOTAL	33,320	14,121
4	MATURITY-WISE CLASSIFICATION	-	-
	(a) Short Term	-	-
	(b) Long Term	33,320	14,121
	TOTAL	33,320	14,121

FORM L-16 : FIXED ASSETS SCHEDULE

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

(Rs.'000)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	Opening	Additions	Deductions	Closing	Opening	During The Period	On Sales/ Adjustments	Closing	As at December 31, 2017	As at December 31, 2016
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles - Software	449,305	99,369	-	548,675	169,721	83,284	-	253,004	295,669	295,374
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Improvements	116,712	40,508	163	157,057	48,640	17,958	85	66,514	90,544	61,094
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	22,258	6,031	27	28,263	16,124	4,647	27	20,745	7,518	4,906
Information Technology Equipment	171,926	44,204	1,161	214,969	99,816	32,550	1,037	131,329	83,640	65,755
Vehicles	-	-	-	-	-	-	-	-	-	-
Office Equipment	33,563	7,573	265	40,870	21,443	6,210	255	27,399	13,473	9,726
Others (Specify nature)	-	-	-	-	-	-	-	-	-	-
TOTAL	793,764	197,685	1,615	989,834	355,745	144,649	1,403	498,991	490,844	436,854
Work in progress	-	-	-	-	-	-	-	-	16,276	37,249
Grand Total	793,764	197,685	1,615	989,834	355,745	144,649	1,403	498,991	507,120	474,103
PREVIOUS YEAR	453,725	350,355	10,316	793,764	222,106	142,403	8,765	355,744	504,589	462,605

FORM L-17 : CASH AND BANK BALANCE SCHEDULE

Insurer : DHFL Pramerica Life Insurance Company Limited

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

(Rs.'000)

S.No.	Particulars	As at December 31, 2017	As at December 31, 2016
1	Cash (including cheques, drafts and stamps)	140,550	248,634
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	153,431	205,942
	(c) Others (to be specified)	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others (to be specified)	-	-
	TOTAL	294,081	454,676
	Balances with non-scheduled banks included in 2 and 3 above	-	-
	CASH & BANK BALANCES		
1	In India	294,081	454,676
2	Outside India	-	-
	TOTAL	294,081	454,676

FORM L-18-ADVANCE AND OTHER ASSETS SCHEDULE

Insurer : DHFL Pramerica Life Insurance Company Limited

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

(Rs.'000)

S.No.	Particulars	As at December 31, 2017	As at December 31, 2016
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	75,143	81,647
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	79,323	66,530
	Deposit -Others	8,037	5,061
	Advances to employees for travel, etc.	8,832	180
	TOTAL (A)	171,345	153,428
	OTHER ASSETS		
1	Income accrued on investments	836,500	492,278
2	Outstanding Premiums	294,611	188,440
3	Agents' Balances	15,907	17,254
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsures)	516,099	321,321
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	54,199	25,750
	Investment held to meet policyholder unclaimed	245,489	279,734
	Service Tax Unutilized Credit	-	57,285
	Due from Affiliates	-	-
	Other Dues	4,193	785
	GST Unutilized Credit	205,322	0
	Receivable towards non-par non linked funds	-	6,415
	Receivable from clearing firm	2,887	337,859
	Application money for investments	350,000	394,000
	Receivable from ex employees	10,028	7,799
	Agents' Balances - provision for doubtful amounts	(11,544)	(12,233)
	Receivable from ex employees- provision	(10,028)	(7,799)
	Provision on Vendor Advances	(6,573)	(6,260)
	TOTAL (B)	2,507,090	2,102,628
	TOTAL (A+B)	2,678,435	2,256,055

FORM L-19-CURRENT LIABILITIES SCHEDULE

Insurer : DHFL Pramerica Life Insurance Company Limited

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

(Rs.'000)

S.No.	Particulars	As at December 31, 2017	As at December 31, 2016
1	Agents' Balances	123,488	31,233
2	Balances due to other insurance companies	714,446	378,784
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	26,760	40,373
5	Unallocated premium	928,440	683,840
6	Sundry creditors	41,344	25,510
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	81,069	73,047
9	Annuities Due	-	-
10	Due to Officers/ Directors	-	100
11	Due to unit linked fund	-	-
12	Policy holders Unclaimed	226,324	230,273
11	Others (to be specified)		
	-Proposal / Policyholder deposits	9,200	5,115
	-Withholding Tax Deducted at Source	32,747	18,726
	-Accrued Expenses	1,358,085	651,540
	-Other Statutory liabilities	19,607	15,251
	- Due to Non- par non linked funds	-	6,415
	-Lease Equalisation Reserve	10,746	6,672
	- GST Payable	146,735	-
	- Service Tax Liability	-	77,170
	TOTAL	3,718,991	2,244,049

FORM L-20-PROVISIONS SCHEDULE

Insurer : DHFL Pramerica Life Insurance Company Limited

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

(Rs.'000)

S.No.	Particulars	As at December 31, 2017	As at December 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	59,705	48,278
	- Provision for Leave Encashment	64,454	48,075
	TOTAL	124,159	96,353

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

Insurer : DHFL Pramerica Life Insurance Company Limited

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

(Rs.'000)

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

FORM L-22 : Analytical Ratios*

Insurer: DHFL Pramerica Life Insurance Company Limited

Date: 31-Dec-17

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

S.No.	Particular	For the Quarter Ended Dec 2017	Upto the Quarter Ended Dec 2017	For the Quarter Ended Dec 2016	Upto the Quarter Ended Dec 2016
1	New business premium income growth rate - segment wise	61%	76%	24%	14%
	Non Par Individual Life - Non Linked	69%	73%	65%	63%
	Non Par Group Life	62%	76%	20%	14%
	Non Par Group Health-Non Linked	2032%	751%	100%	100%
	Non Par Individual Health - Non Linked	13284%	484%	100%	100%
	Participating Individual Life	150%	192%	-62%	-75%
	Non Par Individual Life - Linked	-5%	29%	108%	69%
2	Net Retention Ratio	95%	94%	97%	95%
3	Expense of Management to Gross Direct Premium Ratio	40%	41%	43%	44%
4	Commission Ratio (Gross commission paid to Gross Premium)	4%	3%	2%	2%
5	Ratio of policy holder's liabilities to shareholder's funds	262%	262%	203%	203%
6	Growth rate of shareholders' fund	13%	13%	7%	7%
7	Ratio of surplus to policyholders' liability	4%	10%	3%	8%
8	Change in net worth ('000)	1,100,946	1,100,946	546,112	546,112
9	Profit after tax/Total Income	5%	5%	4%	4%
10	(Total real estate + loans)/(Cash & invested assets)	NA	NA	NA	NA
11	Total investments/(Capital + Surplus)	280%	280%	195%	195%
12	Total affiliated investments/(Capital+ Surplus)	7.74%	7.74%	6.30%	6.30%
13 *	Investment Yield (Gross and Net)				
	A. With realised Gain				
	Policyholders' Funds:				
	Non-Linked:				
	1. PAR	7.99%	8.03%	9.94%	9.45%
	2. Non-PAR*	8.16%	8.48%	11.75%	11.08%
	Linked:				
	4. Non-PAR	5.67%	8.16%	6.64%	8.66%
	Shareholders' Funds	6.57%	7.61%	21.84%	15.00%
	A. Without realised Gain				
	Policyholders' Funds:				
	Non-Linked:				
	1. PAR	7.64%	8.01%	9.94%	9.46%
	2. Non-PAR*	7.94%	8.51%	11.75%	11.08%
	Linked:				
	4. Non-PAR	22.32%	13.54%	-7.85%	10.04%
	Shareholders' Funds	9.94%	6.37%	21.33%	15.14%

FORM L-22 : Analytical Ratios*

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

Date: 31-Dec-17

S.No.	Particular	For the Quarter Ended Dec 2017	Upto the Quarter Ended Dec 2017	For the Quarter Ended Dec 2016	Upto the Quarter Ended Dec 2016
14	Conservation Ratio	85%	88%	118%	75%
15	Persistency Ratio				
	Persistency Ratio by Premium				
	For 13th month+	78.02%	78.02%	63.20%	63.20%
	For 25th month+	55.80%	55.80%	45.31%	45.31%
	For 37th month+	40.90%	40.90%	34.44%	34.44%
	For 49th Month+	32.85%	32.85%	26.25%	26.25%
	for 61st month+	21.67%	21.67%	24.76%	24.76%
	Persistency Ratio by Policy				
	For 13th month+	73.32%	73.32%	57.98%	57.98%
	For 25th month+	52.27%	52.27%	39.46%	39.46%
	For 37th month+	35.40%	35.40%	23.14%	23.14%
	For 49th Month+	21.65%	21.65%	19.39%	19.39%
	for 61st month+	17.05%	17.05%	17.96%	17.96%
16	NPA Ratio				
	Gross NPA Ratio	- -	- -	- -	- -
	Net NPA Ratio	- -	- -	- -	- -

+ Non Reducing Balance

Equity Holding Pattern for Life Insurers

(Rs in Lakhs)

Particulars	For the Quarter ended December 31 2017	For the Quarter ended December 31 2016
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)	1.98	0.18
5 (b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	1.98	0.18
6 (iv) Book value per share (Rs)	24.98	19.98

FORM L - 24 Valuation of net liabilities

Insurer: DHFL Pramerica Life Insurance Company Limited

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

(Rs in Lakhs)

S.No.	Particular	As at 31st December 2017	As at 31st December 2016
1	Linked		
a	Life	26,900	21,456
b	General Annuity	-	-
c	Pension	1,618	1,555
d	Health	-	-
2	Non-Linked		
a	Life	215,827	143,963
b	General Annuity	-	-
c	Pension	-	-
d	Health	256	29

