

FORM L-1-A : Revenue Account

Insurer : DHFL Pramerica Life Insurance Company Limited
Registration No. 140 ; Date of Registration with the IRDAI: June 27, 2008
Revenue Account For the quarter Ended March 31, 2019

Policyholders' Account (Technical Account)**

(Rs.'000)

Particulars	Schedule	UP TO THE QUARTER ENDED ON MARCH 2019									UP TO THE QUARTER ENDED ON MARCH 2018								
		Non Participating (Non-Linked)					Participating (Non-Linked)	Non Participating (Linked)		Total	Non Participating (Non-Linked)					Participating (Non-Linked)	Non Participating (Linked)		Total
		Individual Life	Group Life	Group Health	Individual Health	Group Variable	Individual Life	Individual Life	Individual Pension		Individual Life	Group Life	Group Health	Individual Health	Group Variable	Individual Life	Individual Life	Individual Pension	
Premiums earned – net																			
(a) Premium	L-4	7,093,215	8,809,366	53,630	10,667	187,866	1,308,109	695,998	9,752	18,168,603	5,482,828	10,857,677	19,496	28,634	-	1,150,952	892,690	12,314	18,444,591
(b) Reinsurance ceded		(34,043)	(1,210,943)	(3,851)	(2,384)	-	(1,713)	(1,974)	-	(1,254,908)	(25,442)	(953,178)	(4,291)	(843)	-	(1,361)	(1,756)	-	(986,871)
(c) Reinsurance accepted- Income from Investments		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Interest, Dividends & Rent – Gross		860,390	1,147,169	2,020	3,088	3,937	193,033	128,988	4,421	2,343,046	603,769	835,169	1,044	1,251	-	126,994	106,548	4,893	1,679,668
(b) Profit on sale/redemption of investments		93,476	80,285	89	9	67	7,928	66,216	10,294	258,364	20,317	73,158	26	31	-	3,750	126,287	18,620	242,189
(c) Loss on sale/ redemption of investments		(2,577)	(4,800)	(7)	(5)	-	-	(20,389)	(3,322)	(31,100)	(41)	(415)	-	-	-	-	(7,334)	(1,167)	(8,957)
(d) Transfer/Gain on revaluation/change in fair value*		-	-	-	-	-	-	195,213	4,688	199,901	-	-	-	-	-	-	(33,197)	(7,281)	(40,478)
(e) Amortisation of discount/(premium)		(8,357)	(38,933)	(238)	(156)	48	(2,990)	(53)	(15)	(50,694)	(10,804)	(40,994)	(147)	(94)	-	(3,690)	(72)	(8)	(55,809)
Transferred from Shareholders' Fund		-	-	-	-	1,872	-	123,833	-	125,705	21,996	-	-	2,026	-	17,683	174,674	-	216,379
Other Income (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Fees & Charges		7,329	-	-	3	-	3,463	-	-	10,795	2,835	-	-	3	-	246	24	-	3,108
TOTAL (A)		8,009,433	8,782,144	51,643	11,222	193,790	1,507,830	1,187,832	25,818	19,769,712	6,095,458	10,771,417	16,128	31,008	-	1,294,574	1,257,864	27,371	19,493,820
Commission	L-5	448,196	280,309	1,213	689	-	72,195	10,913	-	813,515	401,458	214,926	277	1,238	-	74,094	14,604	-	706,597
Operating Expenses related to Insurance Business	L-6	2,607,651	2,109,009	28,115	25,239	16,101	347,457	196,835	23,126	5,353,533	2,830,398	2,526,157	31,073	33,595	-	524,241	260,653	29,833	6,235,950
Expenses in excess of Allowable Expense transferred to Shareholders Account		(428,924)	(900,849)	(19,958)	(21,973)	(15,137)	(43,325)	-	(22,311)	(1,452,477)	(336,373)	(1,268,270)	(28,132)	(28,376)	-	(41,641)	(12,353)	(29,291)	(1,744,436)
Goods & Service Tax on Premium		-	-	-	-	-	-	19,077	424	19,501	-	-	-	-	-	-	17,004	403	17,407
Provision for doubtful debts		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bad debts written off		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for Tax		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)		27,750	12,403	-	-	-	-	-	-	40,153	-	-	-	-	-	-	-	-	-
(b) Others (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)		2,654,673	1,500,872	9,370	3,955	964	376,327	226,825	1,239	4,774,225	2,895,483	1,472,813	3,218	6,457	-	556,694	279,909	945	5,215,519
Benefits Paid (Net)	L-7	382,310	2,359,238	268	4,207	-	142,607	297,481	33,043	3,219,154	322,679	1,604,662	123	1,804	-	109,030	475,932	39,443	2,553,673
Bonuses Paid		-	-	-	-	-	250	-	-	250	-	-	-	-	-	225	-	-	225
Change in valuation of liability in respect of life policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Gross**		4,594,481	2,337,428	4,709	2,374	192,826	935,539	663,526	(9,019)	8,721,864	2,880,440	4,739,541	9,339	22,747	-	628,625	502,023	(15,865)	8,766,850
(b) Amount ceded in Reinsurance		(1,393)	(111,611)	2,437	-	-	-	-	-	(110,567)	(3,144)	(488,208)	(2,225)	-	-	-	-	-	(493,577)
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)		4,975,398	4,585,055	7,414	6,581	192,826	1,078,396	961,007	24,024	11,830,701	3,199,975	5,855,995	7,236	24,551	-	737,879	977,956	23,578	10,827,170
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)		379,362	2,696,217	34,859	686	(0)	53,107	(0)	555	3,164,786	-	3,442,609	5,673	(0)	-	(0)	(0)	2,848	3,451,130
APPROPRIATIONS																			
Transfer to Shareholders' Account		379,362	2,696,217	34,859	686	-	11,378	-	555	3,123,057	-	3,442,609	5,673	-	-	-	-	2,848	3,451,130
Transfer to Other Reserves (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations		-	-	-	-	-	41,729	-	-	41,729	-	-	-	-	-	-	-	-	-
TOTAL (D)		379,362	2,696,217	34,859	686	-	53,107	-	555	3,164,786	-	3,442,609	5,673	-	-	-	-	2,848	3,451,130
The Total Surplus as mentioned below :																			
(a) Interim Bonus Paid		-	-	-	-	-	250	-	-	250	-	-	-	-	-	225	-	-	225
(b) Allocation of Bonus to Policyholders		-	-	-	-	-	102,152	-	-	102,152	-	-	-	-	-	80,566	-	-	80,566
(c) Surplus shown in Revenue Account		379,362	2,696,217	34,859	686	-	53,107	-	555	3,164,786	-	3,442,609	5,673	-	-	-	-	2,848	3,451,130
Total Surplus (a+b+c)		379,362	2,696,217	34,859	686	-	155,509	-	555	3,267,188	-	3,442,609	5,673	-	-	80,791	-	2,848	3,531,921

Notes:

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

** Represents Mathematical Reserves after allocation of bonus

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

FORM L-2-A : Profit & Loss

Insurer : DHFL Pramerica Life Insurance Company Limited

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

Profit & Loss Account For the quarter Ended March 31, 2019

Shareholders' Account (Non-technical Account)

(Rs.'000)

Particulars	Schedule	UP TO THE QUARTER ENDED ON MARCH 2019	UP TO THE QUARTER ENDED ON MARCH 2018
Amounts transferred from/to the Policyholders Account (Technical Account)		3,123,057	3,451,130
Income From Investments			
(a) Interest, Dividends & Rent – Gross		568,284	598,760
(b) Profit on sale/redemption of investments		68,275	120,718
(c) (Loss on sale/ redemption of investments)		(9,307)	(3,362)
(d) Amortisation of discount/(premium)		(33,097)	(35,655)
Other Income (To be specified)		-	-
TOTAL (A)		3,717,212	4,131,591
Expense other than those directly related to the insurance business:		1,074,406	955,422
Expenses in excess of Allowable Expense transferred from Policyholders Account		1,452,477	1,744,436
Bad debts written off		-	-
Transfer to Policyholders' fund		125,705	216,379
Provisions (Other than taxation)			
(a) For diminution in the value of investments (Net)		85,512	-
(b) Provision for doubtful debts		-	-
(c) Others (to be specified)		-	-
TOTAL (B)		2,738,100	2,916,237
Profit/ (Loss) before tax		979,111	1,215,354
Provision for Taxation			-
Current Tax Credit/(Charge)		-	-
Deferred Tax Credit / (Charge)		(127,285)	(156,476)
Profit / (Loss) after tax		851,827	1,058,878
APPROPRIATIONS			
(a) Balance at the beginning of the year.		(2,480,527)	(3,539,405)
(b) Interim dividends paid during the year		-	-
(c) Proposed final dividend		-	-
(d) Dividend distribution on tax		-	-
(e) Transfer from reserves/ other accounts - Funds For Future Appropriation		-	-
Profit carried -----to the Balance Sheet		(1,628,700)	(2,480,527)

FORM L-3-A : Balance Sheet

Insurer : DHFL Pramerica Life Insurance Company Limited

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

Balance Sheet As At December 31, 2018

(Rs.'000)

Particulars	Schedule	As at March 31, 2019	As at March 31, 2018
SOURCES OF FUNDS			
<i>SHAREHOLDERS' FUNDS:</i>			
SHARE CAPITAL	L-8,L-9	3,740,619	3,740,619
SHARE APPLICATION MONEY		-	-
RESERVES AND SURPLUS	L-10	8,329,217	8,329,217
CREDIT/[DEBIT] FAIR VALUE CHANGE ACCOUNT		(650,734)	(393,954)
Sub-Total		11,419,102	11,675,882
BORROWINGS	L-11	-	-
<i>POLICYHOLDERS' FUNDS:</i>			
CREDIT/[DEBIT] FAIR VALUE CHANGE ACCOUNT		4,420	16,157
POLICY LIABILITIES		32,015,082	24,058,987
INSURANCE RESERVES		-	-
PROVISION FOR LINKED LIABILITIES		3,637,336	2,982,134
Sub-Total		35,656,838	27,057,278
FUNDS FOR FUTURE APPROPRIATIONS		41,729	-
TOTAL		47,117,669	38,733,160
APPLICATION OF FUNDS			
INVESTMENTS			
Shareholders'	L-12	7,921,706	8,932,049
Policyholders'	L-13	31,475,934	23,784,739
ASSETS HELD TO COVER LINKED LIABILITIES	L-14	3,637,336	2,982,134
LOANS	L-15	193,360	54,166
FIXED ASSETS	L-16	516,451	543,442
DEFERRED TAX ASSETS		240,636	367,921
CURRENT ASSETS			
Cash and Bank Balances	L-17	649,956	860,493
Advances and Other Assets	L-18	3,482,904	2,638,538
Sub-Total (A)		4,132,860	3,499,031
CURRENT LIABILITIES	L-19	2,473,414	3,775,735
PROVISIONS	L-20	155,900	135,114
Sub-Total (B)		2,629,314	3,910,849
NET CURRENT ASSETS (C) = (A – B)		1,503,546	(411,818)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	L-21	-	-
DEBIT BALANCE IN PROFIT & LOSS ACCOUNT (Shareholders' Account)		1,628,700	2,480,527
Debit Balance of Revenue Account		-	-
TOTAL		47,117,669	38,733,160

CONTINGENT LIABILITIES

Particulars		As at March 31, 2019	As at March 31, 2018
Partly paid-up investments		949	-
Claims, other than against policies, not acknowledged as debts by the company		1,557	3,594
Underwriting commitments outstanding (in respect of shares and securities)			
Guarantees given by or on behalf of the Company			
Statutory demands/ liabilities in dispute, not provided for		105,115	40,316
Reinsurance obligations to the extent not provided for in accounts			
Other-			
Statutory Bonus (retrospective amendment stayed by Karnataka and Kerala High Courts)		8,115	8,115
Others – Policyholder cases net of provision		113,550	69,972
TOTAL		229,285	121,996

FORM L-4 : PREMIUM SCHEDULE

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

(Rs.'000)

S.No.	Particulars	FOR THE PERIOD ENDED ON MARCH 2019								
		Non Participating (Non-Linked)					Participating (Non-Linked)	Non Participating (Linked)		Total
		Individual Life	Group Life	Group Health	Individual Health	Group Variable	Individual Life	Individual Life	Individual Pension	
1	First year premiums	2,454,707	-	-	2,579	-	294,844	221,708	-	2,973,838
2	Renewal Premiums	4,635,722	-	-	2,598	-	1,013,265	296,713	9,702	5,958,000
3	Single Premiums	2,786	8,809,366	53,630	5,490	187,866	-	177,577	50	9,236,765
	TOTAL PREMIUM	7,093,215	8,809,366	53,630	10,667	187,866	1,308,109	695,998	9,752	18,168,603

(Rs.'000)

S.No.	Particulars	FOR THE PERIOD ENDED ON MARCH 2018								
		Non Participating (Non-Linked)					Participating (Non-Linked)	Non Participating (Linked)		Total
		Individual Life	Group Life	Group Health	Individual Health	Group Variable	Individual Life	Individual Life	Individual Pension	
1	First year premiums	2,511,334	-	-	3,281	-	455,395	247,140	-	3,217,150
2	Renewal Premiums	2,969,957	-	-	566	-	695,557	209,388	12,314	3,887,782
3	Single Premiums	1,537	10,857,677	19,496	24,787	-	-	436,162	-	11,339,659
	TOTAL PREMIUM	5,482,828	10,857,677	19,496	28,634	-	1,150,952	892,690	12,314	18,444,591

FORM L-5 : COMMISSION SCHEDULE

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

(Rs.'000)

Particulars	FOR THE PERIOD ENDED ON MARCH 2019								
	Non Participating (Non-Linked)					Participating (Non-Linked)	Non Participating (Linked)		Total
	Individual Life	Group Life	Group Health	Individual Health	Group variable	Individual Life	Individual Life	Individual Pension	
Commission paid									
Direct – First year premiums	356,626	-	-	492	-	44,721	6,961	-	408,800
- Renewal premiums	91,554	-	-	155	-	27,474	1,634	-	120,817
- Single premiums	16	280,309	1,213	42	-	-	2,318	-	283,898
Total (A)	448,196	280,309	1,213	689	-	72,195	10,913	-	813,515
Add: Commission on Re-insurance Accepted	-	-	-	-	-	-	-	-	-
Less: Commission on Re-insurance Ceded	-	-	-	-	-	-	-	-	-
Net Commission	448,196	280,309	1,213	689	-	72,195	10,913	-	813,515
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:									
Agents	220,273	14	-	514	-	53,459	9,541	-	283,801
Brokers	1,646	89,968	1,213	-	-	884	37	-	93,748
Corporate Agency	184,369	184,611	-	-	-	14,851	826	-	384,657
Referral	2,040	-	-	-	-	60	13	-	2,113
Micro Insurance Agent	-	5,500	-	-	-	-	-	-	5,500
Others (pl. specify)	-	-	-	-	-	-	-	-	-
Bancassurance	39,868	216	-	175	-	2,941	496	-	43,696
TOTAL (B)	448,196	280,309	1,213	689	-	72,195	10,913	-	813,515

(Rs.'000)

Particulars	FOR THE PERIOD ENDED ON MARCH 2018								
	Non Participating (Non-Linked)					Participating (Non-Linked)	Non Participating (Linked)		Total
	Individual Life	Group Life	Group Health	Individual Health	Group Variable	Individual Life	Individual Life	Individual Pension	
Commission paid									
Direct – First year premiums	351,137	-	-	1,238	-	52,463	7,667	-	412,505
- Renewal premiums	50,321	-	-	-	-	21,631	1,173	-	73,125
- Single premiums	-	214,926	277	-	-	-	5,764	-	220,967
Total (A)	401,458	214,926	277	1,238	-	74,094	14,604	-	706,597
Add: Commission on Re-insurance Accepted	-	-	-	-	-	-	-	-	-
Less: Commission on Re-insurance Ceded	-	-	-	-	-	-	-	-	-
Net Commission	401,458	214,926	277	1,238	-	74,094	14,604	-	706,597
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:									
Agents	187,289	-	-	1,039	-	59,972	12,295	-	260,595
Brokers	1,620	68,642	277	-	-	633	29	-	71,201
Corporate Agency	185,684	146,060	-	-	-	12,007	1,594	-	345,345
Referral	2,030	-	-	-	-	137	2	-	2,169
Others (pl. specify)	-	-	-	-	-	-	-	-	-
Bancassurance	24,835	224	-	199	-	1,345	684	-	27,287
TOTAL (B)	401,458	214,926	277	1,238	-	74,094	14,604	-	706,597

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	UPTO THE PERIOD ENDED ON MARCH 31, 2019								
		Non Participating (Non-Linked)					Participating (Non-Linked)	Non Participating (Linked)		Total
		Individual Life	Group Life	Group Health	Individual Health	Group Variable	Individual Life	Individual Life	Individual Pension	
1	Employees remuneration and welfare benefits	1,715,656	725,430	10,840	9,587	10,333	273,099	149,192	7,918	2,902,055
2	Travel, conveyance and vehicle running expenses	44,089	28,865	335	306	208	5,338	3,444	272	82,857
3	Training expenses (including Agent advisors)	11,322	8,180	75	57	-	1,358	345	42	21,379
4	Rent, rates & taxes	80,411	80,647	281	206	1,089	9,679	6,955	111	179,379
5	Repairs & Maintenance	34,485	38,499	609	600	66	3,547	2,084	588	80,478
6	Printing and stationery	3,435	2,999	39	37	1	389	232	35	7,167
7	Communication expenses	16,432	24,191	393	389	-	1,610	736	388	44,139
8	Legal, professional and consultancy charges	107,934	101,743	1,563	1,521	394	12,791	5,894	1,493	233,333
9	Medical fees	2,718	6,613	98	98	-	166	123	98	9,914
10	Auditors' fees, expenses etc :									
	(a) as auditor	1,365	2,442	41	41	-	107	63	41	4,100
	(b) as adviser	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	347	927	11	11	-	27	16	11	1,350
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-
	(c) out of pocket expense	144	441	4	4	-	11	7	4	615
	(d) in any other capacity	403	1,505	12	12	-	31	19	12	1,994
11	Advertisement and publicity	201,961	467,022	6,321	6,263	2,019	13,683	10,220	6,201	713,690
12	Interest and bank charges	4,463	10,951	164	164	-	268	199	164	16,373
13	Investment related charges	-	-	-	-	-	-	-	-	-
14	Postage and courier cost	9,765	19,480	194	186	4	908	441	180	31,158
15	Sales Promotion expenses	131,575	134,948	2,656	2,605	1,636	12,245	9,121	2,541	297,327
16	Information technology expenses	35,770	99,856	1,207	1,200	6	2,387	1,557	1,196	143,179
17	Recruitment (including Agent advisors)	8,006	9,100	146	138	-	780	285	132	18,587
18	Electricity ,water and utilities	16,457	11,143	173	168	18	1,943	1,122	159	31,183
19	Policy issuance and servicing costs	20,554	171,330	1,343	71	-	1,065	656	6	195,025
20	(Profit)/Loss on fluctuation in foreign exchange	19	20	-	-	-	2	2	-	43
21	(Profit)/Loss on fixed assets	(162)	(172)	(1)	(1)	-	(19)	(15)	-	(370)
22	Service Tax expense	-	-	-	-	-	-	-	-	-
23	Other miscellaneous expenses	105,174	41,904	112	93	20	1,868	757	74	150,002
24	Depreciation	55,328	120,945	1,499	1,483	307	4,174	3,380	1,460	188,576
	TOTAL	2,607,651	2,109,009	28,115	25,239	16,101	347,457	196,835	23,126	5,353,533

