

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

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

Profit & Loss Account For the quarter Ended June 30, 2021

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

(Rs.'000)

| Particulars  | Schedule | FOR THE<br>QUARTER ENDED<br>ON JUNE 2021 | UP TO THE<br>QUARTER ENDED<br>ON JUNE 2021 | FOR THE<br>QUARTER ENDED<br>ON JUNE 2020 | UP TO THE<br>QUARTER ENDED<br>ON JUNE 2020 |
|--|----------|--|--|--|--|
| Amounts transferred from/to the Policyholders Account (Technical Account)      |          | 52,478                                   | 52,478                                     | 573,354                                  | 573,354                                    |
| Income From Investments  |          |  |  |  |  |
| (a) Interest, Dividends & Rent – Gross   |          | 121,156                                  | 121,156                                    | 96,824                                   | 96,824                                     |
| (b) Profit on sale/redemption of investments                                   |          | 14,668                                   | 14,668                                     | 47,769                                   | 47,769                                     |
| (c) (Loss on sale/ redemption of investments)                                  |          | (226)                                    | (226)                                      | (20,387)                                 | (20,387)                                   |
| (d) Amortisation of discount/(premium)   |          | (8,783)                                  | (8,783)                                    | (6,196)                                  | (6,196)                                    |
| Other Income (To be specified)   |          | -  | -  | -  | -  |
| <b>TOTAL (A)</b>   |          | <b>179,293</b>                           | <b>179,293</b>                             | <b>691,364</b>                           | <b>691,364</b>                             |
| MD/CEO salary over allowable limit   |          | 28,638                                   | 28,638                                     | 11,955                                   | 11,955                                     |
| Expense other than those directly related to the insurance business:           |          | 12,604                                   | 12,604                                     | 38,941                                   | 38,941                                     |
| Expenses in excess of Allowable Expense transferred from Policyholders Account |          | 101,315                                  | 101,315                                    | 148,822                                  | 148,822                                    |
| Bad debts written off  |          | -  | -  | -  | -  |
| Transfer to Policyholders' fund  |          | 159,407                                  | 159,407                                    | 6,761                                    | 6,761                                      |
| Provisions (Other than taxation)   |          | -  | -  | -  | -  |
| (a) For diminution in the value of investments (Net)                           |          | -  | -  | -  | -  |
| (b) Provision for doubtful debts   |          | -  | -  | -  | -  |
| (c) Others (to be specified)   |          | -  | -  | -  | -  |
| <b>TOTAL (B)</b>   |          | <b>301,964</b>                           | <b>301,964</b>                             | <b>206,479</b>                           | <b>206,479</b>                             |
|  |          | -  | -  | -  | -  |
| <b>Profit/ (Loss) before tax</b>   |          | <b>(122,671)</b>                         | <b>(122,671)</b>                           | <b>484,885</b>                           | <b>484,885</b>                             |
| <b>Provision for Taxation</b>  |          | -  | -  | -  | -  |
| Current Tax Credit/(Charge)  |          | -  | -  | -  | -  |
| Deferred Tax Credit / (Charge)   |          | 15,947                                   | 15,947                                     | (63,035)                                 | (63,035)                                   |
| <b>Profit / (Loss) after tax</b>   |          | <b>(106,724)</b>                         | <b>(106,724)</b>                           | <b>421,850</b>                           | <b>421,850</b>                             |
| <b>APPROPRIATIONS</b>  |          |  |  |  |  |
| (a) Balance at the beginning of the year.                                      |          | (2,045,080)                              | (2,045,080)                                | (2,973,027)                              | (2,973,027)                                |
| (b) Interim dividends paid during the year                                     |          | -  | -  | -  | -  |
| (c) Proposed final dividend  |          | -  | -  | -  | -  |
| (d) Dividend distribution tax  |          | -  | -  | -  | -  |
| (e) Transfer from reserves/ other accounts - Funds For Future Appropriation    |          | -  | -  | -  | -  |
| <b>Profit carried -----to the Balance Sheet</b>                                |          | <b>(2,151,804)</b>                       | <b>(2,151,804)</b>                         | <b>(2,551,176)</b>                       | <b>(2,551,176)</b>                         |
| Earning Per Share (Basic and Diluted) (in Rs.) [Face Value Rs10 per share]     |          | (0.29)                                   | (0.29)                                     | 1.13                                     | 1.13                                       |

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

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

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

**Balance Sheet As At June 30, 2020**

**(Rs.'000)**

| Particulars   | Schedule | As at June 30, 2021 | As at June 30, 2020 |
|---|----------|---------------------|---------------------|
| <b>SOURCES OF FUNDS</b>   |          |                     |                     |
| <i>SHAREHOLDERS' FUNDS:</i>   |          |                     |                     |
| SHARE CAPITAL   | L-8,L-9  | 3,740,619           | 3,740,619           |
| SHARE APPLICATION MONEY   |          | -                   | -                   |
| RESERVES AND SURPLUS  | L-10     | 8,329,217           | 8,329,217           |
| CREDIT/[DEBIT] FAIR VALUE CHANGE ACCOUNT                              |          | 53,451              | (167,155)           |
| <b>Sub-Total</b>  |          | <b>12,123,287</b>   | <b>11,902,681</b>   |
| BORROWINGS  | L-11     | -                   | -                   |
| <i>POLICYHOLDERS' FUNDS:</i>  |          |                     |                     |
| CREDIT/[DEBIT] FAIR VALUE CHANGE ACCOUNT                              |          | 9,995               | 17,192              |
| POLICY LIABILITIES  |          | 44,776,874          | 39,333,230          |
| INSURANCE RESERVES  |          | -                   | -                   |
| PROVISION FOR LINKED LIABILITIES                                      |          | 4,186,580           | 3,489,521           |
| <b>Sub-Total</b>  |          | <b>48,973,449</b>   | <b>42,839,943</b>   |
| FUNDS FOR FUTURE APPROPRIATIONS                                       |          | 182,631             | 55,916              |
| <b>TOTAL</b>  |          | <b>61,279,367</b>   | <b>54,798,540</b>   |
| <b>APPLICATION OF FUNDS</b>   |          |                     |                     |
| INVESTMENTS   |          |                     |                     |
| Shareholders'   | L-12     | 8,504,587           | 7,806,951           |
| Policyholders'  | L-13     | 44,991,431          | 39,992,376          |
| ASSETS HELD TO COVER LINKED LIABILITIES                               | L-14     | 4,186,580           | 3,489,521           |
| LOANS   | L-15     | 689,499             | 423,647             |
| FIXED ASSETS  | L-16     | 231,112             | 338,275             |
| DEFERRED TAX ASSETS   |          | 213,976             | 231,104             |
| CURRENT ASSETS  |          |                     |                     |
| Cash and Bank Balances  | L-17     | 256,215             | 241,952             |
| Advances and Other Assets   | L-18     | 3,501,427           | 3,123,744           |
| <b>Sub-Total (A)</b>  |          | <b>3,757,642</b>    | <b>3,365,696</b>    |
| CURRENT LIABILITIES   | L-19     | 1,434,056           | 1,835,188           |
| PROVISIONS  | L-20     | 2,013,208           | 1,565,018           |
| <b>Sub-Total (B)</b>  |          | <b>3,447,264</b>    | <b>3,400,206</b>    |
| <b>NET CURRENT ASSETS (C) = (A – B)</b>                               |          | <b>310,378</b>      | <b>(34,510)</b>     |
| MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted) | L-21     | -                   | -                   |
| DEBIT BALANCE IN PROFIT & LOSS ACCOUNT (Shareholders' Account)        |          | 2,151,804           | 2,551,176           |
| Debit Balance of Revenue Account                                      |          | -                   | -                   |
| <b>TOTAL</b>  |          | <b>61,279,367</b>   | <b>54,798,540</b>   |

**CONTINGENT LIABILITIES**

| Particulars  |  | As at June 30, 2021 | As at June 30, 2020 |
|--|--|---------------------|---------------------|
| Partly paid-up investments   |  | 15,687              | 949                 |
| Claims, other than against policies, not acknowledged as debts by the company        |  | 2,648               | 4,001               |
| 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                          |  | 182,508             | 164,839             |
| 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 – Insurance claims in Legal Matters net of provision and reinsurance          |  | 193,652             | 126,935             |
| <b>TOTAL</b>   |  | <b>402,610</b>      | <b>304,840</b>      |

**FORM L-4 : PREMIUM SCHEDULE**

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

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

(Rs.'000)

| S.No. | Particulars          | FOR THE QUARTER ENDED ON JUNE 2021 |                |              |                   |                |                            |                            |                    |                  | FOR THE PERIOD ENDED ON JUNE 2021 |                |              |                   |                |                            |                            |                    |                  |
|-------|----------------------|------------------------------------|----------------|--------------|-------------------|----------------|----------------------------|----------------------------|--------------------|------------------|-----------------------------------|----------------|--------------|-------------------|----------------|----------------------------|----------------------------|--------------------|------------------|
|       |                      | Non Participating (Non-Linked)     |                |              |                   |                | Participating (Non-Linked) | Non Participating (Linked) |                    | Total            | Non Participating (Non-Linked)    |                |              |                   |                | Participating (Non-Linked) | Non Participating (Linked) |                    | Total            |
|       |                      | Individual Life                    | Group Life     | Group Health | Individual Health | Group Variable | Individual Life            | Individual Life            | Individual Pension |                  | Individual Life                   | Group Life     | Group Health | Individual Health | Group Variable | Individual Life            | Individual Life            | Individual Pension |                  |
| 1     | First year premiums  | 227,682                            | -              | -            | 27                | -              | 1,583                      | 29,242                     | -                  | 258,534          | 227,682                           | -              | -            | 27                | -              | 1,583                      | 29,242                     | -                  | 258,534          |
| 2     | Renewal Premiums     | 1,544,055                          | -              | -            | 456               | -              | 176,240                    | 48,421                     | 635                | 1,769,807        | 1,544,055                         | -              | -            | 456               | -              | 176,240                    | 48,421                     | 635                | 1,769,807        |
| 3     | Single Premiums      | -                                  | 290,063        | 277          | -                 | 665            | -                          | 3,818                      | -                  | 294,823          | -                                 | 290,063        | 277          | -                 | 665            | -                          | 3,818                      | -                  | 294,823          |
|       | <b>TOTAL PREMIUM</b> | <b>1,771,737</b>                   | <b>290,063</b> | <b>277</b>   | <b>483</b>        | <b>665</b>     | <b>177,823</b>             | <b>81,481</b>              | <b>635</b>         | <b>2,323,164</b> | <b>1,771,737</b>                  | <b>290,063</b> | <b>277</b>   | <b>483</b>        | <b>665</b>     | <b>177,823</b>             | <b>81,481</b>              | <b>635</b>         | <b>2,323,164</b> |

(Rs.'000)

| S.No. | Particulars          | FOR THE QUARTER ENDED ON JUNE 2020 |               |              |                   |                |                            |                            |                    |                  | FOR THE PERIOD ENDED ON JUNE 2020 |               |              |                   |                |                            |                            |                    |                  |
|-------|----------------------|------------------------------------|---------------|--------------|-------------------|----------------|----------------------------|----------------------------|--------------------|------------------|-----------------------------------|---------------|--------------|-------------------|----------------|----------------------------|----------------------------|--------------------|------------------|
|       |                      | Non Participating (Non-Linked)     |               |              |                   |                | Participating (Non-Linked) | Non Participating (Linked) |                    | Total            | Non Participating (Non-Linked)    |               |              |                   |                | Participating (Non-Linked) | Non Participating (Linked) |                    | Total            |
|       |                      | Individual Life                    | Group Life    | Group Health | Individual Health | Group Variable | Individual Life            | Individual Life            | Individual Pension |                  | Individual Life                   | Group Life    | Group Health | Individual Health | Group Variable | Individual Life            | Individual Life            | Individual Pension |                  |
| 1     | First year premiums  | 264,324                            | -             | -            | 262               | -              | 3,338                      | 12,907                     | -                  | 280,831          | 264,324                           | -             | -            | 262               | -              | 3,338                      | 12,907                     | -                  | 280,831          |
| 2     | Renewal Premiums     | 1,360,301                          | -             | -            | 470               | -              | 180,488                    | 51,847                     | 822                | 1,593,928        | 1,360,301                         | -             | -            | 470               | -              | 180,488                    | 51,847                     | 822                | 1,593,928        |
| 3     | Single Premiums      | -                                  | 92,361        | 2,598        | 12                | 514            | -                          | 2,820                      | -                  | 98,305           | -                                 | 92,361        | 2,598        | 12                | 514            | -                          | 2,820                      | -                  | 98,305           |
|       | <b>TOTAL PREMIUM</b> | <b>1,624,625</b>                   | <b>92,361</b> | <b>2,598</b> | <b>744</b>        | <b>514</b>     | <b>183,826</b>             | <b>67,574</b>              | <b>822</b>         | <b>1,973,064</b> | <b>1,624,625</b>                  | <b>92,361</b> | <b>2,598</b> | <b>744</b>        | <b>514</b>     | <b>183,826</b>             | <b>67,574</b>              | <b>822</b>         | <b>1,973,064</b> |

FORM L-5 : COMMISSION SCHEDULE

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

(Rs.'000)

| Particulars  | FOR THE QUARTER ENDED ON JUNE 2021 |               |              |                   |                |                            |                            |                    |               | FOR THE PERIOD ENDED ON JUNE 2021 |               |              |                   |                |                            |                            |                    |               |
|--|------------------------------------|---------------|--------------|-------------------|----------------|----------------------------|----------------------------|--------------------|---------------|-----------------------------------|---------------|--------------|-------------------|----------------|----------------------------|----------------------------|--------------------|---------------|
|  | Non Participating (Non-Linked)     |               |              |                   |                | Participating (Non-Linked) | Non Participating (Linked) |                    | Total         | Non Participating (Non-Linked)    |               |              |                   |                | Participating (Non-Linked) | Non Participating (Linked) |                    | Total         |
|  | Individual Life                    | Group Life    | Group Health | Individual Health | Group Variable | Individual Life            | Individual Life            | Individual Pension |               | Individual Life                   | Group Life    | Group Health | Individual Health | Group Variable | Individual Life            | Individual Life            | Individual Pension |               |
| Commission paid  |                                    |               |              |                   |                |                            |                            |                    |               |                                   |               |              |                   |                |                            |                            |                    |               |
| Direct – First year premiums   | 22,795                             | -             | -            | 5                 | -              | 149                        | 1,279                      | -                  | 24,228        | 22,795                            | -             | -            | 5                 | -              | 149                        | 1,279                      | -                  | 24,228        |
| - Renewal premiums   | 20,102                             | -             | -            | 19                | -              | 2,989                      | 240                        | -                  | 23,350        | 20,102                            | -             | -            | 19                | -              | 2,989                      | 240                        | -                  | 23,350        |
| - Single premiums  | -                                  | 12,755        | 13           | -                 | -              | -                          | 60                         | -                  | 12,828        | -                                 | 12,755        | 13           | -                 | -              | -                          | 60                         | -                  | 12,828        |
| <b>Sub Total</b>   | <b>42,897</b>                      | <b>12,755</b> | <b>13</b>    | <b>24</b>         | <b>-</b>       | <b>3,138</b>               | <b>1,579</b>               | <b>-</b>           | <b>60,406</b> | <b>42,897</b>                     | <b>12,755</b> | <b>13</b>    | <b>24</b>         | <b>-</b>       | <b>3,138</b>               | <b>1,579</b>               | <b>-</b>           | <b>60,406</b> |
| Add: Commission on Re-insurance Accepted   | -                                  | -             | -            | -                 | -              | -                          | -                          | -                  | -             | -                                 | -             | -            | -                 | -              | -                          | -                          | -                  | -             |
| Less: Commission on Re-insurance Ceded   | -                                  | -             | -            | -                 | -              | -                          | -                          | -                  | -             | -                                 | -             | -            | -                 | -              | -                          | -                          | -                  | -             |
| <b>Net Commission</b>  | <b>42,897</b>                      | <b>12,755</b> | <b>13</b>    | <b>24</b>         | <b>-</b>       | <b>3,138</b>               | <b>1,579</b>               | <b>-</b>           | <b>60,406</b> | <b>42,897</b>                     | <b>12,755</b> | <b>13</b>    | <b>24</b>         | <b>-</b>       | <b>3,138</b>               | <b>1,579</b>               | <b>-</b>           | <b>60,406</b> |
| Rewards and Remuneration   | 1,135                              | -             | -            | -                 | -              | -                          | -                          | -                  | 1,135         | 1,135                             | -             | -            | -                 | -              | -                          | -                          | -                  | 1,135         |
| <b>Total (A)</b>   | <b>44,032</b>                      | <b>12,755</b> | <b>13</b>    | <b>24</b>         | <b>-</b>       | <b>3,138</b>               | <b>1,579</b>               | <b>-</b>           | <b>61,541</b> | <b>44,032</b>                     | <b>12,755</b> | <b>13</b>    | <b>24</b>         | <b>-</b>       | <b>3,138</b>               | <b>1,579</b>               | <b>-</b>           | <b>61,541</b> |
| <b>Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:</b> |                                    |               |              |                   |                |                            |                            |                    |               |                                   |               |              |                   |                |                            |                            |                    |               |
| Agents   | 35,170                             | -             | -            | 17                | -              | 2,466                      | 1,557                      | -                  | 39,210        | 35,170                            | -             | -            | 17                | -              | 2,466                      | 1,557                      | -                  | 39,210        |
| Brokers  | 193                                | 4,723         | 13           | -                 | -              | 78                         | -                          | -                  | 5,007         | 193                               | 4,723         | 13           | -                 | -              | 78                         | -                          | -                  | 5,007         |
| Corporate Agency   | 6,606                              | 7,589         | -            | 4                 | -              | 537                        | 2                          | -                  | 14,738        | 6,606                             | 7,589         | -            | 4                 | -              | 537                        | 2                          | -                  | 14,738        |
| Referral   | -                                  | -             | -            | -                 | -              | -                          | -                          | -                  | -             | -                                 | -             | -            | -                 | -              | -                          | -                          | -                  | -             |
| Micro Insurance Agent  | -                                  | 443           | -            | -                 | -              | -                          | -                          | -                  | 443           | -                                 | 443           | -            | -                 | -              | -                          | -                          | -                  | 443           |
| Others (pl. specify)   | -                                  | -             | -            | -                 | -              | -                          | -                          | -                  | -             | -                                 | -             | -            | -                 | -              | -                          | -                          | -                  | -             |
| - Bancassurance  | 928                                | 0             | -            | 3                 | -              | 57                         | 20                         | -                  | 1,008         | 928                               | 0             | -            | 3                 | -              | 57                         | 20                         | -                  | 1,008         |
| Rewards and Remuneration   | 1,135                              | -             | -            | -                 | -              | -                          | -                          | -                  | 1,135         | 1,135                             | -             | -            | -                 | -              | -                          | -                          | -                  | 1,135         |
| <b>TOTAL (B)</b>   | <b>44,032</b>                      | <b>12,755</b> | <b>13</b>    | <b>24</b>         | <b>-</b>       | <b>3,138</b>               | <b>1,579</b>               | <b>-</b>           | <b>61,541</b> | <b>44,032</b>                     | <b>12,755</b> | <b>13</b>    | <b>24</b>         | <b>-</b>       | <b>3,138</b>               | <b>1,579</b>               | <b>-</b>           | <b>61,541</b> |