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

Insurer: DHFL Pramerica Life Insurance Company Limited

FOR THE QTR ENDED DECEMBER 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				Urban				Total Business			
		No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)	No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)	No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)
1	Andhra Pradesh	203	201	0.63	6.04	504	510	1.75	14.55	707	711	2.37	20.59
2	Arunachal Pradesh	22	22	0.02	0.51	27	27	0.02	0.83	49	49	0.04	1.35
3	Assam	413	412	0.81	13.23	524	517	1.24	15.55	937	929	2.06	28.78
4	Bihar	347	345	0.30	7.94	337	337	0.29	6.33	684	682	0.59	14.28
5	Chattisgarh	125	124	0.16	2.97	241	241	0.59	6.37	366	365	0.75	9.34
6	Goa	2	2	0.01	0.05	32	28	0.16	1.28	34	30	0.16	1.32
7	Gujarat	143	142	0.54	4.47	1,330	1,499	9.14	66.76	1,473	1,641	9.68	71.23
8	Haryana	463	481	1.28	14.56	567	665	2.22	28.40	1,030	1,146	3.50	42.96
9	Himachal Pradesh	426	424	1.45	19.63	351	337	1.77	16.56	777	761	3.22	36.20
10	Jammu & Kashmir	719	717	3.08	17.07	570	568	3.60	17.82	1,289	1,285	6.68	34.89
11	Jharkhand	121	122	0.27	3.06	119	114	0.44	2.96	240	236	0.71	6.03
12	Karnataka	230	230	0.70	5.94	577	664	3.10	30.20	807	894	3.80	36.14
13	Kerala	148	151	0.54	6.18	397	400	2.03	20.50	545	551	2.58	26.67
14	Madhya Pradesh	280	275	1.26	10.76	467	461	1.89	23.73	747	736	3.15	34.49
15	Maharashtra	571	569	1.09	16.72	1,987	2,032	8.04	116.09	2,558	2,601	9.13	132.80
16	Manipur	153	153	0.25	3.63	137	135	0.27	4.58	290	288	0.52	8.22
17	Meghalaya	8	8	0.00	0.27	31	31	0.01	1.07	39	39	0.02	1.34
18	Mizoram	5	5	0.00	0.11	7	7	0.00	0.14	12	12	0.01	0.25
19	Nagaland	55	55	0.33	1.75	94	95	0.49	1.83	149	150	0.82	3.59
20	Orissa	860	858	1.05	11.76	265	263	0.62	7.94	1,125	1,121	1.67	19.70
21	Punjab	1,305	1,289	4.33	32.02	1,300	1,284	6.36	53.63	2,605	2,573	10.69	85.65
22	Rajasthan	858	857	1.87	25.40	616	633	2.35	21.71	1,474	1,490	4.23	47.12
23	Sikkim	21	21	0.04	1.02	44	45	0.09	1.92	65	66	0.13	2.94
24	Tamil Nadu	208	208	0.60	7.87	872	915	3.16	42.73	1,080	1,123	3.76	50.60
25	Telangana	45	45	0.13	1.71	261	270	1.01	10.80	306	315	1.14	12.51
26	Tripura	16	16	0.02	0.43	40	39	0.08	0.90	56	55	0.10	1.33
27	Uttar Pradesh	973	967	2.60	27.03	1,254	1,258	5.56	62.23	2,227	2,225	8.15	89.26
28	UttraKhand	407	405	1.40	10.65	254	255	1.32	9.44	661	660	2.72	20.09
29	West Bengal	420	417	0.99	12.14	802	799	2.69	30.73	1,222	1,216	3.68	42.87
30	Andaman & Nicobar Islands	-	-	-	-	4	4	0.00	0.14	4	4	0.00	0.14
31	Chandigarh	(4)	(4)	0.59	(0.08)	33	33	0.80	1.97	29	29	1.39	1.89
32	Dadra & Nagrahaveli	-	-	-	-	-	-	-	-	-	-	-	-
33	Daman & Diu	-	-	-	-	2	2	0.00	0.02	2	2	0.00	0.02
34	Delhi	10	10	0.18	0.42	672	760	3.64	55.77	682	770	3.82	56.18
35	Lakshadweep	-	-	-	-	1	1	0.00	0.19	1	1	0.00	0.19
36	Puducherry	-	-	-	-	16	16	0.09	0.96	16	16	0.09	0.96
	COMPANY TOTAL	9,553	9,527	26.53	265.25	14,735	15,245	64.83	676.66	24,288	24,772	91.36	941.91

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

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

FOR THE QTR ENDED DECEMBER 31st, 2017

(Rs in Crore)

Geographical Distribution of Total Business- GROUP													
S.No.	State / Union Territory	Rural				Urban				Total Business			
		No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)	No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)	No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)
1	Andhra Pradesh	-	58,129	0.84	141.24	-	30	0.00	6.87	-	58,159	0.84	148.11
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	15	44,196	0.63	114.38	9	3,333	0.08	6.67	24	47,529	0.70	121.04
4	Bihar	3	976	0.01	1.46	-	850	0.12	12.42	3	1,826	0.12	13.88
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	4	162,354	1.10	361.63	1	74	0.01	1.48	5	162,428	1.11	363.11
8	Haryana	25	466,029	17.87	1,889.37	12	114,760	2.05	1,272.06	37	580,789	19.92	3,161.42
9	Himachal Pradesh	-	-	(0.00)	-	-	-	(0.00)	-	-	-	(0.00)	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	13	253,416	5.46	832.59	12	11,061	21.24	624.83	25	264,477	26.70	1,457.42
13	Kerala	17	540,803	9.36	1,002.19	3	81,185	5.96	1,261.52	20	621,988	15.33	2,263.70
14	Madhya Pradesh	31	229,136	6.82	1,822.59	21	48,412	0.97	240.91	52	277,548	7.79	2,063.51
15	Maharashtra	6	75,836	0.98	198.83	7	29,140	161.08	5,159.41	13	104,976	162.07	5,358.24
16	Manipur	-	-	-	-	-	124	0.02	2.03	-	124	0.02	2.03
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mirzoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	18	378,234	5.58	910.56	4	8,604	0.38	66.87	22	386,838	5.96	977.43
21	Punjab	-	-	-	-	-	-	-	-	-	-	-	-
22	Rajasthan	4	22,314	0.31	62.35	-	-	-	-	4	22,314	0.31	62.35
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	18	285,733	3.66	933.94	6	52,517	1.26	162.52	24	338,250	4.92	1,096.46
25	Telangana	8	195,368	3.64	429.30	28	88,785	2.35	2,308.74	36	284,153	5.99	2,738.04
26	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
27	Uttar Pradesh	39	343,022	4.37	911.18	19	23,224	0.99	159.91	58	366,246	5.36	1,071.10
28	UttraKhand	-	-	-	-	-	-	-	-	-	-	-	-
29	West Bengal	31	185,846	1.67	387.49	26	6,009	0.79	311.91	57	191,855	2.46	699.40
30	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
31	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
32	Dadra & Nagrahaveli	-	-	-	-	-	-	-	-	-	-	-	-
33	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
34	Delhi	11	342,062	7.33	1,192.15	8	33,797	0.83	23.51	19	375,859	8.15	1,215.66
35	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
36	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
	COMPANY TOTAL	243	3,583,454	69.64	11,191.26	156	501,905	198.13	11,621.64	399	4,085,359	267.77	22,812.90

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

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

Insurer: DHFL Pramerica Life Insurance Company Limited

UP TO THE QTR ENDED DECEMBER 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	507	501	1.37	13.23	1,620	1,487	5.37	48.85	2,127	1,988	6.75	62.08
2	Arunachal Pradesh	22	22	0.02	0.51	27	27	0.02	0.83	49	49	0.04	1.35
3	Assam	831	826	1.66	22.48	1,309	1,300	3.32	32.63	2,140	2,126	4.99	55.11
4	Bihar	428	392	0.50	10.59	529	371	0.74	11.94	957	763	1.23	22.52
5	Chattisgarh	237	236	0.44	6.89	617	608	1.65	17.92	854	844	2.09	24.81
6	Goa	2	2	0.01	0.05	132	112	7.09	32.71	134	114	7.09	32.76
7	Gujarat	347	506	1.12	10.19	3,321	6,140	17.95	132.64	3,668	6,646	19.07	142.83
8	Haryana	1,085	1,037	3.36	32.07	1,744	1,566	7.47	143.88	2,829	2,603	10.83	175.95
9	Himachal Pradesh	1,023	1,007	3.30	42.32	1,012	982	5.23	39.92	2,035	1,989	8.53	82.24
10	Jammu & Kashmir	2,293	2,286	7.50	51.58	2,382	2,490	11.84	62.46	4,675	4,776	19.34	114.03
11	Jharkhand	288	289	0.66	7.32	346	340	1.33	8.65	634	629	1.99	15.97
12	Karnataka	548	543	1.71	16.06	1,571	1,656	7.36	67.35	2,119	2,199	9.08	83.41
13	Kerala	175	173	0.65	7.04	536	530	2.67	26.14	711	703	3.32	33.18
14	Madhya Pradesh	876	868	2.55	23.84	1,547	1,453	6.56	64.07	2,423	2,321	9.11	87.91
15	Maharashtra	1,050	1,039	2.30	29.12	4,470	4,275	17.73	224.41	5,520	5,314	20.04	253.53
16	Manipur	341	341	0.42	6.95	304	298	0.44	8.30	645	639	0.86	15.25
17	Meghalaya	8	8	0.01	0.27	34	34	0.02	1.08	42	42	0.03	1.35
18	Mirzoram	5	5	0.00	0.11	7	7	0.00	0.14	12	12	0.01	0.25
19	Nagaland	261	261	0.80	9.36	372	377	1.65	12.56	633	638	2.44	21.92
20	Orissa	1,939	1,929	2.41	22.92	647	588	1.44	14.58	2,586	2,517	3.85	37.50
21	Punjab	3,403	3,350	10.08	81.83	4,316	4,195	19.69	137.37	7,719	7,545	29.77	219.20
22	Rajasthan	1,700	1,679	3.94	49.33	1,714	1,665	7.38	55.52	3,414	3,344	11.31	104.86
23	Sikkim	51	51	0.07	1.91	124	122	0.20	4.64	175	173	0.27	6.55
24	Tamil Nadu	321	318	1.00	12.18	1,906	1,697	7.51	93.25	2,227	2,015	8.51	105.43
25	Telangana	51	51	0.13	1.85	353	316	1.04	11.44	404	367	1.17	13.29
26	Tripura	26	26	0.03	0.67	94	95	0.13	3.06	120	121	0.16	3.73
27	Uttar Pradesh	2,178	2,162	6.53	57.79	3,548	3,514	15.36	139.79	5,726	5,676	21.89	197.58
28	UttraKhand	1,346	1,340	3.23	27.95	928	964	4.02	23.32	2,274	2,304	7.25	51.27
29	West Bengal	656	639	1.76	19.33	1,832	1,746	6.99	67.65	2,488	2,385	8.75	86.98
30	Andaman & Nicobar Islands	-	-	0.00	-	4	4	0.00	0.14	4	4	0.00	0.14
31	Chandigarh	364	363	1.77	9.92	576	592	3.44	22.52	940	955	5.21	32.44
32	Dadra & Nagrahaveli	-	-	-	-	-	-	-	-	-	-	-	-
33	Daman & Diu	-	-	-	-	2	1	0.00	0.02	2	1	0.00	0.02
34	Delhi	132	132	0.56	4.13	1,456	1,243	6.85	96.74	1,588	1,375	7.41	100.87
35	Lakshadweep	-	-	-	-	1	1	0.00	0.19	1	1	0.00	0.19
36	Puducherry	-	-	-	-	16	14	0.09	0.96	16	14	0.09	0.96
	COMPANY TOTAL	22,494	22,382	59.86	579.79	39,397	40,810	172.60	1,607.68	61,891	63,192	232.47	2,187.47