(Rs.'000)

S.No.	Particulars	UPTO THE PERIOD ENDED ON MARCH 31, 2018								
		Non Participating (Non-Linked)					Participating (Non-Linked)	Non Participating (Linked)		Total
		Individual Life	Group Life	Group Health	Individual Health	Group Variable	Individual Life	Individual Life	Individual Pension	
1	Employees remuneration and welfare benefits	1,728,214	846,987	11,611	13,469	-	334,563	178,303	10,839	3,123,986
2	Travel, conveyance and vehicle running expenses	48,699	30,659	289	344	-	9,415	4,774	278	94,458
3	Training expenses (including Agent advisors)	68,661	132,484	2,126	2,146	-	10,981	4,024	2,120	222,542
4	Rent, rates & taxes	67,808	62,272	740	809	-	12,520	6,366	706	151,221
5	Repairs & Maintenance	27,827	37,250	519	538	-	5,018	2,334	509	73,995
6	Printing and stationery	5,344	5,264	60	66	-	978	479	57	12,248
7	Communication expenses	18,091	25,673	386	398	-	3,174	1,098	392	49,212
8	Legal, professional and consultancy charges	95,870	100,974	1,485	1,569	-	17,237	6,564	1,511	225,210
9	Medical fees	2,336	5,390	85	85	-	390	124	85	8,495
10	Auditors' fees, expenses etc :									
	(a) as auditor	777	1,768	28	28	-	129	42	28	2,800
	(b) as adviser	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	96	221	4	4	-	16	5	4	350
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-
	(c) out of pocket expense	222	673	7	7	-	37	13	7	966
	(d) in any other capacity	386	1,167	13	13	-	65	23	13	1,680
11	Advertisement and publicity	193,562	351,071	5,047	5,123	-	32,606	13,853	5,011	606,273
12	Interest and bank charges	4,192	9,544	150	150	-	702	225	150	15,113
13	Investment related charges	-	-	-	-	-	-	-	-	-
14	Postage and courier cost	16,525	16,123	157	188	-	2,658	883	147	36,681
15	Sales Promotion expenses	301,235	347,510	4,045	4,270	-	56,440	27,846	4,002	745,348
16	Information technology expenses	58,701	99,769	1,473	1,501	-	10,302	3,992	1,465	177,203
17	Recruitment (including Agent advisors)	10,685	9,841	170	186	-	1,675	440	167	23,164
18	Electricity ,water and utilities	12,949	12,872	159	170	-	2,409	1,249	152	29,960
19	Policy issuance and servicing costs	61,392	197,212	386	335	-	9,067	2,450	77	270,919
20	(Profit)/Loss on fluctuation in foreign exchange	(334)	(713)	(12)	(12)	-	(54)	(20)	(12)	(1,157)
21	(Profit)/Loss on fixed assets	(107)	(228)	(4)	(4)	-	(17)	(7)	(4)	(371)
22	Service Tax expense	-	-	-	-	-	-	-	-	-
23	Other miscellaneous expenses	43,472	113,749	358	402	-	2,842	1,248	349	162,420
24	Depreciation	63,795	118,625	1,791	1,810	-	11,088	4,345	1,780	203,234
	TOTAL	2,830,398	2,526,157	31,073	33,595	-	524,241	260,653	29,833	6,235,950

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	UP TO THE QUARTER ENDED ON MARCH 31, 2019								
	Non Participating (Non Linked)					Participating (Non-Linked)	Non Participating (Linked)		Total
	Individual Life	Group Life	Group Health	Individual Health	Group Variable	Individual Life	Individual Life	Individual Pension	
1. Insurance Claims									
(a) Claims by Death,	164,323	3,077,472	-	-	-	23,501	13,385	-	3,278,681
(b) Claims by Maturity,	0	-	-	-	-	-	5,217	2,375	7,592
(c) Annuities/Pension payment,	-	-	-	-	-	-	-	-	-
(d) Other Benefits	-	-	-	-	-	-	-	-	-
Surrenders/Withdrawals	227,496	635,380	-	1	-	89,517	278,912	30,668	1,261,974
Survival	10,925	-	-	-	-	29,913	-	-	40,838
Health	(50)	-	278	5,675	-	-	-	-	5,903
Riders	-	-	-	-	-	-	-	-	-
Claim Investigation Fees	650	4,657	-	169	-	246	1	-	5,723
Investment Income to Policy holders on unclaimed amounts	9,891	-	-	-	-	-	-	-	9,891
Others	2,144	2,051	-	-	-	-	-	-	4,195
Total paid	415,379	3,719,560	278	5,845	-	143,177	297,515	33,043	4,614,797
2. (Amount ceded in reinsurance):									
(a) Claims by Death,	(33,069)	(1,360,322)	-	-	-	(570)	(34)	-	(1,393,995)
(b) Claims by Maturity,	-	-	-	-	-	-	-	-	-
(c) Annuities/Pension payment,	-	-	-	-	-	-	-	-	-
(d) Other Benefits	-	-	(10)	(1,638)	-	-	-	-	(1,648)
Total ceded	(33,069)	(1,360,322)	(10)	(1,638)	-	(570)	(34)	-	(1,395,643)
3. Amount accepted in reinsurance:									
(a) Claims by Death,	-	-	-	-	-	-	-	-	-
(b) Claims by Maturity,	-	-	-	-	-	-	-	-	-
(c) Annuities/Pension payment,	-	-	-	-	-	-	-	-	-
(d) Periodical Benefit	-	-	-	-	-	-	-	-	-
(e) Health	-	-	-	-	-	-	-	-	-
(f) any other (please specify)	-	-	-	-	-	-	-	-	-
TOTAL	382,310	2,359,238	268	4,207	-	142,607	297,481	33,043	3,219,154

Particulars	UP TO THE QUARTER ENDED ON MARCH 31, 2018								
	Non Participating (Non Linked)					Participating (Non-Linked)	Non Participating (Linked)		Total
	Individual Life	Group Life	Group Health	Individual Health	Group Variable	Individual Life	Individual Life	Individual Pension	
1. Insurance Claims									
(a) Claims by Death,	165,232	1,868,328	-	-	-	27,839	10,742	82	2,072,223
(b) Claims by Maturity,	27	-	-	-	-	-	-	-	27
(c) Annuities/Pension payment,	-	-	-	-	-	-	-	-	-
(d) Other Benefits	-	-	-	-	-	-	-	-	-
Surrenders/Withdrawals	155,929	515,068	-	-	-	56,013	464,837	39,361	1,231,208
Survival	23,389	-	-	-	-	23,295	-	-	46,684
Health	-	-	180	2,350	-	-	-	-	2,530
Riders	52	-	-	-	-	-	-	-	52
Claim Investigation Fees	2,083	3,990	3	179	-	696	26	-	6,977
Investment Income to Policy holders on unclaimed amounts	18,527	-	-	-	-	-	-	-	18,527
Others	4,204	4,925	-	-	-	1,187	-	-	10,316
Total paid	369,443	2,392,311	183	2,529	-	109,030	475,605	39,443	3,388,543
2. (Amount ceded in reinsurance):									
(a) Claims by Death,	(46,764)	(787,649)	-	-	-	(0)	328	-	(834,085)
(b) Claims by Maturity,	-	-	-	-	-	-	-	-	-
(c) Annuities/Pension payment,	-	-	-	-	-	-	-	-	-
(d) Other Benefits	-	-	(60)	(725)	-	-	-	-	(785)
Total ceded	(46,764)	(787,649)	(60)	(725)	-	(0)	328	-	(834,870)
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	322,679	1,604,662	123	1,804	-	109,030	475,932	39,443	2,553,673

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 March 31, 2019	As at March 31, 2018
1	Authorised Capital 2,000,000,000 Equity Shares (Previous Year: 2,000,000,000 Equity Shares) of Rs 10 each	20,000,000	20,000,000
2	Issued Capital 374,061,867 Equity Shares (Previous Year: 374,061,867 Equity Shares) of Rs 10/- each	3,740,619	3,740,619
3	Subscribed Capital 374,061,867 Equity Shares (Previous Year: 374,061,867 Equity Shares) of Rs 10/- each	3,740,619	3,740,619
4	Called-up Capital 374,061,867 Equity Shares (Previous Year: 374,061,867 Equity Shares) of Rs 10/- each Less : Calls unpaid Add : Shares forfeited (Amount originally paid up) Less : Par value of Equity Shares bought back Less : Preliminary Expenses Expenses including commission or brokerage on Underwriting or subscription of shares	3,740,619	3,740,619
	TOTAL	3,740,619	3,740,619

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

Insurer : DHFL Pramerica Life Insurance Company Limited

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

Shareholder	As at March 31, 2019		As at March 31, 2018	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
Indian	190,771,553	51%	190,771,553	51%
Foreign	183,290,314	49%	183,290,314	49%
Others				
TOTAL	374,061,867	100%	374,061,867	100%

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

S.No.	Particulars	As at March 31, 2019	As at March 31, 2018
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	8,329,217	8,329,217
4	Revaluation Reserve	-	-
5	General Reserves	-	-
	Less: Debit balance in Profit and Loss Account, if any	-	-
	Less: Amount utilized for Buy-back	-	-
6	Catastrophe Reserve	-	-
7	Other Reserves (to be specified)	-	-
8	Balance of profit in Profit and Loss Account	-	-
	TOTAL	8,329,217	8,329,217

FORM L-11-BORROWINGS SCHEDULE

Insurer : DHFL Pramerica Life Insurance Company Limited

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

(Rs.'000)

S.No.	Particulars	As at March 31, 2019	As at March 31, 2018
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others (to be specified)	-	-
	TOTAL	-	-

FORM L-12-INVESTMENTS SHAREHOLDERS SCHEDULE

Insurer : DHFL Pramerica Life Insurance Company Limited

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

(Rs.'000)

S.No.	Particulars	As at March 31, 2019	As at March 31, 2018
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	4,598,343	5,399,009
2	Other Approved Securities	362,262	366,184
3	Other Investments		
	(a) Shares		
	(aa) Equity	217,734	1,356,615
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds*	100,000	665,272
	(e) Other Securities (to be specified)	-	-
	Commercial Paper / Certificate of Deposits	-	-
	Deposits with Bank	4,000	4,000
	(f) Subsidiaries	-	-
	Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector Bonds	688,484	1,010,075
5	Other than Approved Investments		
	Debentures/ Bonds	642,961	-
	Equity Shares	1,048,992	57,644
	Alternative Investment Fund	97,883	73,250
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	-	-
2	Other Approved Securities	-	-
3	Other Investments	-	-
	(a) Shares	-	-
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	60,047	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	45,000	-
	(e) Other Securities (to be specified)	-	-
	Deposits with Bank	-	-
	Reverse Repo	(0)	-
	(f) Subsidiaries	-	-
	Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	26,000	-
5	Other than Approved Investments		
	Mutual Fund	(0)	-
	Debentures/ Bonds	30,000	-
	TOTAL	7,921,706	8,932,049
	Aggregate Amount of Investments other than listed equity securities, derivative instruments and Additional tier 1 Bonds	6,654,980	7,517,790
	Aggregate Market Value of Investments other than listed equity securities, derivative instruments and Additional tier 1 Bonds	6,515,622	7,317,255

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

*Investment in Associate Company at Cost is Rs. 304,272 /- [Previous year Rs. 409,330/-]

FORM L-13-INVESTMENTS POLICYHOLDERS SCHEDULE

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

(Rs.'000)

S.No.	Particulars	As at March 31, 2019										As at March 31, 2018								
		Non Participating (Non-Linked)					Participating (Non-Linked)	Non Participating (Linked)		Total	Non Participating (Non-Linked)					Participating (Non-Linked)	Non Participating (Non-Linked)		Total	
		Individual Life	Group Life	Group Health	Individual Health	Group Variable	Individual Life	Individual Life	Individual Pension		Individual Life	Group Life	Group Health	Individual Health	Group Variable	Individual Life	Individual Life	Individual Pension		
1	LONG TERM INVESTMENTS																			
	Government securities and Government guaranteed bonds including Treasury Bills	6,723,829	6,198,927	45,123	20,494	98,245	1,404,780	17,780	3,080	14,512,258	4,933,580	5,214,766	21,067	21,055	-	1,003,130	28,423	3,645	11,225,666	
2	Other Approved Securities	353,725	1,177,681	-	-	-	111,843	-	-	1,643,249	50,112	1,163,509	-	-	-	98,086	-	-	1,311,707	
3	Other Investments																			
	(a) Shares	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	(aa) Equity	50,697	182,508	-	-	-	20,279	-	-	253,484	154,557	339,137	-	-	-	72,169	-	-	565,863	
	(bb) Preference	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	(b) Mutual Funds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	(c) Derivative Instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	(d) Debentures/ Bonds*	1,889,780	1,619,511	-	-	3,010	532,405	3,000	-	4,047,706	1,189,330	1,917,246	-	-	-	250,225	3,534	-	3,360,335	
	(e) Other Securities (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Commercial Paper / Certificate of Deposits	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Deposits with Bank	2,000	-	-	-	-	-	-	500	2,500	2,000	-	-	-	-	-	-	500	2,500	
	(f) Subsidiaries	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	(g) Investment Properties-Real Estate	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	(h) Policy Loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
4	Investments in Infrastructure and Social Sector	3,405,372	4,195,930	-	15,000	87,000	653,217	10,939	-	8,367,458	2,476,541	3,885,233	-	15,000	-	480,552	10,920	-	6,868,246	
5	Other than Approved Investments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Debentures/Bonds	352,765	715,423	-	-	-	99,453	2,534	-	1,170,175	-	-	-	-	-	-	-	-	-	
	Equity Shares	100,233	-	-	-	-	50,116	-	-	150,349	-	-	-	-	-	(0)	-	0	(0)	
	SHORT TERM INVESTMENTS																			
1	Government securities and Government guaranteed bonds including Treasury Bills	(0)	0	0	-	-	-	-	0	(0)	(0)	0	-	-	-	(0)	-	0	(0)	
2	Other Approved Securities	-	20,041	-	-	-	-	-	-	20,041	-	-	-	-	-	-	-	-	-	
3	Other Investments																			
	(a) Shares	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	(aa) Equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	(bb) Preference	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	(b) Mutual Funds	425,676	205,298	(0)	(0)	100	21,213	0	-	652,288	179,556	200,517	607	0	-	(0)	814	-	381,494	
	(c) Derivative Instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	(d) Debentures/ Bonds	40,000	217,427	-	-	-	-	-	-	257,427	-	-	-	-	-	-	-	-	-	
	(e) Other Securities (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Commercial Paper / Certificate of Deposits	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Deposits with Bank	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Reverse Repo	0	0	-	-	-	(0)	-	-	0	-	-	-	-	-	-	-	-	-	
	(f) Subsidiaries	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	(g) Investment Properties-Real Estate	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
4	Investments in Infrastructure and Social Sector	55,000	(0)	-	-	-	0	-	-	55,000	-	68,928	-	-	-	-	-	-	68,928	
5	Other than Approved Investments	-	-	-	-	-	-	0	-	0	-	-	-	-	-	-	-	-	-	
	Mutual Funds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Debentures/Bonds	-	343,000	-	-	-	-	1,000	-	344,000	-	-	-	-	-	-	-	-	-	
	TOTAL	13,399,077	14,875,746	45,123	35,494	188,355	2,893,306	35,253	3,580	31,475,934	8,985,676	12,789,336	21,674	36,055	-	1,904,162	43,691	4,145	23,784,739	
	Aggregate Amount of Investments other than listed equity securities, derivative instruments and Additional tier 1 Bonds	13,248,148	14,693,239	45,123	35,494	188,355	2,822,911	35,253	3,580	31,072,103	8,831,120	12,450,200	21,674	36,055	-	1,831,995	43,691	4,145	23,218,878	
	Aggregate Market Value of Investments other than listed equity securities, derivative instruments and Additional tier 1 Bonds	13,384,940	14,641,271	45,545	36,188	190,066	2,852,232	36,565	3,631	31,190,438	8,899,541	12,320,659	21,611	36,263	-	1,829,112	45,119	4,182	23,156,487	

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

*Investment in Associate Company at Cost is Rs. 1,140,498/- (Previous Year 489,100/-)

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

Insurer : DHFL Pramerica Life Insurance Company Limited

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

(Rs.'000)

S.No.	Particulars	As at March 31, 2019			As at March 31, 2018		
		Individual Life	Individual Pension	Total	Individual Life	Individual Pension	Total
	LONG TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	462,669	13,358	476,027	403,890	14,260	418,150
2	Other Approved Securities						
3	Other Investments						
	(a) Shares	-	-	-	-	-	-
	(aa) Equity	1,759,092	97,055	1,856,147	1,312,622	97,409	1,410,031
	(bb) Preference						
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds*	206,409	6,273	212,682	201,195	5,308	206,503
	(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	209,577	5,360	214,937	204,644	12,780	217,424
5	Other than Approved Investments						
	(a) Debentures/Bonds	35,334	-	35,334	-	-	-
	(b) Equity	124,574	8,269	132,843	201,985	15,725	217,710
	(c) Exchange Traded Fund	146,275	3,066	149,341	45,593	-	45,593
	SHORT TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	343,092	481	343,573	243,147	-	243,147
2	Other Approved Securities	-	-	-	-	-	-
3	(a) Shares	-	-	-	-	-	-
	(aa) Equity	-	-	-	-	-	-
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	106,995	5,705	112,700	65,550	4,405	69,955
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	27,192	1,013	28,205	22,391	-	22,391
	(e) Other Securities (to be specified)	-	-	0	-	-	-
	Deposit with Bank	-	-	-	-	-	-
	Reverse Repo	-	-	(0)	-	-	-
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Social Sector	20,797	2,005	22,802	50,305	-	50,305
5	Other than Approved Investments				-	-	-
	(a) Equity Shares	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Debentures/ Bonds	6,017	-	6,017	-	-	-
	NET CURRENT ASSETS						
	Bank Balances	18,482	312	18,794	27,312	489	27,801
	Income accrued on investments	54,379	944	55,323	83,249	1,042	84,291
	Other Receivable	22,089	283	22,372	13,565	-	13,565
	Payables for purchase of Securities	-	-	-	-	-	-
	FMC Payable	(4,276)	(188)	(4,464)	(3,504)	(202)	(3,706)
	Other Payables	(46,255)	(5,542)	(51,797)	(42,367)	(5,159)	(47,526)
	TOTAL	3,498,942	138,394	3,637,336	2,836,077	146,057	2,982,134

	Aggregate Amount of Investments other than listed equity securities and derivative instruments	1,570,856	37,261	1,608,117	1,243,215	36,753	1,279,968
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There are no investments in subsidiaries/holding companies, joint ventures.