(Rs.'000)

| Particulars  | FOR THE QUARTER ENDED ON JUNE 2020 |              |              |                   |                |                            |                            |                    |               | FOR THE PERIOD ENDED ON JUNE 2020 |              |              |                   |                |                            |                            |                    |               |
|--|------------------------------------|--------------|--------------|-------------------|----------------|----------------------------|----------------------------|--------------------|---------------|-----------------------------------|--------------|--------------|-------------------|----------------|----------------------------|----------------------------|--------------------|---------------|
|  | Non Participating (Non-Linked)     |              |              |                   |                | Participating (Non-Linked) | Non Participating (Linked) |                    | Total         | Non Participating (Non-Linked)    |              |              |                   |                | Participating (Non-Linked) | Non Participating (Linked) |                    | Total         |
|  | Individual Life                    | Group Life   | Group Health | Individual Health | Group Variable | Individual Life            | Individual Life            | Individual Pension |               | Individual Life                   | Group Life   | Group Health | Individual Health | Group Variable | Individual Life            | Individual Life            | Individual Pension |               |
| Commission paid  |                                    |              |              |                   |                |                            |                            |                    |               |                                   |              |              |                   |                |                            |                            |                    |               |
| Direct – First year premiums   | 28,098                             | -            | -            | 101               | -              | 860                        | 444                        | -                  | 29,503        | 28,098                            | -            | -            | 101               | -              | 860                        | 444                        | -                  | 29,503        |
| - Renewal premiums   | 20,046                             | -            | -            | 54                | -              | 3,272                      | 245                        | -                  | 23,617        | 20,046                            | -            | -            | 54                | -              | 3,272                      | 245                        | -                  | 23,617        |
| - Single premiums  | -                                  | 2,253        | -            | -                 | -              | -                          | 47                         | -                  | 2,300         | -                                 | 2,253        | -            | -                 | -              | -                          | 47                         | -                  | 2,300         |
| <b>Sub Total</b>   | <b>48,144</b>                      | <b>2,253</b> | <b>-</b>     | <b>155</b>        | <b>-</b>       | <b>4,132</b>               | <b>736</b>                 | <b>-</b>           | <b>55,420</b> | <b>48,144</b>                     | <b>2,253</b> | <b>-</b>     | <b>155</b>        | <b>-</b>       | <b>4,132</b>               | <b>736</b>                 | <b>-</b>           | <b>55,420</b> |
| Add: Commission on Re-insurance Accepted   | -                                  | -            | -            | -                 | -              | -                          | -                          | -                  | -             | -                                 | -            | -            | -                 | -              | -                          | -                          | -                  | -             |
| Less: Commission on Re-insurance Ceded   | -                                  | -            | -            | -                 | -              | -                          | -                          | -                  | -             | -                                 | -            | -            | -                 | -              | -                          | -                          | -                  | -             |
| <b>Net Commission</b>  | <b>48,144</b>                      | <b>2,253</b> | <b>-</b>     | <b>155</b>        | <b>-</b>       | <b>4,132</b>               | <b>736</b>                 | <b>-</b>           | <b>55,420</b> | <b>48,144</b>                     | <b>2,253</b> | <b>-</b>     | <b>155</b>        | <b>-</b>       | <b>4,132</b>               | <b>736</b>                 | <b>-</b>           | <b>55,420</b> |
| Rewards and Remuneration   | 250                                | -            | -            | -                 | -              | -                          | -                          | -                  | 250           | 250                               | -            | -            | -                 | -              | -                          | -                          | -                  | 250           |
| <b>Total (A)</b>   | <b>48,394</b>                      | <b>2,253</b> | <b>-</b>     | <b>155</b>        | <b>-</b>       | <b>4,132</b>               | <b>736</b>                 | <b>-</b>           | <b>55,670</b> | <b>48,394</b>                     | <b>2,253</b> | <b>-</b>     | <b>155</b>        | <b>-</b>       | <b>4,132</b>               | <b>736</b>                 | <b>-</b>           | <b>55,670</b> |
| <b>Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:</b> |                                    |              |              |                   |                |                            |                            |                    |               |                                   |              |              |                   |                |                            |                            |                    |               |
| Agents   | 39,830                             | -            | -            | 110               | -              | 3,381                      | 706                        | -                  | 44,027        | 39,830                            | -            | -            | 110               | -              | 3,381                      | 706                        | -                  | 44,027        |
| Brokers  | 235                                | 1,529        | -            | -                 | -              | 94                         | 1                          | -                  | 1,859         | 235                               | 1,529        | -            | -                 | -              | 94                         | 1                          | -                  | 1,859         |
| Corporate Agency   | 8,079                              | 280          | -            | 45                | -              | 657                        | 29                         | -                  | 9,090         | 8,079                             | 280          | -            | 45                | -              | 657                        | 29                         | -                  | 9,090         |
| Referral   | -                                  | -            | -            | -                 | -              | -                          | -                          | -                  | -             | -                                 | -            | -            | -                 | -              | -                          | -                          | -                  | -             |
| Micro Insurance Agent  | -                                  | 444          | -            | -                 | -              | -                          | -                          | -                  | 444           | -                                 | 444          | -            | -                 | -              | -                          | -                          | -                  | 444           |
| Others (pl. specify)   | -                                  | -            | -            | -                 | -              | -                          | -                          | -                  | -             | -                                 | -            | -            | -                 | -              | -                          | -                          | -                  | -             |
| - Bancassurance  | -                                  | -            | -            | -                 | -              | -                          | -                          | -                  | -             | -                                 | -            | -            | -                 | -              | -                          | -                          | -                  | -             |
| Rewards and Remuneration   | 250                                | -            | -            | -                 | -              | -                          | -                          | -                  | 250           | 250                               | -            | -            | -                 | -              | -                          | -                          | -                  | 250           |
| <b>TOTAL (B)</b>   | <b>48,394</b>                      | <b>2,253</b> | <b>-</b>     | <b>155</b>        | <b>-</b>       | <b>4,132</b>               | <b>736</b>                 | <b>-</b>           | <b>55,670</b> | <b>48,394</b>                     | <b>2,253</b> | <b>-</b>     | <b>155</b>        | <b>-</b>       | <b>4,132</b>               | <b>736</b>                 | <b>-</b>           | <b>55,670</b> |

| S.No. | Particulars                                     | FOR THE QUARTER ENDED ON JUNE 30, 2021 |            |              |                   |                |                            |                 |                            |                 | UPTO THE PERIOD ENDED ON JUNE 30, 2021 |                                |              |                   |                |                 |                            |                    |                            |         |       |
|-------|---|--|------------|--------------|-------------------|----------------|----------------------------|-----------------|----------------------------|-----------------|--|--------------------------------|--------------|-------------------|----------------|-----------------|----------------------------|--------------------|----------------------------|---------|-------|
|       |   | Non Participating (Non-Linked)         |            |              |                   |                | Participating (Non-Linked) |                 | Non Participating (Linked) |                 | Total                                  | Non Participating (Non-Linked) |              |                   |                |                 | Participating (Non-Linked) |                    | Non Participating (Linked) |         | Total |
|       |   | Individual Life                        | Group Life | Group Health | Individual Health | Group Variable | Individual Life            | Individual Life | Individual Pension         | Individual Life |  | Group Life                     | Group Health | Individual Health | Group Variable | Individual Life | Individual Life            | Individual Pension |                            |         |       |
| 1     | Employees remuneration and welfare benefits     | 291,427                                | 89,516     | 1,231        | 1,232             | 62             | 6,700                      | 30,640          | 1,207                      | 422,015         | 291,427                                | 89,516                         | 1,231        | 1,232             | 62             | 6,700           | 30,640                     | 1,207              |                            | 422,015 |       |
| 2     | Travel, conveyance and vehicle running expenses | 1,143                                  | 270        | 2            | 2                 | -              | 23                         | 125             | 2                          | 1,567           | 1,143                                  | 270                            | 2            | 2                 | -              | 23              | 125                        | 2                  |                            | 1,567   |       |
| 3     | Training expenses (including Agent advisors)    | 498                                    | 91         | 1            | 1                 | -              | 17                         | 26              | 1                          | 635             | 498                                    | 91                             | 1            | 1                 | -              | 17              | 26                         | 1                  |                            | 635     |       |
| 4     | Rent, rates & taxes                             | 26,488                                 | 16,970     | 28           | 28                | 7              | 331                        | 3,349           | 25                         | 47,226          | 26,488                                 | 16,970                         | 28           | 28                | 7              | 331             | 3,349                      | 25                 |                            | 47,226  |       |
| 5     | Repairs & Maintenance                           | 9,631                                  | 4,941      | 83           | 83                | 1              | 523                        | 748             | 82                         | 16,092          | 9,631                                  | 4,941                          | 83           | 83                | 1              | 523             | 748                        | 82                 |                            | 16,092  |       |
| 6     | Printing and stationery                         | 590                                    | 179        | 3            | 3                 | -              | 20                         | 38              | 3                          | 836             | 590                                    | 179                            | 3            | 3                 | -              | 20              | 38                         | 3                  |                            | 836     |       |
| 7     | Communication expenses                          | 3,313                                  | 3,759      | 66           | 66                | -              | 173                        | 134             | 66                         | 7,577           | 3,313                                  | 3,759                          | 66           | 66                | -              | 173             | 134                        | 66                 |                            | 7,577   |       |
| 8     | Legal, professional and consultancy charges     | 11,656                                 | 6,912      | 165          | 165               | -              | 938                        | 414             | 165                        | 20,415          | 11,656                                 | 6,912                          | 165          | 165               | -              | 938             | 414                        | 165                |                            | 20,415  |       |
| 9     | Medical fees                                    | 446                                    | 665        | 12           | 12                | -              | 18                         | 15              | 12                         | 1,180           | 446                                    | 665                            | 12           | 12                | -              | 18              | 15                         | 12                 |                            | 1,180   |       |
| 10    | Auditors' fees, expenses etc :                  |  |            |              |                   |                |                            |                 |                            |                 |  |                                |              |                   |                |                 |                            |                    |                            |         |       |
|       | (a) as auditor                                  | 370                                    | 444        | 9            | 9                 | -              | 21                         | 13              | 9                          | 875             | 370                                    | 444                            | 9            | 9                 | -              | 21              | 13                         | 9                  |                            | 875     |       |
|       | (b) as adviser                                  | -                                      | -          | -            | -                 | -              | -                          | -               | -                          | -               | -                                      | -                              | -            | -                 | -              | -               | -                          | -                  |                            | -       |       |
|       | (i) Taxation matters                            | 44                                     | 52         | 1            | 1                 | -              | 2                          | 2               | 1                          | 103             | 44                                     | 52                             | 1            | 1                 | -              | 2               | 2                          | 1                  |                            | 103     |       |
|       | (ii) Insurance matters                          | -                                      | -          | -            | -                 | -              | -                          | -               | -                          | -               | -                                      | -                              | -            | -                 | -              | -               | -                          | -                  |                            | -       |       |
|       | (iii) Management services; and                  | -                                      | -          | -            | -                 | -              | -                          | -               | -                          | -               | -                                      | -                              | -            | -                 | -              | -               | -                          | -                  |                            | -       |       |
|       | (c) out of pocket expense                       | 4                                      | 5          | -            | -                 | -              | -                          | -               | -                          | 9               | 4                                      | 5                              | -            | -                 | -              | -               | -                          | -                  |                            | 9       |       |
|       | (d) in any other capacity                       | 196                                    | 236        | 5            | 5                 | -              | 11                         | 7               | 5                          | 465             | 196                                    | 236                            | 5            | 5                 | -              | 11              | 7                          | 5                  |                            | 465     |       |
| 11    | Advertisement and publicity                     | 761                                    | (213)      | (10)         | (10)              | -              | -                          | 99              | (10)                       | 617             | 761                                    | (213)                          | (10)         | (10)              | -              | -               | 99                         | (10)               |                            | 617     |       |
| 12    | Interest and bank charges                       | 1,887                                  | 2,803      | 50           | 50                | -              | 77                         | 64              | 50                         | 4,981           | 1,887                                  | 2,803                          | 50           | 50                | -              | 77              | 64                         | 50                 |                            | 4,981   |       |
| 13    | Investment related charges                      | -                                      | -          | -            | -                 | -              | -                          | -               | -                          | -               | -                                      | -                              | -            | -                 | -              | -               | -                          | -                  |                            | -       |       |
| 14    | Postage and courier cost                        | 2,507                                  | 1,207      | 18           | 18                | -              | 58                         | 133             | 17                         | 3,958           | 2,507                                  | 1,207                          | 18           | 18                | -              | 58              | 133                        | 17                 |                            | 3,958   |       |
| 15    | Sales Promotion expenses                        | 4,737                                  | 130        | 6            | 6                 | 1              | 66                         | 582             | 6                          | 5,534           | 4,737                                  | 130                            | 6            | 6                 | 1              | 66              | 582                        | 6                  |                            | 5,534   |       |
| 16    | Information technology expenses                 | 14,626                                 | 22,297     | 381          | 381               | -              | 519                        | 547             | 381                        | 39,132          | 14,626                                 | 22,297                         |              |                   |                |                 |                            |                    |                            |         |       |

(Rs.'000)

|       |  | FOR THE QUARTER ENDED ON JUNE 30, 2020 |            |              |                   |                |                            |                            |                    |                 | UPTO THE PERIOD ENDED ON JUNE 30, 2020 |                                |              |                   |                |                 |                            |                            |         |  |       |
|-------|--|--|------------|--------------|-------------------|----------------|----------------------------|----------------------------|--------------------|-----------------|--|--------------------------------|--------------|-------------------|----------------|-----------------|----------------------------|----------------------------|---------|--|-------|
| S.No. | Particulars                                      | Non Participating (Non-Linked)         |            |              |                   |                | Participating (Non-Linked) | Non Participating (Linked) |                    |                 | Total                                  | Non Participating (Non-Linked) |              |                   |                |                 | Participating (Non-Linked) | Non Participating (Linked) |         |  | Total |
|       |  | Individual Life                        | Group Life | Group Health | Individual Health | Group Variable | Individual Life            | Individual Life            | Individual Pension | Individual Life |  | Group Life                     | Group Health | Individual Health | Group Variable | Individual Life | Individual Life            | Individual Pension         |         |  |       |
| 1     | Employees remuneration and welfare benefits      | 351,303                                | 52,650     | 1,314        | 1,368             | 49             | 8,657                      | 16,634                     | 1,072              | 433,047         | 351,303                                | 52,650                         | 1,314        | 1,368             | 49             | 8,657           | 16,634                     | 1,072                      | 433,047 |  |       |
| 2     | Travel, conveyance and vehicle running expenses  | 807                                    | 23         | 2            | 2                 | -              | 27                         | 38                         | 1                  | 900             | 807                                    | 23                             | 2            | 2                 | -              | 27              | 38                         | 1                          | 900     |  |       |
| 3     | Training expenses (including Agent advisors)     | 2,237                                  | 186        | -            | 8                 | -              | 73                         | 39                         | -                  | 2,543           | 2,237                                  | 186                            | -            | 8                 | -              | 73              | 39                         | -                          | 2,543   |  |       |
| 4     | Rent, rates & taxes                              | 35,706                                 | 9,611      | 57           | 62                | 341            | 622                        | 1,727                      | 24                 | 48,150          | 35,706                                 | 9,611                          | 57           | 62                | 341            | 622             | 1,727                      | 24                         | 48,150  |  |       |
| 5     | Repairs & Maintenance                            | 12,418                                 | 4,056      | 105          | 105               | 23             | 628                        | 579                        | 99                 | 18,013          | 12,418                                 | 4,056                          | 105          | 105               | 23             | 628             | 579                        | 99                         | 18,013  |  |       |
| 6     | Printing and stationery                          | -                                      | 171        | 30           | 1                 | -              | 7                          | 6                          | -                  | 217             | -                                      | 171                            | 30           | 1                 | -              | 7               | 6                          | -                          | 217     |  |       |
| 7     | Communication expenses                           | 5,647                                  | 2,081      | 64           | 65                | 1              | 210                        | 253                        | 64                 | 8,385           | 5,647                                  | 2,081                          | 64           | 65                | 1              | 210             | 253                        | 64                         | 8,385   |  |       |
| 8     | Legal, professional and consultancy charges      | 24,407                                 | 7,016      | 270          | 275               | 21             | 1,212                      | 1,077                      | 269                | 34,547          | 24,407                                 | 7,016                          | 270          | 275               | 21             | 1,212           | 1,077                      | 269                        | 34,547  |  |       |
| 9     | Medical fees                                     | 247                                    | 81         | 4            | 4                 | -              | 6                          | 11                         | 4                  | 357             | 247                                    | 81                             | 4            | 4                 | -              | 6               | 11                         | 4                          | 357     |  |       |
| 10    | Auditors' fees, expenses etc :                   |  |            |              |                   |                |                            |                            |                    |                 |  |                                |              |                   |                |                 |                            |                            |         |  |       |
|       | (a) as auditor                                   | 643                                    | 183        | 1            | 1                 | -              | 13                         | 32                         | 1                  | 874             | 643                                    | 183                            | 1            | 1                 | -              | 13              | 32                         | 1                          | 874     |  |       |
|       | (b) as adviser                                   | -                                      | -          | -            | -                 | -              | -                          | -                          | -                  | -               | -                                      | -                              | -            | -                 | -              | -               | -                          | -                          | -       |  |       |
|       | (i) Taxation matters                             | -                                      | -          | -            | -                 | -              | -                          | -                          | -                  | -               | -                                      | -                              | -            | -                 | -              | -               | -                          | -                          | -       |  |       |
|       | (ii) Insurance matters                           | -                                      | -          | -            | -                 | -              | -                          | -                          | -                  | -               | -                                      | -                              | -            | -                 | -              | -               | -                          | -                          | -       |  |       |
|       | (iii) Management services; and                   | -                                      | -          | -            | -                 | -              | -                          | -                          | -                  | -               | -                                      | -                              | -            | -                 | -              | -               | -                          | -                          | -       |  |       |
|       | (c) out of pocket expense                        | 11                                     | 3          | -            | -                 | -              | -                          | 1                          | -                  | 15              | 11                                     | 3                              | -            | -                 | -              | -               | 1                          | -                          | 15      |  |       |
|       | (d) in any other capacity                        | 467                                    | 133        | 1            | 1                 | -              | 10                         | 23                         | 1                  | 636             | 467                                    | 133                            | 1            | 1                 | -              | 10              | 23                         | 1                          | 636     |  |       |
| 11    | Advertisement and publicity                      | 1,152                                  | 217        | -            | 2                 | -              | 25                         | 46                         | (1)                | 1,441           | 1,152                                  | 217                            | -            | 2                 | -              | 25              | 46                         | (1)                        | 1,441   |  |       |
| 12    | Interest and bank charges                        | 2,883                                  | 942        | 41           | 41                | -              | 66                         | 134                        | 41                 | 4,148           | 2,883                                  | 942                            | 41           | 41                | -              | 66              | 134                        | 41                         | 4,148   |  |       |
| 13    | Investment related charges                       | -                                      | -          | -            | -                 | -              | -                          | -                          | -                  | -               | -                                      | -                              | -            | -                 | -              | -               | -                          | -                          | -       |  |       |
| 14    | Postage and courier cost                         | 2,122                                  | 220        | 6            | 12                | -              | 70                         | 51                         | 6                  | 2,487           | 2,122                                  | 220                            | 6            | 12                | -              | 70              | 51                         | 6                          | 2,487   |  |       |
| 15    | Sales Promotion expenses                         | 2,463                                  | 50         | 4            | 4                 | 1              | 108                        | 116                        | 2                  | 2,748           | 2,463                                  | 50                             | 4            | 4                 | 1              | 108             | 116                        | 2                          | 2,748   |  |       |
| 16    | Information technology expenses                  | 24,314                                 | 7,751      | 324          | 325               | 10             | 480                        | 1,134                      | 323                | 34,661          | 24,314                                 | 7,751                          | 324          | 325               | 10             | 480             | 1,134                      | 323                        | 34,661  |  |       |
| 17    | Recruitment (including Agent advisors)           | 598                                    | 85         | 4            | 5                 | -              | 21                         | 17                         | 4                  | 734             | 598                                    | 85                             | 4            | 5                 | -              | 21              | 17                         | 4                          | 734     |  |       |
| 18    | Electricity, water and utilities                 | 2,498                                  | 823        | 20           | 20                | 1              | 141                        | 117                        | 18                 | 3,638           | 2,498                                  | 823                            | 20           | 20                | 1              | 141             | 117                        | 18                         | 3,638   |  |       |
| 19    | Policy issuance and servicing costs              | 1,322                                  | 16,105     | 25           | 3                 | -              | 36                         | 42                         | 1                  | 17,534          | 1,322                                  | 16,105                         | 25           | 3                 | -              | 36              | 42                         | 1                          | 17,534  |  |       |
| 20    | (Profit)/Loss on fluctuation in foreign exchange | 2                                      | -          | -            | -                 | -              | -                          | -                          | -                  | 2               | 2                                      | -                              | -            | -                 | -              | -               | -                          | -                          | 2       |  |       |
| 21    | (Profit)/Loss on fixed assets                    | -                                      | -          | -            | -                 | -              | -                          | -                          | -                  | -               | -                                      | -                              | -            | -                 | -              | -               | -                          | -                          | -       |  |       |
| 22    | Other miscellaneous expenses                     | 16                                     | 7,359      | (1)          | (5)               | 6              | 17                         | 148                        | (5)                | 7,535           | 16                                     | 7,359                          | (1)          | (5)               | 6              | 17              | 148                        | (5)                        | 7,535   |  |       |
| 23    | Depreciation                                     | 31,667                                 | 9,824      | 338          | 338               | 84             | 565                        | 1,507                      | 330                | 44,653          | 31,667                                 | 9,824                          | 338          | 338               | 84             | 565             | 1,507                      | 330                        | 44,653  |  |       |
|       | TOTAL  | 503,101                                | 119,429    | 2,580        | 2,637             | 537            | 12,994                     | 23,732                     | 2,255              | 667,265         | 503,101                                | 119,429                        | 2,580        | 2,637             | 537            | 12,994          | 23,732                     | 2,255                      | 667,265 |  |       |