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

Insurer: DHFL Pramerica Life Insurance Company Limited

UP TO THE QTR ENDED DECEMBER 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	No. of Lives	Premiu m (Rs)	Sum Assured	No. of	No. of Lives	Premiu m (Rs)	Sum Assured	No. of	No. of Lives	Premiu m (Rs)	Sum Assured
1	Andhra Pradesh	5	748,340	12.10	2,063.29	4	121,351	1.83	336.73	9	869,691	13.92	2,400.03
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	31	86,216	1.21	226.84	11	15,393	0.27	46.21	42	101,609	1.49	273.05
4	Bihar	8	4,065	0.03	6.13	3	2,180	0.19	21.65	11	6,245	0.22	27.78
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	9	426,030	2.41	948.81	3	33,011	0.23	119.95	12	459,041	2.64	1,068.76
8	Haryana	55	1,015,791	27.98	3,378.85	33	214,486	5.41	3,722.42	88	1,230,277	33.39	7,101.27
9	Himachal Pradesh	-	-	(0.00)	-	-	32	0.35	83.44	-	32	0.35	83.44
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	38	1,278,226	17.71	2,748.89	33	30,769	34.86	3,788.75	71	1,308,995	52.57	6,537.64
13	Kerala	26	890,822	14.67	1,693.74	18	911,456	33.00	3,952.65	44	1,802,278	47.67	5,646.39
14	Madhya Pradesh	44	330,734	10.41	2,785.21	24	50,463	1.09	258.45	68	381,197	11.50	3,043.66
15	Maharashtra	15	176,864	2.28	450.08	51	155,857	493.01	15,931.82	66	332,721	495.29	16,381.90
16	Manipur	-	-	-	-	1	728	0.09	8.59	1	728	0.09	8.59
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mirzoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	37	1,091,491	14.47	2,581.27	11	50,930	1.07	181.97	48	1,142,421	15.53	2,763.24
21	Punjab	-	-	-	-	-	-	-	-	-	-	-	-
22	Rajasthan	11	58,980	0.83	167.81	2	665	0.05	19.69	13	59,645	0.88	187.49
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	34	1,089,425	11.43	3,174.08	12	239,449	6.90	1,331.33	46	1,328,874	18.33	4,505.41
25	Telangana	13	206,208	3.79	457.03	46	97,639	2.58	2,536.68	59	303,847	6.37	2,993.71
26	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
27	Uttar Pradesh	81	980,568	10.87	2,592.16	31	113,076	3.49	756.21	112	1,093,644	14.36	3,348.37
28	UttraKhand	8	5,716	0.21	27.39	11	7,961	0.19	30.60	19	13,677	0.40	57.99
29	West Bengal	73	466,179	4.02	951.61	34	48,583	1.36	394.35	107	514,762	5.37	1,345.96
30	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
31	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
32	Dadra & Nagrahaveli	-	-	-	-	-	-	-	-	-	-	-	-
33	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
34	Delhi	34	1,222,496	21.18	3,458.14	40	1,415,491	26.12	3,990.11	74	2,637,987	47.30	7,448.24
35	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
36	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
	COMPANY TOTAL	522	10,078,151	155.59	27,711.34	368	3,509,520	612.08	37,511.59	890	13,587,671	767.68	65,222.94

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

FORM L-26-INVESTMENT ASSETS(LIFE INSURERS)

Insurer: DHFL Pramerica Life Insurance Company Limited
 Registration No. 140; Date of Registration with the IRDAI: June 27, 2008
 Statement as on :31st December 2017
 Statement of Investment Assets (Life Insurers)
 (Business within India)
 Periodicity of Submission : Quarterly

PART - A

(Rs in Lakhs)

PARTICULARS	SCH	Amount	Reconciliation of Investment Assets	
Investments (Shareholders)	Sch - 8	93,642	Total Investment Assets (as per Balance Sheet)	<u>337,944</u>
Investments (Policyholders)	Sch - 8A	215,495	Balance Sheet Value of:	
Investments (Linked Liabilities)	Sch - 8B	28,265	A. Life Fund	204,661
Loans	Sch - 9	333	B. Pension & General Annuity Fund	105,017
Fixed Assets	Sch - 10	5,071	C. Unit Linked Funds	<u>28,265</u>
Current Assets				<u>337,944</u>
a. Cash & Bank Balance	Sch - 11	2,941		
b. Advances & Other Assets	Sch - 12	26,242		
Current Liabilities				
a. Current Liabilities	Sch - 13	- 37,190		
b. Provisions	Sch - 14	- 1,242		
c. Misc. Exp not Written Off	Sch - 15	-		
d. Debit Balance of P&L A/c				
Total Application as per Balance Sheet (A)		<u>333,558</u>		
Less: Other Assets	SCH	Amount		
Loans (if any)	Sch - 9	333		
Fixed Assets (if any)	Sch - 10	5,071		
Cash & Bank Balance (if any)	Sch - 11	2,941		
Advances & Other Assets (if any)	Sch - 12	25,700		
Current Liabilities	Sch - 13	- 37,190		
Provisions	Sch - 14	- 1,242		
Misc. Exp not Written Off	Sch - 15	-		
Investments held outside India				
Debit Balance of P&L A/c				
	TOTAL (B)	<u>- 4,386</u>		
Investment Assets	(A-B)	<u>337,944</u>		

NON - LINKED BUSINESS

A. LIFE FUND	% as per Reg	SH		PH		Book Value (SH+PH)	Actual % (g)=[(f)-(a)]	FVC Amount (h)	Total Fund (=a+f+h)	Market Value (j)	
		Balance	FRSM*	UL-Non Unit Res	PAR						NON PAR
		(a)	(b)	(c)	(d)						(e)
1 Central Govt. Security	Not Less than 25%	-	53,930	321	9,152	49,385	112,788	55.3%	0	112,788	111,268
2 Central Govt. Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not Less than 50%	-	56,908	321	9,652	50,789	117,670	57.7%	0	117,670	116,046
3 Investment Subject to Exposure Norms											
a. Housing & Infrastructure											
i) Approved Investments	Not Less than 15%	-	16,784	144	5,342	29,710	51,981	25.5%	14	51,966	53,251
ii) Other Investments		-	-	-	-	-	-	0.0%	-	-	-
b. i) Approved Investments	Not exceeding 35%	-	18,183	10	2,666	11,764	32,623	16.0%	867	33,490	33,608
ii) "Other Investments" not to exceed 15%		-	1,570	-	-	-	1,570	0.8%	35	1,535	1,535
Total Life Fund	100%	-	93,445	475	17,661	92,263	203,844	100.0%	817	204,661	204,440

B. PENSION AND GENERAL ANNUITY FUND	% as per Reg	PH		Book Value	Actual %	FVC Amount	Total Fund	Market Value
		PAR	NON PAR					
		(a)	(b)					
1 Central Govt. Security	Not Less than 20%	-	44,162	44,162	42.1%	0	44,162	42,838
2 Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not Less than 40%	-	53,627	53,627	51.1%	0	53,627	52,218
3 Balance in Approved investment	Not Exceeding 60%	-	51,281	51,281	48.9%	110	51,391	51,986
Total Pension, General Annuity Fund	100%	-	104,907	104,907	100.0%	110	105,017	104,203

LINKED BUSINESS

C. LINKED FUNDS	% as per Reg	PH		Total Fund	Actual %
		PAR	NON PAR		
		(a)	(b)		
1 Approved Investment	Not Less than 75%	-	27,346	27,346	96.7%
2 Other Investments	Not More than 25%	-	919	919	3.3%
Total Linked Insurance Fund	100%	-	28,265	28,265	100.0%

CERTIFICATION:

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

Date : 22nd January 2018

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

- Note:
- (+) FRSM refers to 'Funds Representing solvency margin'
 - Funds beyond Solvency Margin shall have a separate Custody Account.
 - Other Investments are as permitted under Section 27A(2) of Insurance Act, 1938
 - Pattern of Investment is applicable to both Shareholders funds representing solvency margin and policyholders funds.
 - Exposure Norms shall apply to Funds held beyond Solvency Margin, held in a separate custody account
 - In life fund, reconciliation with the schedules have been provided separately
 - Adjustment of seed capital amounting to Rs. 5.42 Crs has been done in Schedule 12 and shown as investments in the shareholders portfolio.

FORM L-27-UNIT LINKED BUSINESS

Insurer: DHFL Pramerica Life Insurance Company Limited
 Registration No. 140; Date of Registration with the IRDAI: June 27, 2008
 Statement as on :31st December 2017
 Periodicity of Submission : Quarterly

PART - B

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

(Rs in Lakhs)

PARTICULARS	Debt Fund	Balanced Fund	Growth Fund	Large Cap Equity Fund	Pension Debt Fund	Pension Balanced Fund	Pension Growth Fund	Pension Dynamic Equity Fund	Liquid Fund	Discontinued Policy Fund	Total of All Funds
	ULIF00127/08/08FI XEDIFUND140	ULIF00227/08/08B ALANCFUND140	ULIF00327/08/08G ROWTHFUND140	ULIF00427/08/08LA RCAPFUND140	ULIF00509/02/0 9PENDEBFUND	ULIF00609/02/0 9PENBALFUND	ULIF00709/02/0 9PENGROFUND	ULIF00809/02/09P ENDYEFUND140	ULIF00920/01/1 1LIQUIDFUND14	ULIF01024/02/11D ISCONFUND140	
Opening Balance (Market Value)	4,230.77	3,577.63	5,104.53	9,404.36	185.70	124.74	169.35	1,059.85	84.37	2,109.40	26,050.70
Add:Inflow during the Quarter	2,716.61	575.72	818.68	4,801.11	16.98	19.28	13.19	95.18	68.70	1,566.86	10,692.31
Increase / (Decrease) Value of Inv [Net]	(12.16)	94.06	278.52	883.02	(1.33)	3.38	9.94	102.68	1.57	32.94	1,392.63
Less:Outflow during the Quarter	2,642.65	582.74	710.85	4,169.84	26.53	21.45	17.48	149.66	92.71	1,456.83	9,870.73
Total Investible Funds (Market value)	4,292.58	3,664.67	5,490.87	10,918.65	174.82	125.95	175.00	1,108.04	61.94	2,252.37	28,264.91