*Investment in Associate Company at Cost is Rs. 45,643/- (Previous Year 36,349/-)

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 March 31, 2019	As at March 31, 2018
1	SECURITY-WISE CLASSIFICATION	-	-
	<i>Secured</i>	-	-
	(a) On mortgage of property	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities, etc.	-	-
	(c) Loans against policies	193,360	54,166
	(d) Others (to be specified)	-	-
	<i>Unsecured</i>	-	-
	TOTAL	193,360	54,166
2	BORROWER-WISE CLASSIFICATION	-	-
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Companies	-	-
	(e) Loans against policies	193,360	54,166
	(f) Others (to be specified)	-	-
	TOTAL	193,360	54,166
3	PERFORMANCE-WISE CLASSIFICATION	-	-
	(a) Loans classified as standard	-	-
	(aa) In India	193,360	54,166
	(bb) Outside India	-	-
	(b) Non-standard loans less provisions	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	TOTAL	193,360	54,166
4	MATURITY-WISE CLASSIFICATION	-	-
	(a) Short Term	-	-
	(b) Long Term	193,360	54,166
	TOTAL	193,360	54,166

FORM L-16 : FIXED ASSETS SCHEDULE

Insurer : DHFL Pramerica Life Insurance Company Limited

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

(Rs.'000)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	Opening	Additions	Deductions	Closing	Opening	During The Period	On Sales/ Adjustments	Closing	As at March 31, 2019	As at March 31, 2018
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles - Software	566,233	22,566	998	587,801	283,747	100,357	998	383,106	204,695	282,486
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Improvements	163,004	57,996	2,705	218,295	71,315	25,435	2,385	94,365	123,930	91,689
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	30,735	10,265	624	40,376	22,656	4,418	602	26,472	13,904	8,079
Information Technology Equipment	260,647	30,476	17,872	273,251	140,751	51,380	17,634	174,497	98,754	119,896
Vehicles	-	-	-	-	-	-	-	-	-	-
Office Equipment	44,204	17,234	2,491	58,947	29,515	6,986	2,459	34,042	24,905	14,689
Others (Specify nature)	-	-	-	-	-	-	-	-	-	-
TOTAL	1,064,823	138,537	24,690	1,178,670	547,984	188,576	24,078	712,482	466,188	516,839
Work in progress	-	-	-	-	-	-	-	-	50,263	26,603
Grand Total	1,064,823	138,537	24,690	1,178,670	547,984	188,576	24,078	712,482	516,451	543,442
PREVIOUS YEAR	793,764	282,596	11,537	1,064,823	355,744	203,233	10,993	547,984	543,442	504,589

FORM L-17 : CASH AND BANK BALANCE SCHEDULE

Insurer : DHFL Pramerica Life Insurance Company Limited

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

(Rs.'000)

S.No.	Particulars	As at March 31, 2019	As at March 31, 2018
1	Cash (including cheques, drafts and stamps)	179,944	310,002
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	469,912	550,391
	(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	649,956	860,493
	Balances with non-scheduled banks included in 2 and 3 above	-	-
	CASH & BANK BALANCES		
1	In India	649,956	860,493
2	Outside India	-	-
	TOTAL	649,956	860,493

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 March 31, 2019	As at March 31, 2018
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	53,663	75,581
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	1,013	28
6	Others (to be specified)		-
	Security Deposits	98,494	83,828
	Deposit -Others	13,323	8,887
	Advances to employees for travel, etc.	6,888	8,779
	TOTAL (A)	173,381	177,103
	OTHER ASSETS		
1	Income accrued on investments	1,057,429	919,317
2	Outstanding Premiums	538,189	359,825
3	Agents' & Intermediaries' balances	19,641	18,708
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsures)	634,855	646,395
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	51,797	47,526
	Investment held to meet policyholder unclaimed	143,636	175,971
	Investment Income on Unclaimed Fund	7,410	3,051
	Service Tax Unutilized Credit	-	-
	Due from Affiliates	-	-
	Other Dues	10,782	8,063
	GST Unutilized Credit	363,224	258,389
	Receivable towards non-par non linked funds	803	-
	Receivable from clearing firm	285,031	-
	Application money for investments	-	-
	Receivable from Unclaimed Fund	60,556	43,765
	Receivable from ex employees	19,142	12,255
	Insurance policies (Gratuity)	78,739	-
	Insurance policies (Leave Encashment)	78,755	-
	Agents' Balances - provision for doubtful amounts	(14,751)	(13,002)
	Receivable from ex employees- provision	(19,142)	(12,255)
	Provision on Vendor Advances	(6,573)	(6,573)
	TOTAL (B)	3,309,523	2,461,435
	TOTAL (A+B)	3,482,904	2,638,538

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 March 31, 2019	As at March 31, 2018
1	Agents' & Intermediaries' balances	98,241	178,119
2	Balances due to other insurance companies	363,834	381,721
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	21,704	29,355
5	Unallocated premium	454,178	1,182,070
6	Sundry creditors	110,587	56,768
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	89,464	60,810
9	Annuities Due	-	-
10	Due to Officers/ Directors	-	-
11	Due to unit linked fund	17,006	13,565
12	Policy holders Unclaimed	136,147	168,458
13	Policy holders Unclaimed- Investment Income	14,899	10,564
11	Others (to be specified)		
	-Policy Deposits	10,016	9,765
	-Payable to Policyholders	-	-
	-Withholding Tax Deducted at Source	63,458	85,997
	-Accrued Expenses	978,367	1,403,931
	-Other Statutory liabilities	21,615	20,508
	-Lease Equalisation Reserve	21,536	12,461
	-Due to Participating non linked funds	-	-
	-Due to Non Par non linked funds	803	-
	- Service Tax Liability	-	-
	- GST Payable	71,559	161,643
	TOTAL	2,473,414	3,775,735

FORM L-20-PROVISIONS SCHEDULE**Insurer : DHFL Pramerica Life Insurance Company Limited****Registration No. 140 ; Date of Registration with the IRDAI: June 27, 2008****(Rs.'000)**

S.No.	Particulars	As at March 31, 2019	As at March 31, 2018
1	For taxation (less payments and taxes deducted at source)	-	-
2	For proposed dividends	-	-
3	For dividend distribution tax	-	-
4	Others (to be specified)	-	-
	- Provision for Gratuity	78,728	62,477
	- Provision for Leave Encashment	77,172	72,637
	TOTAL	155,900	135,114

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 March 31, 2019	As at March 31, 2018
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others (to be specified)	-	-
	TOTAL	-	-

FORM L-22 : Analytical Ratios*

Insurer: DHFL Pramerica Life Insurance Company Limited

31-Mar-19

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

S.No.	Particular	Upto the Quarter Ended March 2019	Upto the Quarter Ended March 2018
1	New business premium income growth rate - segment wise	-16%	67%
	Non Par Individual Life - Non Linked	-2%	73%
	Non Par Group Life	-19%	65%
	Non Par Group Health-Non Linked	175%	823%
	Non Par Individual Health - Non Linked	-71%	834%
	Non Par Non-Linked Group Variable	100%	-
	Participating Individual Life	-35%	136%
	Non Par Individual Life - Linked	-42%	38%
	Non Par Individual Pension - Linked	100%	-
2	Net Retention Ratio	93%	95%
3	Expense of Management to Gross Direct Premium Ratio	34%	38%
4	Commission Ratio (Gross commission paid to Gross Premium)	4%	4%
5	Ratio of policy holder's liabilities to shareholder's funds	365%	294%
6	Growth rate of shareholders' fund	6%	6%
7	Ratio of surplus to policyholders' liability	9%	13%
8	Change in net worth ('000)	595,047	508,647
9	Profit after tax/Total Income	4%	5%
10	(Total real estate + loans)/(Cash & invested assets)	NA	NA
11	Total investments/(Capital + Surplus)	357%	296%
12	Total affiliated investments/(Capital+ Surplus)	12.35%	7.74%
13 *	Investment Yield (Gross and Net)		
	A. With realised Gain		
	Policyholders' Funds:		
	Non-Linked:		
	1. PAR	8.24%	8.01%
	2. Non-PAR*	8.29%	8.33%
	Linked:		
	4. Non-PAR	4.18%	7.94%
	Shareholders' Funds	5.36%	7.40%
	A. Without realised Gain		
	Policyholders' Funds:		
	Non-Linked:		
	1. PAR	8.16%	7.97%
	2. Non-PAR*	8.25%	8.33%
	Linked:		
	4. Non-PAR	10.41%	6.36%
	Shareholders' Funds	2.63%	1.42%

FORM L-22 : Analytical Ratios*

Insurer: DHFL Pramerica Life Insurance Company Limited

31-Mar-19

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

S.No.	Particular	Upto the Quarter Ended March 2019	Upto the Quarter Ended March 2018
14	Conservation Ratio	84%	88%
15	Persistency Ratio		
	Persistency Ratio by Premium		
	For 13th month+	90.94%	91.17%
	For 25th month+	82.90%	81.08%
	For 37th month+	74.07%	70.40%
	For 49th Month+	65.16%	43.04%
	for 61st month+	45.13%	21.80%
	Persistency Ratio by Policy		
	For 13th month+	91.51%	90.05%
	For 25th month+	82.05%	79.16%
	For 37th month+	73.18%	65.99%
	For 49th Month+	62.23%	30.68%
	for 61st month+	33.90%	15.65%
	Persistency Ratio(excluding Group Business)		
	Persistency Ratio by Premium		
	For 13th month+	78.12%	79.64%
	For 25th month+	72.12%	61.60%
	For 37th month+	59.20%	42.30%
	For 49th Month+	40.37%	37.44%
	for 61st month+	33.88%	21.80%
	Persistency Ratio by Policy		
	For 13th month+	77.20%	74.98%
	For 25th month+	66.10%	57.25%
	For 37th month+	54.11%	38.30%
	For 49th Month+	36.57%	27.75%
	for 61st month+	26.59%	15.65%
16	NPA Ratio		
	Gross NPA Ratio	-	-
	Net NPA Ratio	-	-

Notes:

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

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

* Ratio is calculated on non reducing balance basis.

Equity Holding Pattern for Life Insurers

(Rs in Lakhs)

	Particulars	For the Year ended March 19	For the Year ended March 18
1	(a) No. of shares	374,061,867	374,061,867
2	(b) Percentage of shareholding (Indian / Foreign)	51% / 49%	104%
3	(c) %of Government holding (in case of public sector insurance companies)	-	-
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	2.28	2.83
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	2.28	2.83
6	(iv) Book value per share (Rs)	26.17	24.58

FORM L-23-RECEIPT AND PAYMENTS SCHEDULE

Insurer: DHFL Pramerica Life Insurance Company Limited

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

(Rs in '000's)

Particulars	For The Year Ended March 31st, 2019	For The Year Ended March 31st, 2018
Cash Flows from the operating activities:		
Premium received from policyholders, including advance receipts	17,265,491	18,910,645
Other receipts (give Break-up)		
Claims recovered from reinsurers	1,407,183	591,247
Payments to the re-insurers, net of commissions and claims/ Benefits	(1,272,795)	(1,053,354)
Payments to co-insurers, net of claims / benefit recovery		
Payments of claims/benefits	(4,614,369)	(3,409,092)
Payments of commission and brokerage	(894,326)	(586,712)
Payments of other operating expenses	(6,970,976)	(6,328,074)
Preliminary and pre-operative expenses	-	-
Deposits, advances and staff loans	-	-
Income taxes paid (Net)	(984)	(19)
Other payments (give break-up)	-	-
Cash flows before extraordinary items	4,919,224	8,124,641
Cash flow from extraordinary operations (give break-up)	-	-
Net cash flow from operating activities	4,919,224	8,124,641
Cash flows from investing activities:		
Purchase of fixed assets	(162,198)	(242,630)
Proceeds from sale of fixed assets	982	915
Purchases of investments	(225,530,982)	(111,169,168)
Loans disbursed	(139,194)	(36,346)
Sales of investments	218,034,883	101,419,295
Repayments received	-	-
Rents/Interests/ Dividends received	2,666,748	2,143,972
Investments in money market instruments and in liquid mutual funds (Net)*	-	-
Expenses related to investments	-	-
Net cash flow from investing activities	(5,129,761)	(7,883,962)
Cash flows from financing activities:		
Proceeds from issuance of share capital	-	-
Proceeds from borrowing	-	-
Repayments of borrowing	-	-
Interest/dividends paid	-	-
Net cash flow from financing activities	-	-
Effect of foreign exchange rates on cash and cash equivalents, net	-	-
Net increase in cash and cash equivalents:	(210,537)	240,679
Cash and cash equivalents at the beginning of the year	860,393	619,714
Cash and cash equivalents at the end of the year	649,856	860,393

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 March 2019	As at 31st March 2018
1	Linked		
a	Life	35,190	28,555
b	General Annuity	-	-
c	Pension	1,398	1,488
d	Health	-	-
2	Non-Linked		
a	Life	319,507	240,034
b	General Annuity	-	-
c	Pension	-	-
d	Health	429	334

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

Insurer: DHFL Pramerica Life Insurance Company Limited

UP TO THE QTR ENDED MARCH 31st, 2019

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

(Rs in Crore)

Geographical Distribution of Total Business- Individuals													
S.No.	State / Union Territory	Rural				Urban				Total Business			
		No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)	No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)	No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)
1	Andhra Pradesh	522	416	2.28	19.61	1,336	1,030	5.38	72.17	1,858	1,446	7.66	91.78
2	Arunachal Pradesh	89	77	0.26	2.66	197	131	0.47	7.05	286	208	0.73	9.72
3	Assam	607	515	3.08	17.39	1,134	919	4.53	38.20	1,741	1,434	7.60	55.59
4	Bihar	963	798	3.36	33.93	812	631	2.33	31.35	1,775	1,429	5.69	65.28
5	Chattisgarh	381	274	1.42	10.58	1,064	674	3.12	26.86	1,445	948	4.55	37.44
6	Goa	8	7	0.03	0.32	99	75	2.42	24.46	107	82	2.45	24.78
7	Gujarat	185	146	0.97	6.17	3,332	3,532	17.48	190.92	3,517	3,678	18.45	197.09
8	Haryana	1,501	1,247	6.06	73.60	1,689	1,507	7.59	103.89	3,190	2,754	13.66	177.49
9	Himachal Pradesh	985	814	4.19	40.46	1,721	1,252	6.57	82.18	2,706	2,066	10.75	122.64
10	Jammu & Kashmir	1,562	1,301	9.03	41.69	2,158	1,468	8.97	63.09	3,720	2,769	18.00	104.79
11	Jharkhand	340	281	1.47	13.34	381	286	1.42	20.85	721	567	2.90	34.20
12	Karnataka	650	527	2.65	18.90	1,926	1,590	10.02	112.91	2,576	2,117	12.67	131.81
13	Kerala	287	425	1.22	10.94	989	4,151	4.17	38.89	1,276	4,576	5.39	49.83
14	Madhya Pradesh	831	633	4.08	23.19	2,105	1,519	10.83	103.98	2,936	2,152	14.91	127.17
15	Maharashtra	1,307	1,127	4.54	47.13	5,309	4,479	24.48	377.39	6,616	5,606	29.02	424.52
16	Manipur	434	319	1.58	12.59	588	367	1.71	20.15	1,022	686	3.29	32.74
17	Meghalaya	13	11	0.05	0.56	84	61	0.32	4.18	97	72	0.37	4.73
18	Mirzoram	14	14	0.08	0.89	61	36	0.13	2.25	75	50	0.21	3.15
19	Nagaland	136	110	0.69	5.59	228	208	1.07	7.31	364	318	1.76	12.90
20	Orissa	2,914	2,592	4.34	36.93	1,439	860	3.52	44.32	4,353	3,452	7.86	81.25
21	Punjab	2,638	2,214	14.77	87.06	3,924	3,014	16.33	173.17	6,562	5,228	31.10	260.22
22	Rajasthan	2,481	2,033	10.27	83.86	2,667	1,999	8.33	104.95	5,148	4,032	18.60	188.81
23	Sikkim	19	19	0.13	0.52	69	56	0.26	2.23	88	75	0.39	2.75
24	Tamil Nadu	506	20,406	1.97	16.16	3,331	37,888	17.94	174.05	3,837	58,294	19.90	190.21
25	Telangana	30	25	0.19	1.44	1,119	850	6.14	66.44	1,149	875	6.33	67.87
26	Tripura	19	16	0.10	0.71	223	111	0.47	9.67	242	127	0.56	10.38
27	Uttar Pradesh	2,810	2,498	10.72	99.31	5,038	4,061	18.73	216.24	7,848	6,559	29.44	315.55
28	Uttrakhand	1,503	1,245	6.25	50.65	986	782	3.72	36.85	2,489	2,027	9.96	87.50
29	West Bengal	683	582	2.94	22.49	2,367	1,904	9.50	91.40	3,050	2,486	12.44	113.89
30	Andaman & Nicobar Islands	2	2	0.01	0.05	25	17	0.07	1.55	27	19	0.08	1.60
31	Chandigarh	3	2	0.31	0.12	133	110	1.04	10.15	136	112	1.36	10.28
32	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	-	-
33	Daman & Diu	-	-	-	-	2	2	0.12	0.16	2	2	0.12	0.16
34	Delhi	20	19	0.20	0.77	2,119	1,750	15.81	175.68	2,139	1,769	16.01	176.45
35	Lakshadweep	-	-	-	-	8	3	0.01	0.26	8	3	0.01	0.26
36	Puducherry	-	-	-	-	108	75	0.94	10.16	108	75	0.94	10.16
COMPANY TOTAL		24,443	40,695	99.24	779.62	48,771	77,398	215.92	2,445.36	73,214	118,093	315.17	3,224.98