## FORM L-7 : BENEFITS PAID SCHEDULE

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

(Rs.'000)

| Particulars   | FOR THE QUARTER ENDED ON JUNE 30, 2021 |                  |               |                   |                |                            |                            |                    |                  | UP TO THE QUARTER ENDED ON JUNE 30, 2021 |                  |               |                   |                |                            |                            |                    |                  |
|---|--|------------------|---------------|-------------------|----------------|----------------------------|----------------------------|--------------------|------------------|--|------------------|---------------|-------------------|----------------|----------------------------|----------------------------|--------------------|------------------|
|   | Non Participating (Non Linked)         |                  |               |                   |                | Participating (Non-Linked) | Non Participating (Linked) |                    | Total            | Non Participating (Non Linked)           |                  |               |                   |                | Participating (Non-Linked) | Non Participating (Linked) |                    | Total            |
|   | Individual Life                        | Group Life       | Group Health  | Individual Health | Group Variable | Individual Life            | Individual Life            | Individual Pension |                  | Individual Life                          | Group Life       | Group Health  | Individual Health | Group Variable | Individual Life            | Individual Life            | Individual Pension |                  |
| 1. Insurance Claims                                     |  |                  |               |                   |                |                            |                            |                    |                  |  |                  |               |                   |                |                            |                            |                    |                  |
| (a) Claims by Death,                                    | 94,279                                 | 700,222          | -             | -                 | -              | 13,723                     | 5,740                      | -                  | 813,964          | 94,279                                   | 700,222          | -             | -                 | -              | 13,723                     | 5,740                      | -                  | 813,964          |
| (b) Claims by Maturity,                                 | 51,890                                 | -                | -             | -                 | -              | -                          | 21,438                     | -                  | 73,328           | 51,890                                   | -                | -             | -                 | -              | -                          | 21,438                     | -                  | 73,328           |
| (c) Annuities/Pension payment,                          | -                                      | -                | -             | -                 | -              | -                          | -                          | -                  | -                | -  | -                | -             | -                 | -              | -                          | -                          | -                  | -                |
| (d) Other Benefits                                      | -                                      | -                | -             | -                 | -              | -                          | -                          | -                  | -                | -  | -                | -             | -                 | -              | -                          | -                          | -                  | -                |
| Surrenders/Withdrawals                                  | 96,184                                 | 109,712          | -             | -                 | 97             | 28,687                     | 114,431                    | 1,887              | 350,998          | 96,184                                   | 109,712          | -             | -                 | 97             | 28,687                     | 114,431                    | 1,887              | 350,998          |
| Survival  | 4,630                                  | -                | -             | -                 | -              | 8,437                      | -                          | -                  | 13,067           | 4,630                                    | -                | -             | -                 | -              | 8,437                      | -                          | -                  | 13,067           |
| Health  | -                                      | -                | 13,883        | 15,300            | -              | -                          | -                          | -                  | 29,183           | -  | -                | 13,883        | 15,300            | -              | -                          | -                          | -                  | 29,183           |
| Riders  | -                                      | -                | -             | -                 | -              | -                          | -                          | -                  | -                | -  | -                | -             | -                 | -              | -                          | -                          | -                  | -                |
| Claim Investigation Fees                                | 2,485                                  | 12               | -             | 3                 | -              | 8                          | 2                          | -                  | 2,510            | 2,485                                    | 12               | -             | 3                 | -              | 8                          | 2                          | -                  | 2,510            |
| Investment Income to Policy holders on unclaimed amount | 970                                    | -                | -             | -                 | -              | -                          | -                          | -                  | 970              | 970                                      | -                | -             | -                 | -              | -                          | -                          | -                  | 970              |
| Others  | 8,443                                  | (6,392)          | -             | -                 | -              | -                          | -                          | -                  | 2,051            | 8,443                                    | (6,392)          | -             | -                 | -              | -                          | -                          | -                  | 2,051            |
| <b>Total paid</b>                                       | <b>258,881</b>                         | <b>803,554</b>   | <b>13,883</b> | <b>15,303</b>     | <b>97</b>      | <b>50,855</b>              | <b>141,611</b>             | <b>1,887</b>       | <b>1,286,071</b> | <b>258,881</b>                           | <b>803,554</b>   | <b>13,883</b> | <b>15,303</b>     | <b>97</b>      | <b>50,855</b>              | <b>141,611</b>             | <b>1,887</b>       | <b>1,286,071</b> |
| 2. (Amount ceded in reinsurance):                       | -                                      | -                | -             | -                 | -              | -                          | -                          | -                  | -                | -  | -                | -             | -                 | -              | -                          | -                          | -                  | -                |
| (a) Claims by Death,                                    | (24,844)                               | (268,856)        | -             | -                 | -              | (106)                      | -                          | -                  | (293,806)        | (24,844)                                 | (268,856)        | -             | -                 | -              | (106)                      | -                          | -                  | (293,806)        |
| (b) Claims by Maturity,                                 | -                                      | -                | -             | -                 | -              | -                          | -                          | -                  | -                | -  | -                | -             | -                 | -              | -                          | -                          | -                  | -                |
| (c) Annuities/Pension payment,                          | -                                      | -                | -             | -                 | -              | -                          | -                          | -                  | -                | -  | -                | -             | -                 | -              | -                          | -                          | -                  | -                |
| (d) Other Benefits                                      | -                                      | -                | -             | (150)             | -              | -                          | -                          | -                  | (150)            | -  | -                | -             | (150)             | -              | -                          | -                          | -                  | (150)            |
| <b>Total ceded</b>                                      | <b>(24,844)</b>                        | <b>(268,856)</b> | <b>-</b>      | <b>(150)</b>      | <b>-</b>       | <b>(106)</b>               | <b>-</b>                   | <b>-</b>           | <b>(293,956)</b> | <b>(24,844)</b>                          | <b>(268,856)</b> | <b>-</b>      | <b>(150)</b>      | <b>-</b>       | <b>(106)</b>               | <b>-</b>                   | <b>-</b>           | <b>(293,956)</b> |
| 3. Amount accepted in reinsurance:                      | -                                      | -                | -             | -                 | -              | -                          | -                          | -                  | -                | -  | -                | -             | -                 | -              | -                          | -                          | -                  | -                |
| (a) Claims by Death,                                    | -                                      | -                | -             | -                 | -              | -                          | -                          | -                  | -                | -  | -                | -             | -                 | -              | -                          | -                          | -                  | -                |
| (b) Claims by Maturity,                                 | -                                      | -                | -             | -                 | -              | -                          | -                          | -                  | -                | -  | -                | -             | -                 | -              | -                          | -                          | -                  | -                |
| (c) Annuities/Pension payment,                          | -                                      | -                | -             | -                 | -              | -                          | -                          | -                  | -                | -  | -                | -             | -                 | -              | -                          | -                          | -                  | -                |
| (d) Periodical Benefit                                  | -                                      | -                | -             | -                 | -              | -                          | -                          | -                  | -                | -  | -                | -             | -                 | -              | -                          | -                          | -                  | -                |
| (e) Health  | -                                      | -                | -             | -                 | -              | -                          | -                          | -                  | -                | -  | -                | -             | -                 | -              | -                          | -                          | -                  | -                |
| (f) any other (please specify)                          | -                                      | -                | -             | -                 | -              | -                          | -                          | -                  | -                | -  | -                | -             | -                 | -              | -                          | -                          | -                  | -                |
| <b>TOTAL</b>  | <b>234,037</b>                         | <b>534,698</b>   | <b>13,883</b> | <b>15,153</b>     | <b>97</b>      | <b>50,749</b>              | <b>141,611</b>             | <b>1,887</b>       | <b>992,115</b>   | <b>234,037</b>                           | <b>534,698</b>   | <b>13,883</b> | <b>15,153</b>     | <b>97</b>      | <b>50,749</b>              | <b>141,611</b>             | <b>1,887</b>       | <b>992,115</b>   |

| Particulars   | FOR THE QUARTER ENDED ON JUNE 30, 2020 |                  |              |                   |                |                            |                            |                    |                  | UP TO THE QUARTER ENDED ON JUNE 30, 2020 |                  |              |                   |                |                            |                            |                    |                  |
|---|--|------------------|--------------|-------------------|----------------|----------------------------|----------------------------|--------------------|------------------|--|------------------|--------------|-------------------|----------------|----------------------------|----------------------------|--------------------|------------------|
|   | Non Participating (Non Linked)         |                  |              |                   |                | Participating (Non-Linked) | Non Participating (Linked) |                    | Total            | Non Participating (Non Linked)           |                  |              |                   |                | Participating (Non-Linked) | Non Participating (Linked) |                    | Total            |
|   | Individual Life                        | Group Life       | Group Health | Individual Health | Group Variable | Individual Life            | Individual Life            | Individual Pension |                  | Individual Life                          | Group Life       | Group Health | Individual Health | Group Variable | Individual Life            | Individual Life            | Individual Pension |                  |
| 1. Insurance Claims                                     |  |                  |              |                   |                |                            |                            |                    |                  |  |                  |              |                   |                |                            |                            |                    |                  |
| (a) Claims by Death,                                    | 40,202                                 | 259,456          | -            | -                 | -              | 2,462                      | 3,731                      | 1                  | 305,852          | 40,202                                   | 259,456          | -            | -                 | -              | 2,462                      | 3,731                      | 1                  | 305,852          |
| (b) Claims by Maturity,                                 | 61                                     | -                | -            | -                 | -              | -                          | 1,878                      | 5,039              | 6,978            | 61                                       | -                | -            | -                 | -              | -                          | 1,878                      | 5,039              | 6,978            |
| (c) Annuities/Pension payment,                          | -                                      | -                | -            | -                 | -              | -                          | -                          | -                  | -                | -  | -                | -            | -                 | -              | -                          | -                          | -                  | -                |
| (d) Other Benefits                                      | -                                      | -                | -            | -                 | -              | -                          | -                          | -                  | -                | -  | -                | -            | -                 | -              | -                          | -                          | -                  | -                |
| Surrenders/Withdrawals                                  | 37,633                                 | 40,174           | -            | (1)               | 37,787         | 13,728                     | 46,685                     | 3,432              | 179,438          | 37,633                                   | 40,174           | -            | (1)               | 37,787         | 13,728                     | 46,685                     | 3,432              | 179,438          |
| Survival  | 1,982                                  | -                | -            | -                 | -              | 6,775                      | -                          | -                  | 8,757            | 1,982                                    | -                | -            | -                 | -              | 6,775                      | -                          | -                  | 8,757            |
| Health  | -                                      | -                | -            | 200               | -              | -                          | -                          | -                  | 200              | -  | -                | -            | 200               | -              | -                          | -                          | -                  | 200              |
| Riders  | -                                      | -                | -            | -                 | -              | -                          | -                          | -                  | -                | -  | -                | -            | -                 | -              | -                          | -                          | -                  | -                |
| Claim Investigation Fees                                | 104                                    | 616              | -            | 6                 | -              | 3                          | 9                          | 32                 | 770              | 104                                      | 616              | -            | 6                 | -              | 3                          | 9                          | 32                 | 770              |
| Investment Income to Policy holders on unclaimed amount | 3,085                                  | -                | -            | -                 | -              | -                          | -                          | -                  | 3,085            | 3,085                                    | -                | -            | -                 | -              | -                          | -                          | -                  | 3,085            |
| Others  | 590                                    | (2,726)          | -            | 10                | -              | 537                        | (2,307)                    | -                  | (3,896)          | 590                                      | (2,726)          | -            | 10                | -              | 537                        | (2,307)                    | -                  | (3,896)          |
| <b>Total paid</b>                                       | <b>83,658</b>                          | <b>297,520</b>   | <b>-</b>     | <b>215</b>        | <b>37,787</b>  | <b>23,504</b>              | <b>49,995</b>              | <b>8,504</b>       | <b>501,184</b>   | <b>83,658</b>                            | <b>297,520</b>   | <b>-</b>     | <b>215</b>        | <b>37,787</b>  | <b>23,504</b>              | <b>49,995</b>              | <b>8,504</b>       | <b>501,184</b>   |
| 2. (Amount ceded in reinsurance):                       | -                                      | -                | -            | -                 | -              | -                          | -                          | -                  | -                | -  | -                | -            | -                 | -              | -                          | -                          | -                  | -                |
| (a) Claims by Death,                                    | (12,612)                               | (128,617)        | -            | -                 | -              | -                          | -                          | -                  | (141,229)        | (12,612)                                 | (128,617)        | -            | -                 | -              | -                          | -                          | -                  | (141,229)        |
| (b) Claims by Maturity,                                 | -                                      | -                | -            | -                 | -              | -                          | -                          | -                  | -                | -  | -                | -            | -                 | -              | -                          | -                          | -                  | -                |
| (c) Annuities/Pension payment,                          | -                                      | -                | -            | -                 | -              | -                          | -                          | -                  | -                | -  | -                | -            | -                 | -              | -                          | -                          | -                  | -                |
| (d) Other Benefits                                      | -                                      | -                | -            | (100)             | -              | -                          | -                          | -                  | (100)            | -  | -                | -            | (100)             | -              | -                          | -                          | -                  | (100)            |
| <b>Total ceded</b>                                      | <b>(12,612)</b>                        | <b>(128,617)</b> | <b>-</b>     | <b>(100)</b>      | <b>-</b>       | <b>-</b>                   | <b>-</b>                   | <b>-</b>           | <b>(141,329)</b> | <b>(12,612)</b>                          | <b>(128,617)</b> | <b>-</b>     | <b>(100)</b>      | <b>-</b>       | <b>-</b>                   | <b>-</b>                   | <b>-</b>           | <b>(141,329)</b> |
| 3. Amount accepted in reinsurance:                      | -                                      | -                | -            | -                 | -              | -                          | -                          | -                  | -                | -  | -                | -            | -                 | -              | -                          | -                          | -                  | -                |
| (a) Claims by Death,                                    | -                                      | -                | -            | -                 | -              | -                          | -                          | -                  | -                | -  | -                | -            | -                 | -              | -                          | -                          | -                  | -                |
| (b) Claims by Maturity,                                 | -                                      | -                | -            | -                 | -              | -                          | -                          | -                  | -                | -  | -                | -            | -                 | -              | -                          | -                          | -                  | -                |
| (c) Annuities/Pension payment,                          | -                                      | -                | -            | -                 | -              | -                          | -                          | -                  | -                | -  | -                | -            | -                 | -              | -                          | -                          | -                  | -                |
| (d) Periodical Benefit                                  | -                                      | -                | -            | -                 | -              | -                          | -                          | -                  | -                | -  | -                | -            | -                 | -              | -                          | -                          | -                  | -                |
| (e) Health  | -                                      | -                | -            | -                 | -              | -                          | -                          | -                  | -                | -  | -                | -            | -                 | -              | -                          | -                          | -                  | -                |
| (f) any other (please specify)                          | -                                      | -                | -            | -                 | -              | -                          | -                          | -                  | -                | -  | -                | -            | -                 | -              | -                          | -                          | -                  | -                |
| <b>TOTAL</b>  | <b>71,045</b>                          | <b>168,903</b>   | <b>-</b>     | <b>115</b>        | <b>37,787</b>  | <b>23,505</b>              | <b>49,996</b>              | <b>8,504</b>       | <b>359,855</b>   | <b>71,045</b>                            | <b>168,903</b>   | <b>-</b>     | <b>115</b>        | <b>37,787</b>  | <b>23,505</b>              | <b>49,996</b>              | <b>8,504</b>       | <b>359,855</b>   |