Investment of Unit Fund	Debt Fund		Balanced Fund		Growth Fund		Large Cap Equity Fund		Pension Debt Fund		Pension Balanced Fund		Pension Growth Fund		Pension Dynamic Equity Fund		Liquid Fund		Discontinued Policy Fund		Total of All Funds	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)																						
Government Bonds	2,272.43	53%	824.33	22%	703.56	13%	-	0%	92.34	53%	30.43	24%	20.76	12%	-	0%	108.25	175%	2,469.54	110%	6,521.66	23.07%
State Government securities	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0.00%
Corporate Bonds	843.22	20%	728.53	20%	484.06	9%	-	0%	42.75	24%	21.40	17%	10.72	6%	-	0%	-	0%	-	0%	2,130.69	7.54%
Infrastructure Bonds	873.23	20%	768.55	21%	688.92	13%	-	0%	42.95	25%	31.92	25%	33.41	19%	-	0%	-	0%	-	0%	2,438.98	8.63%
Equity	-	0%	1,137.54	31%	3,240.99	59%	9,728.73	89%	-	0%	38.89	31%	106.25	61%	1,050.86	95%	-	0%	-	0%	15,303.25	54.14%
Money Market	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0.00%
Mutual Funds	35.00	1%	-	0%	64.00	1%	645.00	6%	-	0%	2.00	2%	1.00	1%	27.00	2%	-	0%	-	0%	774.00	2.74%
Deposit with banks	12.00	0%	20.00	1%	33.00	1%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	65.00	0.23%
Sub Total (A)	4,035.88	94%	3,478.95	95%	5,214.53	95%	10,373.73	95%	178.05	102%	124.64	99%	172.13	98%	1,077.86	97%	108.25	175%	2,469.54	110%	27,233.57	96.35%
Current Assets:																						
Accrued Interest	288.10	7%	207.19	6%	145.73	3%	-	0%	6.30	4%	2.86	2%	2.26	1%	(0.00)	0%	-	0%	-	0%	652.44	2.31%
Dividend Receivable	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0.00%
Bank Balance	5.12	0%	5.68	0%	7.02	0%	13.54	0%	0.28	0%	0.65	1%	0.31	0%	1.97	0%	1.06	2%	1.54	0%	37.18	0.13%
Receivable for Sale of Investments	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0.00%
Other Current Assets (for Investments)	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0.00%
Less: Current Liabilities																						
Payable for Investments	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0.00%
Fund Mgmt Charges Payable	(5.22)	0%	(5.08)	0%	(7.34)	0%	(14.04)	0%	(0.22)	0%	(0.18)	0%	(0.24)	0%	(1.51)	0%	(0.15)	0%	(1.24)	0%	(35.22)	-0.12%
Other Current Liabilities (for Investments)	(31.30)	-1%	(98.29)	-3%	(63.06)	-1%	(32.00)	0%	(9.58)	-5%	(4.46)	-4%	(6.64)	-4%	(31.95)	-3%	(47.23)	-76%	(217.47)	-10%	(541.99)	-1.92%
Sub Total (B)	256.70	6%	109.50	3%	82.35	1%	(32.50)	0%	(3.22)	-2%	(1.13)	-1%	(4.30)	-2%	(31.50)	-3%	(46.31)	-75%	(217.18)	-10%	112.41	0.40%
Other Investments (<=25%)																						
Corporate Bonds	-	-	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0.00%
Infrastructure Bonds	-	-	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0.00%
Equity	-	-	76.23	2%	193.99	4%	577.42	5%	-	0%	2.45	2%	7.18	4%	61.68	6%	-	0%	-	0%	918.96	3.25%
Mutual funds	-	-	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0.00%
Money Market	-	-	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0.00%
Others	-	-	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0.00%
Sub Total (C)	-	-	76.23	2%	193.99	4%	577.42	5%	-	0%	2.45	2%	7.18	4%	61.68	6%	-	0%	-	0%	918.96	3.25%
Total (A + B + C)	4,292.58	100%	3,664.68	100%	5,490.88	100%	10,918.65	100%	174.82	100%	125.96	100%	175.01	100%	1,108.05	100%	61.94	100%	2,252.37	100%	28,264.94	100.00%
Fund Carried Forward (as per LB 2)	4,292.58		3,664.68		5,490.88		10,918.65		174.82		125.96		175.01		1,108.05		61.94		2,252.37		28,264.94	

Date : 22nd January 2018

Note:

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

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

FORM L-28-ULIP-NAV

PART - C

Insurer: DHFL Pramerica Life Insurance Company Limited
 Registration No. 140; Date of Registration with the IRDAI: June 27, 2008
 Statement as on :31st December 2017
 Periodicity of Submission : Quarterly

[Link to FORM 3A \(Part B\)](#)

(Rs in Lakhs)

No	Name of the Scheme	SFIN	Date of Launch	Assets Held on the above date	NAV as on the above date	NAV as per LB 2	Previous Qtr NAV	2nd Previous Qtr NAV	3rd Previous Qtr NAV	4th Previous Qtr NAV	Annualised Return/Yield	3 Year Rolling CAGR	Highest NAV since inception
1	Debt Fund	ULIF00127/08/08FIXEDI FUND140	27-Aug-08	4,292.58	19.8880	19.8880	19.9432	19.6738	19.1678	19.0709	4.28%	7.81%	20.0206
2	Balanced Fund	ULIF00227/08/08BALAN CFUND140	27-Aug-08	3,664.68	23.3732	23.3732	22.7804	22.4601	21.8134	20.9415	11.61%	8.34%	23.4382
3	Growth Fund	ULIF00327/08/08GROW THFUND140	27-Aug-08	5,490.88	25.4814	25.4814	24.1817	23.7970	23.0814	21.3992	19.08%	8.63%	25.4814
4	Large Cap Equity Fund	ULIF00427/08/08LARCA PFUND140	27-Aug-08	10,918.65	28.1441	28.1441	25.7673	25.3488	24.4968	21.8233	28.96%	8.89%	28.1465
5	Pension Debt Fund	ULIF00509/02/09PEND EBFUND140	9-Feb-09	174.82	18.2848	18.2848	18.4163	18.1853	17.7577	17.7120	3.23%	7.35%	18.4693
6	Pension Balanced Fund	ULIF00609/02/09PENBA LFUND140	9-Feb-09	125.96	22.9248	22.9248	22.3439	22.0610	21.5180	20.6190	11.18%	8.20%	22.9689
7	Pension Growth Fund	ULIF00709/02/09PENG ROFUND140	9-Feb-09	175.01	30.3144	30.3144	28.6846	28.2300	27.3660	25.3671	19.50%	8.87%	30.3144
8	Pension Dynamic Equity Fund	ULIF00809/02/09PEND YEFUND140	9-Feb-09	1,108.05	33.5684	33.5684	30.6440	30.1757	29.1843	26.0217	29.00%	8.91%	33.5714
9	Liquid Fund	ULIF00920/01/11LIQUID FUND140	20-Jan-11	61.94	15.5077	15.5077	15.3251	15.1435	14.9621	14.7789	4.93%	5.76%	15.5077
10	Discontinued Policy Fund	ULIF01024/02/11DISCO NFUND140	24-Feb-11	2,252.37	16.4661	16.4661	16.2358	16.0068	15.7840	15.5640	5.80%	6.80%	16.4661
Total				28,264.94									

CERTIFICATION

Certified that the performance of all segregated funds have been placed and reviewed by the Board. All information given herein are correct, complete and nothing has been concealed or suppressed to the best of my knowledge and belief.

Date : 22nd January 2018

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

Date: 31-Dec-17

Periodicity of Submission : Quarterly

(Rs in Lakhs)

Detail Regarding debt securities-Life								
Particulars	MARKET VALUE				Book Value			
	As At 31st Dec'17	% Total	As At 31st Dec'16	% Total	As At 31st Dec'17	% Total	As At 31st Dec'16	% Total
Break down by credit rating								
AAA rated	57197.62	32%	47,788.09	33%	55971.83	31%	45,062.80	32%
AA or better	6320.39	4%	8,227.17	6%	6143.21	3%	7,836.06	6%
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	116045.77	65%	89,662.79	62%	117669.71	65%	85,842.70	62%
	179,563.78	100%	145,678.04	100%	179,784.75	100%	138,741.56	100%

BREAKDOWN BY RESIDUAL MATURITY

Up to 1 year	745.19	0.42%	1,386.04	1%	744.11	0.41%	1,368.81	1%
more than 1 year and upto 3 years	7466.18	4.16%	6,082.47	4%	7,324.50	4.07%	5,855.19	4%
More than 3 years and up to 7 years	39383.36	21.93%	26,577.87	18%	38,524.54	21.43%	25,149.84	18%
More than 7 years and up to 10 years	53285.97	29.68%	35,976.72	25%	54,063.50	30.07%	34,481.37	25%
More than 10 years and up to 15 years	30739.01	17.12%	33,317.35	23%	30,834.05	17.15%	31,828.21	23%
More than 15 years and up to 20 years	5057.16	2.82%	10,918.78	7%	5,069.73	2.82%	10,407.66	8%
Above 20 years	42886.92	23.88%	31,418.82	22%	43,224.33	24.04%	29,650.47	21%
	179,563.78	100.00%	145,678.04	100%	179,784.75	100.00%	138,741.56	100%

Breakdown by type of the issuer

a. Central Government	111,268.02	62%	85,507.06	59%	112,788.32	63%	81,831.95	59%
b. State Government	4,777.75	3%	4,155.73	3%	4,881.40	3%	4,010.75	3%
c. Corporate Securities	63,518.01	35%	56,015.25	38%	62,115.04	35%	52,898.86	38%
	179,563.78	100%	145,678.04	100%	179,784.75	100%	138,741.56	100%

Note

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

PERIODIC DISCLOSURES

FORM L-29 : Detail regarding debt securities

Insurer: DHFL Pramerica Life Insurance Company Limited

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

Date: 31-Dec-17

Periodicity of Submission : Quarterly

(Rs in Lakhs)

Detail Regarding debt securities-Pension								
Particulars	MARKET VALUE				Book Value			
	As At 31st Dec'17	% Total	As At 31st Dec'16	% Total	As At 31st Dec'17	% Total	As At 31st Dec'16	% Total
Break down by credit rating								
AAA rated	37305.98	38%	27,165.14	40%	36940.72	37%	25,823.72	39%
AA or better	8941.42	9%	4,384.74	6%	8711.81	9%	4,099.64	6%
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	52217.51	53%	36,246.72	53%	53626.81	54%	35,669.31	54%
	98464.91	100%	67,796.60	100%	99279.34	100%	65,592.67	100%

BREAKDOWN BY RESIDUALMATURITY

Up to 1 year	19.71	0.02%	0.00	0%	19.67	0.02%	0.00	0%
more than 1 year and upto 3 years	9329.45	9.47%	1,239.02	2%	9,175.19	9.24%	1,170.00	2%
More than 3 years and up to 7 years	28452.72	28.90%	11,998.19	18%	28,290.07	28.50%	11,437.86	17%
More than 7 years and up to 10 years	34050.67	34.58%	24,783.37	37%	34,271.60	34.52%	23,645.19	36%
More than 10 years and up to 15 years	12372.65	12.57%	8,596.73	13%	12,697.69	12.79%	8,231.66	13%
More than 15 years and up to 20 years	8376.17	8.51%	15,024.97	22%	8,763.97	8.83%	15,095.60	23%
Above 20 years	5863.55	5.95%	6,154.32	9%	6,061.17	6.11%	6,012.36	9%
	98,464.91	100.00%	67,796.60	100%	99,279.34	100.00%	65,592.67	100%

Breakdown by type of the issuer

a. Central Government	42,838.45	44%	35,534.78	52%	44,161.81	44%	35,023.57	53%
b. State Government	9,379.06	10%	711.94	1%	9,465.00	10%	645.74	1%
c. Corporate Securities	46,247.40	47%	31,549.87	47%	45,652.53	46%	29,923.36	46%
	98,464.91	100%	67,796.60	100%	99,279.34	100%	65,592.67	100%

Note

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

PERIODIC DISCLOSURES

FORM L-29 : Detail regarding debt securities

Insurer: DHFL Pramerica Life Insurance Company Limited

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

Date: 31-Dec-17

Periodicity of Submission : Quarterly

(Rs in Lakhs)