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

Insurer: DHFL Pramerica Life Insurance Company Limited

UP TO THE QTR ENDED MARCH 31st, 2019

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

(Rs in Crore)

Geographical Distribution of Total Business- GROUP													
Sl.No.	State / Union Territory	Rural(Group)				Urban(Group)				Total Business(Group)			
		No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)	No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)	No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)
1	Andhra Pradesh	1	241,774	6.48	1,112.28	2	109,791	7.35	2,657.95	3	351,565	13.83	3,770.23
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	57	259,957	4.20	652.01	12	6,457	0.23	167.61	69	266,414	4.43	819.61
4	Bihar	12	46,631	0.69	120.51	-	188	0.03	2.40	12	46,819	0.73	122.91
5	Chattisgarh	1	80	0.00	0.22	-	-	-	-	1	80	0.00	0.22
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	13	918,664	10.74	2,418.85	2	278	0.26	12.84	15	918,942	11.00	2,431.69
8	Haryana	43	3,394,818	71.21	9,757.00	66	688,474	30.92	8,954.70	109	4,083,292	102.13	18,711.70
9	Himachal Pradesh	-	-	-	-	-	250	0.19	29.31	-	250	0.19	29.31
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	10	3,333	0.08	7.67	10	3,333	0.08	7.67
12	Karnataka	34	2,266,773	33.19	4,846.05	57	95,453	121.73	7,980.52	91	2,362,226	154.93	12,826.57
13	Kerala	29	1,160,729	49.58	3,403.57	26	25,520	0.46	2,862.49	55	1,186,249	50.03	6,266.06
14	Madhya Pradesh	41	339,170	14.61	3,410.15	1	1,172	0.11	11.96	42	340,342	14.73	3,422.12
15	Maharashtra	17	463,100	7.89	1,235.79	23	210,103	350.98	16,043.77	40	673,203	358.88	17,279.56
16	Manipur	11	5,613	0.04	8.31	-	322	0.03	2.42	11	5,935	0.07	10.72
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mirzoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	51	1,624,626	29.33	4,449.90	-	38	0.04	1.15	51	1,624,664	29.37	4,451.04
21	Punjab	-	-	-	-	-	4	(0.00)	0.30	-	4	(0.00)	0.30
22	Rajasthan	16	231,557	3.01	672.92	-	-	0.03	17.00	16	231,557	3.04	689.92
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	57	1,998,350	60.98	8,766.86	7	736,493	3.38	1,127.01	64	2,734,843	64.36	9,893.87
25	Telangana	4	507,434	8.49	1,338.29	50	42,174	2.38	1,987.94	54	549,608	10.87	3,326.24
26	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
27	Uttar Pradesh	116	1,591,349	30.47	4,758.44	8	12,157	4.00	310.60	124	1,603,506	34.47	5,069.03
28	UttraKhand	2	467	0.00	1.50	7	3,333	0.08	7.67	9	3,800	0.08	9.17
29	West Bengal	102	1,873,938	26.77	4,838.39	34	7,001	0.32	39.49	136	1,880,939	27.09	4,877.88
30	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
31	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
32	Dadra & Nagrahaveli	-	-	-	-	-	-	-	-	-	-	-	-
33	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
34	Delhi	64	1,119,033	24.18	3,256.90	20	8,408	0.60	2.72	84	1,127,441	24.79	3,259.62
35	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
36	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
COMPANY TOTAL		671	18,044,063	381.89	55,047.95	325	1,950,949	523.20	42,227.50	996	19,995,012	905.09	97,275.45

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

FORM L-26-INVESTMENT ASSETS(LIFE INSURERS)

PART - A

Insurer: DHFL Pramerica Life Insurance Company Limited
 Registration No. 140; Date of Registration with the IRDAI: June 27, 2008
 Statement as on :31st March 2019
 Statement of Investment Assets (Life Insurers)
 (Business within India)
 Periodicity of Submission : Quarterly

(Rs in Lakhs)

PARTICULARS	SCH	Amount	Reconciliation of Investment Assets	
Investments (Shareholders)	Sch - 8	79,217.06	Total Investment Assets (as per Balance Sheet)	430,697.71
Investments (Policyholders)	Sch - 8A	314,759.34	Balance Sheet Value of:	
Investments (Linked Liabilities)	Sch - 8B	36,373.36	A. Life Fund	252,491.61
Loans	Sch - 9	1,933.60	B. Pension & General Annuity and Group Business	141,832.73
Fixed Assets	Sch - 10	5,164.51	C. Unit Linked Funds	36,373.37
Current Assets				430,697.71
a. Cash & Bank Balance	Sch - 11	6,499.55		
b. Advances & Other Assets	Sch - 12	34,829.03		
Current Liabilities				
a. Current Liabilities	Sch - 13	24,734.12		
b. Provisions	Sch - 14	1,559.00		
c. Misc. Exp not Written Off	Sch - 15	-		
d. Debit Balance of P&L A/c				
Total Application as per Balance Sheet (A)		452,483.33		

Less: Other Assets	SCH	Amount
Loans (if any)	Sch - 9	1,933.60
Fixed Assets (if any)	Sch - 10	5,164.51
Cash & Bank Balance (if any)	Sch - 11	6,499.55
Advances & Other Assets (if any)	Sch - 12	34,311.05
Current Liabilities	Sch - 13	24,564.08
Provisions	Sch - 14	1,559.00
Misc. Exp not Written Off	Sch - 15	-
Investments held outside India		
Debit Balance of P&L A/c		
	TOTAL (B)	21,785.62
	(A-B)	430,697.71

Investment Assets

NON - LINKED BUSINESS

A. LIFE FUND		% as per Reg	SH		PH		Book Value (SH+PH)	Actual % (g)=[(f)-(a)]%	FVC Amount (h)	Total Fund (i=a+f+h)	Market Value (j)		
			Balance	FRSM*	UL-Non Unit Res	PAR						NON PAR	
			(a)	(b)	(c)	(d)	(e)	F= [a+b+c+d+e]					
1	Central Government Securities	Not Less than 25%	-	45,983.43	208.60	14,047.80	71,314.36	131,554.18	51%	0.00	131,554.18	131,333.19	
2	Central Govt. Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not Less than 50%	-	49,606.04	208.60	15,166.23	75,552.32	140,533.20	54%	0.00	140,533.20	140,257.09	
3	Investment Subject to Exposure Norms							-			-		
	a.	Housing & Infrastructure						-			-		
	i)	Approved Investments	Not Less than 15%	-	7,570.23	109.39	8,510.52	41,039.00	57,229.14	22%	(2.65)	57,226.49	57,550.31
	ii)	Other Investments		-	4,187.11	35.34	994.53	3,525.17	8,742.15	3%	0.00	8,742.15	8,848.61
	b.	i)	Not exceeding 35%	-	4,208.51	35.00	3,757.70	21,268.16	29,269.36	11%	(349.76)	28,919.60	29,081.22
		ii)		-	20,500.44	-	500.00	2,207.50	23,207.94	9%	(6,137.77)	17,070.17	17,070.17
Total Life Fund			100%	-	86,072.33	388.33	28,928.98	143,592.15	258,981.79	100%	(6,490.17)	252,491.61	252,807.41

B. PENSION AND GENERAL ANNUITY FUND		% as per Reg	PH		Book Value	Actual %	FVC Amount	Total Fund	Market Value
			PAR	NON PAR					
			(a)	(b)	(c) = (a) + (b)	(d)	(e)	(f) = (c) + (e)	(g)
1	Central Government Securities	Not Less than 20%	-	59,551.83	59,551.83	42.00%	(0.00)	59,551.83	58,919.13
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not Less than 40%	-	70,828.33	70,828.33	49.95%	(0.00)	70,828.33	70,055.01
3	Balanced Inv to be in Approved investment	Not Exceeding 60%	-	61,598.14	61,598.14	43.44%	27.04	61,625.18	61,741.11
4	Other Investment			9,379.21	9,379.21	6.61%	(0.00)	9,379.21	9,510.61
Total Pension, General Annuity Fund			100%	-	141,805.69	100.00%	27.04	141,832.73	141,306.72

LINKED BUSINESS

C. LINKED FUNDS		% as per Reg	PH		Total Fund	Actual %
			PAR	NON PAR		
			(a)	(b)	(c) = (a) + (b)	(d)
1	Approved Investment	Not Less than 75%	-	33,138.02	33,138.02	91.11%
2	Other Investments	Not More than 25%	-	3,235.35	3,235.35	8.89%
Total Linked Insurance Fund			100%	-	36,373.37	100.00%

CERTIFICATION:

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

Date : 26th April 2019

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. 5.18 Crs & Rs. 1.70 Crs has been done in Schedule 12 & 13 respectively and shown as investments in the shareholders portfolio.

FORM L-27-UNIT LINKED BUSINESS

Insurer: DHFL Pramerica Life Insurance Company Limited

PART - B

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

Statement as on :31st March 2019

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

Periodicity of Submission : Quarterly

(Rs in Lakhs)

PARTICULARS	Debt Fund	Balanced Fund	Growth Fund	Large Cap Equity Fund	Pension Debt Fund	Pension Balanced Fund	Pension Growth Fund	Pension Dynamic Equity Fund	Multicap Opportunities Fund	Liquid Fund	Discontinued Policy Fund	Total of All Funds
SFIN Number	ULIF00127/08/08FIXE DIFUND140	ULIF00227/08/08BA LANCFUND140	ULIF00327/08/08GR OWTHFUND140	ULIF00427/08/08LAR CAPFUND140	ULIF00509/02/09PEN DEBFUND140	ULIF00609/02/09P ENBALFUND140	ULIF00709/02/09P ENGROFUND140	ULIF00809/02/09PEND YEFUND140	ULIF01106/02/18MUL CAPOPP0140	ULIF00920/01/11L IQUIDFUND140	ULIF01024/02/11DIS CONFUND140	
Opening Balance (Market Value)	4,903.68	4,295.50	6,353.46	14,031.12	150.89	127.12	152.15	946.13	121.37	235.25	2,706.51	34,023.18
Add:Inflow during the Quarter	4,124.14	296.86	447.92	5,474.69	26.34	17.66	29.55	55.26	137.46	78.96	1,063.15	11,752.00
Increase / (Decrease) Value of Inv [Net]	116.15	174.62	311.25	936.66	3.29	4.78	6.89	52.06	11.66	4.18	45.20	1,666.74
Less:Outflow during the Quarter	4,488.51	282.41	469.71	4,810.13	45.17	19.84	51.35	71.84	74.78	101.80	653.03	11,068.58
Total Investible Funds (Market value)	4,655.46	4,484.57	6,642.93	15,632.35	135.36	129.71	137.24	981.61	195.70	216.58	3,161.83	36,373.33

Investment of Unit Fund	Debt Fund		Balanced Fund		Growth Fund		Large Cap Equity Fund		Pension Debt Fund		Pension Balanced Fund		Pension Growth Fund		Pension Dynamic Equity Fund		Multicap Opportunities Fund		Liquid Fund		Discontinued Policy Fund		Total of All Funds	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)																								
Government Bonds	2,615.43	56%	1,110.74	25%	987.08	15%	-	0%	75.35	56%	43.00	33%	20.04	15%	-	0%	-	0%	302.03	139%	3,042.33	96%	8,195.99	23%
State Government securities	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%
Corporate Bonds	1,009.83	22%	885.49	20%	440.69	7%	-	0%	42.14	31%	30.73	24%	-	0%	-	0%	-	0%	-	0%	-	0%	2,408.87	7%
Infrastructure Bonds	584.07	13%	858.09	19%	861.57	13%	-	0%	20.66	15%	19.96	15%	33.03	24%	-	0%	-	0%	-	0%	-	0%	2,377.38	7%
Equity	-	0%	1,316.14	29%	3,798.05	57%	12,294.33	79%	-	0%	38.79	30%	86.03	63%	845.73	86%	182.40	93%	-	0%	-	0%	18,561.47	51%
Money Market	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%
Mutual Funds	74.07	2%	68.06	2%	53.05	1%	710.63	5%	8.01	6%	-	0%	-	0%	49.04	5%	-	0%	-	0%	164.15	5%	1,127.00	3%
Deposit with banks	12.00	0%	20.00	0%	33.00	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	65.00	0%
Sub Total (A)	4,295.40	92%	4,258.52	95%	6,173.44	93%	13,004.97	83%	146.16	108%	132.48	102%	139.09	101%	894.77	91%	182.40	93%	302.03	139%	3,206.47	101%	32,735.72	90%
Current Assets:																								
Accrued Interest	281.90	6%	123.85	3%	135.91	2%	-	0%	4.97	4%	2.04	2%	2.29	2%	(0.00)	0%	-	0%	-	0%	-	0%	550.96	2%
Dividend Receivable	-	0%	0.15	0%	0.43	0%	1.58	0%	-	0%	0.00	0%	0.01	0%	0.10	0%	-	0%	-	0%	-	0%	2.27	0%
Bank Balance	6.48	0%	6.74	0%	11.55	0%	156.58	1%	0.29	0%	0.71	1%	0.57	0%	1.58	0%	1.02	1%	0.53	0%	1.92	0%	187.97	1%
Receivable for Sale of Investments	-	0%	-	0%	13.32	0%	37.52	0%	-	0%	-	0%	0.37	0%	2.46	0%	-	0%	-	0%	-	0%	53.68	0%
Other Current Assets (for Investments)	-	0%	-	0%	-	0%	157.53	1%	-	0%	-	0%	-	0%	-	0%	12.51	6%	-	0%	-	0%	170.04	0%
Less: Current Liabilities																								
Payable for Investments	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%
Fund Mgmt Charges Payable	(5.99)	0%	(6.10)	0%	(8.94)	0%	(19.60)	0%	(0.18)	0%	(0.18)	0%	(0.21)	0%	(1.31)	0%	(0.23)	0%	(0.36)	0%	(1.54)	0%	(44.64)	0%
Other Current Liabilities (for Investments)	(139.18)	-3%	(96.66)	-2%	(96.07)	-1%	-	0%	(15.88)	-12%	(8.51)	-7%	(13.12)	-10%	(17.91)	-2%	-	0%	(85.62)	-40%	(45.02)	-1%	(517.96)	-1%
Sub Total (B)	143.21	3%	27.98	1%	56.20	1%	333.62	2%	(10.80)	-8%	(5.93)	-5%	(10.09)	-7%	(15.09)	-2%	13.30	7%	(85.44)	-39%	(44.64)	-1%	402.30	1%
Other Investments (<=25%)																								
Corporate Bonds	216.85	5%	100.79	2%	95.87	1%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	413.51	1%
Infrastructure Bonds	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%
Equity	-	0%	97.29	2%	252.89	4%	895.57	6%	-	0%	3.18	2%	8.24	6%	71.28	7%	-	0%	-	0%	-	0%	1,328.44	4%
Mutual funds	-	0%	-	0%	64.54	1%	1,398.21	9%	-	0%	-	0%	-	0%	30.66	3%	-	0%	-	0%	-	0%	1,493.41	4%
Money Market	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%
Others	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%
Sub Total (C)	216.85	5%	198.08	4%	413.30	6%	2,293.77	15%	-	0%	3.18	2%	8.24	6%	101.93	10%	-	0%	-	0%	-	0%	3,235.35	9%
Total (A + B + C)	4,655.46	100%	4,484.57	100%	6,642.93	100%	15,632.36	100%	135.36	100%	129.72	100%	137.25	100%	981.62	100%	195.70	100%	216.58	100%	3,161.83	100%	36,373.37	100%
Fund Carried Forward (as per LB 2)	4,655.46		4,484.57		6,642.93		15,632.36		135.36		129.72		137.25		981.62		195.70		216.58		3,161.83		36,373.37	

Date : 26th April 2019

Note:

1. 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

2. Details of Item 12 of FORM LB2 which forms part of IRDA (Actuarial Report) Regulation, 2000 shall be reconciled with FORM 3A (Part B)

3. Other Investments are as permitted under Sec 27A(2)

Signature: _____

Full name: Alok Mehrotra

Designation: Chief Financial Officer

FORM L-28-ULIP-NAV

Insurer: DHFL Pramerica Life Insurance Company Limited
 Registration No. 140; Date of Registration with the IRDAI: June 27, 2008
 Statement as on :31st March 2019
 Periodicity of Submission : Quarterly

PART - C

[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	4,655.46	21.6105	21.6105	21.1176	20.1920	19.9667	20.1241	7.39%	7.36%	21.6105
2	Balanced Fund	ULIF00227/08/08BALAN CFUND140	27-Aug-08	4,484.57	25.1659	25.1659	24.2105	23.6158	23.2695	23.1231	8.83%	9.29%	25.1659
3	Growth Fund	ULIF00327/08/08GROW THFUND140	27-Aug-08	6,642.93	27.2196	27.2196	25.9643	25.7217	25.2257	24.6503	10.42%	11.08%	27.2196
4	Large Cap Equity Fund	ULIF00427/08/08LARCA PFUND140	27-Aug-08	15,632.36	30.0086	30.0086	28.1836	28.4248	27.6849	26.5625	12.97%	13.62%	30.2728
5	Pension Debt Fund	ULIF00509/02/09PENDE BFUND140	9-Feb-09	135.36	19.3244	19.3244	18.9145	18.1352	18.3011	18.4865	4.53%	5.85%	19.3244
6	Pension Balanced Fund	ULIF00609/02/09PENBA LFUND140	9-Feb-09	129.72	24.4255	24.4255	23.5754	23.0663	22.7077	22.6197	7.98%	8.75%	24.4255
7	Pension Growth Fund	ULIF00709/02/09PENG ROFUND140	9-Feb-09	137.25	32.2152	32.2152	30.7955	30.5428	29.9372	29.2857	10.00%	11.14%	32.2152
8	Pension Dynamic Equity Fund	ULIF00809/02/09PENDY EFUND140	9-Feb-09	981.62	35.3220	35.3220	33.4875	34.0488	32.9461	31.6937	11.45%	13.11%	36.0833
9	Multicap Opportunities Fund	ULIF01106/02/18MULCA POPP0140	23-Oct-18	195.70	11.2076	11.2076	10.3999	-	-	-	NA	NA	11.2086
10	Liquid Fund	ULIF00920/01/11LIQUID FUND140	20-Jan-11	216.58	16.5658	16.5658	16.3363	16.1039	15.8853	15.6925	5.57%	5.30%	16.5658
11	Discontinued Policy Fund	ULIF01024/02/11DISCO NFUND140	24-Feb-11	3,161.83	17.7370	17.7370	17.4642	17.1910	16.9333	16.6953	6.24%	6.15%	17.7370
TOTAL				36,373.37									