## Notes:

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

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

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

**(Rs.'000)**

| <b>S.No.</b> | <b>Particulars</b>   | <b>As at June 30, 2021</b> | <b>As at June 30, 2020</b> |
|--------------|--|----------------------------|----------------------------|
| 1            | Authorised Capital<br>2,000,000,000 Equity Shares (Previous Year: 2,000,000,000<br>Equity Shares) of Rs 10 each  | 20,000,000                 | 20,000,000                 |
| 2            | Issued Capital<br>374,061,867 Equity Shares (Previous Year: 374,061,867 Equity<br>Shares) of Rs 10/- each  | 3,740,619                  | 3,740,619                  |
| 3            | Subscribed Capital<br>374,061,867 Equity Shares (Previous Year: 374,061,867 Equity<br>Shares) of Rs 10/- each  | 3,740,619                  | 3,740,619                  |
| 4            | Called-up Capital<br>374,061,867 Equity Shares (Previous Year: 374,061,867 Equity<br>Shares) of Rs 10/- each<br>Less : Calls unpaid<br>Add : Shares forfeited (Amount originally paid up)<br>Less : Par value of Equity Shares bought back<br>Less : Preliminary Expenses<br>Expenses including commission or brokerage on<br>Underwriting or subscription of shares | 3,740,619                  | 3,740,619                  |
|              | <b>TOTAL</b>   | <b>3,740,619</b>           | <b>3,740,619</b>           |



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

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

| Shareholder  | As at June 30, 2021 |              | As at June 30, 2020 |              |
|--------------|---------------------|--------------|---------------------|--------------|
|              | 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       |                     |              |                     |              |
| <b>TOTAL</b> | <b>374,061,867</b>  | <b>100%</b>  | <b>374,061,867</b>  | <b>100%</b>  |

**FORM L-10-RESERVES AND SURPLUS SCHEDULE**

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

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

**(Rs.'000)**

| <b>S.No.</b> | <b>Particulars</b>                                     | <b>As at June 30, 2021</b> | <b>As at June 30, 2020</b> |
|--------------|--|----------------------------|----------------------------|
| 1            | Capital Reserve  | -                          | -                          |
| 2            | Capital Redemption Reserve                             | -                          | -                          |
| 3            | Share Premium  | 8,329,217                  | 8,329,217                  |
| 4            | Revaluation Reserve                                    | -                          | -                          |
| 5            | General Reserves                                       | -                          | -                          |
|              | Less: Debit balance in Profit and Loss Account, if any | -                          | -                          |
|              | Less: Amount utilized for Buy-back                     | -                          | -                          |
| 6            | Catastrophe Reserve                                    | -                          | -                          |
| 7            | Other Reserves (to be specified)                       | -                          | -                          |
| 8            | Balance of profit in Profit and Loss Account           | -                          | -                          |
|              | <b>TOTAL</b>   | <b>8,329,217</b>           | <b>8,329,217</b>           |

**FORM L-11-BORROWINGS SCHEDULE**

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

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

**(Rs.'000)**

| <b>S.No.</b> | <b>Particulars</b>       | <b>As at June 30, 2021</b> | <b>As at June 30, 2020</b> |
|--------------|--------------------------|----------------------------|----------------------------|
| 1            | Debentures/ Bonds        | -                          | -                          |
| 2            | Banks                    | -                          | -                          |
| 3            | Financial Institutions   | -                          | -                          |
| 4            | Others (to be specified) | -                          | -                          |
|              | <b>TOTAL</b>             | -                          | -                          |

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

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

**(Rs.'000)**

| S.No. | Particulars   | As at June 30, 2021 | As at June 30, 2020 |
|-------|---|---------------------|---------------------|
|       | <b>LONG TERM INVESTMENTS</b>  |                     |                     |
| 1     | Government securities and Government guaranteed bonds including Treasury Bills  | 5,518,628           | 4,480,026           |
| 2     | Other Approved Securities   | 304,807             | 234,748             |
| 3     | Other Investments   |                     |                     |
|       | (a) Shares  | -                   | -                   |
|       | (aa) Equity   | 290,133             | 194,045             |
|       | (bb) Preference   | -                   | -                   |
|       | (b) Mutual Funds  | -                   | -                   |
|       | (c) Derivative Instruments  | -                   | -                   |
|       | (d) Debentures/ Bonds   | 62,230              | 82,257              |
|       | (e) Other Securities (to be specified)  | -                   | -                   |
|       | Commercial Paper / Certificate of Deposits  | -                   | -                   |
|       | Deposits with Bank  | -                   | -                   |
|       | (f) Subsidiaries  | -                   | -                   |
|       | Investment Properties-Real Estate   | -                   | -                   |
| 4     | Investments in Infrastructure and Social Sector Bonds   | 758,008             | 919,491             |
| 5     | Other than Approved Investments   |                     |                     |
|       | Debentures/ Bonds*  | 603,012             | 1,320,165           |
|       | Equity Shares   | 36,876              | 223,946             |
|       | Alternative Investment Fund   | 50,014              | 98,273              |
|       | <b>SHORT TERM INVESTMENTS</b>   |                     |                     |
| 1     | Government securities and Government guaranteed bonds including Treasury Bills  | -                   | -                   |
| 2     | Other Approved Securities   | -                   | -                   |
| 3     | Other Investments   |                     |                     |
|       | (a) Shares  | -                   | -                   |
|       | (aa) Equity   | -                   | -                   |
|       | (bb) Preference   | -                   | -                   |
|       | (b) Mutual Funds  | -                   | 200,000             |
|       | (c) Derivative Instruments  | -                   | -                   |
|       | (d) Debentures/ Bonds   | 20,000              | -                   |
|       | (e) Other Securities (to be specified)  | -                   | -                   |
|       | Deposits with Bank  | -                   | 4,000               |
|       | Reverse Repo  | 143,726             | -                   |
|       | (f) Subsidiaries  | -                   | -                   |
|       | Investment Properties-Real Estate   | -                   | -                   |
| 4     | Investments in Infrastructure and Social Sector   | -                   | (0)                 |
| 5     | Other than Approved Investments   |                     |                     |
|       | Mutual Fund   | -                   | -                   |
|       | Debentures/ Bonds   | 717,153             | 50,000              |
|       | <b>TOTAL</b>  | <b>8,504,587</b>    | <b>7,806,951</b>    |
|       | Aggregate Amount of Investments other than listed equity securities, derivative instruments and Additional tier 1 Bonds       | 8,177,578           | 7,388,960           |
|       | Aggregate Market Value of Investments other than listed equity securities, derivative instruments and Additional tier 1 Bonds | 7,108,540           | 6,749,996           |

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

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

## FORM L-13-INVESTMENTS POLICYHOLDERS SCHEDULE

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

(Rs.'000)

| S.No. |   | Particulars | As at June 30, 2021            |            |              |                   |                |                            |                            |                    |       | As at June 30, 2020            |            |              |                   |                |                            |                            |                    |       |
|-------|---|-------------|--------------------------------|------------|--------------|-------------------|----------------|----------------------------|----------------------------|--------------------|-------|--------------------------------|------------|--------------|-------------------|----------------|----------------------------|----------------------------|--------------------|-------|
|       |   |             | Non Participating (Non-Linked) |            |              |                   |                | Participating (Non-Linked) | Non Participating (Linked) |                    | Total | Non Participating (Non-Linked) |            |              |                   |                | Participating (Non-Linked) | Non Participating (Linked) |                    | Total |
|       |   |             | Individual Life                | Group Life | Group Health | Individual Health | Group variable | Individual Life            | Individual Life            | Individual Pension |       | Individual Life                | Group Life | Group Health | Individual Health | Group variable | Individual Life            | Individual Life            | Individual Pension |       |
| 1     | 2 | 3           | 4                              | 5          | 6            | 7                 | 8              | 9                          | 10                         | 11                 | 12    | 13                             | 14         | 15           | 16                | 17             | 18                         | 19                         | 20                 |       |
|       |   |             |                                |            |              |                   |                |                            |                            |                    |       |                                |            |              |                   |                |                            |                            |                    |       |
|       |   |             |                                |            |              |                   |                |                            |                            |                    |       |                                |            |              |                   |                |                            |                            |                    |       |
|       |   |             |                                |            |              |                   |                |                            |                            |                    |       |                                |            |              |                   |                |                            |                            |                    |       |
|       |   |             |                                |            |              |                   |                |                            |                            |                    |       |                                |            |              |                   |                |                            |                            |                    |       |
|       |   |             |                                |            |              |                   |                |                            |                            |                    |       |                                |            |              |                   |                |                            |                            |                    |       |
|       |   |             |                                |            |              |                   |                |                            |                            |                    |       |                                |            |              |                   |                |                            |                            |                    |       |
|       |   |             |                                |            |              |                   |                |                            |                            |                    |       |                                |            |              |                   |                |                            |                            |                    |       |
|       |   |             |                                |            |              |                   |                |                            |                            |                    |       |                                |            |              |                   |                |                            |                            |                    |       |
|       |   |             |                                |            |              |                   |                |                            |                            |                    |       |                                |            |              |                   |                |                            |                            |                    |       |
|       |   |             |                                |            |              |                   |                |                            |                            |                    |       |                                |            |              |                   |                |                            |                            |                    |       |
|       |   |             |                                |            |              |                   |                |                            |                            |                    |       |                                |            |              |                   |                |                            |                            |                    |       |
|       |   |             |                                |            |              |                   |                |                            |                            |                    |       |                                |            |              |                   |                |                            |                            |                    |       |
|       |   |             |                                |            |              |                   |                |                            |                            |                    |       |                                |            |              |                   |                |                            |                            |                    |       |
|       |   |             |                                |            |              |                   |                |                            |                            |                    |       |                                |            |              |                   |                |                            |                            |                    |       |
|       |   |             |                                |            |              |                   |                |                            |                            |                    |       |                                |            |              |                   |                |                            |                            |                    |       |
|       |   |             |                                |            |              |                   |                |                            |                            |                    |       |                                |            |              |                   |                |                            |                            |                    |       |
|       |   |             |                                |            |              |                   |                |                            |                            |                    |       |                                |            |              |                   |                |                            |                            |                    |       |
|       |   |             |                                |            |              |                   |                |                            |                            |                    |       |                                |            |              |                   |                |                            |                            |                    |       |
|       |   |             |                                |            |              |                   |                |                            |                            |                    |       |                                |            |              |                   |                |                            |                            |                    |       |
|       |   |             |                                |            |              |                   |                |                            |                            |                    |       |                                |            |              |                   |                |                            |                            |                    |       |
|       |   |             |                                |            |              |                   |                |                            |                            |                    |       |                                |            |              |                   |                |                            |                            |                    |       |
|       |   |             |                                |            |              |                   |                |                            |                            |                    |       |                                |            |              |                   |                |                            |                            |                    |       |
|       |   |             |                                |            |              |                   |                |                            |                            |                    |       |                                |            |              |                   |                |                            |                            |                    |       |
|       |   |             |                                |            |              |                   |                |                            |                            |                    |       |                                |            |              |                   |                |                            |                            |                    |       |
|       |   |             |                                |            |              |                   |                |                            |                            |                    |       |                                |            |              |                   |                |                            |                            |                    |       |
|       |   |             |                                |            |              |                   |                |                            |                            |                    |       |                                |            |              |                   |                |                            |                            |                    |       |
|       |   |             |                                |            |              |                   |                |                            |                            |                    |       |                                |            |              |                   |                |                            |                            |                    |       |
|       |   |             |                                |            |              |                   |                |                            |                            |                    |       |                                |            |              |                   |                |                            |                            |                    |       |
|       |   |             |                                |            |              |                   |                |                            |                            |                    |       |                                |            |              |                   |                |                            |                            |                    |       |
|       |   |             |                                |            |              |                   |                |                            |                            |                    |       |                                |            |              |                   |                |                            |                            |                    |       |
|       |   |             |                                |            |              |                   |                |                            |                            |                    |       |                                |            |              |                   |                |                            |                            |                    |       |
|       |   |             |                                |            |              |                   |                |                            |                            |                    |       |                                |            |              |                   |                |                            |                            |                    |       |
|       |   |             |                                |            |              |                   |                |                            |                            |                    |       |                                |            |              |                   |                |                            |                            |                    |       |
|       |   |             |                                |            |              |                   |                |                            |                            |                    |       |                                |            |              |                   |                |                            |                            |                    |       |
|       |   |             |                                |            |              |                   |                |                            |                            |                    |       |                                |            |              |                   |                |                            |                            |                    |       |
|       |   |             |                                |            |              |                   |                |                            |                            |                    |       |                                |            |              |                   |                |                            |                            |                    |       |
|       |   |             |                                |            |              |                   |                |                            |                            |                    |       |                                |            |              |                   |                |                            |                            |                    |       |
|       |   |             |                                |            |              |                   |                |                            |                            |                    |       |                                |            |              |                   |                |                            |                            |                    |       |
|       |   |             |                                |            |              |                   |                |                            |                            |                    |       |                                |            |              |                   |                |                            |                            |                    |       |
|       |   |             |                                |            |              |                   |                |                            |                            |                    |       |                                |            |              |                   |                |                            |                            |                    |       |
|       |   |             |                                |            |              |                   |                |                            |                            |                    |       |                                |            |              |                   |                |                            |                            |                    |       |
|       |   |             |                                |            |              |                   |                |                            |                            |                    |       |                                |            |              |                   |                |                            |                            |                    |       |
|       |   |             |                                |            |              |                   |                |                            |                            |                    |       |                                |            |              |                   |                |                            |                            |                    |       |
|       |   |             |                                |            |              |                   |                |                            |                            |                    |       |                                |            |              |                   |                |                            |                            |                    |       |
|       |   |             |                                |            |              |                   |                |                            |                            |                    |       |                                |            |              |                   |                |                            |                            |                    |       |
|       |   |             |                                |            |              |                   |                |                            |                            |                    |       |                                |            |              |                   |                |                            |                            |                    |       |
|       |   |             |                                |            |              |                   |                |                            |                            |                    |       |                                |            |              |                   |                |                            |                            |                    |       |
|       |   |             |                                |            |              |                   |                |                            |                            |                    |       |                                |            |              |                   |                |                            |                            |                    |       |
|       |   |             |                                |            |              |                   |                |                            |                            |                    |       |                                |            |              |                   |                |                            |                            |                    |       |
|       |   |             |                                |            |              |                   |                |                            |                            |                    |       |                                |            |              |                   |                |                            |                            |                    |       |
|       |   |             |                                |            |              |                   |                |                            |                            |                    |       |                                |            |              |                   |                |                            |                            |                    |       |
|       |   |             |                                |            |              |                   |                |                            |                            |                    |       |                                |            |              |                   |                |                            |                            |                    |       |
|       |   |             |                                |            |              |                   |                |                            |                            |                    |       |                                |            |              |                   |                |                            |                            |                    |       |
|       |   |             |                                |            |              |                   |                |                            |                            |                    |       |                                |            |              |                   |                |                            |                            |                    |       |
|       |   |             |                                |            |              |                   |                |                            |                            |                    |       |                                |            |              |                   |                |                            |                            |                    |       |
|       |   |             |                                |            |              |                   |                |                            |                            |                    |       |                                |            |              |                   |                |                            |                            |                    |       |
|       |   |             |                                |            |              |                   |                |                            |                            |                    |       |                                |            |              |                   |                |                            |                            |                    |       |
|       |   |             |                                |            |              |                   |                |                            |                            |                    |       |                                |            |              |                   |                |                            |                            |                    |       |
|       |   |             |                                |            |              |                   |                |                            |                            |                    |       |                                |            |              |                   |                |                            |                            |                    |       |
|       |   |             |                                |            |              |                   |                |                            |                            |                    |       |                                |            |              |                   |                |                            |                            |                    |       |
|       |   |             |                                |            |              |                   |                |                            |                            |                    |       |                                |            |              |                   |                |                            |                            |                    |       |
|       |   |             |                                |            |              |                   |                |                            |                            |                    |       |                                |            |              |                   |                |                            |                            |                    |       |
|       |   |             |                                |            |              |                   |                |                            |                            |                    |       |                                |            |              |                   |                |                            |                            |                    |       |
|       |   |             |                                |            |              |                   |                |                            |                            |                    |       |                                |            |              |                   |                |                            |                            |                    |       |
|       |   |             |                                |            |              |                   |                |                            |                            |                    |       |                                |            |              |                   |                |                            |                            |                    |       |
|       |   |             |                                |            |              |                   |                |                            |                            |                    |       |                                |            |              |                   |                |                            |                            |                    |       |
|       |   |             |                                |            |              | </                |                |                            |                            |                    |       |                                |            |              |                   |                |                            |                            |                    |       |