Detail Regarding debt securities-Linked								
Particulars	MARKET VALUE				Book Value			
	As At 31st Dec'17	% Total	As At 31st Dec'16	% Total	As At 31st Dec'17	% Total	As At 31st Dec'16	% Total
Break down by credit rating								
AAA rated	3612.43	33%	2,577.78	26%	3530.33	32%	2,420.12	25%
AA or better	957.24	9%	855.27	9%	943.48	8%	772.23	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	6521.66	59%	6,481.88	65%	6628.13	60%	6,403.44	67%
	11091.32	100%	9,914.93	100%	11101.93	100%	9,595.80	100%

BREAKDOWN BY RESIDUALMATURITY

Up to 1 year	2872.68	25.90%	3,252.06	33%	2,871.55	25.87%	3,249.29	34%
more than 1 year and upto 3 years	1707.73	15.40%	815.98	8%	1,689.75	15.22%	780.15	8%
More than 3 years and up to 7 years	3877.75	34.96%	2,962.21	30%	3,856.18	34.73%	2,772.53	29%
More than 7 years and up to 10 years	1734.09	15.63%	1,285.03	13%	1,765.27	15.90%	1,250.71	13%
More than 10 years and up to 15 years	619.58	5.59%	767.71	8%	631.13	5.68%	724.92	8%
More than 15 years and up to 20 years	279.50	2.52%	687.08	7%	288.05	2.59%	678.37	7%
Above 20 years	0.00	0.00%	144.86	1%	0.00	0.00%	139.82	1%
	11,091.32	100.00%	9,914.93	100%	11,101.93	100.00%	9,595.80	100%

Breakdown by type of the issuer

a. Central Government	6,521.66	59%	6,461.46	65%	6,628.13	60%	6,383.38	67%
b. State Government	0.00	0%	20.42	0%	0.00	0%	20.06	0%
c. Corporate Securities	4,569.66	41%	3,433.05	35%	4,473.81	40%	3,192.35	33%
	11,091.32	100%	9,914.93	100%	11,101.93	100%	9,595.80	100%

Note

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

FORM L-30 : Related Party Transactions

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

Date: 31-Dec-17

(Rs in Lakhs)

S.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received*			
				For the quarter ended Dec 31, 2017	Up to the Quarter ended Dec 31, 2017	For the quarter ended Dec 31, 2016	Up to the Quarter ended Dec 31, 2016
1	Prudential International Insurance Service Co. LLC	Associated Enterprise	Recovery of Expenses	20	78	(32)	1
2	Prudential International Insurance Service Co. LLC	Associated Enterprise	Reimbursement of Expenses	6	17	7	36
3	Key Management Personnel	Key Management Personnel	Receiving of services	469	1,319	433	1,172
4	Dewan Housing Finance Corporation Limited	Shareholders with Significant influence	Commission Expense	1,080	1,744	141	363
5	DHFL Vysya Housing Finance Ltd	Shareholders with Significant influence	Commission Expense	-	14	12	22
6	Dewan Housing Finance Corporation Limited	Shareholders with Significant influence	Premium Income	13,001	39,769	8,857	25,803
7	Aadhar Housing Finance Ltd	Shareholders with Significant influence	Premium Income	3,209	7,847	1,626	4,300
8	Avanse Financial Services Limited	Shareholders with Significant influence	Premium Income	94	718	91	555
9	DHFL Vysya Housing Finance Ltd	Shareholders with Significant influence	Premium Income	661	1,786	420	998
10	Dewan Housing Finance Corporation Limited	Shareholders with Significant influence	Trade mark license	-	-	437	1,312
11	Key Management Personnel	Key Management Personnel	Premium Income	0	1	2	3
12	DHFL Pramerica Assets Managers Private Limited	Shareholders with Significant influence	Purchase of Mutual fund	4,000	15,280	-	4,490
13	DHFL Pramerica Assets Managers Private Limited	Shareholders with Significant influence	Sale of Mutual fund	4,939	15,290	-	4,492
14	DHFL Pramerica Assets Managers Private Limited	Shareholders with Significant influence	Profit and Loss on mutual fund	4	10	-	2
15	Dewan Housing Finance Corporation Limited	Shareholders with Significant influence	Investment Income	200	546	171	260
16	Dewan Housing Finance Corporation Limited	Shareholders with Significant influence	Unallocated Premium	(619)	797	(1,031)	325
17	Aadhar Housing Finance Ltd	Shareholders with Significant influence	Unallocated Premium	353	492	91	403
18	Arthveda Fund Management Private Limited	Shareholders with Significant influence	Unallocated Premium	4	6	-	2
19	Avanse Financial Services Limited	Shareholders with Significant influence	Unallocated Premium	(5)	10	(5)	3
20	DHFL Vysya Housing Finance Ltd	Shareholders with Significant influence	Unallocated Premium	(41)	17	-	-
21	DHFL Pramerica Assets Managers Private Limited	Shareholders with Significant influence	Premium Income	6	6	5	7
22	DHFL Pramerica Assets Managers Private Limited	Shareholders with Significant influence	Unallocated Premium	1	2	0	1
23	Key Management Personnel	Key Management Personnel	Reimbursement of Expenses	3	26	17	17
24	Dewan Housing Finance Corporation Limited	Shareholders with Significant influence	Purchase of Bonds	-	1,591	6,088	6,088
25	Dewan Housing Finance Corporation Limited	Shareholders with Significant influence	Sale of Bonds	-	1,611	-	250
26	DHFL Investments Limited	Shareholders with Significant influence	Deposit Received	-	1	-	-
27	Avanse Financial Services Limited	Shareholders with Significant influence	Commission Expense	27	46	-	-
28	Arthveda Fund Management Private Limited	Shareholders with Significant influence	Premium Income	-	-	18	20
29	Kapil Wadhawan	Shareholders with Significant influence	Refund of Application Money	-	-	49	49
30	Kapil Wadhawan	Shareholders with Significant influence	Application Money	-	-	-	49
31	Dewan Housing Finance Corporation Limited	Shareholders with Significant influence	Application for Purchase of Investments	-	-	17,460	17,460
32	Aadhar Housing Finance Ltd	Shareholders with Significant influence	Commission Expense	8	8	-	-
33	DHFL Investments Limited	Shareholders with Significant influence	Deposit Paid	1	1	-	-

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

Insurer: DHFL Pramerica Life Insurance Company Limited

Date: 31-Dec-2017

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

BOD and Key Person information			
S. No.	Name of person	Role/designation	Details of change in the period
1	Mr. Kapil Wadhawan	Non-Executive Director (Chairman)	
2	Mr. Suresh Mahalingam	Vice Chairman	
3	Mr. Anoop Kumar Pabby	Managing Director & Chief Executive Officer	
4	Mr. James Wayne Weakley	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	Ms. Sindhushree Khullar	Non-Executive Independent Director	
10	Mr. Srinath Sridharan	Non-Executive Director	
11	Mr. Sunjoy Joshi	Non-Executive Independent Director	
12	Mr. Ajay Chaturvedi	Appointed Actuary	
13	Mr. Alok Mehrotra	Chief Financial Officer	
14	Mr. Amit Chand Patra	Chief Investment Officer	
15	Ms. Sonali Athalye	Chief Compliance Officer	
16	Mr. Umesh Rao	Chief Marketing Officer	
17	Mr. K. Sridharan	Head - Internal Audit	
18	Mr. Milind Ravindranath Kari	Head - Risk	
19	Mr. Rajesh Kumar Sood	Chief Distribution Officer	
20	Mr. Vishal Chopra	Head-Operations	
21	Mr. Varun Gupta	Chief Products & Strategy Officer	
22	Mr. Mayank Goel	Company Secretary	

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

Insurer: DHFL Pramerica Life Insurance Company Limited

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

Form Code: Table III

Classification: Total Business

Classification Code: 1 / 2

Item	Description	Notes No... [Amount (in '000)]	Adjusted Value [Amount (in '000.)]
(1)	(2)	(3)	(4)
01	Available Assets in Policyholders' Fund:		25,288,075
	Deduct:		
02	Mathematical Reserves		24,460,085
03	Other Liabilities		
04	Excess in Policyholders' funds (01-02-03)		827,990
05	Available Assets in Shareholders Fund:		7,473,523
	Deduct:		
06	Other Liabilities of shareholders' fund		-
07	Excess in Shareholders' funds (05-06)		7,473,523
08	Total ASM (04)+(07)		8,301,513
09	Total RSM	Note 1	1,359,611
10	Solvency Ratio (ASM/RSM)		611%

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:

Name and Signature of Appointed Actuary

[Ajay Chaturvedi]

Name and Signature of Mentor to Appointed Actuary

[Hema Malini Ramakrishnan]

Notes

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

FORM L-33-NPAs

Insurer: DHFL Pramerica Life Insurance Company Limited

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

Statement as on :31st December 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-Dec-17)	Prev. FY (As at 31-Mar-17)	YTD (As at 31-Dec-17)	Prev. FY (As at 31-Mar-17)	YTD (As at 31-Dec-17)	Prev. FY (As at 31-Mar-17)	YTD (As at 31-Dec-17)	Prev. FY (As at 31-Mar-17)	YTD (As at 31-Dec-17)	Prev. FY (As at 31-Mar-17)
1	Investment Asset (As per Form3A/3B - Total Fund)	62,115.04	52,293.49	-	-	65.00	65.00	142,481.33	108,122.87	204,661.37	160,481.35
2	Gross NPA	-	-	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets(2/1)	-	-	-	-	-	-	-	-	-	-
4	Provision made on NPA	-	-	-	-	-	-	-	-	-	-
5	Provision as a % of NPA(4/2)	-	-	-	-	-	-	-	-	-	-
6	Provision on standard assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets(1 - 4)	62,115.04	52,293.49	-	-	65.00	65.00	142,481.33	108,122.87	204,661.37	160,481.35
8	Net NPA (2 - 4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investments Assets(8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the Period	-	-	-	-	-	-	-	-	-	-

CERTIFICATION

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

Date : 22nd January 2018

Signature:

Full name:

Designation:

Alok Mehrotra

Chief Financial Officer

Note:

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

FORM L-33-NPAs

Insurer: DHFL Pramerica Life Insurance Company Limited

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

Statement as on :31st December 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- Dec-17)	Prev. FY (As at 31- Mar-17)	YTD (As at 31- Dec-17)	Prev. FY (As at 31- Mar-17)	YTD (As at 31- Dec-17)	Prev. FY (As at 31- Mar-17)	YTD (As at 31- Dec-17)	Prev. FY (As at 31- Mar-17)	YTD (As at 31-Dec- 17)	Prev. FY (As at 31- Mar-17)
1	Investment Asset (As per Form3A/3B - Total Fund)	45,652.53	37,644.75	-	-	-	-	59,364.94	42,193.17	105,017.47	79,837.92
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)	45,652.53	37,644.75	-	-	-	-	59,364.94	42,193.17	105,017.47	79,837.92
8	Net NPA (2 - 4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investments Assets(8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the Period	-	-	-	-	-	-	-	-	-	-

CERTIFICATION

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

Date : 22nd January 2018

Note:

Signature:

Full name:

Designation:

Alok Mehrotra

Chief Financial Officer

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

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

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

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

5.Net Investment assets is net of "provisions"

6.Net NPA is gross NPAs less provisions

7.Write off as approved by the Board

FORM L-33-NPAs

Insurer: DHFL Pramerica Life Insurance Company Limited

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

Statement as on :31st December 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- Dec-17)	Prev. FY (As at 31- Mar-17)	YTD (As at 31- Dec-17)	Prev. FY (As at 31- Mar-17)	YTD (As at 31- Dec-17)	Prev. FY (As at 31- Mar-17)	YTD (As at 31- Dec-17)	Prev. FY (As at 31- Mar-17)	YTD (As at 31- Dec-17)	Prev. FY (As at 31- Mar-17)
1	Investment Asset (As per Form3A/3B - Total Fund)	4,569.66	3,644.08	-	-	65.00	263.00	23,630.28	21,055.44	28,264.94	24,962.52
2	Gross NPA	-	-	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets(2/1)	-	-	-	-	-	-	-	-	-	-
4	Provision made on NPA	-	-	-	-	-	-	-	-	-	-
5	Provision as a % of NPA(4/2)	-	-	-	-	-	-	-	-	-	-
6	Provision on standard assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets(1 - 4)	4,569.66	3,644.08	-	-	65.00	263.00	23,630.28	21,055.44	28,264.94	24,962.52
8	Net NPA (2 - 4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investments Assets(8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the Period	-	-	-	-	-	-	-	-	-	-

CERTIFICATION

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

Date : 22nd January 2018

Signature:

Full name:

Designation:

Alok Mehrotra

Chief Financial Officer

Note:

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

FORM L-34-YIELD ON INVESTMENTS

Insurer: DHFL Pramerica Life Insurance Company Limited
 Registration No. 140; Date of Registration with the IRDAI: June 27, 2008
 Statement as on :31st December 2017
 Periodicity of Submission: Quarterly

Name of the Fund Life Fund

(Rs in Lakhs)

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) ³			
			Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
1	A01 Central Government Bonds	CGSB	108,806.37	2,023.21	1.86%	1.86%	99,956.73	5,831.07	5.83%	5.83%	75,449.39	7,575.75	10.04%	10.04%
2	A03 Deposit under Sec 7 of Insurance Act, 1938	CDSS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
3	A04 Treasury Bills	CTRB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	49.66	0.68	1.37%	1.37%
4	B03 State Government Guaranteed Loans	SGGL	3,812.75	105.04	2.75%	2.75%	3,391.45	226.00	6.66%	6.66%	3,881.24	343.60	8.85%	8.85%
5	B04 Other Approved Securities (excluding Infrastructure Investments)	SGOA	514.04	9.51	1.85%	1.85%	514.47	28.53	5.55%	5.55%	516.17	28.53	5.53%	5.53%
6	C06 Bonds/ Debentures/ CPs/ Loans - Promotor Group	HDPG	6,622.10	153.15	2.31%	2.31%	5,844.92	411.99	7.05%	7.05%	2,602.53	157.47	6.05%	6.05%
7	C09 Bonds/Debentures issued by NHB/ Institutions accredited by NHB	HTDN	5,404.57	120.02	2.22%	2.22%	5,069.09	340.14	6.71%	6.71%	3,502.18	275.79	7.87%	7.87%
8	C10 Bonds/Debentures issued by Authority constituted under any Housing/Building scheme approved by Central/State/any Authority or Body constituted by Central/State Act.	HTDA	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
9	C18 Infrastructure - Other Approved Securities	ISAS	-	-	0.00%	0.00%	100.00	2.95	2.95%	2.95%	100.00	6.53	6.53%	6.53%
10	C19 Infrastructure - PSU - Equity shares - Quoted	ITPE	403.12	9.84	2.44%	2.44%	204.77	10.08	4.92%	4.92%	49.09	2.24	4.57%	4.57%
11	C20 Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	11.00	2.17	19.72%	19.72%	11.38	1.78	15.67%	15.67%	220.70	4.08	1.85%	1.85%
12	C26 Long Term Bank Bonds Approved Investment-Infrastructure	ILBI	2,000.00	42.14	2.11%	2.11%	2,000.00	125.97	6.30%	6.30%	1,685.45	118.65	7.04%	7.04%
13	C27 Infrastructure - PSU - Debentures/ Bonds	IPTD	34,167.43	749.31	2.19%	2.19%	31,865.24	2,068.35	6.49%	6.49%	32,747.87	2,547.18	7.78%	7.78%
14	C29 Infrastructure - Other Corporate Securities- Debentures/ Bonds	ICTD	1,482.13	32.75	2.21%	2.21%	1,755.95	151.72	8.64%	8.64%	2,160.91	148.78	6.89%	6.89%
15	C34 Infrastructure - Equity (including unlisted)	IOEQ	-	-	0.00%	0.00%	27.55	4.55	16.50%	16.50%	7.03	(5.75)	-81.91%	-81.91%
16	D02 Corporate Securities (Approved Investment) -Equity Shares (ordinary)-Quoted	EAEQ	12,880.82	21.57	0.17%	0.17%	13,865.00	456.93	3.30%	3.30%	1,576.10	104.01	6.60%	6.60%
17	D01 PSU - (Approved Investment)-Equity Shares quoted	EAPB	1,122.02	-	0.00%	0.00%	862.65	8.88	1.03%	1.03%	360.63	(1.89)	-0.52%	-0.52%
18	D39 Additional Tier I (Basel III Complaint) Perpetual Bonds	EPBT	3,362.06	75.48	2.24%	2.24%	3,265.18	218.65	6.70%	6.70%	-	-	0.00%	0.00%
19	D05 Corporate Securities - Bonds - (Taxable)	ECOS	3,226.91	60.32	1.87%	1.87%	2,477.44	139.19	5.62%	5.62%	437.11	10.47	2.40%	2.40%
20	D09 Corporate Securities (Approved Investment) -Debentures	ECDB	7,168.37	178.42	2.49%	2.49%	7,078.96	539.07	7.62%	7.62%	8,800.13	714.46	8.12%	8.12%
21	D16 Deposits - Deposit with scheduled banks	ECAM	65.00	2.90	4.46%	4.46%	474.09	29.89	6.31%	6.31%	219.91	19.90	9.05%	9.05%
22	D18 Deposits - Money at call and short notice with banks /Repo	EGMF	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
23	D23 Application Money	EMPG	1,299.92	0.00	0.00%	0.00%	1,299.92	2.86	0.22%	0.22%	2,354.53	29.79	1.27%	1.27%
24	D29 Mutual Funds - Gilt/ G Sec/ Liquid Schemes	OESH	7,188.51	113.81	1.58%	1.58%	5,170.92	247.48	4.79%	4.79%	1,690.14	93.82	5.55%	5.55%
25	D30 Mutual Funds - (under Insurer's Promoter Group)	OLDB	992.05	4.25	0.43%	0.43%	688.57	10.20	1.48%	1.48%	803.84	2.42	0.30%	0.30%
26	E03 Other than Approved Investments - Equity Shares (incl PSUs and Unlisted)	OSLU	118.38	-	0.00%	0.00%	77.96	10.06	12.91%	12.91%	43.74	29.19	66.74%	66.74%
27	E06 Other than Approved Investments -Debentures	OAFB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	300.00	22.54	7.51%	7.51%
28	E13 Short term Loans (Unsecured Deposits)	OMGS	541.99	61.79	0.00%	0.00%	541.99	34.99	0.00%	0.00%	257.50	76.07	0.00%	0.00%
29	E26 Reclassified Approved investments - Equity	OPEU	212.09	16.55	0.00%	0.00%	207.48	16.55	7.98%	7.98%	-	-	0.00%	0.00%
30	E12 SEBI Approved Alternate Investment und (Category II)		251.22	-	0.00%	0.00%	251.22	-	0.00%	0.00%	-	-	0.00%	0.00%
31	E15 Mutual Funds - Debt/ Income/ Serial Plans/ Liquid Schemes		-	-	0.00%	0.00%	-	-	0.00%	0.00%	1,122.02	42.78	3.81%	3.81%
32	E04 Equity Shares (PSU & Unlisted)		-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
TOTAL			198,987.09	3,782.23	1.90%	1.90%	184,293.84	10,917.89	5.92%	5.92%	137,143.40	12,347.10	9.00%	9.00%

CERTIFICATION

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

Date : 22nd January 2018

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

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

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

FORM L-34-YIELD ON INVESTMENTS

Insurer: DHFL Pramerica Life Insurance Company Limited
 Registration No. 140; Date of Registration with the IRDAI: June 27, 2008
 Statement as on :31st December 2017
 Periodicity of Submission: Quarterly

Name of the Fund: Pension Annuity and Group Business

(Rs in Lakhs)

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) ³			
			Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
1	A01 Central Government Bonds	CGSB	43,379.03	767.10	1.77%	1.77%	40,232.11	2,421.74	6.02%	6.02%	29,840.04	3,571.89	11.97%	11.97%
2	A03 Deposit under Sec 7 of Insurance Act, 1938	CDSS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
3	A04 Treasury Bills	CTRB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
4	B04 Other Approved Securities (excluding Infrastructure Investments)	SGOA	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
5	B03 State Government Guaranteed Loans	SGGL	6,912.27	129.55	1.87%	1.87%	5,793.82	341.49	5.89%	5.89%	526.60	38.39	7.29%	7.29%
6	C06 Bonds/ Debentures/ CPs/ Loans - Promotor Group	HDPG	1,793.65	40.97	2.28%	2.28%	1,793.65	122.47	6.83%	6.83%	1,560.45	53.48	3.43%	3.43%
7	C10 Bonds/Debentures issued by Authority constituted under any Housing/Building scheme approved by Central/State/any Authority or Body constituted by Central/State Act.	HTDA	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
8	C09 Bonds/Debentures issued by NHB/ Institutions accredited by NHB	HTDN	7,530.13	167.43	2.22%	2.22%	7,768.87	548.18	7.06%	7.06%	4,235.56	304.80	7.20%	7.20%
9	C18 Infrastructure - Other Approved Securities	ISAS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
10	C27 Infrastructure - PSU - Debentures/ Bonds	IPTD	27,116.82	584.41	2.16%	2.16%	24,847.83	1,676.37	6.75%	6.75%	19,560.81	1,420.13	7.26%	7.26%
11	C19 Infrastructure - PSU - Equity shares - Quoted	ITPE	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
12	C20 Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
13	C29 Infrastructure - Other Corporate Securities- Debentures/ Bonds	ICTD	2,532.81	68.73	2.71%	2.71%	1,672.00	127.83	7.65%	7.65%	1,000.00	66.91	6.69%	6.69%
14	C26 Long Term Bank Bonds Approved Investment-Infrastructure	ILBI	1,838.09	33.91	1.85%	1.85%	1,565.95	91.51	5.84%	5.84%	909.09	16.83	1.85%	1.85%
15	D02 Corporate Securities (Approved Investment) -Equity Shares (ordinary)- Quoted	EACE	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
16	D01 PSU - (Approved Investment)-Equity Shares quoted	EAEQ	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
17	D39 Additional Tier I (Basel III Complaint) Perpetual Bonds	EAPB	3,455.80	76.07	2.20%	2.20%	3,189.21	209.49	6.57%	6.57%	-	-	0.00%	0.00%
18	D30 Mutual Funds - (under Insurer's Promoter Group)	EMPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
19	D05 Corporate Securities - Bonds - (Taxable)	EPBT	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
20	D09 Corporate Securities (Approved Investment) -Debentures	ECOS	3,476.81	76.55	2.20%	2.20%	3,423.20	250.18	7.31%	7.31%	1,932.27	181.95	9.42%	9.42%
21	D16 Deposits - Deposit with scheduled banks	ECDB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
22	D18 Deposits - Money at call and short notice with banks /Repo	ECMR	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
23	D23 Application Money	ECAM	-	-	0.00%	0.00%	-	-	0.00%	0.00%	2,711.62	15.88	0.59%	0.59%
24	D29 Mutual Funds - Gilt/ G Sec/ Liquid Schemes	EGMF	1,300.92	20.40	1.57%	1.57%	1,036.43	46.74	4.51%	4.51%	492.53	22.73	4.61%	4.61%
TOTAL			99,336.34	1,965.12	1.98%	1.98%	91,259.00	5,836.01	6.39%	6.39%	58,768.37	5,692.98	9.69%	9.69%