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 : 26th April 2019

Note:

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

Signature:

Full name: Alok Mehrotra

Designation: Chief Financial Officer

PERIODIC DISCLOSURES

FORM L-29 : Detail regarding debt securities

Insurer: DHFL Pramerica Life Insurance Company Limited

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

Periodicity of Submission : Quarterly

Date: 31-Mar-19

(Rs in Lakhs)

Detail Regarding debt securities-Life								
Particulars	MARKET VALUE				Book Value			
	As At 31st Mar'19	% Total	As At 31st Mar'18	% Total	As At 31st Mar'19	% Total	As At 31st Mar'18	% Total
Break down by credit rating								
AAA rated	68,789.21	29%	60,041.29	32%	68,601.52	29%	59,350.39	31%
AA or better	10,490.59	4%	7,008.56	4%	10,183.09	4%	6,863.09	4%
Rated below AA but above A	12857.93	5%	0.00	0%	12,742.15	5%	0.00	0%
Rated below A but above B	0.00	0%	0.00	0%	-	0%	0.00	0%
Rated below A	3,750.00	2%	0.00	0%	3,750.00	2%	0.00	0%
Any other-Sovereign Securities	140,257.09	59%	122,541.51	65%	140,533.20	60%	124,726.56	65%
	236,144.82	100%	189,591.36	100%	235,809.95	100%	190,940.04	100%

BREAKDOWN BY RESIDUAL MATURITY

Up to 1 year	3126.43	1.32%	0.00	0%	3,104.28	1.32%	0.00	0%
more than 1 year and upto 3 years	17,576.06	7.44%	7,380.87	4%	17,259.33	7.32%	7,262.37	4%
More than 3 years and up to 7 years	37,111.75	15.72%	42,223.09	22%	37,125.05	15.74%	41,672.46	22%
More than 7 years and up to 10 years	68,971.61	29.21%	56,655.91	30%	69,157.90	29.33%	57,870.75	30%
More than 10 years and up to 15 years	31,325.93	13.27%	29,939.82	16%	31,823.89	13.50%	30,300.00	16%
More than 15 years and up to 20 years	5,665.86	2.40%	5,136.33	3%	5,596.27	2.37%	5,169.41	3%
Above 20 years	72,367.17	30.65%	48,255.35	25%	71,743.24	30.42%	48,665.06	25%
	236,144.82	100.00%	189,591.36	100%	235,809.95	100.00%	190,940.04	100%

Breakdown by type of the issuer

a. Central Government	131,333.19	56%	116,825.04	62%	131,554.18	56%	118,881.23	62%
b. State Government	8,923.91	4%	5,716.47	3%	8,979.01	4%	5,845.33	3%
c. Corporate Securities	95,887.72	41%	67,049.85	35%	95,276.76	40%	66,213.48	35%
	236,144.82	100%	189,591.36	100%	235,809.95	100%	190,940.04	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

Periodicity of Submission : Quarterly

Date: 31-Mar-19

(Rs in Lakhs)

Detail Regarding debt securities-Pension								
Particulars	MARKET VALUE				Book Value			
	As At 31st Mar'19	% Total	As At 31st Mar'18	% Total	As At 31st Mar'19	% Total	As At 31st Mar'18	% Total
Break down by credit rating								
AAA rated	51204.68	37%	43,756.80	40%	51241.57	37%	43,625.82	39%
AA or better	8522.47	6%	10,075.26	9%	8344.57	6%	9,889.28	9%
Rated below AA but above A	9510.61	7%	0.00	0%	9379.21	7%	0.00	0%
Rated below A but above B	0.00	0%	0.00	0%	0.00	0%	0.00	0%
Rated below A	0.00	0%	0.00	0%	0.00	0%	0.00	0%
Any other-Sovereign Securities	70055.01	50%	56,701.56	51%	70828.33	51%	58,299.11	52%
	139292.76	100%	110,533.62	100%	139793.69	100%	111,814.21	100%

BREAKDOWN BY RESIDUALMATURITY

Up to 1 year	4682.55	3.36%	691.90	1%	4,670.40	3.34%	689.28	1%
more than 1 year and upto 3 years	8216.68	5.90%	8,589.63	8%	8,107.44	5.80%	8,480.81	8%
More than 3 years and up to 7 years	43742.14	31.40%	35,107.27	32%	43,807.53	31.34%	35,045.51	31%
More than 7 years and up to 10 years	41416.64	29.73%	36,890.00	33%	41,415.80	29.63%	37,380.08	33%
More than 10 years and up to 15 years	22177.89	15.92%	15,046.72	14%	22,710.82	16.25%	15,413.86	14%
More than 15 years and up to 20 years	4762.86	3.42%	8,335.44	8%	4,827.37	3.45%	8,751.21	8%
Above 20 years	14294.00	10.26%	5,872.65	5%	14,254.33	10.20%	6,053.46	5%
	139,292.76	100.00%	110,533.62	100%	139,793.69	100.00%	111,814.21	100%

Breakdown by type of the issuer

a. Central Government	58,919.13	42%	45,924.60	42%	59,551.83	43%	47,365.52	42%
b. State Government	11,135.88	8%	10,776.96	10%	11,276.50	8%	10,933.59	10%
c. Corporate Securities	69,237.76	50%	53,832.06	49%	68,965.35	49%	53,515.10	48%
	139,292.76	100%	110,533.62	100%	139,793.69	100%	111,814.21	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

Periodicity of Submission : Quarterly

Date: 31-Mar-19

(Rs in Lakhs)

Detail Regarding debt securities-Linked								
Particulars	MARKET VALUE				Book Value			
	As At 31st Mar'19	% Total	As At 31st Mar'18	% Total	As At 31st Mar'19	% Total	As At 31st Mar'18	% Total
Break down by credit rating								
AAA rated	3886.98	29%	3,909.97	34%	3815.07	29%	3,840.20	33%
AA or better	899.28	7%	1,056.25	9%	873.91	7%	1,043.48	9%
Rated below AA but above A	413.51	3%	0.00	0%	410.47	3%	0.00	0%
Rated below A but above B	0.00	0%	0.00	0%	0.00	0%	0.00	0%
Rated below A	0.00	0%	0.00	0%	0.00	0%	0.00	0%
Any other-Sovereign Securities	8195.99	61%	6,612.96	57%	8193.33	62%	6,743.87	58%
	13395.76	100%	11,579.19	100%	13292.79	100%	11,627.55	100%

BREAKDOWN BY RESIDUAL MATURITY

Up to 1 year	4005.96	29.90%	3,158.43	27%	4,007.12	30.15%	3,158.37	27%
more than 1 year and upto 3 years	1770.61	13.22%	1,265.31	11%	1,752.85	13.19%	1,251.05	11%
More than 3 years and up to 7 years	2809.22	20.97%	4,232.26	37%	2,776.02	20.88%	4,224.51	36%
More than 7 years and up to 10 years	4258.35	31.79%	2,189.33	19%	4,201.12	31.60%	2,227.21	19%
More than 10 years and up to 15 years	239.61	1.79%	455.81	4%	245.04	1.84%	478.35	4%
More than 15 years and up to 20 years	312.01	2.33%	278.04	2%	310.64	2.34%	288.05	2%
Above 20 years	0.00	0.00%	0.00	0%	0.00	0.00%	0.00	0%
	13,395.76	100.00%	11,579.19	100%	13,292.79	100.00%	11,627.55	100%

Breakdown by type of the issuer

a. Central Government	8,195.99	61%	6,612.96	57%	8,193.33	62%	6,743.87	58%
b. State Government	0.00	0%	0.00	0%	0.00	0%	0.00	0%
c. Corporate Securities	5,199.76	39%	4,966.22	43%	5,099.46	38%	4,883.68	42%
	13,395.76	100%	11,579.19	100%	13,292.79	100%	11,627.55	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

31-Mar-19

(Rs in Lakhs)

S.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Up to the Quarter ended Mar 31, 2019	Up to the Quarter ended Mar 31, 2018
1	Prudential International Insurance Service Co. LLC	Associated Enterprise	Recovery of Expenses	127	159
2	Prudential International Insurance Service Co. LLC	Associated Enterprise	Reimbursement of IT Infrastructure Support	34	-
3	Prudential International Insurance Service Co. LLC	Associated Enterprise	Reimbursement of Expenses	17	17
4	Key Management Personnel	Key Management Personnel	Receiving of services	1,525	1,134
5	Dewan Housing Finance Corporation Limited	Shareholders with Significant influence	Commission Expense	2,822	3,104
6	Dewan Housing Finance Corporation Limited	Shareholders with Significant influence	Rent Paid	14	-
7	Dewan Housing Finance Corporation Limited	Shareholders with Significant influence	Premium Income	24,972	51,738
8	Aadhar Housing Finance Ltd(Formely Known as DHFL Vyasya Housing Finance Ltd)	Shareholders with Significant influence	Premium Income	11,605	13,376
9	Avanse Financial Services Limited	Shareholders with Significant influence	Premium Income	820	1,058
10	Key Management Personnel	Key Management Personnel	Premium Income	2	2
11	DHFL Pramerica mutual fund(Managed by DHFL Pramerica Asset Managers Private Limited)	Shareholders with Significant influence	Purchase of Mutual fund	25,804	18,525
12	DHFL Pramerica mutual fund(Managed by DHFL Pramerica Asset Managers Private Limited)	Shareholders with Significant influence	Sale of Mutual fund	25,233	18,539
13	DHFL Pramerica mutual fund(Managed by DHFL Pramerica Asset Managers Private Limited)	Shareholders with Significant influence	Profit and Loss on mutual fund	29	14
14	Dewan Housing Finance Corporation Limited	Shareholders with Significant influence	Investment Income	965	754
15	Dewan Housing Finance Corporation Limited	Shareholders with Significant influence	Unallocated Premium	64	1,698
16	Aadhar Housing Finance Ltd(Formely Known as DHFL Vyasya Housing Finance Ltd)	Shareholders with Significant influence	Unallocated Premium	139	350
17	Arthveda Fund Manangement Private Limited	Shareholders with Significant influence	Unallocated Premium	6	6
18	Arthveda Fund Manangement Private Limited	Shareholders with Significant influence	Premium Income	0	-
19	Avanse Financial Services Limited	Shareholders with Significant influence	Unallocated Premium	9	15
20	DHFL Pramerica Assets Managers Private Limited	Shareholders with Significant influence	Premium Income	12	7
21	DHFL Pramerica Assets Managers Private Limited	Shareholders with Significant influence	Unallocated Premium	2	1
22	DHFL Investments Limited	Shareholders with Significant influence	Receipt of Appointment Fee	-	1
23	DHFL Investments Limited	Shareholders with Significant influence	Refund of deposits received towards appointment of director	-	1
24	Avanse Financial Services Limited	Shareholders with Significant influence	Commission Expense	180	102
25	Aadhar Housing Finance Ltd(Formely Known as DHFL Vyasya Housing Finance Ltd)	Shareholders with Significant influence	Investment Income	82	-
26	Aadhar Housing Finance Ltd(Formely Known as DHFL Vyasya Housing Finance Ltd)	Shareholders with Significant influence	Commission Expense	647	243
27	Dewan Housing Finance Corporation Limited	Shareholders with Significant influence	Interest Income on Application Money	12	-

28	DHFL General Insurance Ltd	Shareholders with Significant influence	Premium Income	8	-
29	DHFL General Insurance Ltd	Shareholders with Significant influence	Unallocated Premium	3	-
30	WGC Management Services Private Limited	Shareholders with Significant influence	Premium Income	3	-
31	WGC Management Services Private Limited	Shareholders with Significant influence	Unallocated Premium	1	-
32	Wadhawan Sports Private Limited	Shareholders with Significant influence	Premium Income	1	-
33	Wadhawan Sports Private Limited	Shareholders with Significant influence	Unallocated Premium	1	-
34	RKW Developers Private Limited	Shareholders with Significant influence	Premium Income	5	-
35	RKW Developers Private Limited	Shareholders with Significant influence	Unallocated Premium	13	-
36	Key Management Personnel	Key Management Personnel	Unallocated Premium	0	-
37	Wadhawan Wealth Managers Private Limited (Formerly WGC Advanced Healthcare Private Limited)	Shareholders with Significant influence	Premium Income	10	-
38	Pramerica Financial Asia Headquarters PTE Limited	Shareholders with Significant influence	Reimbursement of Expenses	-	25
39	JVPD One Builder LLP	Shareholders with Significant influence	Premium Income	0	-

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

Insurer: DHFL Pramerica Life Insurance Company Limited

Date: 31-Mar-2019

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

BOD and Key Person information			
S. No.	Name of person	Role/designation	Details of change in the period
1	Mr. Kapil Wadhawan	Chairman	
2	Mr. Suresh Mahalingam	Vice Chairman	
3	Mr. Anoop Pabby	Managing Director & Chief Executive Officer	
4	Mr. James Wayne Weakley	Non-Executive Director	
5	Mr. Jan van den Berg	Non-Executive Director	
6	Mr. Nitin Gupta	Non-Executive Independent Director	
7	Ms. Sindhushree Khullar	Non-Executive Independent Director	
8	Mr. Srinath Sridharan	Non-Executive Director	
9	Mr. Sunjoy Joshi	Non-Executive Independent Director	
10	Ms. Kalpana Sampat	Chief Operating Officer	Appointed w.e.f from 14th Aug 2018
11	Mr. Alok Mehrotra	Chief Financial Officer	Resigned w.e.f from 20th Feb 2019
12	Mr. Ajay Chaturvedi	Appointed Actuary	
13	Mr. Amit Chand Patra	Chief Investment Officer	
14	Mr. Anshuman Verma	Chief Marketing & Digital Officer	Resigned w.e.f from 14th Aug 2018 Appointed w.e.f from 1st Oct 2018 Resigned w.e.f from 1st Oct 2018
15	Mr. K. Sridharan	Head - Internal Audit	
16	Mr. K. Sridharan	Chief Risk Officer	
17	Mr. Milind Ravidranath Kari	Head - Risk	
18	Mr. Mayank Goel	Company Secretary	Resigned w.e.f from 14th Aug 2018
19	Mr. Rajesh Kumar Sood	Chief Distribution Officer	
20	Mr. Sharad Kumar Sharma	Chief Human Resources Officer	
21	Ms. Sonali Athalye	Chief Compliance Officer	
22	Mr. Vishal Chopra	Head - Operations	
23	Mr. Varun Gupta	Chief Products & Strategy Officer	

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

Insurer: DHFL Pramerica Life Insurance Company Limited

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

Form Code: Table III

Classification: Total Business

Classification Code: BT

Item	Description	Notes No... [Amount (in '000)]	Adjusted Value [Amount (in '000.)]
(1)	(2)	(3)	(4)
01	Available Assets in Policyholders' Fund:	1	36,175,392
	Deduct:		
02	Mathematical Reserves	2	35,652,417
03	Other Liabilities	3	
04	Excess in Policyholders' funds (01-02-03)		522,975
05	Available Assets in Shareholders Fund:	4	8,172,870
	Deduct:		
06	Other Liabilities of shareholders' fund	3	-
07	Excess in Shareholders' funds (05-06)		8,172,870
08	Total ASM (04)+(07)		8,695,845
09	Total RSM	Note 1	1,889,631
10	Solvency Ratio (ASM/RSM)		460%

Certification:

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

Place: Gurugram

Date: 7-May-19

Name and Signature of Appointed Actuary

[Varun Gupta]

Name and Signature of Mentor to Appointed Actuary

[Hema Malini Ramakrishnan]

Notes

- Item No. 01 shall be the amount of the Total Admissible assets for Solvency as mentioned in Form IRDAI-Assets- AA under Policyholders A/C;
- Item No. 02 shall be the amount of Mathematical Reserves as mentioned in Form H;
- Item Nos. 03 and 06 shall be the amount of other liabilities as mentioned in the Balance Sheet;
- Items No. 05 shall be the amount of the Total Admissible assets for Solvency as mentioned in Form IRDAI-Assets- AA under Shareholders A/C;

FORM L-33-NPAs

Insurer: DHFL Pramerica Life Insurance Company Limited

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

Statement as on :31st March 2019

Periodicity of Submission : Quarterly

Name of the Fund Life Fund

(Rs in Lakhs)

S.No.	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD (As at 31- March-19)	Prev. FY (As at 31- Mar-18)	YTD (As at 31- March-19)	Prev. FY (As at 31- Mar-18)	YTD (As at 31- March-19)	Prev. FY (As at 31- Mar-18)	YTD (As at 31- March-19)	Prev. FY (As at 31- Mar-18)	YTD (As at 31- March-19)	Prev. FY (As at 31- Mar-18)
1	Investment Asset (As per Form3A/3B - Total Fund)	90,576.76	66,213.48	-	-	65.00	65.00	161,849.85	144,022.30	252,491.61	210,300.79
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)	90,576.76	66,213.48	-	-	65.00	65.00	161,849.85	144,022.30	252,491.61	210,300.79
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 : 26th April 2019

Signature:

Full name:

Designation:

Alok Mehrotra

Chief Financial Officer

Note:

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

FORM L-33-NPAs

Insurer: DHFL Pramerica Life Insurance Company Limited

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

Statement as on :31st March 2019

Periodicity of Submission : Quarterly

Name of the Fund Pension & General Annuity And Group Fund

(Rs in Lakhs)

S.No.	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD (As at 31- March-19)	Prev. FY (As at 31- Mar-18)	YTD (As at 31- March-19)	Prev. FY (As at 31- Mar-18)	YTD (As at 31- March-19)	Prev. FY (As at 31- Mar-18)	YTD (As at 31- March-19)	Prev. FY (As at 31- Mar-18)	YTD (As at 31- March-19)	Prev. FY (As at 31-Mar- 18)
1	Investment Asset (As per Form3A/3B - Total Fund)	67,165.35	53,515.10	-	-	-	-	74,667.37	63,691.63	141,832.73	117,206.73
2	Gross NPA	-	-	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets(2/1)	-	-	-	-	-	-	-	-	-	-
4	Provision made on NPA	-	-	-	-	-	-	-	-	-	-
5	Provision as a % of NPA(4/2)	-	-	-	-	-	-	-	-	-	-
6	Provision on standard assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets(1 - 4)	67,165.35	53,515.10	-	-	-	-	74,667.37	63,691.63	141,832.73	117,206.73
8	Net NPA (2 - 4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investments Assets(8/7)	-	-	-	-	-	-	-	-	-	-
10	Write of made during the Period	-	-	-	-	-	-	-	-	-	-