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

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

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

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

**(Rs.'000)**

| S.No. | Particulars  | As at June 30, 2021 |                    |                  | As at June 30, 2020 |                    |                  |
|-------|--|---------------------|--------------------|------------------|---------------------|--------------------|------------------|
|       |  | Individual Life     | Individual Pension | Total            | Individual Life     | Individual Pension | Total            |
|       | <b>LONG TERM INVESTMENTS</b>   |                     |                    |                  |                     |                    |                  |
| 1     | Government securities and Government guaranteed bonds including Treasury Bills | 1,269,443           | 14,762             | <b>1,284,205</b> | 561,184             | 12,555             | <b>573,739</b>   |
| 2     | Other Approved Securities  |                     |                    |                  |                     |                    | -                |
| 3     | Other Investments  |                     |                    |                  |                     |                    | -                |
|       | (a) Shares   | -                   | -                  | -                | -                   | -                  | -                |
|       | (aa) Equity  | 1,936,905           | 47,628             | <b>1,984,533</b> | 1,571,396           | 49,021             | <b>1,620,417</b> |
|       | (bb) Preference  |                     |                    |                  |                     |                    | -                |
|       | (b) Mutual Funds   | -                   | -                  | -                | -                   | -                  | -                |
|       | (c) Derivative Instruments   | -                   | -                  | -                | -                   | -                  | -                |
|       | (d) Debentures/ Bonds  | 131,687             | 1,161              | <b>132,848</b>   | 119,106             | 2,260              | <b>121,366</b>   |
|       | (e) Other Securities - Fixed Deposits  | -                   | -                  | -                | -                   | -                  | -                |
|       | (f) Subsidiaries   | -                   | -                  | -                | -                   | -                  | -                |
|       | (g) Investment Properties-Real Estate  | -                   | -                  | -                | -                   | -                  | -                |
| 4     | Investments in Infrastructure and Social Sector                                | 187,820             | 1,106              | <b>188,926</b>   | 198,708             | 1,125              | <b>199,833</b>   |
| 5     | Other than Approved Investments  |                     |                    |                  |                     |                    | -                |
|       | (a) Debentures/Bonds*  | -                   | -                  | -                | 8,713               | -                  | <b>8,713</b>     |
|       | (b) Equity   | 147,189             | 3,750              | <b>150,939</b>   | 55,791              | 2,061              | <b>57,852</b>    |
|       | (c) Exchange Traded Fund   | 253,680             | 6,716              | <b>260,396</b>   | 132,134             | 5,356              | <b>137,490</b>   |
|       | <b>SHORT TERM INVESTMENTS</b>  |                     |                    |                  |                     |                    |                  |
| 1     | Government securities and Government guaranteed bonds including Treasury Bills | 81,930              | -                  | <b>81,930</b>    | 650,920             | 516                | <b>651,436</b>   |
| 2     | Other Approved Securities  | -                   | -                  | -                | -                   | -                  | -                |
| 3     | (a) Shares   |                     |                    |                  |                     |                    | -                |
|       | (aa) Equity  | -                   | -                  | -                | -                   | -                  | -                |
|       | (bb) Preference  | -                   | -                  | -                | -                   | -                  | -                |
|       | (b) Mutual Funds   | -                   | -                  | -                | 62,500              | 2,400              | <b>64,900</b>    |
|       | (c) Derivative Instruments   | -                   | -                  | -                | -                   | -                  | -                |
|       | (d) Debentures/ Bonds  | 33,913              | 1,046              | <b>34,959</b>    | 67,638              | 1,051              | <b>68,689</b>    |
|       | (e) Other Securities (to be specified)   | -                   | -                  | -                | -                   | -                  | -                |
|       | Deposit with Bank  | -                   | -                  | -                | 6,500               | -                  | <b>6,500</b>     |
|       | Reverse Repo   | 68,013              | 2,300              | <b>70,313</b>    | -                   | -                  | -                |
|       | (f) Subsidiaries   | -                   | -                  | -                | -                   | -                  | -                |
|       | (g) Investment Properties-Real Estate  | -                   | -                  | -                | -                   | -                  | -                |
| 4     | Investments in Infrastructure and Social Sector                                | 7,174               | -                  | <b>7,174</b>     | 8,153               | -                  | <b>8,153</b>     |
| 5     | Other than Approved Investments  |                     |                    |                  |                     |                    | -                |
|       | (a) Equity Shares  | -                   | -                  | -                | -                   | -                  | -                |
|       | (b) Mutual Funds   | -                   | -                  | -                | -                   | -                  | -                |
|       | (c) Debentures/ Bonds  | 8,713               | -                  | <b>8,713</b>     | -                   | -                  | -                |
|       | <b>NET CURRENT ASSETS</b>  |                     |                    |                  |                     |                    |                  |
|       | Bank Balances  | 5,149               | 364                | <b>5,513</b>     | 4,101               | 337                | <b>4,438</b>     |
|       | Income accrued on investments  | 47,199              | 427                | <b>47,626</b>    | 56,036              | 370                | <b>56,406</b>    |
|       | Other Receivable   | 11,431              | -                  | <b>11,431</b>    | 9,039               | 408                | <b>9,447</b>     |
|       | Payables for purchase of Securities  | -                   | -                  | -                | (18,489)            | -                  | <b>(18,489)</b>  |
|       | FMC Payable  | (4,866)             | (101)              | <b>(4,967)</b>   | (3,959)             | (99)               | <b>(4,058)</b>   |
|       | Other Payables   | (70,638)            | (2,821)            | <b>(73,459)</b>  | (69,057)            | (3,754)            | <b>(72,811)</b>  |
|       | Provision for diminution of investment   | (4,500)             | -                  | <b>(4,500)</b>   | (4,500)             | -                  | <b>(4,500)</b>   |
|       | <b>TOTAL</b>   | <b>4,110,242</b>    | <b>76,338</b>      | <b>4,186,580</b> | <b>3,415,914</b>    | <b>73,607</b>      | <b>3,489,521</b> |

|  |  |           |        |                  |           |        |                  |
|--|--|-----------|--------|------------------|-----------|--------|------------------|
|  | Aggregate Amount of Investments other than listed equity securities and derivative instruments | 2,026,148 | 24,960 | <b>2,051,108</b> | 1,815,556 | 25,263 | <b>1,840,819</b> |
|--|--|-----------|--------|------------------|-----------|--------|------------------|

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

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

**FORM L-15 : LOANS SCHEDULE**

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

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

**(Rs.'000)**

| S.No. | Particulars                                  | As at June 30, 2021 | As at June 30, 2020 |
|-------|--|---------------------|---------------------|
| 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                   | 689,499             | 423,647             |
|       | (d) Others (to be specified)                 | -                   | -                   |
|       | <i>Unsecured</i>                             | -                   | -                   |
|       | <b>TOTAL</b>                                 | <b>689,499</b>      | <b>423,647</b>      |
| 2     | BORROWER-WISE CLASSIFICATION                 |                     |                     |
|       | (a) Central and State Governments            | -                   | -                   |
|       | (b) Banks and Financial Institutions         | -                   | -                   |
|       | (c) Subsidiaries                             | -                   | -                   |
|       | (d) Companies                                | -                   | -                   |
|       | (e) Loans against policies                   | 689,499             | 423,647             |
|       | (f) Others (to be specified)                 | -                   | -                   |
|       | <b>TOTAL</b>                                 | <b>689,499</b>      | <b>423,647</b>      |
| 3     | PERFORMANCE-WISE CLASSIFICATION              |                     |                     |
|       | (a) Loans classified as standard             |                     |                     |
|       | (aa) In India                                | 689,499             | 423,647             |
|       | (bb) Outside India                           | -                   | -                   |
|       | (b) Non-standard loans less provisions       | -                   | -                   |
|       | (aa) In India                                | -                   | -                   |
|       | (bb) Outside India                           | -                   | -                   |
|       | <b>TOTAL</b>                                 | <b>689,499</b>      | <b>423,647</b>      |
| 4     | MATURITY-WISE CLASSIFICATION                 |                     |                     |
|       | (a) Short Term                               | 22,760              | 5,202               |
|       | (b) Long Term                                | 666,739             | 418,445             |
|       | <b>TOTAL</b>                                 | <b>689,499</b>      | <b>423,647</b>      |

Note:

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

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

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

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

**(Rs.'000)**

| Particulars                      | Cost/ Gross Block |              |               |                  | Depreciation     |                   |                       |                  | Net Block           |                     |
|----------------------------------|-------------------|--------------|---------------|------------------|------------------|-------------------|-----------------------|------------------|---------------------|---------------------|
|                                  | Opening           | Additions    | Deductions    | Closing          | Opening          | During The Period | On Sales/ Adjustments | Closing          | As at June 30, 2021 | As at June 30, 2020 |
| Goodwill                         | -                 | -            | -             | -                | -                | -                 | -                     | -                | -                   | -                   |
| Intangibles - Software           | 660,224           | 6,053        | 48,985        | 617,291          | 576,874          | 21,920            | 48,928                | 549,866          | 67,426              | 138,904             |
| Land-Freehold                    | -                 | -            | -             | -                | -                | -                 | -                     | -                | -                   | -                   |
| Leasehold Improvements           | 244,295           | -            | -             | 244,295          | 150,824          | 7,391             | -                     | 158,215          | 86,080              | 113,535             |
| Buildings                        | -                 | -            | -             | -                | -                | -                 | -                     | -                | -                   | -                   |
| Furniture & Fittings             | 45,543            | -            | 46            | 45,497           | 31,626           | 503               | 46                    | 32,083           | 13,414              | 15,070              |
| Information Technology Equipment | 252,287           | -            | 5,222         | 247,065          | 229,998          | 4,570             | 5,221                 | 229,347          | 17,718              | 44,206              |
| Vehicles                         | -                 | -            | -             | -                | -                | -                 | -                     | -                | -                   | -                   |
| Office Equipment                 | 67,499            | 2,274        | 523           | 69,251           | 48,336           | 2,304             | 515                   | 50,125           | 19,125              | 25,196              |
| Others (Specify nature)          | -                 | -            | -             | -                | -                | -                 | -                     | -                | -                   | -                   |
| <b>TOTAL</b>                     | <b>1,269,847</b>  | <b>8,327</b> | <b>54,776</b> | <b>1,223,399</b> | <b>1,037,658</b> | <b>36,688</b>     | <b>54,710</b>         | <b>1,019,636</b> | <b>203,763</b>      | <b>336,911</b>      |
| Work in progress                 | -                 | -            | -             | -                | -                | -                 | -                     | -                | 27,349              | 1,364               |
| <b>Grand Total</b>               | <b>1,269,847</b>  | <b>8,327</b> | <b>54,776</b> | <b>1,223,399</b> | <b>1,037,658</b> | <b>36,688</b>     | <b>54,710</b>         | <b>1,019,636</b> | <b>231,112</b>      | <b>338,275</b>      |
| <b>PREVIOUS YEAR</b>             | <b>1,278,124</b>  | <b>1,455</b> | <b>-</b>      | <b>1,279,579</b> | <b>898,015</b>   | <b>44,653</b>     | <b>-</b>              | <b>942,668</b>   | <b>338,275</b>      | <b>493,395</b>      |



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

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

**(Rs.'000)**

| <b>S.No.</b> | <b>Particulars</b>  | <b>As at June 30, 2021</b> | <b>As at June 30, 2020</b> |
|--------------|---|----------------------------|----------------------------|
| 1            | Cash (including cheques, drafts and stamps)                         | 37,376                     | 32,654                     |
| 2            | Bank Balances   |                            |                            |
|              | (a) Deposit Accounts  | -                          | -                          |
|              | (aa) Short-term (due within 12 months of the date of Balance Sheet) | -                          | -                          |
|              | (bb) Others (under Lien)  | 2,600                      | 100                        |
|              | (b) Current Accounts  | 216,239                    | 209,198                    |
|              | (c) Others (to be specified)  | -                          | -                          |
| 3            | Money at Call and Short Notice                                      |                            |                            |
|              | (a) With Banks  | -                          | -                          |
|              | (b) With other Institutions   | -                          | -                          |
| 4            | Others (to be specified)  | -                          | -                          |
|              | <b>TOTAL</b>  | <b>256,215</b>             | <b>241,952</b>             |
|              | Balances with non-scheduled banks included in 2 and 3 above         | -                          | -                          |
|              | <b>CASH &amp; BANK BALANCES</b>                                     |                            |                            |
| 1            | In India  | 256,215                    | 241,952                    |
| 2            | Outside India   | -                          | -                          |
|              | <b>TOTAL</b>  | <b>256,215</b>             | <b>241,952</b>             |

Note:

Cash and Bank Balance includes fund in transit Rs. 31,187 (Previous year Rs. 24,489).

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

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

**(Rs.'000)**

| <b>S.No.</b> | <b>Particulars</b>  | <b>As at June 30, 2021</b> | <b>As at June 30, 2020</b> |
|--------------|---|----------------------------|----------------------------|
|              | <b>ADVANCES</b>   |                            |                            |
| 1            | Reserve deposits with ceding companies  | -                          | -                          |
| 2            | Application money for investments   | -                          | -                          |
| 3            | Prepayments   | 46,339                     | 62,863                     |
| 4            | Advances to Directors/Officers  | -                          | -                          |
| 5            | Advance tax paid and taxes deducted at source (Net of provision for taxation)     | 1,716                      | 5,220                      |
| 6            | Others (to be specified)  | -                          |                            |
|              | Security Deposits   | 103,151                    | 107,674                    |
|              | Deposit -Others   | 15,460                     | 13,739                     |
|              | Advances to employees for travel, etc.  | 1,757                      | 1,953                      |
|              | <b>TOTAL (A)</b>  | <b>168,423</b>             | <b>191,449</b>             |
|              | <b>OTHER ASSETS</b>   |                            |                            |
| 1            | Income accrued on investments   | 1,106,606                  | 975,347                    |
| 2            | Outstanding Premiums  | 402,581                    | 436,366                    |
| 3            | Agents' & Intermediaries' balances  | 26,880                     | 26,939                     |
| 4            | Foreign Agencies Balances   | -                          | -                          |
| 5            | Due from other entities carrying on insurance business (including reinsures)      | 643,219                    | 438,546                    |
| 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                               | 73,459                     | 72,811                     |
|              | Investment held to meet policyholder unclaimed amounts                            | 137,936                    | 153,831                    |
|              | Investment Income on Unclaimed Fund   | 15,037                     | 3,479                      |
|              | Other Dues  | 789                        | 3,698                      |
|              | GST Unutilized Credit   | 262,130                    | 270,430                    |
|              | Receivable towards non-par non linked funds                                       | 3,862                      | -                          |
|              | Receivable from clearing firm   | 1,032                      | 8,139                      |
|              | Redemption receivable for Investments   | 474,000                    | 374,000                    |
|              | Receivable from Unclaimed Fund  | 28,763                     | 24,242                     |
|              | Receivable from ex employees  | 9,803                      | 14,777                     |
|              | Insurance policies (Gratuity)   | 93,050                     | 86,589                     |
|              | Insurance policies (Leave Encashment)   | 93,070                     | 86,607                     |
|              | Agents' Balances - provision for doubtful amounts                                 | (23,509)                   | (22,828)                   |
|              | Receivable from ex employees- provision   | (9,803)                    | (14,777)                   |
|              | Provision on Vendor Advances  | (5,901)                    | (5,901)                    |
|              | <b>TOTAL (B)</b>  | <b>3,333,004</b>           | <b>2,932,295</b>           |
|              | <b>TOTAL (A+B)</b>  | <b>3,501,427</b>           | <b>3,123,744</b>           |

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

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

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

**(Rs.'000)**

| <b>S.No.</b> | <b>Particulars</b>                          | <b>As at June 30, 2021</b> | <b>As at June 30, 2020</b> |
|--------------|---|----------------------------|----------------------------|
| 1            | Agents' balances                            | 66,346                     | 59,627                     |
| 2            | Balances due to other insurance companies   | 238,667                    | 331,182                    |
| 3            | Deposits held on re-insurance ceded         | -                          | -                          |
| 4            | Premiums received in advance                | 8,298                      | 5,870                      |
| 5            | Unallocated premium                         | 145,073                    | 161,797                    |
| 6            | Sundry creditors                            | 81,078                     | 276,925                    |
| 7            | Due to subsidiaries/ holding company        | -                          | -                          |
| 8            | Claims Outstanding*                         | 249,284                    | 59,243                     |
| 9            | Annuities Due                               | -                          | -                          |
| 10           | Due to Officers/ Directors                  | -                          | -                          |
| 11           | Due to unit linked fund                     | 852                        | 8                          |
| 12           | Policy holders Unclaimed                    | 137,936                    | 144,492                    |
| 13           | Policy holders Unclaimed- Investment Income | 15,037                     | 12,818                     |
| 11           | Others (to be specified)                    |                            |                            |
|              | -Policy Deposits                            | 6,115                      | 6,799                      |
|              | -Payable to Policyholders                   | 10,438                     | 14,656                     |
|              | -Withholding Tax Deducted at Source         | 38,284                     | 13,531                     |
|              | -Accrued Expenses                           | 383,005                    | 688,331                    |
|              | -Other Statutory liabilities                | 13,459                     | 18,015                     |
|              | -Lease Equalisation Reserve                 | 26,610                     | 27,500                     |
|              | -Due to Non Par non linked funds            | 3,862                      | -                          |
|              | - GST Payable                               | 9,712                      | 14,394                     |
|              | <b>TOTAL</b>                                | <b>1,434,056</b>           | <b>1,835,188</b>           |

\*Includes cases where investigation is pending

# **FORM L-20-PROVISIONS SCHEDULE**

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

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

**(Rs.'000)**

| <b>S.No.</b> | <b>Particulars</b>  | <b>As at June 30, 2021</b> | <b>As at June 30, 2020</b> |
|--------------|---|----------------------------|----------------------------|
| 1            | For taxation (less payments and taxes deducted at source) | -                          | -                          |
| 2            | For proposed dividends                                    | -                          | -                          |
| 3            | For dividend distribution tax                             | -                          | -                          |
| 4            | Others (to be specified)                                  | -                          | -                          |
|              | - Provision for Investment assets                         | 1,860,703                  | 1,429,703                  |
|              | - Provision for Gratuity                                  | 103,380                    | 79,608                     |
|              | - Provision for Leave Encashment                          | 49,125                     | 55,707                     |
|              | <b>TOTAL</b>  | <b>2,013,208</b>           | <b>1,565,018</b>           |

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

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

(Rs.'000)

| S.No. | Particulars                                     | As at June 30, 2021 | As at June 30, 2020 |
|-------|---|---------------------|---------------------|
| 1     | Discount Allowed in issue of shares/ debentures | -                   | -                   |
| 2     | Others (to be specified)                        | -                   | -                   |
|       | <b>TOTAL</b>                                    | -                   | -                   |