CERTIFICATION

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

Date : 22nd January 2018

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

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

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

FORM L-34-YIELD ON INVESTMENTS

Insurer: DHFL Pramerica Life Insurance Company Limited
 Registration No. 140; Date of Registration with the IRDAI: June 27, 2008
 Statement as on :31st December 2017
 Periodicity of Submission: Quarterly

Name of the Fund Linked Fund

(Rs in Lakhs)

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) ³			
			Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
1	A01 Central Government Bonds	CGSB	4,075.96	(26.13)	-0.64%	-0.64%	4,071.81	144.02	3.54%	3.54%	2,799.42	302.93	10.82%	10.82%
2	A03 Deposit under Sec 7 of Insurance Act, 1938	CDSS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
3	A04 Treasury Bills	CTRB	2,370.05	36.58	1.54%	1.54%	2,404.62	111.56	4.64%	4.64%	2,568.15	131.26	5.11%	5.11%
4	B04 Other Approved Securities (excluding Infrastructure Investments)	SGOA	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
5	B03 State Government Guaranteed Loans	SGGL	20.04	0.23	1.13%	1.13%	20.15	0.89	4.44%	4.44%	20.43	1.32	6.46%	6.46%
6	C10 Bonds/Debentures issued by Authority constituted under any Housing/Building scheme approved by Central/State/any Authority or Body constituted by Central/State Act.	HTDA	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
7	C09 Bonds/Debentures issued by NHB/ Institutions accredited by NHB	HTDN	334.11	6.06	1.81%	1.81%	312.77	19.16	6.13%	6.13%	495.87	36.80	7.42%	7.42%
8	C06 Bonds/ Debentures/ CPs/ Loans - Promotor Group	HDPG	370.48	1.64	0.44%	0.44%	367.07	29.76	8.11%	8.11%	174.05	28.61	16.44%	16.44%
9	C18 Infrastructure - Other Approved Securities	ISAS	-	-	0.00%	0.00%	100.31	2.34	2.33%	2.33%	101.10	6.78	6.71%	6.71%
10	C19 Infrastructure - PSU - Equity shares - Quoted	ITPE	844.65	77.87	9.22%	9.22%	741.51	130.34	17.58%	17.58%	482.28	163.07	33.81%	33.81%
11	C20 Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	1,153.30	156.89	13.60%	13.60%	1,142.96	276.24	24.17%	24.17%	1,005.11	85.79	8.54%	8.54%
12	C27 Infrastructure - PSU - Debentures/ Bonds	IPTD	1,657.23	1.45	0.09%	0.09%	1,532.03	80.84	5.28%	5.28%	942.50	92.31	9.79%	9.79%
13	C26 Long Term Bank Bonds Approved Investment-Infrastructure	ILBI	203.58	(1.23)	-0.61%	-0.61%	204.16	(0.63)	-0.31%	-0.31%	-	-	0.00%	0.00%
14	C29 Infrastructure - Other Corporate Securities- Debentures/ Bonds	ICTD	538.71	9.20	1.71%	1.71%	351.81	31.13	8.85%	8.85%	98.81	10.19	10.31%	10.31%
15	C34 Infrastructure - Equity (including unlisted)	IOEQ	-	-	0.00%	0.00%	-	-	0.00%	0.00%	87.49	16.80	19.21%	19.21%
16	D01 PSU - (Approved Investment)-Equity Shares quoted	EAEQ	1,172.59	97.80	8.34%	8.34%	1,026.21	(5.17)	-0.50%	-0.50%	796.25	164.56	20.67%	20.67%
17	D02 Corporate Securities (Approved Investment) -Equity Shares (ordinary)-Quoted	EACE	11,235.81	1,035.11	9.21%	9.21%	10,954.31	1,880.36	17.17%	17.17%	9,937.92	539.66	5.43%	5.43%
18	D05 Corporate Securities - Bonds - (Taxable)	EPBT	-	-	0.00%	0.00%	-	-	0.00%	0.00%	105.00	2.84	2.71%	2.71%
19	D07 Corporate Securities - Preference Shares	EPNQ	-	-	0.00%	0.00%	18.34	0.16	0.90%	0.90%	-	-	0.00%	0.00%
20	D39 Additional Tier I (Basel III Compliant) Perpetual Bonds	EAPB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
21	D18 Deposits - Money at call and short notice with banks /Repo	ECMR	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
22	D30 Mutual Funds - (under Insurer's Promoter Group)	EMPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
23	D09 Corporate Securities (Approved Investment) -Debentures	ECOS	1,417.58	9.78	0.69%	0.69%	1,515.87	80.20	5.29%	5.29%	1,681.04	159.87	9.51%	9.51%
24	D16 Deposits - Deposit with scheduled banks	ECDB	65.00	2.90	4.46%	4.46%	90.56	10.00	11.04%	11.04%	550.58	37.83	6.87%	6.87%
25	D23 Application Money	ECAM	199.90	-	0.00%	0.00%	199.90	-	0.00%	0.00%	132.73	1.33	1.00%	1.00%
26	D29 Mutual Funds - Gilt/ G Sec/ Liquid Schemes	EGMF	650.61	10.29	1.58%	1.58%	491.60	23.34	4.75%	4.75%	226.74	12.42	5.48%	5.48%
27	D30 Net Current Assets	ENCA	112.41	(61.79)	0.00%	0.00%	112.41	(34.99)	0.00%	0.00%	88.60	(76.07)	0.00%	0.00%
28	E03 Other than Approved Investments - Equity Shares (incl PSUs and Unlisted)	OESH	108.95	9.44	8.67%	8.67%	121.52	6.70	5.51%	5.51%	149.54	10.89	7.28%	7.28%
29	E06 Other than Approved Investments -Debentures	OLDB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	204.09	12.48	6.11%	6.11%
30	E13 Short term Loans (Unsecured Deposits)	OSLU	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
31	E26 Reclassified Approved investments - Equity	ORAE	833.68	67.60	8.11%	8.11%	713.59	(3.51)	-0.49%	-0.49%	-	-	0.00%	0.00%
32	E04 Equity Shares (PSU & Unlisted)	OEPU	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
33	E15 Mutual Funds - Debt/ Income/ Serial Plans/ Liquid Schemes	OMGS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	84.42	3.14	3.72%	3.72%
TOTAL			27,059.47	1,433.69	5.30%	5.30%	25,993.91	2,782.75	10.71%	10.71%	22,276.72	1,744.80	7.83%	7.83%

CERTIFICATION

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

Date : 22nd January 2018

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

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

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

FORM L-35-DOWNGRADING OF INVESTMENTS

Insurer: DHFL Pramerica Life Insurance Company Limited

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

Statement as on :31st December 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
A.	<u>During the Quarter</u> ¹ NIL								
B.	<u>As on Date</u> ² 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 : 22nd January 2018

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

Note:

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

FORM L-35-DOWNGRADING OF INVESTMENTS

Insurer: DHFL Pramerica Life Insurance Company Limited

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

Statement as on :31st December 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> ¹ NIL								
B.	<u>As on Date</u> ² 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 : 22nd January 2018

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

Note:

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

FORM L-35-DOWNGRADING OF INVESTMENTS

Insurer: DHFL Pramerica Life Insurance Company Limited

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

Statement as on :31st December 2017

Statement of Down Graded Investments

Name of Fund Unit Linked Funds

Periodicity of Submission: Quarterly

(Rs in Lakhs)

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	<u>During the Quarter</u> ¹ NIL								
B.	<u>As on Date</u> ² 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 : 22nd January 2018

Signature: _____

Full name: Alok Mehrotra

Designation Chief Financial Officer

Note:

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

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

Insurer: DHFL Pramerica Life Insurance Company Limited

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

Date: 31-Dec-17

Business Acquisition through different channels (Group)

(Rs in Lakhs)

S.No.	Channels	For the Qtr Q3 '2017-18			For the Qtr Q3 '2016-17			Upto the period '2017-18			Upto the Period '2016-17		
		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	1,661	22	-	-	-	2	2,800	99	-	-	-
3	Corporate Agents -Others	2	21,903	13,086	-	-	-	2	21,903	13,086	-	-	-
4	Brokers	101	1,953,651	4,966	53	2,332,718	4,377	258	6,805,816	14,518	117	4,703,590	7,454
5	Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-
6	Direct Business	299	2,108,953	8,705	92	806,016	12,055	628	6,757,152	49,065	255	2,940,432	36,079
	Total(A)	403	4,086,168	26,779	145	3,138,734	16,432	890	13,587,671	76,768	372	7,644,022	43,533
1	Referral (B)	-	-	-	-	-	-	-	-	-	-	-	-
	Grand Total (A+B)	403	4,086,168	26,779	145	3,138,734	16,432	890	13,587,671	76,768	372	7,644,022	43,533

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

Insurer: DHFL Pramerica Life Insurance Company Limited

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

Date: 31-Dec-17

Business Acquisition through different channels (Individuals)

(Rs in Lakhs)

S.No.	Channels	For the Qtr Q3'2017-18		For the Qtr Q3 '2016-17		Upto the period '2017-18		Upto the Period '2016-17	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	7,553	2,816	5,098	2,548	19,263	8,033	12,245	5,360
2	Corporate Agents-Banks	1,091	502	67	30	2,330	903	114	42
3	Corporate Agents -Others	3,925	1,906	1,933	801	9,325	3,971	4,919	2,009
4	Brokers	(13)	(14)	(12)	(22)	(43)	(39)	125	(64)
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	10,963	3,837	8,172	2,557	28,939	10,119	24,534	6,353
	Total (A)	23,519	9,048	15,258	5,914	59,814	22,987	41,937	13,701
1	Referral (B)	769	88	398	81	2,077	259	1,517	243
	Grand Total (A + B)	24,288	9,136	15,656	5,995	61,891	23,247	43,454	13,944