CERTIFICATION

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

Date : 26th April 2019

Note:

Signature:

Full name:

Designation:

Alok Mehrotra

Chief Financial Officer

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

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

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

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

5.Net Investment assets is net of "provisions"

6.Net NPA is gross NPAs less provisions

7.Write off as approved by the Board

FORM L-33-NPAs

Insurer: DHFL Pramerica Life Insurance Company Limited

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

Statement as on :31st March 2019

Periodicity of Submission : Quarterly

Name of the Fund Unit Linked Funds

(Rs in Lakhs)

S.No.	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD (As at 31- March-19)	Prev. FY (As at 31- Mar-18)	YTD (As at 31- March-19)	Prev. FY (As at 31-Mar- 18)	YTD (As at 31-March- 19)	Prev. FY (As at 31-Mar- 18)	YTD (As at 31-March- 19)	Prev. FY (As at 31-Mar- 18)	YTD (As at 31-March- 19)	Prev. FY (As at 31-Mar- 18)
1	Investment Asset (As per Form3A/3B - Total Fund)	5,199.76	4,966.22	-	-	65.00	65.00	31,108.61	24,790.13	36,373.37	29,821.35
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)	5,199.76	4,966.22	-	-	65.00	65.00	31,108.61	24,790.13	36,373.37	29,821.35
8	Net NPA (2 - 4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investments Assets(8/7)	-	-	-	-	-	-	-	-	-	-
10	Write of made during the Period	-	-	-	-	-	-	-	-	-	-

CERTIFICATION

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

Date : 26th April 2019

Signature:

Full name:

Designation:

Alok Mehrotra

Chief Financial Officer

Note:

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

FORM L-34-YIELD ON INVESTMENTS

Insurer: DHFL Pramerica Life Insurance Company Limited
 Registration No. 140; Date of Registration with the IRDAI: June 27, 2008
 Statement as on :31st March 2019
 Periodicity of Submission: Quarterly

Name of the Fund Life Fund

(Rs in Lakhs)

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year)3			
			Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
1	A01 Central Government Bonds	CGSB	131,146.48	2,589.79	1.97%	1.97%	126,778.72	9,844.65	7.77%	7.77%	104,292.95	7,964.34	7.64%	7.64%
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	2,494.29	10.64	0.43%	0.43%	1,845.21	22.32	1.21%	1.21%	-	-	0.00%	0.00%
4	B03 State Government Guaranteed Loans	SGGL	8,839.81	181.88	2.06%	2.06%	6,921.02	616.73	8.91%	8.91%	3,832.23	323.90	8.45%	8.45%
5	B04 Other Approved Securities (excluding Infrastructure Investments)	SGOA	511.92	9.52	1.86%	1.86%	512.56	38.05	7.42%	7.42%	514.26	38.05	7.40%	7.40%
6	C06 Bonds/ Debentures/ CPs/ Loans - Promotor Group	HDPG	7,497.82	177.27	2.36%	2.36%	6,755.65	624.98	9.25%	9.25%	6,181.09	588.84	9.53%	9.53%
7	C09 Bonds/Debentures issued by NHB/ Institutions accredited by NHB	HTDN	4,507.58	101.06	2.24%	2.24%	5,234.11	493.97	9.44%	9.44%	5,151.56	457.55	8.88%	8.88%
8	C10 Bonds/Debentures issued by Authority constituted under any Housing/Building scheme approved by Central/State/any Authority or Body constituted by Central/State Act.	HTDA	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
9	C08 Bonds/Debentures issued by HUDCO	HTHD	500.00	1.61	0.32%	0.32%	500.00	1.61	0.32%	0.32%	-	-	0.00%	0.00%
10	C18 Reclassified Approved Investments - Debt	HORD	8,741.69	57.13	0.65%	0.65%	8,741.69	57.13	0.65%	0.65%	-	-	0.00%	0.00%
11	C18 Infrastructure - Other Approved Securities	ISAS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	100.00	2.95	2.95%	2.95%
12	C19 Infrastructure - PSU - Equity shares - Quoted	ITPE	487.21	29.81	6.12%	6.12%	437.95	32.76	7.48%	7.48%	250.07	15.63	6.25%	6.25%
13	C20 Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	196.07	-	0.00%	0.00%	195.75	2.36	1.21%	1.21%	11.38	1.78	15.67%	15.67%
14	C26 Long Term Bank Bonds Approved Investment-Infrastructure	ILBI	2,000.00	40.99	2.05%	2.05%	2,000.00	167.18	8.36%	8.36%	2,000.00	166.96	8.35%	8.35%
15	C27 Infrastructure - PSU - Debentures/ Bonds	IPBT	45,664.69	1,022.78	2.24%	2.24%	41,786.18	3,584.87	8.58%	8.58%	33,073.05	2,829.88	8.56%	8.56%
16	C29 Infrastructure - Other Corporate Securities- Debentures/ Bonds	ICTD	950.00	19.13	2.01%	2.01%	1,792.02	150.78	8.41%	8.41%	1,937.48	204.11	10.54%	10.54%
17	C34 Infrastructure - Equity (including unlisted)	IOEQ	-	-	0.00%	0.00%	-	-	0.00%	0.00%	27.55	4.55	16.50%	16.50%
18	D02 Corporate Securities (Approved Investment) -Equity Shares (ordinary)- Quoted	EACE	7,681.94	58.36	0.76%	0.76%	9,838.79	195.51	1.99%	1.99%	13,726.21	582.23	4.24%	4.24%
19	D01 PSU - (Approved Investment)-Equity Shares quoted	EAEQ	1,276.00	(8.17)	-0.64%	-0.64%	1,285.90	(0.60)	-0.05%	-0.05%	970.33	28.56	2.94%	2.94%
20	D39 Additional Tier I (Basel III Complaint) Perpetual Bonds	EAPB	697.57	15.28	2.19%	2.19%	2,348.17	218.77	9.32%	9.32%	3,269.73	292.49	8.95%	8.95%
21	D05 Corporate Securities - Bonds - (Taxable)	EPBT	12,616.61	295.11	2.34%	2.34%	8,230.42	697.82	8.48%	8.48%	2,935.36	219.88	7.49%	7.49%
22	D09 Corporate Securities (Approved Investment) -Debentures	ECOS	8,106.65	188.74	2.33%	2.33%	7,541.12	710.74	9.42%	9.42%	6,831.55	684.10	10.01%	10.01%
23	D16 Deposits - Deposit with scheduled banks	ECDB	65.00	3.19	4.91%	4.91%	65.00	12.49	19.22%	19.22%	373.22	32.80	8.79%	8.79%
24	D18 Deposits - Money at call and short notice with banks /Repo	ECMR	4,410.43	66.64	1.51%	1.51%	6,587.62	202.49	3.07%	3.07%	-	-	0.00%	0.00%
25	D23 Application Money	ECAM	-	-	0.00%	0.00%	1,250.05	4.01	0.32%	0.32%	1,299.92	2.86	0.22%	0.22%
26	D29 Mutual Funds - Gilt/ G Sec/ Liquid Schemes	EGMF	5,334.00	89.43	1.68%	1.68%	6,025.06	420.71	6.98%	6.98%	5,615.52	365.52	6.51%	6.51%
27	D30 Mutual Funds - (under Insurer's Promoter Group)	EMPG	1,164.92	9.93	0.85%	0.85%	1,170.72	29.08	2.48%	2.48%	673.02	14.10	2.09%	2.09%
28	E03 Other than Approved Investments - Equity Shares (incl PSUs and Unlisted)	OESH	168.04	1.04	0.62%	0.62%	133.90	1.07	0.80%	0.80%	95.82	13.42	14.01%	14.01%
29	E06 Other than Approved Investments -Debentures	OLDB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
30	E13 Short term Loans (Unsecured Deposits)	OSLU	347.92	(30.73)	-8.83%	-8.83%	347.92	15.78	4.54%	4.54%	339.61	(3.25)	-0.96%	-0.96%
31	E19 Passively managed Equity ETF (Non Promoter Group)	OETF	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
32	E28 Additional Tier 1 (Basel III complaint) Perpetual Bonds - (Private Banks)	OAPB	3,093.33	74.18	2.40%	2.40%	2,913.89	96.30	3.30%	3.30%	-	-	0.00%	0.00%
33	E25 Reclassified Approved investments - Debt	ORAD	3,684.75	-	0.00%	0.00%	2,970.62	(1,578.26)	-53.13%	-53.13%	-	-	0.00%	0.00%
34	E26 Reclassified Approved investments - Equity	ORAE	829.55	42.24	0.00%	0.00%	686.87	43.51	6.34%	6.34%	211.98	16.55	7.81%	7.81%
35	E12 SEBI Approved Alternate Investment und (Category II)	OAFB	945.00	38.58	0.00%	0.00%	835.10	98.44	11.79%	11.79%	561.65	-	0.00%	0.00%
36	E15 Mutual Funds - Debt/ Income/ Serial Plans/ Liquid Schemes	OMGS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
37	E04 Equity Shares (PSU & Unlisted)	OEPU	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
TOTAL			299,768.80	5,085.44	1.70%	1.70%	285,138.24	16,805.25	5.89%	5.89%	191,641.45	14,847.83	7.75%	7.75%

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 : 26th April 2019

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

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

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

FORM L-34-YIELD ON INVESTMENTS

Insurer: DHFL Pramerica Life Insurance Company Limited
 Registration No. 140; Date of Registration with the IRDAI: June 27, 2008
 Statement as on 31st March 2019
 Periodicity of Submission: Quarterly

Name of the Fund: Pension Annuity and Group Business

(Rs in Lakhs)

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) ³			
			Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
1	A01 Central Government Bonds	CGSB	59,505.32	1,350.72	2.27%	2.27%	55,635.07	4,540.53	8.16%	8.16%	41,606.72	3,218.45	7.74%	7.74%
2	A03 Deposit under Sec 7 of Insurance Act, 1938	CDSS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
3	A04 Treasury Bills	CTRB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
4	B04 Other Approved Securities (excluding Infrastructure Investments)	SGOA	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
5	B03 State Government Guaranteed Loans	SGGL	12,169.79	271.62	2.23%	2.23%	11,964.02	975.35	8.15%	8.15%	7,023.22	553.16	7.88%	7.88%
6	C06 Bonds/ Debentures/ CPs/ Loans - Promotor Group	HDPG	4,452.73	69.91	1.57%	1.57%	3,910.70	328.14	8.39%	8.39%	1,793.65	162.55	9.06%	9.06%
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	7,194.18	170.02	2.36%	2.36%	7,608.11	707.27	9.30%	9.30%	7,709.42	712.21	9.24%	9.24%
9	C08 Bonds/Debentures issued by HUDCO	HTHD	1,750.00	5.65	0.32%	0.32%	1,750.00	5.65	0.32%	0.32%	-	-	0.00%	0.00%
10	C18 Reclassified Approved Investments - Debt	HORD	9,378.30	61.57	0.66%	0.66%	9,378.30	61.57	0.66%	0.66%	-	-	0.00%	0.00%
11	C18 Infrastructure - Other Approved Securities	ISAS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
12	C27 Infrastructure - PSU - Debentures/ Bonds	IPTD	37,910.55	784.52	2.07%	2.07%	35,444.16	2,894.54	8.17%	8.17%	26,111.56	2,266.37	8.68%	8.68%
13	C19 Infrastructure - PSU - Equity shares - Quoted	ITPE	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
14	C20 Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
15	C29 Infrastructure - Other Corporate Securities- Debentures/ Bonds	ICTD	1,255.95	29.98	2.39%	2.39%	2,836.23	264.51	9.33%	9.33%	2,144.41	213.38	9.95%	9.95%
16	C26 Long Term Bank Bonds Approved Investment-Infrastructure	ILBI	1,831.79	33.18	1.81%	1.81%	1,833.69	134.55	7.34%	7.34%	1,632.74	124.69	7.64%	7.64%
17	D02 Corporate Securities (Approved Investment) -Equity Shares (ordinary)- Quoted	EACE	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
18	D01 PSU - (Approved Investment)-Equity Shares quoted	EAEQ	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
19	D39 Additional Tier I (Basel III Complaint) Perpetual Bonds	EAPB	1,793.75	39.28	2.19%	2.19%	2,769.91	253.39	9.15%	9.15%	3,234.61	283.91	8.78%	8.78%
20	D30 Mutual Funds - (under Insurer's Promoter Group)	EMPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
21	D05 Corporate Securities - Bonds - (Taxable)	EPBT	4,350.96	93.95	2.16%	2.16%	3,420.13	284.62	8.32%	8.32%	1,723.99	9.90	0.57%	0.57%
22	D09 Corporate Securities (Approved Investment) -Debentures	ECOS	5,635.76	126.77	2.25%	2.25%	5,162.20	447.42	8.67%	8.67%	3,451.25	326.47	9.46%	9.46%
23	D16 Deposits - Deposit with scheduled banks	ECDB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
24	D18 Deposits - Money at call and short notice with banks /Repo	ECMR	2,316.65	32.93	1.42%	1.42%	2,325.81	68.36	2.94%	2.94%	-	-	0.00%	0.00%
25	D23 Application Money	ECAM	-	-	0.00%	0.00%	3,000.00	8.01	0.27%	0.27%	-	-	0.00%	0.00%
26	D29 Mutual Funds - Gilt/ G Sec/ Liquid Schemes	EGMF	725.00	11.70	1.61%	1.61%	1,404.00	100.14	7.13%	7.13%	1,164.18	72.63	6.24%	6.24%
27	E25 Reclassified Approved investments - Debt	ORAD	-	-	0.00%	0.00%	3,030.66	13.75	0.45%	0.45%	-	-	0.00%	0.00%
28	E28 Additional Tier 1 (Basel III complaint) Perpetual Bonds - (Private Banks)	OAPB	1,462.42	19.52	1.33%	1.33%	1,462.79	32.79	2.24%	2.24%	-	-	0.00%	0.00%
TOTAL			85,397.56	3,101.32	3.63%	3.63%	82,397.47	11,120.58	13.50%	13.50%	95,945.08	7,943.71	8.28%	8.28%

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 : 26th April 2019

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

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

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

FORM L-34-YIELD ON INVESTMENTS

Insurer: DHFL Pramerica Life Insurance Company Limited
Registration No. 140; Date of Registration with the IRDAI: June 27, 2008
Statement as on 31st March 2019
Periodicity of Submission: Quarterly

Name of the Fund Linked Fund

(Rs in Lakhs)

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) ³			
			Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
1	A01 Central Government Bonds	CGSB	4,925.74	104.00	2.11%	2.11%	4,509.19	427.54	9.48%	9.48%	4,072.07	195.61	4.80%	4.80%
2	A03 Deposit under Sec 7 of Insurance Act, 1938	CDSS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
3	A04 Treasury Bills	CTRB	3,141.88	53.58	1.71%	1.71%	2,819.34	188.01	6.67%	6.67%	2,418.48	149.03	6.16%	6.16%
4	B04 Other Approved Securities (excluding Infrastructure Investments)	SGOA	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
5	B03 State Government Guaranteed Loans	SGGL	-	-	0.00%	0.00%	-	-	0.00%	0.00%	20.15	0.89	4.44%	4.44%
6	C10 Bonds/Debentures issued by Authority constituted under any Housing/Building scheme approved by Central/State/any Authority or Body constituted by Central/State Act.	HTDA	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
7	C09 Bonds/Debentures issued by NHB/ Institutions accredited by NHB	HTDN	423.50	11.17	2.64%	2.64%	446.12	34.08	7.64%	7.64%	349.25	27.32	7.82%	7.82%
8	C06 Bonds/ Debentures/ CPs/ Loans - Promotor Group	HDPG	355.26	8.51	2.39%	2.39%	358.47	29.01	8.09%	8.09%	361.28	34.39	9.52%	9.52%
9	C08 Bonds/Debentures issued by HUDCO	HTHD	254.75	6.80	2.67%	2.67%	254.75	6.80	2.67%	2.67%	-	-	0.00%	0.00%
10	C18 Reclassified Approved Investments - Debt	HORD	412.61	1.05	0.25%	0.25%	412.61	1.05	0.25%	0.25%	-	-	0.00%	0.00%
11	C18 Infrastructure - Other Approved Securities	ISAS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	100.31	2.34	2.33%	2.33%
12	C19 Infrastructure - PSU - Equity shares - Quoted	ITPE	867.15	70.99	8.19%	8.19%	847.28	15.00	1.77%	1.77%	791.32	45.84	5.79%	5.79%
13	C20 Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	1,190.39	(17.50)	-1.47%	-1.47%	1,220.38	52.44	4.30%	4.30%	1,062.96	243.49	22.91%	22.91%
14	C27 Infrastructure - PSU - Debentures/ Bonds	IPTD	1,388.35	89.43	6.44%	6.44%	1,505.71	158.62	10.53%	10.53%	1,556.98	109.26	7.02%	7.02%
15	C26 Long Term Bank Bonds Approved Investment-Infrastructure	ILBI	194.04	5.82	3.00%	3.00%	192.76	14.05	7.29%	7.29%	201.42	1.08	0.54%	0.54%
16	C29 Infrastructure - Other Corporate Securities- Debentures/ Bonds	ICTD	476.90	17.45	3.66%	3.66%	645.69	71.82	11.12%	11.12%	416.81	51.52	12.36%	12.36%
17	C34 Infrastructure - Equity (including unlisted)	IOEQ	293.33	(23.73)	-8.09%	-8.09%	323.62	(10.52)	-3.25%	-3.25%	276.55	(55.69)	-20.14%	-20.14%
18	D01 PSU - (Approved Investment)-Equity Shares quoted	EAEQ	977.92	102.21	10.45%	10.45%	905.98	64.96	7.17%	7.17%	1,035.72	(160.09)	-15.46%	-15.46%
19	D02 Corporate Securities (Approved Investment) -Equity Shares (ordinary)-Quoted	EACE	15,001.99	1,056.11	7.04%	7.04%	14,216.65	2,394.76	16.84%	16.84%	10,682.98	1,513.20	14.16%	14.16%
20	D05 Corporate Securities - Bonds - (Taxable)	EPBT	152.05	1.99	1.31%	1.31%	151.99	6.89	4.53%	4.53%	-	-	0.00%	0.00%
21	D07 Corporate Securities - Preference Shares	EPNQ	-	-	0.00%	0.00%	-	-	0.00%	0.00%	18.34	0.16	0.90%	0.90%
22	D39 Additional Tier I (Basel III Complaint) Perpetual Bonds	EAPB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
23	D18 Deposits - Money at call and short notice with banks /Repo	ECMR	581.66	8.49	1.46%	1.46%	750.66	22.01	2.93%	2.93%	-	-	0.00%	0.00%
24	D30 Mutual Funds - (under Insurer's Promoter Group)	EMPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
25	D09 Corporate Securities (Approved Investment) -Debentures	ECOS	1,439.21	62.36	4.33%	4.33%	1,477.97	144.85	9.80%	9.80%	1,463.01	110.73	7.57%	7.57%
26	D16 Deposits - Deposit with scheduled banks	ECDB	65.00	3.19	4.91%	4.91%	65.00	12.49	19.22%	19.22%	84.26	12.90	15.31%	15.31%
27	D23 Application Money	ECAM	-	-	0.00%	0.00%	-	-	0.00%	0.00%	87.39	0.06	0.07%	0.07%
28	D29 Mutual Funds - Gilt/ G Sec/ Liquid Schemes	EGMF	801.45	14.51	1.81%	1.81%	782.20	56.55	7.23%	7.23%	551.93	36.07	6.53%	6.53%
29	D30 Net Current Assets	ENCA	402.30	30.73	7.64%	7.64%	402.30	(15.78)	-3.92%	-3.92%	744.26	3.25	0.44%	0.44%
30	E03 Other than Approved Investments - Equity Shares (incl PSUs and Unlisted)	OESH	65.70	4.73	7.21%	7.21%	77.75	(7.35)	-9.45%	-9.45%	113.08	4.40	3.89%	3.89%
31	E06 Other than Approved Investments -Debentures	OLDB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
32	E13 Short term Loans (Unsecured Deposits)	OSLU	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
33	E19 Passively Managed Equity ETF (Non Promoter Group)	OETF	1,160.43	177.02	15.25%	15.25%	862.27	249.82	28.97%	28.97%	327.89	(11.71)	-3.57%	-3.57%
34	E12 SEBI Approved Alternate Investment Fund (Category II)	OAFB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
35	E28 Additional Tier 1 (Basel III complaint) Perpetual Bonds - (Private Banks)	OAPB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
36	E25 Reclassified Approved investments - Debt	ORAD	67.50	-	0.00%	0.00%	67.62	(31.93)	-47.22%	-47.22%	-	-	0.00%	0.00%
37	E26 Reclassified Approved investments - Equity	ORAE	517.57	35.64	6.89%	6.89%	941.99	(64.92)	-6.89%	-6.89%	1,358.22	(281.30)	-20.71%	-20.71%
38	E04 Equity Shares (PSU & Unlisted)	OEPD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
39	E15 Mutual Funds - Debt/ Income/ Serial Plans/ Liquid Schemes	OMGS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
TOTAL			28,088.83	1,824.55	6.50%	6.50%	27,686.96	3,820.28	13.80%	13.80%	26,663.36	2,032.78	7.48%	7.48%