## FORM L-22 : Analytical Ratios\*

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

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

Date: 30-Jun-21

| S.No. | Particular  | For the Quarter Ended<br>June 2021 | Upto the Quarter<br>Ended June 2021 | For the Quarter Ended<br>June 2020 | Upto the Quarter<br>Ended June 2020 |
|-------|---|------------------------------------|-------------------------------------|------------------------------------|-------------------------------------|
| 1     | New business premium income growth rate - segment wise      | 46%                                | 46%                                 | -74%                               | -74%                                |
|       | Non Par Individual Life - Non Linked                        | -14%                               | -14%                                | -31%                               | -31%                                |
|       | Non Par Group Life  | 214%                               | 214%                                | -91%                               | -91%                                |
|       | Non Par Group Health-Non Linked                             | -89%                               | -89%                                | 23%                                | 23%                                 |
|       | Non Par Individual Health - Non Linked                      | -90%                               | -90%                                | -15%                               | -15%                                |
|       | Non Par Non-Linked Group Variable                           | 29%                                | 29%                                 | -83%                               | -83%                                |
|       | Participating Individual Life                               | -53%                               | -53%                                | -60%                               | -60%                                |
|       | Non Par Individual Life - Linked                            | 110%                               | 110%                                | -64%                               | -64%                                |
|       | Non Par Individual Pension - Linked                         | -                                  | -                                   | -                                  | -                                   |
| 2     | Net Retention Ratio   | 94%                                | 94%                                 | 91%                                | 91%                                 |
| 3     | Expense of Management to Gross Direct Premium Ratio         | 30%                                | 30%                                 | 37%                                | 37%                                 |
| 4     | Commission Ratio (Gross commission paid to Gross Premium)   | 3%                                 | 3%                                  | 3%                                 | 3%                                  |
| 5     | Ratio of policy holder's liabilities to shareholder's funds | 493%                               | 493%                                | 459%                               | 459%                                |
| 6     | Growth rate of shareholders' fund                           | 7%                                 | 7%                                  | -1%                                | -1%                                 |
| 7     | Ratio of surplus to policyholders' liability                | 0%                                 | 0%                                  | 1%                                 | 1%                                  |
| 8     | Change in net worth ( '000)                                 | 619,978                            | 619,978                             | -133,229                           | -133,229                            |
| 9     | Profit after tax/Total Income                               | -3%                                | -3%                                 | 12%                                | 12%                                 |
| 10    | (Total real estate + loans)/(Cash & invested assets)        | -                                  | -                                   | -                                  | -                                   |
| 11    | Total investments/(Capital + Surplus)                       | 484%                               | 484%                                | 425%                               | 425%                                |
| 12    | Total affiliated investments/(Capital+ Surplus)             | 9.19%                              | 9.19%                               | 9.19%                              | 9.19%                               |
| 13 *  | Investment Yield (Gross and Net)                            |                                    |                                     |                                    |                                     |
|       | A. With realised Gain                                       |                                    |                                     |                                    |                                     |
|       | Policyholders' Funds:                                       |                                    |                                     |                                    |                                     |
|       | Non-Linked:   |                                    |                                     |                                    |                                     |
|       | 1. PAR  | 7.34%                              | 7.34%                               | 7.86%                              | 7.86%                               |
|       | 2. Non-PAR*   | 7.15%                              | 7.15%                               | 11.17%                             | 11.17%                              |
|       | Linked:   |                                    |                                     |                                    |                                     |
|       | 4. Non-PAR  | 19.47%                             | 19.47%                              | 51.57%                             | 51.57%                              |
|       | Shareholders' Funds   | 8.51%                              | 8.51%                               | 17.54%                             | 17.54%                              |
|       | A. Without realised Gain                                    |                                    |                                     |                                    |                                     |
|       | Policyholders' Funds:                                       |                                    |                                     |                                    |                                     |
|       | Non-Linked:   |                                    |                                     |                                    |                                     |
|       | 1. PAR  | 7.32%                              | 7.32%                               | 7.57%                              | 7.57%                               |
|       | 2. Non-PAR*   | 7.10%                              | 7.10%                               | 7.40%                              | 7.40%                               |
|       | Linked:   |                                    |                                     |                                    |                                     |
|       | 4. Non-PAR  | 15.43%                             | 15.43%                              | 50.66%                             | 50.66%                              |
|       | Shareholders' Funds   | 7.92%                              | 7.92%                               | 16.26%                             | 16.26%                              |

**FORM L-22 : Analytical Ratios\***

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

Date: 30-Jun-21

| S.No. | Particular  | For the Quarter Ended June 2021 | Upto the Quarter Ended June 2021 | For the Quarter Ended June 2020 | Upto the Quarter Ended June 2020 |
|-------|---|---------------------------------|----------------------------------|---------------------------------|----------------------------------|
| 14    | <b>Conservation Ratio</b>                           | 94%                             | 94%                              | 83%                             | 83%                              |
| 15    | <b>Persistence Ratio</b>                            |                                 |                                  |                                 |                                  |
|       | <b>Persistence Ratio by Premium</b>                 |                                 |                                  |                                 |                                  |
|       | For 13th month+                                     | 86.78%                          | 86.78%                           | 85.54%                          | 85.54%                           |
|       | For 25th month+                                     | 79.07%                          | 79.07%                           | 80.56%                          | 80.56%                           |
|       | For 37th month+                                     | 74.43%                          | 74.43%                           | 76.07%                          | 76.07%                           |
|       | For 49th Month+                                     | 71.22%                          | 71.22%                           | 69.45%                          | 69.45%                           |
|       | for 61st month+                                     | 63.66%                          | 63.66%                           | 60.34%                          | 60.34%                           |
|       | <b>Persistence Ratio by Policy</b>                  |                                 |                                  |                                 |                                  |
|       | For 13th month+                                     | 92.65%                          | 92.65%                           | 91.87%                          | 91.87%                           |
|       | For 25th month+                                     | 87.49%                          | 87.49%                           | 83.46%                          | 83.46%                           |
|       | For 37th month+                                     | 77.29%                          | 77.29%                           | 76.26%                          | 76.26%                           |
|       | For 49th Month+                                     | 71.59%                          | 71.59%                           | 68.57%                          | 68.57%                           |
|       | for 61st month+                                     | 63.42%                          | 63.42%                           | 58.38%                          | 58.38%                           |
| 16    | <b>Persistence Ratio (Excluding Group Business)</b> |                                 |                                  |                                 |                                  |
|       | <b>Persistence Ratio by Premium</b>                 |                                 |                                  |                                 |                                  |
|       | For 13th month+                                     | 76.42%                          | 76.42%                           | 72.00%                          | 72.00%                           |
|       | For 25th month+                                     | 65.13%                          | 65.13%                           | 63.95%                          | 63.95%                           |
|       | For 37th month+                                     | 58.69%                          | 58.69%                           | 65.36%                          | 65.36%                           |
|       | For 49th Month+                                     | 62.56%                          | 62.56%                           | 58.73%                          | 58.73%                           |
|       | for 61st month+                                     | 52.76%                          | 52.76%                           | 39.31%                          | 39.31%                           |
|       | <b>Persistence Ratio by Policy</b>                  |                                 |                                  |                                 |                                  |
|       | For 13th month+                                     | 75.06%                          | 75.06%                           | 70.03%                          | 70.03%                           |
|       | For 25th month+                                     | 63.33%                          | 63.33%                           | 65.15%                          | 65.15%                           |
|       | For 37th month+                                     | 59.86%                          | 59.86%                           | 60.16%                          | 60.16%                           |
|       | For 49th Month+                                     | 56.77%                          | 56.77%                           | 52.03%                          | 52.03%                           |
|       | for 61st month+                                     | 48.59%                          | 48.59%                           | 35.87%                          | 35.87%                           |
| 17    | <b>NPA Ratio</b>                                    |                                 |                                  |                                 |                                  |
|       | <b>Gross NPA Ratio</b>                              |                                 |                                  |                                 |                                  |
|       | Shareholder's fund                                  | 19.99%                          | 19.99%                           | 17.55%                          | 17.55%                           |
|       | Policyholder's Funds - Non Par                      | 1.29%                           | 1.29%                            | 1.34%                           | 1.34%                            |
|       | <b>Net NPA Ratio</b>                                |                                 |                                  |                                 |                                  |
|       | Shareholder's fund                                  | 4.03%                           | 4.03%                            | 6.62%                           | 6.62%                            |
|       | Policyholder's Funds - Non Par                      | 0.26%                           | 0.26%                            | 0.44%                           | 0.44%                            |

Notes:

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

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

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

\* Ratio is calculated on non reducing balance basis.

**Equity Holding Pattern for Life Insurers**

*(Rs in Lakhs)*

| Particulars   | For the Quarter ended June 30, 2021 | For the Quarter ended June 30, 2020 |
|---|-------------------------------------|-------------------------------------|
| 1 (a) No. of shares   | 374,061,867                         | 374,061,867                         |
| 2 (b) Percentage of shareholding (Indian / Foreign)   | 51% / 49%                           | 51% / 49%                           |
| 3 (c) %of Government holding (in case of public sector insurance companies)                                       | -                                   | -                                   |
| 4 (a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized) | (0.29)                              | 1.13                                |
| 5 (b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)  | (0.29)                              | 1.13                                |
| 6 (iv) Book value per share (Rs)  | 26.66                               | 25.00                               |

**FORM L - 24 Valuation of net liabilities**

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

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

*(Rs in Lakhs)*

| S.No. | Particular        | As at June 30, 2021 | As at June 30, 2020 |
|-------|-------------------|---------------------|---------------------|
| 1     | <b>Linked</b>     |                     |                     |
| a     | Life              | 41,378              | 34,348              |
| b     | General Annuity   | -                   | -                   |
| c     | Pension           | 765                 | 737                 |
| d     | Health            | -                   | -                   |
| 2     | <b>Non-Linked</b> |                     |                     |
| a     | Life              | 447,060             | 392,898             |
| b     | General Annuity   | -                   | -                   |
| c     | Pension           | -                   | -                   |
| d     | Health            | 432                 | 244                 |



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

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

FOR THE QTR ENDED JUNE 30th, 2021

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            | 51              | 51           | 0.20               | 1.32                   | 37              | 37           | 0.12               | 1.82                   | 88              | 88           | 0.32               | 3.13                   |
| 2  | Arunachal Pradesh         | 10              | 10           | 0.12               | 0.19                   | 10              | 10           | 0.06               | 0.22                   | 20              | 20           | 0.17               | 0.41                   |
| 3  | Assam                     | 96              | 95           | 0.55               | 3.59                   | 139             | 136          | 0.65               | 4.16                   | 235             | 231          | 1.20               | 7.75                   |
| 4  | Bihar                     | 72              | 72           | 0.30               | 2.21                   | 45              | 45           | 0.19               | 1.96                   | 117             | 117          | 0.49               | 4.17                   |
| 5  | Chattisgarh               | 132             | 132          | 0.83               | 3.36                   | 75              | 75           | 0.57               | 2.30                   | 207             | 207          | 1.40               | 5.66                   |
| 6  | Goa                       | -               | -            | -                  | -                      | 6               | 6.00         | 0.02               | 0                      | 6               | 6            | 0.02               | 0.16                   |
| 7  | Gujarat                   | 15              | 15           | 0.10               | 0.30                   | 115             | 111          | 2.24               | 22.67                  | 130             | 126          | 2.34               | 22.97                  |
| 8  | Haryana                   | 84              | 84           | 0.40               | 3.44                   | 87              | 84           | 0.38               | 3.77                   | 171             | 168          | 0.78               | 7.20                   |
| 9  | Himachal Pradesh          | 130             | 131          | 0.51               | 3.44                   | 49              | 49           | 0.27               | 1.71                   | 179             | 180          | 0.78               | 5.16                   |
| 10   | Jammu & Kashmir           | 86              | 85           | 1.34               | 2.51                   | 279             | 274          | 1.31               | 10.82                  | 365             | 359          | 2.65               | 13.33                  |
| 11   | Jharkhand                 | 29              | 29           | 0.20               | 0.74                   | 64              | 63           | 0.27               | 1.70                   | 93              | 92           | 0.47               | 2.44                   |
| 12   | Karnataka                 | 76              | 75           | 0.31               | 2.12                   | 60              | 60           | 0.37               | 2.51                   | 136             | 135          | 0.68               | 4.63                   |
| 13   | Kerala                    | 25              | 25           | 0.10               | 0.94                   | 31              | 31           | 0.10               | 1.07                   | 56              | 56           | 0.20               | 2.01                   |
| 14   | Madhya Pradesh            | 55              | 55           | 0.23               | 1.89                   | 158             | 153          | 1.03               | 8.57                   | 213             | 208          | 1.26               | 10.46                  |
| 15   | Maharashtra               | 119             | 118          | 0.52               | 4.26                   | 213             | 212          | 1.20               | 12.09                  | 332             | 330          | 1.73               | 16.36                  |
| 16   | Manipur                   | 32              | 32           | 0.16               | 0.99                   | 98              | 98           | 0.63               | 2.81                   | 130             | 130          | 0.79               | 3.81                   |
| 17   | Meghalaya                 | 5               | 5            | 0.02               | 0.15                   | 38              | 37           | 0.31               | 1.14                   | 43              | 42           | 0.34               | 1.29                   |
| 18   | Mirzoram                  | 2               | 2            | 0.01               | 0.06                   | 3               | 3            | 0.02               | 0.09                   | 5               | 5            | 0.03               | 0.14                   |
| 19   | Nagaland                  | 1               | 1            | 0.03               | 0.02                   | 42              | 42           | 0.35               | 1.32                   | 43              | 43           | 0.38               | 1.34                   |
| 20   | Orissa                    | 54              | 52           | 0.28               | 1.96                   | 53              | 52           | 0.21               | 1.94                   | 107             | 104          | 0.49               | 3.90                   |
| 21   | Punjab                    | 178             | 174          | 1.13               | 5.30                   | 121             | 120          | 1.01               | 4.09                   | 299             | 294          | 2.14               | 9.39                   |
| 22   | Rajasthan                 | 127             | 127          | 0.69               | 4.02                   | 130             | 130          | 0.77               | 5.25                   | 257             | 257          | 1.46               | 9.27                   |
| 23   | Sikkim                    | 2               | 2            | 0.02               | 0.04                   | 2               | 2            | 0.02               | 0.15                   | 4               | 4            | 0.04               | 0.19                   |
| 24   | Tamil Nadu                | 32              | 32           | 0.13               | 1.18                   | 111             | 110          | 0.36               | 4.11                   | 143             | 142          | 0.49               | 5.29                   |
| 25   | Telangana                 | 19              | 19           | 0.06               | 0.58                   | 43              | 43           | 0.19               | 2.17                   | 62              | 62           | 0.25               | 2.75                   |
| 26   | Tripura                   | 62              | 62           | 0.25               | 2.34                   | 25              | 25           | 0.10               | 1.02                   | 87              | 87           | 0.35               | 3.35                   |
| 27   | Uttar Pradesh             | 179             | 178          | 0.76               | 5.77                   | 202             | 201          | 1.30               | 10.02                  | 381             | 379          | 2.05               | 15.79                  |
| 28   | UttraKhand                | 116             | 116          | 0.50               | 3.46                   | 54              | 54           | 0.40               | 1.57                   | 170             | 170          | 0.90               | 5.04                   |
| 29   | West Bengal               | 60              | 59           | 0.33               | 2.12                   | 101             | 100          | 0.47               | 2.85                   | 161             | 159          | 0.81               | 4.96                   |
| 30   | Andaman & Nicobar Islands | 2               | 2            | 0.00               | 0.03                   | 1               | 1            | 0.02               | 0.02                   | 3               | 3            | 0.02               | 0.04                   |
| 31   | Chandigarh                | -               | -            | 0.00               | -                      | 9               | 9            | 0.04               | 0.35                   | 9               | 9            | 0.04               | 0.35                   |
| 32   | Dadra & Nagrahaveli       | -               | -            | -                  | -                      | -               | -            | -                  | -                      | -               | -            | -                  | -                      |
| 33   | Daman & Diu               | -               | -            | -                  | -                      | -               | -            | -                  | -                      | -               | -            | -                  | -                      |
| 34   | Delhi                     | 2               | 2            | 0.03               | 0.04                   | 68              | 68           | 0.31               | 5.55                   | 70              | 70           | 0.34               | 5.59                   |
| 35   | Lakshadweep               | -               | -            | -                  | -                      | -               | -            | -                  | -                      | -               | -            | -                  | -                      |
| 36   | Puducherry                | -               | -            | -                  | -                      | 2               | 2            | 0.00               | 1.50                   | 2               | 2            | 0.00               | 1.50                   |
| COMPANY TOTAL  |                           | 1,853           | 1,842        | 10.13              | 58.37                  | 2,471           | 2,443        | 15.28              | 121.48                 | 4,324           | 4,285        | 25.41              | 179.85                 |

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

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

FOR THE QTR ENDED JUNE 30th, 2021

(Rs in Crore)

| Geographical Distribution of Total Business- GROUP |                           |                 |                |                    |                        |                 |               |                    |                        |                 |                |                    |                        |
|--|---------------------------|-----------------|----------------|--------------------|------------------------|-----------------|---------------|--------------------|------------------------|-----------------|----------------|--------------------|------------------------|
| S.No.  | State / Union Territory   | Rural           |                |                    |                        | Urban           |               |                    |                        | Total Business  |                |                    |                        |
|  |                           | No. of Policies | No. of Lives   | Premium (Rs crore) | Sum Assured (Rs crore) | No. of Policies | No. of Lives  | Premium (Rs crore) | Sum Assured (Rs crore) | No. of Policies | No. of Lives   | Premium (Rs crore) | Sum Assured (Rs crore) |
| 1  | Andhra Pradesh            | -               | -              | -                  | -                      | -               | -             | -                  | -                      | -               | -              | -                  | -                      |
| 2  | Arunachal Pradesh         | -               | -              | -                  | -                      | -               | -             | -                  | -                      | -               | -              | -                  | -                      |
| 3  | Assam                     | -               | 1,778          | 0.07               | 7.07                   | -               | 28            | 0.00               | 0.28                   | -               | 1,806          | 0.07               | 7.35                   |
| 4  | Bihar                     | -               | 2,407          | 0.05               | 12.04                  | -               | -             | -                  | -                      | -               | 2,407          | 0.05               | 12.04                  |
| 5  | Chattisgarh               | -               | -              | -                  | -                      | -               | -             | -                  | -                      | -               | -              | -                  | -                      |
| 6  | Goa                       | -               | -              | -                  | -                      | -               | -             | -                  | -                      | -               | -              | -                  | -                      |
| 7  | Gujarat                   | -               | -              | -                  | -                      | 4               | 3,418         | 1.03               | 694.16                 | 4               | 3,418          | 1.03               | 694.16                 |
| 8  | Haryana                   | -               | -              | -                  | -                      | 11              | 10,105        | 4.74               | 1,888.94               | 11              | 10,105         | 4.74               | 1,888.94               |
| 9  | Himachal Pradesh          | -               | -              | -                  | -                      | -               | 8             | (0.00)             | (0.36)                 | -               | 8              | (0.00)             | (0.36)                 |
| 10   | Jammu & Kashmir           | -               | -              | -                  | -                      | -               | -             | -                  | -                      | -               | -              | -                  | -                      |
| 11   | Jharkhand                 | -               | -              | -                  | -                      | -               | -             | -                  | -                      | -               | -              | -                  | -                      |
| 12   | Karnataka                 | -               | 9,684          | 0.26               | 32.19                  | 3               | 8,518         | 14.05              | 1,675.36               | 3               | 18,202         | 14.31              | 1,707.55               |
| 13   | Kerala                    | -               | -              | -                  | -                      | -               | (51)          | (0.00)             | (0.28)                 | -               | (51)           | (0.00)             | (0.28)                 |
| 14   | Madhya Pradesh            | -               | -              | -                  | -                      | -               | -             | -                  | -                      | -               | -              | -                  | -                      |
| 15   | Maharashtra               | -               | -              | -                  | -                      | 9               | 16,096        | 6.36               | 6,283.71               | 9               | 16,096         | 6.36               | 6,283.71               |
| 16   | Manipur                   | -               | -              | -                  | -                      | -               | 1             | 0.00               | 0.01                   | -               | 1              | 0.00               | 0.01                   |
| 17   | Meghalaya                 | -               | -              | -                  | -                      | -               | -             | -                  | -                      | -               | -              | -                  | -                      |
| 18   | Mizoram                   | -               | -              | -                  | -                      | -               | -             | -                  | -                      | -               | -              | -                  | -                      |
| 19   | Nagaland                  | -               | -              | -                  | -                      | -               | -             | -                  | -                      | -               | -              | -                  | -                      |
| 20   | Orissa                    | -               | -              | -                  | -                      | -               | -             | -                  | -                      | -               | -              | -                  | -                      |
| 21   | Punjab                    | -               | -              | -                  | -                      | -               | -             | -                  | -                      | -               | -              | -                  | -                      |
| 22   | Rajasthan                 | -               | 5,834          | 0.14               | 17.61                  | -               | -             | 0.02               | 134.39                 | -               | 5,834          | 0.17               | 151.99                 |
| 23   | Sikkim                    | -               | -              | -                  | -                      | -               | -             | -                  | -                      | -               | -              | -                  | -                      |
| 24   | Tamil Nadu                | -               | 7,607          | 0.27               | 27.97                  | 4               | 830           | 0.09               | 72.79                  | 4               | 8,437          | 0.35               | 100.76                 |
| 25   | Telangana                 | -               | -              | -                  | -                      | 4               | 2,415         | 0.41               | 273.72                 | 4               | 2,415          | 0.41               | 273.72                 |
| 26   | Tripura                   | -               | -              | -                  | -                      | -               | -             | -                  | -                      | -               | -              | -                  | -                      |
| 27   | Uttar Pradesh             | 6               | 14,941         | 0.26               | 43.27                  | 5               | 2,283         | 0.81               | 776.03                 | 11              | 17,224         | 1.07               | 819.30                 |
| 28   | Uttarakhand               | -               | -              | -                  | -                      | -               | -             | -                  | -                      | -               | -              | -                  | -                      |
| 29   | West Bengal               | 4               | 84,600         | 0.21               | 331.65                 | 1               | 790           | 0.09               | 69.79                  | 5               | 85,390         | 0.30               | 401.44                 |
| 30   | Andaman & Nicobar Islands | -               | -              | -                  | -                      | -               | -             | -                  | -                      | -               | -              | -                  | -                      |
| 31   | Chandigarh                | -               | -              | -                  | -                      | -               | -             | -                  | -                      | -               | -              | -                  | -                      |
| 32   | Dadra & Nagarhaveli       | -               | -              | -                  | -                      | -               | -             | -                  | -                      | -               | -              | -                  | -                      |
| 33   | Daman & Diu               | -               | -              | -                  | -                      | -               | -             | -                  | -                      | -               | -              | -                  | -                      |
| 34   | Delhi                     | 4               | 49,826         | 0.09               | 173.08                 | 2               | 2,892         | 0.47               | 357.17                 | 6               | 52,718         | 0.57               | 530.25                 |
| 35   | Lakshadweep               | -               | -              | -                  | -                      | -               | -             | -                  | -                      | -               | -              | -                  | -                      |
| 36   | Puducherry                | -               | -              | -                  | -                      | -               | -             | -                  | -                      | -               | -              | -                  | -                      |
| <b>COMPANY TOTAL</b>                               |                           | <b>14</b>       | <b>176,677</b> | <b>1.36</b>        | <b>644.87</b>          | <b>43</b>       | <b>47,333</b> | <b>28.07</b>       | <b>12,225.71</b>       | <b>57</b>       | <b>224,010</b> | <b>29.43</b>       | <b>12,870.58</b>       |