FORM L-39-Data on Settlement of Claims

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

Upto The Quarter Ended December 2017

(Rs in Lakhs)

Ageing of Claims*									
S.No.	Types of Claims	No. of claims						Total No. of claims paid	Total amount of claims paid (Rs.)
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	-	2	-	-	3	1	6	3
2	Survival Benefit	-	1,581	903	343	380	345	3,552	368
3	for Annuities / Pension	-	-	-	-	-	-	-	-
4	For Surrender	-	19,596	348	4,111	86	49	24,190	8,757
5	Other benefits	-	-	-	-	-	-	-	-
	Individual Death Claims	-	319	63	6		-	388	1,372
	Group Death Claims	-	22,616	370	4,898	1		27,885	11,760
	Individual Health Claims	-	60	-	-	-	-	60	27
	Group Health Claims	-	10	-	-	-	-	10	2

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

FOR L-40: Claims data for Life

Insurer: DHFL Pramerica Life Insurance Company Limited

Upto The Quarter Ended December 2017

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

S. No.	Claims Experience	For Death	for Maturity	Survival Benefit	For Annuities/ Pension	For Surrender	Other Benefits
1	Claims O/S at the beginning of the period	30	3	332	-	231	-
2	Claims reported during the period	28,430	2	3,746	-	24,570	-
3	Claims Settled during the period	28,131	5	3,552	-	24,320	-
4	Claims Repudiated during the period	159	-	-	-	-	-
a	Less than 2years from the date of acceptance of risk	159	-	-	-	-	-
b	Grater than 2 year from the date of acceptance of risk	-	-	-	-	-	-
5	Claims Written Back	-	-	-	-	-	-
6	Claims O/S at End of the period	170	-	526	-	481	-
	Less than 3months	170	-	275	-	442	-
	3 months to 6 months	-	-	144	-	25	-
	6months to 1 year	-	-	97	-	12	-
	1year and above	-	-	10	-	2	-

FORM L-41 : GREIVANCE DISPOSAL

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

Date: 31-Dec-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		
1	Complaints made by customers							
a)	Death Claims	-	5	-	1	4	-	10
b)	Policy Servicing	-	22	9	4	7	2	62
c)	Proposal Processing	3	52	37	5	11	2	162
d)	Survival Claims	1	9	2	1	5	2	32
e)	ULIP Related	-	-	-	-	-	-	3
f)	Unfair Business Practices	20	349	117	27	199	24	975
g)	Others	1	12	4	3	4	4	33
	Total Number	25	449	169	41	230	34	1,277

2	Total No . of policies during previous year:	65,919
3	Total No. of claims during previous year	27,855
4	Total No. of policies during current year	62,781
5	Total No. of claims during current year	28,430
6	Total No. of Policy Complaints (current year) per 10, 000 policies (current year)	202
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year) :	4

2	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
a)	Upto 7 days	34	-	34
b)	7-15 Days	-	-	-
c)	15-30 Days	-	-	-
d)	30-90 Days	-	-	-
e)	90 days & Beyond	-	-	-
	Total Number	34	-	34

FORM L-42 : Valuation Basis (Life Insurance)

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

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

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

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

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

C. Valuation Assumptions

1. Interest Rates (including Margin of Adverse Deviation)

Line of Business	Individual Business		Group business*	
	31st Dec, 2017	31st Dec, 2016	31st Dec, 2017	31st Dec, 2016
i) Life Participating Business	5.80%	5.55%	Not Applicable	Not Applicable
ii) Life- Non-participating Policies	5.85%	5.70%	6.10%	5.53%-6.10%*
iii) Annuities- Participating policies	Not Applicable	Not Applicable	Not Applicable	Not Applicable
iv) Annuities – Non-participating policies	Not Applicable	Not Applicable	Not Applicable	Not Applicable
v) Annuities- Individual Pension Plan	Not Applicable	Not Applicable	Not Applicable	Not Applicable
vi) Unit Linked	5.75%	5.35%	Not Applicable	Not Applicable
vii) Health Insurance	6.45%	5.53%	Not Applicable	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 Dec, 2017	31st Dec, 2016	31st Dec, 2017	31st Dec, 2016
i) Life Participating Business	1	103.50% -212.75%	115% - 253%	Not Applicable	Not Applicable
	2	103.50% -212.75%	103.50% -120.75%	Not Applicable	Not Applicable
	3	103.50% -115%	103.50% -120.75%	Not Applicable	Not Applicable
	4	103.50% -115%	103.50% -120.75%	Not Applicable	Not Applicable
	5+	103.50% -115%	103.50% -120.75%	Not Applicable	Not Applicable
ii) Life- Non-participating Policies	1	86.25%-230.00%	80.50%-414.00%	57.50%-270.25%	100.05%-207.00%*
	2	86.25%-230.00%	80.50%-414.00%	57.50%-270.25%	100.05%-207.00%*
	3	46.00%-149.50%	76.50%-414.00%	57.50%-270.25%	100.05%-207.00%*
	4	46.00%-149.50%	72.25%-414.00%	57.50%-270.25%	100.05%-207.00%*
	5+	46.00%-149.50%	72.25%-414.00%	57.50%-270.25%	100.05%-207.00%*
iii) Annuities- Participating policies	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
iv) Annuities – Non-participating policies	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
v) Annuities- Individual Pension Plan	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
vi) Unit Linked	1	76.50%- 149.50%	76.50%- 195.50%	Not Applicable	Not Applicable
	2	76.50%- 149.50%	76.50%- 195.50%	Not Applicable	Not Applicable
	3	76.50%- 161.00%	76.50%- 195.50%	Not Applicable	Not Applicable
	4	76.50%- 161.00%	76.50%- 195.50%	Not Applicable	Not Applicable
	5+	76.50%- 161.00%	76.50%- 195.50%	Not Applicable	Not Applicable
vii) Health Insurance		133.82%-144.98%	Not Applicable	Not Applicable	Not Applicable

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

3. Morbidity(including Margin of Adverse Deviation)

Line of Business	Morbidity Rates	
	31st Dec, 2017	31st Dec, 2016
Critical Illness Rider	84%-120% (CIBT93)	84%-120% (CIBT93)
Health Business	6.9-7.475 per mile	Not Applicable

4. Commission

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

FORM L-42 : Valuation Basis (Life Insurance)

Insurer: DHFL Pramerica Life Insurance Company Limited

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

5. Lapses (including Margin of Adverse Deviation)

Line of Business	Duration	Individual Business		Group business*	
		31st Dec, 2017	31st Dec, 2016	31st Dec, 2017	31st Dec, 2016
i) Life Participating Business	13 th Month	12.50%	12.50%	Not Applicable	Not Applicable
	25 th Month	7.50%	7.50%	Not Applicable	Not Applicable
	37 th Month	6.00%	6.00%	Not Applicable	Not Applicable
	49 th Month	5.00%	5.00%	Not Applicable	Not Applicable
	61st Month	2.50%	2.50%	Not Applicable	Not Applicable
	73rd Month	2.50%	2.50%	Not Applicable	Not Applicable
	85th Month+	2.50%	2.50%	Not Applicable	Not Applicable
ii) Life- Non-participating Policies	13 th Month	5.00% - 20.00%	5.00% - 20.00%	Not Applicable	Not Applicable
	25 th Month	5.00% - 12.50%	5.00% - 12.50%	Not Applicable	Not Applicable
	37 th Month	5.00% - 6.00%	5.00% - 6.00%	Not Applicable	Not Applicable
	49 th Month	2.50% - 5.00%	2.50% - 5.00%	Not Applicable	Not Applicable
	61st Month	2.50%	2.50%	Not Applicable	Not Applicable
	73rd Month	1.25% to 2.5%	2.50%	Not Applicable	Not Applicable
	85th Month+	1.25% to 2.5%	2.50%	Not Applicable	Not Applicable
iii) Annuities- Participating policies	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
iv) Annuities – Non-participating policies	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
v) Annuities- Individual Pension Plan	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
vi) Unit Linked	13 th Month	12.50% - 52.50%	12.50% - 95.00%	Not Applicable	Not Applicable
	25 th Month	5.00% - 22.50%	5.00% - 99.00%	Not Applicable	Not Applicable
	37 th Month	5.00% - 15.00%	5.00% - 93.00%	Not Applicable	Not Applicable
	49 th Month	5.00% - 15.00%	5.00% - 93.00%	Not Applicable	Not Applicable
	61st Month	5.00% - 15.00%	2.50% - 99.00%	Not Applicable	Not Applicable
	73rd Month	5.00% - 15.00%	2.50% - 99.00%	Not Applicable	Not Applicable
	85th Month+	5.00% - 15.00%	2.50% - 99.00%	Not Applicable	Not Applicable
vii) Single Premium- (Life Non-Par/Linked/Health)	13 th Month	0%-2.50%	0%-2.50%	0%-2.25%	0.75%
	25 th Month	0%-2.50%	0%-2.50%	0%-6.00%	2.00%
	37 th Month	0%-2.50%	0%-2.50%	0%-6.00%	2.00%
	49 th Month	0%-17.50%	0%-17.00%	0%-12.00%	4.00%
	61st Month	0% to 90%	2.50%-25%	0%-12.00%	4.00%
	73rd Month	0%-15.00%	2.50%	0%-12.00%	4.00%
	85th Month+	0%-15.00%	2.50%	0%-12.00%	4.00%
viii) Health Insurance	Not Applicable	Not Applicable	0%	Not Applicable	Not Applicable

*Group Business is single premium and includes Group Credit Life and Group Term Care

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 0.85% to 3.36% (Previous Year 0.95% to 3.61%) of sum assured and previously accrued reversionary bonuses. Future final bonuses assumed vary with duration and attaching reversionary bonus.

8. Reasonable Expectation

literature, terms and conditions in policy document and practices followed by other insurers in the industry.

9. Taxation and Shareholder Transfers

The tax rate assumed for valuation is 14.42% (Previous Year 14.42%) and shareholders share is taken to be 1/9th of cost of bonus i.e. 10% of distributed surplus.

FORM L-42 : Valuation Basis (Life Insurance)

Insurer: DHFL Pramerica Life Insurance Company Limited

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

10. Free-look cancellations

Provisions are made for the additional payments that are required to be made in the event of cancellations during the free-look period. The free-look cancellation assumption is 6.0%(previous year: 5.0%) for non-participating endowment business,8.0% (previous year: 5.0%)for individual term business, 8.0%(previous year: 8.5%) for participating business, 6.0%(previous year: 9.0%) for unit-linked life , 6.0%(previous year: 4.0%) for Group credit Life, 0.5% for Group Term Care (new product) and 1% for non par health (new product)

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

Run-off triangle method has been used to set appropriate provision for IBNR. For Group Term Care and Group Health there is lack of experience. IBNR for these lines of business has been calculated as expected death outgo based on delay experience.

D. Change in Valuation Methods or Bases

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

Place: Gurgaon

Date: 29th January 2017

Name and Signature of Appointed Actuary

(Ajay Chaturvedi)