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 : 26th April 2019

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

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

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

FORM L-35-DOWNGRADING OF INVESTMENTS

Insurer: DHFL Pramerica Life Insurance Company Limited
 Registration No. 140; Date of Registration with the IRDAI: June 27, 2008
 Statement as on :31st March 2019
 Statement of Down Graded Investments
 Periodicity of Submission: Quarterly

Name of Fund Life Fund

(Rs in Lakhs)

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A. During the Quarter ¹									
	8.70% Reliance Home Finance Ltd 03 Jan 2020	HORD	740.00	3-Jan-17	CARE & Brickworks	AA	A+	6-Mar-19	Downgraded by CARE
	8.90% Dewan Housing Finance Corporation Ltd 04 June 2023	HORD	1,500.00	5-Jun-18	CARE	AAA	A	31-Mar-19	Downgraded thrice on 3rd Feb, 6th March(AA-) & 31st March 2019(A)
	8.90% Reliance Home Finance Ltd 03 Jan 2022	HORD	1,444.86	26-Sep-18	CARE & Brickworks	AA	A+	6-Mar-19	Downgraded by CARE
	9% Dewan Housing Finance Corporation Ltd 04 June 2028	HORD	488.24	17-Jul-18	CARE	AAA	A	31-Mar-19	Downgraded thrice on 3rd Feb, 6th March(AA-) & 31st March 2019(A)
	9.05% Dewan Housing Finance Corporation Ltd 09 Sep 2023	HORD	1,574.76	24-Oct-17	CARE	AAA	A	31-Mar-19	Downgraded thrice on 3rd Feb, 6th March(AA-) & 31st March 2019(A)
	9.05% Dewan Housing Finance Corporation Ltd 2021	HORD	1,453.67	9-Sep-16	CARE	AAA	A	31-Mar-19	Downgraded thrice on 3rd Feb, 6th March(AA-) & 31st March 2019(A)
	9.10% Dewan Housing Finance Corporation Ltd 16 Aug 2021	HORD	1,034.81	16-Aug-16	CARE	AAA	A	31-Mar-19	Downgraded thrice on 3rd Feb, 6th March(AA-) & 31st March 2019(A)
	9.25% Dewan Housing Finance Corporation Ltd 09 September 2023	HORD	505.82	4-May-17	CARE	AAA	A	31-Mar-19	Downgraded thrice on 3rd Feb, 6th March(AA-) & 31st March 2019(A)
B. As on Date ²									
	8.70% Reliance Home Finance Ltd 03 Jan 2020	HORD	740.00	3-Jan-17	CARE & Brickworks	AA	A+	6-Mar-19	Downgraded by CARE
	8.90% Dewan Housing Finance Corporation Ltd 04 June 2023	HORD	1,500.00	5-Jun-18	CARE	AAA	A	31-Mar-19	Downgraded thrice on 3rd Feb, 6th March(AA-) & 31st March 2019(A)
	8.90% Reliance Home Finance Ltd 03 Jan 2022	HORD	1,444.86	26-Sep-18	CARE & Brickworks	AA	A+	6-Mar-19	Downgraded by CARE
	9% Dewan Housing Finance Corporation Ltd 04 June 2028	HORD	488.24	17-Jul-18	CARE	AAA	A	31-Mar-19	Downgraded thrice on 3rd Feb, 6th March(AA-) & 31st March 2019(A)
	9.05% Dewan Housing Finance Corporation Ltd 09 Sep 2023	HORD	1,574.76	24-Oct-17	CARE	AAA	A	31-Mar-19	Downgraded thrice on 3rd Feb, 6th March(AA-) & 31st March 2019(A)
	9.05% Dewan Housing Finance Corporation Ltd 2021	HORD	1,453.67	9-Sep-16	CARE	AAA	A	31-Mar-19	Downgraded thrice on 3rd Feb, 6th March(AA-) & 31st March 2019(A)
	9.10% Dewan Housing Finance Corporation Ltd 16 Aug 2021	HORD	1,034.81	16-Aug-16	CARE	AAA	A	31-Mar-19	Downgraded thrice on 3rd Feb, 6th March(AA-) & 31st March 2019(A)
	9.25% Dewan Housing Finance Corporation Ltd 09 September 2023	HORD	505.82	4-May-17	CARE	AAA	A	31-Mar-19	Downgraded thrice on 3rd Feb, 6th March(AA-) & 31st March 2019(A)
	8.70% Reliance Home Finance Ltd 03 Jan 2020	HTDN	740.00	3-Jan-17	CARE & Brickworks	AA+	AA	8-Oct-18	Downgraded by CARE
	8.90% Reliance Home Finance Ltd 03 Jan 2022	HTDN	1,444.86	26-Sep-18	CARE & Brickworks	AA+	AA	8-Oct-18	Downgraded by CARE
	7.50% IDFC Bank 12 Nov 2020 (Cumulative)	ECOS	47.57	26-Sep-17	ICRA	AAA	AA+	14-Nov-18	Downgraded by ICRA
	8.70% IDFC Bank 21 Mar 2022 (Cumulative)	ECOS	117.05	26-Sep-17	FITCH & ICRA	AA+	AA+	14-Nov-18	Downgraded - FITCH (27th June 18), ICRA - (14th November 18)
	8.00% IDFC Bank 12 Nov 2020 (Cumulative)	ECOS	143.98	25-Jul-17	ICRA	AAA	AA+	14-Nov-18	Downgraded by ICRA
	8.00% IDFC Bank 21 Feb 2021 (Cumulative)	ECOS	141.33	25-Jul-17	FITCH & ICRA	AA+	AA+	14-Nov-18	Downgraded - FITCH (27th June 18), ICRA - (14th November 18)
	9.00% IDFC Bank 30 Dec 2021 (Cumulative)	ECOS	128.91	25-Jul-17	FITCH & ICRA	AA+	AA+	14-Nov-18	Downgraded - FITCH (27th June 18), ICRA - (14th November 18)
	8% YES Bank 30 September 2026	ILBI	1,000.00	30-Sep-16	CARE & ICRA	AA+	AA	28-Nov-18	Downgraded by ICRA
	9.5% YES Bank AT1 Bond 23 December 2041	OAPB	4,000.00	10-Jan-17	FITCH, ICRA & CARE	AA	AA-	28-Nov-18	Downgraded by ICRA
	9.98% Infrastructure Leasing & Financial Services Ltd. 05-Dec-2021	ORAD	375.00	5-Dec-11	CARE & ICRA	AAA	D	17-Sep-18	Downgraded thrice on 16th August (AA+), 9th September(BB) & 17th September 2018(D)
	8.30% Infrastructure Leasing & Financial Services Ltd 11-Jan-2023	ORAD	750.00	11-Jan-18	FITCH & CARE	AAA	D	17-Sep-18	Downgraded thrice on 16th August (AA+), 9th September(BB) & 17th September 2018(D)
	8.80% Infrastructure Leasing & Financial Services Ltd. 21-Sep-2020	ORAD	750.00	21-Sep-15	FITCH & ICRA	AAA	D	17-Sep-18	Downgraded thrice on 16th August (AA+), 9th September(BB) & 17th September 2018(D)
	7.85% Infrastructure Leasing & Financial Services Ltd 30-Dec-2022	ORAD	375.00	9-Nov-17	FITCH & CARE	AAA	D	17-Sep-18	Downgraded thrice on 16th August (AA+), 9th September(BB) & 17th September 2018(D)

CERTIFICATION

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

Date : 26th April 2019

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

Note:

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

FORM L-35-DOWNGRADING OF INVESTMENTS

Insurer: DHFL Pramerica Life Insurance Company Limited
 Registration No. 140; Date of Registration with the IRDAI: June 27, 2008
 Statement as on :31st March 2019
 Statement of Down Graded Investments
 Periodicity of Submission: Quarterly

Name of Fund Pension & General Annuity And Group Fund

(Rs in Lakhs)

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	<u>During the Quarter</u>¹								
	8.70% Reliance Home Finance Ltd 03 Jan 2020	HORD	3000.00	3-Jan-17	CARE & Brickworks	AA	A+	6-Mar-19	Downgraded by CARE
	8.90% Dewan Housing Finance Corporation Ltd 04 June 2023	HORD	3000.00	5-Jun-18	CARE	AAA	A	31-Mar-19	Downgraded thrice on 3rd Feb, 6th March(AA-) & 31st March 2019(A)
	8.90% Reliance Home Finance Ltd 03 Jan 2022	HORD	1926.48	26-Sep-18	CARE & Brickworks	AA	A+	6-Mar-19	Downgraded by CARE
	9.05% Dewan Housing Finance Corporation Ltd 2021	HORD	1000.00	9-Sep-16	CARE	AAA	A	31-Mar-19	Downgraded thrice on 3rd Feb, 6th March(AA-) & 31st March 2019(A)
	9.10% Dewan Housing Finance Corporation Ltd 16 Aug 2021	HORD	452.73	16-Aug-16	CARE	AAA	A	31-Mar-19	Downgraded thrice on 3rd Feb, 6th March(AA-) & 31st March 2019(A)
B.	<u>As on Date</u>²								
	8.70% Reliance Home Finance Ltd 03 Jan 2020	HORD	3000.00	3-Jan-17	CARE & Brickworks	AA	A+	6-Mar-19	Downgraded by CARE
	8.90% Dewan Housing Finance Corporation Ltd 04 June 2023	HORD	3000.00	5-Jun-18	CARE	AAA	A	31-Mar-19	Downgraded thrice on 3rd Feb, 6th March(AA-) & 31st March 2019(A)
	8.90% Reliance Home Finance Ltd 03 Jan 2022	HORD	1926.48	26-Sep-18	CARE & Brickworks	AA	A+	6-Mar-19	Downgraded by CARE
	9.05% Dewan Housing Finance Corporation Ltd 2021	HORD	1000.00	9-Sep-16	CARE	AAA	A	31-Mar-19	Downgraded thrice on 3rd Feb, 6th March(AA-) & 31st March 2019(A)
	9.10% Dewan Housing Finance Corporation Ltd 16 Aug 2021	HORD	452.73	16-Aug-16	CARE	AAA	A	31-Mar-19	Downgraded thrice on 3rd Feb, 6th March(AA-) & 31st March 2019(A)
	8.70% Reliance Home Finance Ltd 03 Jan 2020	HTDN	3000.00	3-Jan-17	CARE & Brickworks	AA+	AA	8-Oct-18	Downgraded by CARE
	8.90% Reliance Home Finance Ltd 03 Jan 2022	HTDN	1926.48	26-Sep-18	CARE & Brickworks	AA+	AA	8-Oct-18	Downgraded by CARE
	8.70% IDFC Bank 21 Mar 2022 (Cumulative)	ECOS	213.82	25-Jul-17	FITCH & ICRA	AA+	AA+	14-Nov-18	Downgraded - FITCH (27th June 18), ICRA - (14th November 18)

CERTIFICATION

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

Date : 26th April 2019

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

Note:

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

FORM L-35-DOWNGRADING OF INVESTMENTS

Insurer: DHFL Pramerica Life Insurance Company Limited
 Registration No. 140; Date of Registration with the IRDAI: June 27, 2008
 Statement as on :31st March 2019
 Statement of Down Graded Investments
 Periodicity of Submission: Quarterly

Name of Fund Unit Linked Funds

(Rs in Lakhs)

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	<u>During the Quarter ¹</u>								
	8.70% Reliance Home Finance Ltd 03 Jan 2020	HORD	60.17	3-Jan-17	CARE & Brickworks	AA	A+	6-Mar-19	Downgraded twice by CARE on 08th Oct 18 and 06th March 19
	9.05% Dewan Housing Finance Corporation Ltd 2021	HORD	304.09	9-Sep-16	CARE	AAA	A	31-Mar-19	Downgraded thrice on 3rd Feb, 6th March(AA-) & 31st March 2019(A)
	9.10% Dewan Housing Finance Corporation Ltd 16 Aug 2021	HORD	49.25	16-Aug-16	CARE	AAA	A	31-Mar-19	Downgraded thrice on 3rd Feb, 6th March(AA-) & 31st March 2019(A)
B.	<u>As on Date ²</u>								
	8.70% Reliance Home Finance Ltd 03 Jan 2020	HORD	60.17	3-Jan-17	CARE & Brickworks	AA+	A+	6-Mar-19	Downgraded twice by CARE on 08th Oct 18 and 06th March 19
	9.05% Dewan Housing Finance Corporation Ltd 2021	HORD	304.09	9-Sep-16	CARE	AAA	A	31-Mar-19	Downgraded thrice on 3rd Feb, 6th March(AA-) & 31st March 2019(A)
	9.10% Dewan Housing Finance Corporation Ltd 16 Aug 2021	HORD	49.25	16-Aug-16	CARE	AAA	A	31-Mar-19	Downgraded thrice on 3rd Feb, 6th March(AA-) & 31st March 2019(A)
	8.70% IDFC Bank 21 Mar 2022 (Cumulative)	ECOS	38.67	31-Oct-17	FITCH & ICRA	AA+	AA+	14-Nov-18	Downgraded - FITCH (27th June 18), ICRA - (14th November 18)
	8.00% IDFC Bank 12 Nov 2020 (Cumulative)	ECOS	82.43	31-Oct-17	ICRA	AAA	AA+	14-Nov-18	Downgraded by ICRA
	8.00% IDFC Bank 21 Feb 2021 (Cumulative)	ECOS	30.20	7-Mar-18	FITCH & ICRA	AA+	AA+	14-Nov-18	Downgraded - FITCH (27th June 18), ICRA - (14th November 18)

CERTIFICATION

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

Date : 26th April 2019

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

Note:

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

S. No.	Particulars	For the Qtr Q4 '2018-19				For the Qtr Q4 '2017-18				Upto the period '2018-19				Upto the period '2017-18			
		Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable
1	First year Premium																
	i Individual Single Premium- (ISP)																
	From 0-10000	15.85	56.00	76.00	98.80	293.06	2,974.00	3,970.00	1,727.12	197.13	1,703.00	3,095.00	1,094.57	776.99	8,427.00	10,719.00	4,711.30
	From 10,000-25,000	29.94	16.00	19.00	89.00	269.69	145.00	128.00	317.06	216.15	115.00	111.00	408.98	558.86	306.00	273.00	732.28
	From 25001-50,000	(6.40)	(1.00)	9.00	34.39	386.33	91.00	80.00	456.54	242.82	59.00	66.00	698.12	798.44	192.00	168.00	934.99
	From 50,001- 75,000	18.54	3.00	3.00	55.47	105.69	18.00	18.00	119.97	69.17	11.00	11.00	117.95	200.25	33.00	31.00	232.28
	From 75,000-100,000	(0.06)	-	-	(2.37)	182.76	19.00	18.00	214.17	78.94	8.00	8.00	182.39	464.73	48.00	46.00	539.25
	From 1,00,001 -1,25,000	35.00	3.00	-	42.10	11.00	1.00	1.00	13.75	59.00	5.00	5.00	68.50	46.85	4.00	4.00	53.18
	Above Rs. 1,25,000	174.33	6.00	3.00	436.66	661.25	22.00	21.00	768.33	995.83	25.00	25.00	1,450.03	1,778.75	51.00	43.00	2,102.20
	ii Individual Single Premium (ISPA)- Annuity																
	From 0-50000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 150,001- 2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,00,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,50,001 -3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	iii Group Single Premium (GSP)																
	From 0-10000	(1,100.86)	94.00	(8,673.00)	(55,518.37)	(463.43)	99.00	34,163.00	10,054.82	(1,084.85)	410.00	128,991.00	(446,268.27)	(853.85)	187.00	8,285.00	3,044.17
	From 10,000-25,000	101.03	38.00	60,067.00	52,826.37	127.45	46.00	86,755.00	52,904.55	446.90	157.00	320,554.00	194,371.10	319.32	153.00	204,296.00	148,220.08
	From 25001-50,000	116.62	16.00	62,208.00	31,050.52	203.59	31.00	138,089.00	176,597.74	597.42	61.00	475,987.00	515,808.35	591.11	133.00	384,490.00	346,176.56
	From 50,001- 75,000	99.55	6.00	72,609.00	25,367.56	207.80	24.00	115,891.00	48,360.86	521.61	40.00	389,524.00	159,774.13	544.69	83.00	283,996.00	168,435.00
	From 75,000-100,000	208.49	10.00	162,424.00	47,002.10	247.95	22.00	142,698.00	79,014.73	651.73	33.00	406,432.00	166,413.55	709.57	77.00	511,752.00	202,427.61
	From 1,00,001 -1,25,000	189.80	10.00	153,806.00	42,236.30	189.01	10.00	114,974.00	35,483.86	772.52	43.00	533,900.00	179,702.98	511.51	44.00	358,617.00	144,832.56
	Above Rs. 1,2																