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

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

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

UP TO THE QTR ENDED JUNE 30th, 2021

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            | 51              | 51           | 0.20               | 1.32                   | 37              | 37           | 0.12               | 1.82                   | 88              | 88           | 0.32               | 3.13                   |
| 2  | Arunachal Pradesh         | 10              | 10           | 0.12               | 0.19                   | 10              | 10           | 0.06               | 0.22                   | 20              | 20           | 0.17               | 0.41                   |
| 3  | Assam                     | 96              | 95           | 0.55               | 3.59                   | 139             | 136          | 0.65               | 4.16                   | 235             | 231          | 1.20               | 7.75                   |
| 4  | Bihar                     | 72              | 72           | 0.30               | 2.21                   | 45              | 45           | 0.19               | 1.96                   | 117             | 117          | 0.49               | 4.17                   |
| 5  | Chattisgarh               | 132             | 132          | 0.83               | 3.36                   | 75              | 75           | 0.57               | 2.30                   | 207             | 207          | 1.40               | 5.66                   |
| 6  | Goa                       | -               | -            | -                  | -                      | 6               | 6.00         | 0.02               | 0                      | 6               | 6            | 0.02               | 0.16                   |
| 7  | Gujarat                   | 15              | 15           | 0.10               | 0.30                   | 115             | 111          | 2.24               | 22.67                  | 130             | 126          | 2.34               | 22.97                  |
| 8  | Haryana                   | 84              | 84           | 0.40               | 3.44                   | 87              | 84           | 0.38               | 3.77                   | 171             | 168          | 0.78               | 7.20                   |
| 9  | Himachal Pradesh          | 130             | 131          | 0.51               | 3.44                   | 49              | 49           | 0.27               | 1.71                   | 179             | 180          | 0.78               | 5.16                   |
| 10   | Jammu & Kashmir           | 86              | 85           | 1.34               | 2.51                   | 279             | 274          | 1.31               | 10.82                  | 365             | 359          | 2.65               | 13.33                  |
| 11   | Jharkhand                 | 29              | 29           | 0.20               | 0.74                   | 64              | 63           | 0.27               | 1.70                   | 93              | 92           | 0.47               | 2.44                   |
| 12   | Karnataka                 | 76              | 75           | 0.31               | 2.12                   | 60              | 60           | 0.37               | 2.51                   | 136             | 135          | 0.68               | 4.63                   |
| 13   | Kerala                    | 25              | 25           | 0.10               | 0.94                   | 31              | 31           | 0.10               | 1.07                   | 56              | 56           | 0.20               | 2.01                   |
| 14   | Madhya Pradesh            | 55              | 55           | 0.23               | 1.89                   | 158             | 153          | 1.03               | 8.57                   | 213             | 208          | 1.26               | 10.46                  |
| 15   | Maharashtra               | 119             | 118          | 0.52               | 4.26                   | 213             | 212          | 1.20               | 12.09                  | 332             | 330          | 1.73               | 16.36                  |
| 16   | Manipur                   | 32              | 32           | 0.16               | 0.99                   | 98              | 98           | 0.63               | 2.81                   | 130             | 130          | 0.79               | 3.81                   |
| 17   | Meghalaya                 | 5               | 5            | 0.02               | 0.15                   | 38              | 37           | 0.31               | 1.14                   | 43              | 42           | 0.34               | 1.29                   |
| 18   | Mirzoram                  | 2               | 2            | 0.01               | 0.06                   | 3               | 3            | 0.02               | 0.09                   | 5               | 5            | 0.03               | 0.14                   |
| 19   | Nagaland                  | 1               | 1            | 0.03               | 0.02                   | 42              | 42           | 0.35               | 1.32                   | 43              | 43           | 0.38               | 1.34                   |
| 20   | Orissa                    | 54              | 52           | 0.28               | 1.96                   | 53              | 52           | 0.21               | 1.94                   | 107             | 104          | 0.49               | 3.90                   |
| 21   | Punjab                    | 178             | 174          | 1.13               | 5.30                   | 121             | 120          | 1.01               | 4.09                   | 299             | 294          | 2.14               | 9.39                   |
| 22   | Rajasthan                 | 127             | 127          | 0.69               | 4.02                   | 130             | 130          | 0.77               | 5.25                   | 257             | 257          | 1.46               | 9.27                   |
| 23   | Sikkim                    | 2               | 2            | 0.02               | 0.04                   | 2               | 2            | 0.02               | 0.15                   | 4               | 4            | 0.04               | 0.19                   |
| 24   | Tamil Nadu                | 32              | 32           | 0.13               | 1.18                   | 111             | 110          | 0.36               | 4.11                   | 143             | 142          | 0.49               | 5.29                   |
| 25   | Telangana                 | 19              | 19           | 0.06               | 0.58                   | 43              | 43           | 0.19               | 2.17                   | 62              | 62           | 0.25               | 2.75                   |
| 26   | Tripura                   | 62              | 62           | 0.25               | 2.34                   | 25              | 25           | 0.10               | 1.02                   | 87              | 87           | 0.35               | 3.35                   |
| 27   | Uttar Pradesh             | 179             | 178          | 0.76               | 5.77                   | 202             | 201          | 1.30               | 10.02                  | 381             | 379          | 2.05               | 15.79                  |
| 28   | UttraKhand                | 116             | 116          | 0.50               | 3.46                   | 54              | 54           | 0.40               | 1.57                   | 170             | 170          | 0.90               | 5.04                   |
| 29   | West Bengal               | 60              | 59           | 0.33               | 2.12                   | 101             | 100          | 0.47               | 2.85                   | 161             | 159          | 0.81               | 4.96                   |
| 30   | Andaman & Nicobar Islands | 2               | 2            | 0.00               | 0.03                   | 1               | 1            | 0.02               | 0.02                   | 3               | 3            | 0.02               | 0.04                   |
| 31   | Chandigarh                | -               | -            | 0.00               | -                      | 9               | 9            | 0.04               | 0.35                   | 9               | 9            | 0.04               | 0.35                   |
| 32   | Dadra & Nagrahaveli       | -               | -            | -                  | -                      | -               | -            | -                  | -                      | -               | -            | -                  | -                      |
| 33   | Daman & Diu               | -               | -            | -                  | -                      | -               | -            | -                  | -                      | -               | -            | -                  | -                      |
| 34   | Delhi                     | 2               | 2            | 0.03               | 0.04                   | 68              | 68           | 0.31               | 5.55                   | 70              | 70           | 0.34               | 5.59                   |
| 35   | Lakshadweep               | -               | -            | -                  | -                      | -               | -            | -                  | -                      | -               | -            | -                  | -                      |
| 36   | Puducherry                | -               | -            | -                  | -                      | 2               | 2            | 0.00               | 1.50                   | 2               | 2            | 0.00               | 1.50                   |
| COMPANY TOTAL  |                           | 1,853           | 1,842        | 10.13              | 58.37                  | 2,471           | 2,443        | 15.28              | 121.48                 | 4,324           | 4,285        | 25.41              | 179.85                 |

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

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

UP TO THE QTR ENDED JUNE 30th, 2021

(Rs in Crore)

| Geographical Distribution of Total Business- GROUP |                           |                 |                |                    |                        |                 |               |                    |                        |                 |                |                    |                        |
|--|---------------------------|-----------------|----------------|--------------------|------------------------|-----------------|---------------|--------------------|------------------------|-----------------|----------------|--------------------|------------------------|
| S.No.  | State / Union Territory   | Rural           |                |                    |                        | Urban           |               |                    |                        | Total Business  |                |                    |                        |
|  |                           | No. of Policies | No. of Lives   | Premium (Rs crore) | Sum Assured (Rs crore) | No. of Policies | No. of Lives  | Premium (Rs crore) | Sum Assured (Rs crore) | No. of Policies | No. of Lives   | Premium (Rs crore) | Sum Assured (Rs crore) |
| 1  | Andhra Pradesh            | -               | -              | -                  | -                      | -               | -             | -                  | -                      | -               | -              | -                  | -                      |
| 2  | Arunachal Pradesh         | -               | -              | -                  | -                      | -               | -             | -                  | -                      | -               | -              | -                  | -                      |
| 3  | Assam                     | -               | 1,778          | 0.07               | 7.07                   | -               | 28            | 0.00               | 0.28                   | -               | 1,806          | 0.07               | 7.35                   |
| 4  | Bihar                     | -               | 2,407          | 0.05               | 12.04                  | -               | -             | -                  | -                      | -               | 2,407          | 0.05               | 12.04                  |
| 5  | Chattisgarh               | -               | -              | -                  | -                      | -               | -             | -                  | -                      | -               | -              | -                  | -                      |
| 6  | Goa                       | -               | -              | -                  | -                      | -               | -             | -                  | -                      | -               | -              | -                  | -                      |
| 7  | Gujarat                   | -               | -              | -                  | -                      | 4               | 3,418         | 1.03               | 694.16                 | 4               | 3,418          | 1.03               | 694.16                 |
| 8  | Haryana                   | -               | -              | -                  | -                      | 11              | 10,105        | 4.74               | 1,888.94               | 11              | 10,105         | 4.74               | 1,888.94               |
| 9  | Himachal Pradesh          | -               | -              | -                  | -                      | -               | 8             | (0.00)             | (0.36)                 | -               | 8              | (0.00)             | (0.36)                 |
| 10   | Jammu & Kashmir           | -               | -              | -                  | -                      | -               | -             | -                  | -                      | -               | -              | -                  | -                      |
| 11   | Jharkhand                 | -               | -              | -                  | -                      | -               | -             | -                  | -                      | -               | -              | -                  | -                      |
| 12   | Karnataka                 | -               | 9,684          | 0.26               | 32.19                  | 3               | 8,518         | 14.05              | 1,675.36               | 3               | 18,202         | 14.31              | 1,707.55               |
| 13   | Kerala                    | -               | -              | -                  | -                      | -               | (51)          | (0.00)             | (0.28)                 | -               | (51)           | (0.00)             | (0.28)                 |
| 14   | Madhya Pradesh            | -               | -              | -                  | -                      | -               | -             | -                  | -                      | -               | -              | -                  | -                      |
| 15   | Maharashtra               | -               | -              | -                  | -                      | 9               | 16,096        | 6.36               | 6,283.71               | 9               | 16,096         | 6.36               | 6,283.71               |
| 16   | Manipur                   | -               | -              | -                  | -                      | -               | 1             | 0.00               | 0.01                   | -               | 1              | 0.00               | 0.01                   |
| 17   | Meghalaya                 | -               | -              | -                  | -                      | -               | -             | -                  | -                      | -               | -              | -                  | -                      |
| 18   | Mizoram                   | -               | -              | -                  | -                      | -               | -             | -                  | -                      | -               | -              | -                  | -                      |
| 19   | Nagaland                  | -               | -              | -                  | -                      | -               | -             | -                  | -                      | -               | -              | -                  | -                      |
| 20   | Orissa                    | -               | -              | -                  | -                      | -               | -             | -                  | -                      | -               | -              | -                  | -                      |
| 21   | Punjab                    | -               | -              | -                  | -                      | -               | -             | -                  | -                      | -               | -              | -                  | -                      |
| 22   | Rajasthan                 | -               | 5,834          | 0.14               | 17.61                  | -               | -             | 0.02               | 134.39                 | -               | 5,834          | 0.17               | 151.99                 |
| 23   | Sikkim                    | -               | -              | -                  | -                      | -               | -             | -                  | -                      | -               | -              | -                  | -                      |
| 24   | Tamil Nadu                | -               | 7,607          | 0.27               | 27.97                  | 4               | 830           | 0.09               | 72.79                  | 4               | 8,437          | 0.35               | 100.76                 |
| 25   | Telangana                 | -               | -              | -                  | -                      | 4               | 2,415         | 0.41               | 273.72                 | 4               | 2,415          | 0.41               | 273.72                 |
| 26   | Tripura                   | -               | -              | -                  | -                      | -               | -             | -                  | -                      | -               | -              | -                  | -                      |
| 27   | Uttar Pradesh             | 6               | 14,941         | 0.26               | 43.27                  | 5               | 2,283         | 0.81               | 776.03                 | 11              | 17,224         | 1.07               | 819.30                 |
| 28   | Uttarakhand               | -               | -              | -                  | -                      | -               | -             | -                  | -                      | -               | -              | -                  | -                      |
| 29   | West Bengal               | 4               | 84,600         | 0.21               | 331.65                 | 1               | 790           | 0.09               | 69.79                  | 5               | 85,390         | 0.30               | 401.44                 |
| 30   | Andaman & Nicobar Islands | -               | -              | -                  | -                      | -               | -             | -                  | -                      | -               | -              | -                  | -                      |
| 31   | Chandigarh                | -               | -              | -                  | -                      | -               | -             | -                  | -                      | -               | -              | -                  | -                      |
| 32   | Dadra & Nagarhaveli       | -               | -              | -                  | -                      | -               | -             | -                  | -                      | -               | -              | -                  | -                      |
| 33   | Daman & Diu               | -               | -              | -                  | -                      | -               | -             | -                  | -                      | -               | -              | -                  | -                      |
| 34   | Delhi                     | 4               | 49,826         | 0.09               | 173.08                 | 2               | 2,892         | 0.47               | 357.17                 | 6               | 52,718         | 0.57               | 530.25                 |
| 35   | Lakshadweep               | -               | -              | -                  | -                      | -               | -             | -                  | -                      | -               | -              | -                  | -                      |
| 36   | Puducherry                | -               | -              | -                  | -                      | -               | -             | -                  | -                      | -               | -              | -                  | -                      |
| <b>COMPANY TOTAL</b>                               |                           | <b>14</b>       | <b>176,677</b> | <b>1.36</b>        | <b>644.87</b>          | <b>43</b>       | <b>47,333</b> | <b>28.07</b>       | <b>12,225.71</b>       | <b>57</b>       | <b>224,010</b> | <b>29.43</b>       | <b>12,870.58</b>       |

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

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

Insurer : Pramerica Life Insurance Limited (Formerly known as DHFL Pramerica Life Insurance Company Limited)  
 Registration No. 140; Date of Registration with the IRDAI: June 27, 2008  
 Statement as on :30th June 2021  
 Statement of Investment Assets (Life Insurers)  
 (Business within India)  
 Periodicity of Submission : Quarterly

PART - A

(Rs in Lakhs)

## PARTICULARS

|                                  | SCH      | Amount  |
|----------------------------------|----------|---------|
| Investments (Shareholders)       | Sch - 8  | 85,046  |
| Investments (Policyholders)      | Sch - 8A | 449,914 |
| Investments (Linked Liabilities) | Sch - 8B | 41,866  |
| Loans                            | Sch - 9  | 6,894   |
| Fixed Assets                     | Sch - 10 | 2,348   |
| Current Assets                   |          |         |
| a. Cash & Bank Balance           | Sch - 11 | 2,560   |
| b. Advances & Other Assets       | Sch - 12 | 35,007  |
| Current Liabilities              |          |         |
| a. Current Liabilities           | Sch - 13 | 14,343  |
| b. Provisions                    | Sch - 14 | 20,132  |
| c. Misc. Exp not Written Off     | Sch - 15 | -       |
| d. Debit Balance of P&L A/c      |          |         |

Total Application as per Balance Sheet (A)

589,160

## Less: Other Assets

|                                  | SCH      | Amount |
|----------------------------------|----------|--------|
| Loans (if any)                   | Sch - 9  | 6,894  |
| Fixed Assets (if any)            | Sch - 10 | 2,348  |
| Cash & Bank Balance (if any)     | Sch - 11 | 2,560  |
| Advances & Other Assets (if any) | Sch - 12 | 34,273 |
| Current Liabilities              | Sch - 13 | 14,335 |
| Provisions                       | Sch - 14 | 20,132 |
| Misc. Exp not Written Off        | Sch - 15 | -      |
| Investments held outside India   |          |        |
| Debit Balance of P&L A/c         |          |        |