S. No.	Particulars	For the Qtr Q4 '2018-19				For the Qtr Q4 '2017-18				Upto the period '2018-19				Upto the period '2017-18			
		Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable
	viii Group Non Single Premium- Annuity- GNSPA																
	From 0-10000	-	-	-	-					-	-	-	-				
	From 10,000-25,000	-	-	-	-					-	-	-	-				
	From 25001-50,000	-	-	-	-					-	-	-	-				
	From 50,001- 75,000	-	-	-	-					-	-	-	-				
	From 75,000-100,000	-	-	-	-					-	-	-	-				
	From 1,00,001 -1,25,000	-	-	-	-					-	-	-	-				
	Above Rs. 1,25,000	-	-	-	-					-	-	-	-				
2	Renewal Premium																
	i Individual																
	From 0-10000	430.55	6,831.00	5,636.00	21,748.39	499.54	7,244.00	6,270.00	96,448.74	1,421.64	23,505.00	11,052.00	79,463.03	1,568.20	25,295.00	10,198.00	147,145.33
	From 10,000-25,000	2,969.66	58,157.00	27,909.00	88,481.79	2,547.79	54,730.00	25,460.00	237,593.93	9,617.29	220,140.00	36,664.00	326,253.02	8,122.41	201,094.00	41,396.00	443,714.04
	From 25001-50,000	9,627.71	251,707.00	92,006.00	476,707.75	6,505.97	170,302.00	63,527.00	330,324.40	31,615.48	879,068.00	86,753.00	1,649,269.56	20,379.51	560,879.00	87,412.00	1,055,719.19
	From 50,001- 75,000	2,009.45	27,442.00	10,701.00	132,453.55	1,068.23	12,680.00	5,300.00	56,377.37	5,958.51	85,143.00	9,466.00	398,743.07	3,012.27	36,744.00	5,750.00	151,158.74
	From 75,000-100,000	1,170.19	2,039.00	1,485.00	17,555.43	682.31	1,135.00	852.00	9,818.57	2,830.13	5,690.00	1,589.00	49,157.88	1,715.06	3,228.00	971.00	28,187.49
	From 1,00,001 -1,25,000	474.13	1,072.00	661.00	14,086.78	330.66	627.00	422.00	8,108.07	1,259.74	3,135.00	756.00	39,666.43	759.75	1,666.00	414.00	20,258.58
	Above Rs. 1,25,000	2,011.99	959.00	816.00	27,107.31	1,170.34	533.00	456.00	17,783.82	5,174.91	2,565.00	868.00	71,544.55	2,641.34	1,424.00	472.00	38,738.50
	ii Individual- Annuity																
	From 0-10000	-	-	-	-					-	-	-	-				
	From 10,000-25,000	-	-	-	-					-	-	-	-				
	From 25001-50,000	-	-	-	-					-	-	-	-				
	From 50,001- 75,000	-	-	-	-					-	-	-	-				
	From 75,000-100,000	-	-	-	-					-	-	-	-				
	From 1,00,001 -1,25,000	-	-	-	-					-	-	-	-				
	Above Rs. 1,25,000	-	-	-	-					-	-	-	-				
	iii Group																
	From 0-10000	-	-	-	-					-	-	-	-				

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

Insurer: DHFL Pramerica Life Insurance Company Limited

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

Date: 31-Mar-19

Business Acquisition through different channels (Group)

(Rs in Lakhs)

S.No.	Channels	For the Qtr Q4 '2018-19			For the Qtr Q4 '2017-18			Upto the period '2018-19			Upto the period '2017-18		
		No. of Policies	No. of Lives covered	Premium	No. of Policies	No. of Lives covered	Premium	No. of Policies	No. of Lives covered	Premium	No. of Policies	No. of Lives covered	Premium
1	Individual agents	-	-	-	-	-	-	-	-	-	-	-	-
2	Corporate Agents-Banks	-	55	5	2	1,336	18	9	6,281	49	4	4,136	117
3	Corporate Agents -Others	8	183,764	1,998	1	29,554	16,113	16	450,255	36,893	3	51,457	29,200
4	Brokers	31	2,263,029	5,119	95	2,030,928	9,174	192	8,825,777	22,138	353	8,836,744	23,692
5	Micro Agents	54	852,730	1,585	-	-	-	58	928,394	1,880	-	-	-
6	Direct Business	145	1,626,721	7,173	212	2,487,087	6,699	721	9,784,305	29,549	840	9,244,239	55,764
	Total(A)	238	4,926,299	15,879	310	4,548,905	32,004	996	19,995,012	90,509	1,200	18,136,576	108,772
1	Referral (B)	-	-	-	-	-	-	-	-	-	-	-	-
	Grand Total (A+B)	238	4,926,299	15,879	310	4,548,905	32,004	996	19,995,012	90,509	1,200	18,136,576	108,772

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

Insurer: DHFL Pramerica Life Insurance Company Limited

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

Date: 31-Mar-19

Business Acquisition through different channels (Individuals)

(Rs in Lakhs)

S.No.	Channels	For the Qtr Q4 '2018-19		For the Qtr Q4 '2017-18		Upto the period '2018-19		Upto the period '2017-18	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	4,705	2,410	8,481	3,656	21,037	10,237	27,744	11,689
2	Corporate Agents-Banks	1,381	599	1,714	857	4,267	1,834	4,044	1,760
3	Corporate Agents -Others	1,469	285	7,376	3,421	14,335	5,509	16,701	7,392
4	Brokers	(3)	(2)	(3)	(9)	(33)	(44)	(46)	(48)
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	7,123	3,118	11,641	4,906	31,456	13,730	40,580	15,025
	Total (A)	14,675	6,410	29,209	12,831	71,062	31,266	89,023	35,818
1	Referral (B)	343	54	1,120	132	2,152	251	3,197	391
	Grand Total (A + B)	15,018	6,464	30,329	12,963	73,214	31,517	92,220	36,210

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 Mar 2019

(Rs in Lakhs)

Ageing of Claims*									
S.No.	Types of Claims	No. of claims						Total No. of claims paid	Total amount of claims paid (Rs.)
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	-	17	1	-	-	-	18	51
2	Survival Benefit	591	4,006	281	81	229	12	5,200	380
3	for Annuities / Pension	-	-	-	-	-	-	-	-
4	For Surrender	3,121	31,515	78	209	46	66	35,035	12,537
5	Other benefits	-	-	-	-	-	-	-	-
	Individual Death Claims	-	528	99	8	-	-	635	2,616
	Group Death Claims	-	67,601	10,614	40	-	-	78,255	30,491
	Individual Health Claims	-	93	14	4	-	-	111	55
	Group Health Claims	-	11	-	-	-	-	11	3

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

FOR L-40: Claims data for Life

Insurer: DHFL Pramerica Life Insurance Company Limited

Upto The Quarter Ended Mar 2019

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

S. No.	Claims Experience	For Death	for Maturity	Survival Benefit	For Annuities/ Pension	For Surrender	Other Benefits
1	Claims O/S at the beginning of the period	36	-	161	-	227	-
2	Claims reported during the period	79,366	27	5,371	-	35,352	-
3	Claims Settled during the period	78,890	18	5,200	-	35,035	-
4	Claims Repudiated during the period	250	-	-	-	-	-
a	Less than 2years from the date of acceptance of risk	248	-	-	-	-	-
b	Grater than 2 year from the date of acceptance of risk	2	-	-	-	-	-
5	Claims Written Back	-	-	-	-	-	-
6	Claims O/S at End of the period	262	9	332	-	544	-
	Less than 3months	236	9	279	-	521	-
	3 months to 6 months	26	-	23	-	15	-
	6months to 1 year	-	-	30	-	4	-
	1year and above	-	-	-	-	4	-

FORM L-41 : GREIVANCE DISPOSAL

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

Date: 31-Mar-19

GRIEVANCE DISPOSAL

(Rs in Lakhs)

S.No.	Particulars	Opening Balance	Additions	Complaints Resolved/ settled			Complaints Pending	Total complaints registered upto the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by customers							
a)	Death Claims	-	0				-	10
b)	Policy Servicing	-	5	2		3	-	37
c)	Proposal Processing	-	10	3	1	6	-	118
d)	Survival Claims	-	0				-	16
e)	ULIP Related	-	-			-	-	1
f)	Unfair Business Practices	-	113	34	12	67	-	813
g)	Others	-	26	12	2	12	-	86
	Total Number	-	154	51	15	88	-	1,081

2	Total No. of policies during previous year:	93,420
3	Total No. of claims during previous year	49,053
4	Total No. of policies during current year	58,954
5	Total No. of claims during current year	56,999
6	Total No. of Policy Complaints (current year) per 10, 000 policies (current year)	182
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year) :	2

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

FORM L-42 : Valuation Basis (Life Insurance)**Insurer: DHFL Pramerica Life Insurance Company Limited****Registration No. 140; Date of Registration with the IRDAI: June 27, 2008****A. How the policy data needed for valuation is accessed?**

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

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

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

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

Line of Business	Individual Business		Group business*	
	31st Mar, 2019	31st Mar, 2018	31st Mar, 2019	31st Mar, 2018
i) Life Participating Business	6.00%	6.00%	Not Applicable	Not Applicable
ii) Life- Non-participating Policies	6.00%	6.00%	6.10%	6.10%
iii) Annuities- Participating policies	Not Applicable	Not Applicable	Not Applicable	Not Applicable
iv) Annuities - Non-participating policies	Not Applicable	Not Applicable	Not Applicable	Not Applicable
v) Annuities- Individual Pension Plan	Not Applicable	Not Applicable	Not Applicable	Not Applicable
vi) Unit Linked	6.00%	6.00%	Not Applicable	Not Applicable
vii) Health Insurance	6.00%	6.00%	Not Applicable	Not Applicable

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

2. Mortality Rates (including Margin of Adverse Deviation)

(As % of IALM 06-08)

Line of Business	Duration	Individual Business		Group business*	
		31st Mar, 2019	31st Mar, 2018	31st Mar, 2019	31st Mar, 2018

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

i) Life Participating Business	1	103.5% - 230%	109.25% -230%	Not Applicable	Not Applicable
	2	103.5% - 230%	109.25% -230%	Not Applicable	Not Applicable
	3	103.5% - 115%	103.50% -115%	Not Applicable	Not Applicable
	4	103.5% - 115%	103.50% -115%	Not Applicable	Not Applicable
	5+	103.5% - 115%	103.50% -115%	Not Applicable	Not Applicable
ii) Life- Non-participating Policies- Savings	1	86.25% - 161%	80.75%-155.25%	Not Applicable	Not Applicable
	2	86.25% - 161%	80.75%-155.25%	Not Applicable	Not Applicable
	3	92% - 143.75%	72.25%-149.50%	Not Applicable	Not Applicable
	4	92% - 143.75%	72.25%-149.50%	Not Applicable	Not Applicable
	5+	92% - 143.75%	72.25%-149.50%	Not Applicable	Not Applicable
iii) Life- Non-participating policies- Protection (Term)	1	23.55% - 230%	23.55%-230%	57.5% - 213%	57.50%-259%
	2	23.55% - 230%	23.55%-230%	57.5% - 213%	57.50%-259%
	3	23.55% - 126.5%	23.55%-126.5%	57.5% - 213%	57.50%-259%
	4	23.55% - 126.5%	23.55%-126.5%	57.5% - 213%	57.50%-259%
	5+	23.55% - 126.5%	23.55%-126.5%	57.5% - 213%	57.50%-259%
iv) Annuities- Participating policies	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
v) Annuities – Non-participating policies	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
vi) Annuities- Individual Pension Plan	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
vii) Unit Linked	1	72.00%- 195.50%	76.50%- 195.50%	Not Applicable	Not Applicable
	2	72.00%- 195.50%	76.50%- 195.50%	Not Applicable	Not Applicable
	3	72.00%- 161.00%	76.50%- 195.50%	Not Applicable	Not Applicable
	4	72.00%- 161.00%	76.50%- 195.50%	Not Applicable	Not Applicable
	5+	72.00%- 161.00%	76.50%- 195.50%	Not Applicable	Not Applicable

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

3. Morbidity(including Margin of Adverse Deviation)

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

4. Commission

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

FORM L-42 : Valuation Basis (Life Insurance)

Insurer: DHFL Pramerica Life Insurance Company Limited

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

FORM L-42 : Valuation Basis (Life Insurance)

Insurer: DHFL Pramerica Life Insurance Company Limited

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5. Lapses (including Margin of Adverse Deviation)

Line of Business	Duration	Individual Business		Group business*	
		31st Mar, 2019	31st Mar, 2018	31st Mar, 2019	31st Mar, 2018
i) Life Participating Business	13th Month	11.25%	15.00%	Not Applicable	Not Applicable
	25th Month	8.75%	10.00%	Not Applicable	Not Applicable
	37th Month	7.50%	7.50%	Not Applicable	Not Applicable
	49th Month	5.00%	5.00%	Not Applicable	Not Applicable
	61st Month	2.50%	2.50%	Not Applicable	Not Applicable
ii) Life- Non-participating Policies- Savings	13th Month	5.00% - 12.50%	5.00% - 12.50%	Not Applicable	Not Applicable
	25th Month	3.75% - 7.50%	3.75% - 7.50%	Not Applicable	Not Applicable
	37th Month	3.75% - 5.00%	3.75% - 5.00%	Not Applicable	Not Applicable
	49th Month	2.50% - 5.00%	2.50% - 5.00%	Not Applicable	Not Applicable
	61st Month	2.50% - 3.75%	2.50% - 5.00%	Not Applicable	Not Applicable
iii) Life- Non-participating Policies- Protection (Term)	13th Month	5.00% - 12.50%	5.00% - 12.50%	Not Applicable	Not Applicable
	25th Month	5.00% - 7.50%	5.00% - 7.50%	Not Applicable	Not Applicable
	37th Month	5.00%	5.00%	Not Applicable	Not Applicable
	49th Month	2.50%-5.00%	2.50%-5.00%	Not Applicable	Not Applicable
	61st Month	2.50%-3.75%	2.50%-5.00%	Not Applicable	Not Applicable
iv) Annuities- Participating policies	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
v) Annuities – Non-participating policies	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
vi) Annuities- Individual Pension Plan	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
vii) Unit Linked	13th Month	12.50% - 52.50%	12.50% - 52.50%	Not Applicable	Not Applicable
	25th Month	5.00% - 33.75%	5.00% - 30.00%	Not Applicable	Not Applicable
	37th Month	5.00% - 18.75%	5.00% - 22.50%	Not Applicable	Not Applicable
	49th Month	5.00% - 15.00%	5.00% - 15.00%	Not Applicable	Not Applicable
	61st Month	5.00% - 37.50%	5.00% - 37.50%	Not Applicable	Not Applicable
viii) Single Premium- Individual (Life Non-Par/Linked/Health)	13th Month	0%-2.50%	0%-2.50%	0%-3.00%	0%-3.00%
	25th Month	0%-2.50%	0%-2.50%	0%-12.00%	0%-12.00%
	37th Month	0%-2.50%	0%-2.50%	0%-12.00%	0%-12.00%
	49th Month	0%-17.50%	0%-17.50%	0%-12.00%	0%-12.00%
	61st Month	0% - 75.00%	0% -75.00%	0%-12.00%	0%-12.00%

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**

ix) Health Insurance	13th Month	5.00% - 12.50%	12.50%	Not Applicable	Not Applicable
	25th Month	5.00%	5.00%	Not Applicable	Not Applicable
	37th Month	5.00%	5.00%	Not Applicable	Not Applicable
	49th Month	2.50%	2.50%	Not Applicable	Not Applicable
	61st Month	2.50%	2.50%	Not Applicable	Not Applicable

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

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

6. Expenses and Expense Inflation

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

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

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

7. Bonus Rates

The future reversionary bonus rates assumed vary from 0.95% to 2.85% (Previous Year 0.95% to 2.85%) of sum assured and previously accrued reversionary bonuses. Future final bonuses assumed vary with duration and attaching reversionary bonus.

8. Reasonable Expectation

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

9. Taxation and Shareholder Transfers

The tax rate assumed for valuation is 14.56% (Previous Year 14.56%) and shareholders share is taken to be 1/9th of cost of bonus i.e. 10% of distributed surplus.

10. Free-look cancellations

Provisions are made for the additional payments that are required to be made in the event of cancellations during the free-look period. Different free-look rates have been applied basis the duration since issuance.

Free-look Rates	31-Mar-19	31-Mar-18
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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

Line of Business	Range of Rates	Single Rate
Individual	0.5%-5.0%	5.00%
Group	0.5%-5.0%	0.62% - 7.00%

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

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

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

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

D. Change in Valuation Methods or Bases

There has been no change in the valuation methods. However, valuation basis have been updated from previous quarter.

E. Actuarial Valuation Method

Reserves in respect of Unit- Linked product consists of two components- Unit Reserve and Non- Unit reserve. Unit Reserve for all the unit-linked products is the number of units in each of the funds multiplied by their published unit price as at the valuation date. Non-unit reserves held by the Company, in respect of linked business, are higher of reserves using the discounted cash flows method and UPR in respect of monthly risk charges at product level.

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

For yearly renewable group product, reserve held is equal to the unearned premium. For other Group business (including Credit Life), the reserve has been determined using gross premium method.

For traditional critical illness rider and traditional accidental death benefit rider, reserves have been held as the higher of gross premium reserve and unearned premium reserve.

Additional reserves are held for maintenance expense overrun, closure to new business one year after valuation date scenario, Extra mortality risk, Free look Cancellation, Lapse policies that can be reinstated, paid up policies that can be revived, data inaccuracy, IBNR, Claim in payment , resilience reserves, cost of guarantee and Early Surrender Value Reserves.

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

Place: Gurgaon

Date: 16th April 2019

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