TOTAL (B) 11,608

Investment Assets

(A-B) 577,552

## Reconciliation of Investment Assets

Total Investment Assets (as per Balance Sheet)

Balance Sheet Value of:

- A. Life Fund  
 B. Pension & General Annuity and Group Business  
 C. Unit Linked Funds

421,259

114,427

41,866

577,552

## 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%      | -       | 55,186 | 143             | 26,761 | 150,795 | 232,885            | 57%                     | (0)            | 232,885              | 228,752          |
| 2 Central Govt. Sec, State Govt Sec or Other Approved Securities (incl (i) above) | Not Less than 50%      | -       | 58,234 | 143             | 29,106 | 165,847 | 253,330            | 62%                     | (0)            | 253,330              | 249,238          |
| 3 Investment Subject to Exposure Norms  |                        | -       | -      | -               | -      | -       | -                  | 0%                      | -              | -                    | -                |
| a. Housing & Infrastructure   |                        | -       | -      | -               | -      | -       | -                  | 0%                      | -              | -                    | -                |
| i) Approved Investments   |                        | -       | 7,977  | 60              | 14,300 | 70,806  | 93,143             | 23%                     | 46             | 93,189               | 97,908           |
| ii) Other Investments   | Not Less than 15%      | 7,862   | 2,442  | 25              | 1,295  | 3,794   | 15,418             | 2%                      | (0)            | 15,418               | 4,372            |
| b. i) Approved Investments  |                        | -       | 4,350  | 30              | 7,914  | 41,027  | 53,320             | 13%                     | 401            | 53,722               | 55,564           |
| ii) Other Investments   | Not exceeding than 35% | 2,898   | 1,474  | -               | 0      | 1,109   | 5,481              | 1%                      | 121            | 5,602                | 1,595            |
| Total Life Fund   | 100%                   | 10,760  | 74,478 | 258             | 52,614 | 282,581 | 420,691            | 100%                    | 568            | 421,259              | 408,677          |

| 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% |  | -   | 52,334  | 52,334        | 46%      | 0          | 52,334      | 51,713       |
| 2 Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above) |  | Not Less than 40% |  | -   | 57,625  | 57,625        | 50%      | (0)        | 57,625      | 57,196       |
| 3 Balanced Inv to be in Approved investment                                      |  | Not Exceeding 60% |  | -   | 56,735  | 56,735        | 50%      | 66         | 56,802      | 60,344       |
| Total Pension, General Annuity Fund  |  | 100%              |  | -   | 114,361 | 114,361       | 100%     | 66         | 114,427     | 117,540      |

## 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% |  | -   | 37,665  | 37,665        | 90%      |
| 2 Other Investments         |  | Not More than 25% |  | -   | 4,200   | 4,200         | 10%      |
| Total Linked Insurance Fund |  | 100%              |  | -   | 41,866  | 41,866        | 100%     |

## CERTIFICATION:

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

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

Note: 1. (+) FRSM refers to 'Funds Representing solvency margin'  
 2. Funds beyond Solvency Margin shall have a separate Custody Account.  
 3. Other Investments are as permitted under Section 27A(2) of Insurance Act, 1938  
 4. Pattern of Investment is applicable to both Shareholders funds representing solvency margin and policyholders funds.  
 5. Exposure Norms shall apply to Funds held beyond Solvency Margin, held in a separate custody account  
 6. In life fund, reconciliation with the schedules have been provided separately  
 7. Adjustment of seed capital amounting to Rs. 7.34 Crs & 8.51 Lacs has been done in Schedule 12 & 13 respectively and shown as investments in the shareholders portfolio.

## FORM L-27-UNIT LINKED BUSINESS

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

PART - B

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

Statement as on : 30th June 2021

[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                                  | ULIF00127/08/08FIXEDFUND140 | ULIF00227/08/08BALANCFUND140 | ULIF00327/08/08GROWTHFUND140 | ULIF00427/08/08LARGCAPFUND140 | ULIF00509/02/09PENSIONDEBFUND140 | ULIF00609/02/09PENSIONBALFUND140 | ULIF00709/02/09PENSIONGROFUND140 | ULIF00809/02/09PENSIONDYEFUND140 | ULIF01106/02/18MULTICAPOPP0140 | ULIF00920/01/11LIQUIDFUND140 | ULIF01024/02/11DISCONTINUEDPOLICYFUND140 |                    |
| Opening Balance (Market Value)               | 5,178.27                    | 4,869.85                     | 6,848.95                     | 16,339.89                     | 129.03                           | 35.66                            | 65.92                            | 507.34                           | 680.77                         | 153.34                       | 5,857.54                                 | 40,666.55          |
| Add:Inflow during the Quarter                | 2,258.79                    | 268.74                       | 435.44                       | 3,912.45                      | 4.87                             | 5.78                             | 7.85                             | 30.50                            | 114.85                         | 39.43                        | 949.34                                   | 8,028.05           |
| Increase / (Decrease) Value of Inv [Net]     | 59.19                       | 145.64                       | 357.10                       | 1,132.97                      | 1.50                             | 1.20                             | 3.18                             | 33.97                            | 61.85                          | 0.96                         | 68.10                                    | 1,865.68           |
| Less:Outflow during the Quarter              | 2,337.09                    | 438.81                       | 668.33                       | 4,301.73                      | 4.45                             | 8.63                             | 10.43                            | 39.92                            | 67.46                          | 65.39                        | 752.22                                   | 8,694.47           |
| <b>Total Investible Funds (Market value)</b> | <b>5,159.14</b>             | <b>4,845.42</b>              | <b>6,973.15</b>              | <b>17,083.58</b>              | <b>130.94</b>                    | <b>34.02</b>                     | <b>66.53</b>                     | <b>531.89</b>                    | <b>790.01</b>                  | <b>128.35</b>                | <b>6,122.75</b>                          | <b>41,865.80</b>   |

| 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       |
| <b>Approved Investments (&gt;=75%)</b>      |                 |                |                 |                |                 |                |                       |                |                   |                |                       |                |                     |                |                             |                |                             |                |                |                |                          |                |                    |                |
| Government Bonds                            | 3,693.72        | 71.60%         | 1,968.57        | 40.63%         | 1,547.33        | 22.19%         | -                     | 0.00%          | 99.08             | 75.67%         | 21.91                 | 64.42%         | 26.63               | 40.02%         | -                           | 0.00%          | -                           | 0.00%          | 197.36         | 153.77%        | 5,633.19                 | 92.00%         | 13,187.79          | 31.50%         |
| State Government securities                 | -               | 0.00%          | -               | 0.00%          | -               | 0.00%          | -                     | 0.00%          | -                 | 0.00%          | -                     | 0.00%          | -                   | 0.00%          | -                           | 0.00%          | -                           | 0.00%          | -              | 0.00%          | -                        | 0.00%          | -                  | 0.00%          |
| Corporate Bonds                             | 678.20          | 13.15%         | 705.02          | 14.55%         | 272.78          | 3.91%          | -                     | 0.00%          | 22.07             | 16.85%         | -                     | 0.00%          | -                   | 0.00%          | -                           | 0.00%          | -                           | 0.00%          | -              | 0.00%          | -                        | 0.00%          | 1,678.07           | 4.01%          |
| Infrastructure Bonds                        | 716.73          | 13.89%         | 599.41          | 12.37%         | 633.81          | 9.09%          | -                     | 0.00%          | 11.06             | 8.45%          | -                     | 0.00%          | -                   | 0.00%          | -                           | 0.00%          | -                           | 0.00%          | -              | 0.00%          | -                        | 0.00%          | 1,961.01           | 4.68%          |
| Equity                                      | -               | 0.00%          | 1,497.78        | 30.91%         | 4,010.64        | 57.52%         | 13,239.79             | 77.50%         | -                 | 0.00%          | 11.05                 | 32.49%         | 41.37               | 62.18%         | 423.86                      | 79.69%         | 620.83                      | 78.59%         | -              | 0.00%          | -                        | 0.00%          | 19,845.34          | 47.40%         |
| Money Market                                | 24.00           | 0.47%          | -               | 0.00%          | 88.02           | 1.26%          | 519.89                | 3.04%          | -                 | 0.00%          | -                     | 0.00%          | -                   | 0.00%          | 23.00                       | 4.32%          | 51.01                       | 6.46%          | -              | 0.00%          | 470.78                   | 7.69%          | 1,176.71           | 2.81%          |
| Mutual Funds                                | -               | 0.00%          | -               | 0.00%          | -               | 0.00%          | -                     | 0.00%          | -                 | 0.00%          | -                     | 0.00%          | -                   | 0.00%          | -                           | 0.00%          | -                           | 0.00%          | -              | 0.00%          | -                        | 0.00%          | -                  | 0.00%          |
| Deposit with banks                          | -               | 0.00%          | -               | 0.00%          | -               | 0.00%          | -                     | 0.00%          | -                 | 0.00%          | -                     | 0.00%          | -                   | 0.00%          | -                           | 0.00%          | -                           | 0.00%          | -              | 0.00%          | -                        | 0.00%          | -                  | 0.00%          |
| <b>Sub Total (A)</b>                        | <b>5,112.65</b> | <b>99.10%</b>  | <b>4,770.78</b> | <b>98.46%</b>  | <b>6,552.58</b> | <b>93.97%</b>  | <b>13,759.69</b>      | <b>80.54%</b>  | <b>132.21</b>     | <b>100.97%</b> | <b>32.97</b>          | <b>96.91%</b>  | <b>68.00</b>        | <b>102.20%</b> | <b>446.87</b>               | <b>84.01%</b>  | <b>671.84</b>               | <b>85.04%</b>  | <b>197.36</b>  | <b>153.77%</b> | <b>6,103.97</b>          | <b>99.69%</b>  | <b>37,848.91</b>   | <b>90.41%</b>  |
| <b>Current Assets:</b>                      |                 |                |                 |                |                 |                |                       |                |                   |                |                       |                |                     |                |                             |                |                             |                |                |                |                          |                |                    |                |
| Accrued Interest                            | 132.59          | 2.57%          | 70.28           | 1.45%          | 84.39           | 1.21%          | -                     | 0.00%          | 2.09              | 1.59%          | 0.51                  | 1.50%          | 0.80                | 1.20%          | (0.00)                      | 0.00%          | -                           | 0.00%          | -              | 0.00%          | 136.62                   | 2.23%          | 427.29             | 1.02%          |
| Dividend Recievable                         | -               | 0.00%          | 3.81            | 0.08%          | 9.47            | 0.14%          | 33.30                 | 0.19%          | -                 | 0.00%          | 0.03                  | 0.09%          | 0.10                | 0.16%          | 1.12                        | 0.21%          | 1.53                        | 0.01%          | -              | 0.00%          | -                        | 0.00%          | 49.37              | 0.12%          |
| Bank Balance                                | 6.97            | 0.14%          | 7.64            | 0.16%          | 9.54            | 0.14%          | 22.05                 | 0.13%          | 0.99              | 0.76%          | 0.89                  | 2.61%          | 0.76                | 1.15%          | 1.00                        | 0.19%          | 1.49                        | 0.28%          | 0.89           | 0.69%          | 2.92                     | 0.05%          | 55.13              | 0.13%          |
| Receivable for Sale of Investments          | 60.00           | 1.16%          | -               | 0.00%          | -               | 0.00%          | 45.78                 | 0.27%          | -                 | 0.00%          | -                     | 0.00%          | 0.15                | 0.22%          | -                           | 0.00%          | -                           | 0.00%          | -              | 0.00%          | -                        | 0.00%          | 105.92             | 0.25%          |
| Other Current Assets (for Investments)      | -               | 0.00%          | -               | 0.00%          | -               | 0.00%          | -                     | 0.00%          | -                 | 0.00%          | -                     | 0.00%          | -                   | 0.00%          | -                           | 0.00%          | 8.52                        | 4.72%          | -              | 0.00%          | -                        | 0.00%          | 8.52               | 0.02%          |
| <b>Less: Current Liabilities</b>            |                 |                |                 |                |                 |                |                       |                |                   |                |                       |                |                     |                |                             |                |                             |                |                |                |                          |                |                    |                |
| Payable for Investments                     | -               | 0.00%          | -               | 0.00%          | -               | 0.00%          | -                     | 0.00%          | -                 | 0.00%          | -                     | 0.00%          | -                   | 0.00%          | -                           | 0.00%          | -                           | 0.00%          | -              | 0.00%          | -                        | 0.00%          | -                  | 0.00%          |
| Fund Mgmt Charges Payable                   | (6.21)          | -0.12%         | (6.60)          | -0.14%         | (9.30)          | -0.13%         | (22.31)               | -0.13%         | (0.16)            | -0.12%         | (0.05)                | -0.14%         | (0.09)              | -0.14%         | (0.71)                      | -0.13%         | (1.01)                      | -0.13%         | (0.23)         | -0.18%         | (3.00)                   | -0.05%         | (49.67)            | -0.12%         |
| Other Current Liabilities (for Investments) | (185.47)        | -3.59%         | (162.86)        | -3.36%         | (108.16)        | -1.55%         | (107.45)              | -0.63%         | (4.19)            | -3.20%         | (1.73)                | -5.09%         | (6.83)              | -10.26%        | (16.00)                     | -3.01%         | -                           | 0.00%          | (69.67)        | -54.28%        | (117.75)                 | -1.92%         | (780.11)           | -1.86%         |
| <b>Sub Total (B)</b>                        | <b>7.88</b>     | <b>0.15%</b>   | <b>(87.73)</b>  | <b>-1.81%</b>  | <b>(14.07)</b>  | <b>-0.20%</b>  | <b>(28.63)</b>        | <b>-0.17%</b>  | <b>(1.27)</b>     | <b>-0.97%</b>  | <b>(0.35)</b>         | <b>-1.04%</b>  | <b>(5.11)</b>       | <b>-7.68%</b>  | <b>(14.58)</b>              | <b>-2.74%</b>  | <b>10.54</b>                | <b>4.89%</b>   | <b>(69.01)</b> | <b>-53.77%</b> | <b>18.79</b>             | <b>0.31%</b>   | <b>(183.57)</b>    | <b>-0.44%</b>  |
| <b>Other Investments (&lt;=25%)</b>         |                 |                |                 |                |                 |                |                       |                |                   |                |                       |                |                     |                |                             |                |                             |                |                |                |                          |                |                    |                |
| Corporate Bonds                             | 38.64           | 0.75%          | 24.85           | 0.51%          | 23.64           | 0.34%          | -                     | 0.00%          | -                 | 0.00%          | -                     | 0.00%          | -                   | 0.00%          | -                           | 0.00%          | -                           | 0.00%          | -              | 0.00%          | -                        | 0.00%          | 87.13              | 0.21%          |
| Infrastructure Bonds                        | -               | 0.00%          | -               | 0.00%          | -               | 0.00%          | -                     | 0.00%          | -                 | 0.00%          | -                     | 0.00%          | -                   | 0.00%          | -                           | 0.00%          | -                           | 0.00%          | -              | 0.00%          | -                        | 0.00%          | -                  | 0.00%          |
| Equity                                      | -               | 0.00%          | 137.52          | 2.84%          | 288.74          | 4.14%          | 984.86                | 5.76%          | -                 | 0.00%          | 1.40                  | 4.13%          | 3.64                | 5.48%          | 32.46                       | 6.10%          | 60.76                       | 7.69%          | -              | 0.00%          | -                        | 0.00%          | 1,509.38           | 3.61%          |
| Mutual funds                                | -               | 0.00%          | -               | 0.00%          | 122.27          | 1.75%          | 2,367.67              | 13.86%         | -                 | 0.00%          | -                     | 0.00%          | -                   | 0.00%          | 67.15                       | 12.63%         | 46.87                       | 5.93%          | -              | 0.00%          | -                        | 0.00%          | 2,603.96           | 6.22%          |
| Money Market                                | -               | 0.00%          | -               | 0.00%          | -               | 0.00%          | -                     | 0.00%          | -                 | 0.00%          | -                     | 0.00%          | -                   | 0.00%          | -                           | 0.00%          | -                           | 0.00%          | -              | 0.00%          | -                        | 0.00%          | -                  | 0.00%          |
| Others                                      | -               | 0.00%          | -               | 0.00%          | -               | 0.00%          | -                     | 0.00%          | -                 | 0.00%          | -                     | 0.00%          | -                   | 0.00%          | -                           | 0.00%          | -                           | 0.00%          | -              | 0.00%          | -                        | 0.00%          | -                  | 0.00%          |
| <b>Sub Total (C)</b>                        | <b>38.64</b>    | <b>0.75%</b>   | <b>162.37</b>   | <b>3.35%</b>   | <b>434.64</b>   | <b>6.23%</b>   | <b>3,352.53</b>       | <b>19.62%</b>  | <b>-</b>          | <b>0.00%</b>   | <b>1.40</b>           | <b>4.13%</b>   | <b>3.64</b>         | <b>5.48%</b>   | <b>99.61</b>                | <b>18.73%</b>  | <b>107.63</b>               | <b>13.62%</b>  | <b>-</b>       | <b>0.00%</b>   | <b>-</b>                 | <b>0.00%</b>   | <b>4,200.46</b>    | <b>10.03%</b>  |
| <b>Total (A + B + C)</b>                    | <b>5,159.16</b> | <b>100.00%</b> | <b>4,845.42</b> | <b>100.00%</b> | <b>6,973.15</b> | <b>100.00%</b> | <b>17,083.58</b>      | <b>100.00%</b> | <b>130.94</b>     | <b>100.00%</b> | <b>34.02</b>          | <b>100.00%</b> | <b>66.53</b>        | <b>100.00%</b> | <b>531.89</b>               | <b>100.00%</b> | <b>790.01</b>               | <b>103.56%</b> | <b>128.35</b>  | <b>100.00%</b> | <b>6,122.75</b>          | <b>100.00%</b> | <b>41,865.80</b>   | <b>100.00%</b> |
| <b>Fund Carried Forward (as per LB 2)</b>   | <b>5,159.16</b> |                | <b>4,845.42</b> |                | <b>6,973.15</b> |                | <b>17,083.58</b>      |                | <b>130.94</b>     |                | <b>34.02</b>          |                | <b>66.53</b>        |                | <b>531.89</b>               |                | <b>790.01</b>               |                | <b>128.35</b>  |                | <b>6,122.75</b>          |                | <b>41,865.80</b>   |                |

Note:

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

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

## FORM L-28-ULIP-NAV

PART - C

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

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

Statement as on :30th June 2021

Periodicity of Submission : Quarterly

Statement of NAV of Segregated Funds

Link to FORM 3A (Part B)

(Rs in Lakhs)

| No    | Name of the Scheme          | SFIN                         | Date of Launch | Par/Non Par | Assets Held on the above date | NAV as on the above date | NAV as per LB 2 | Previous Qtr NAV | 2nd Previous Qtr NAV | 3rd Previous Qtr NAV | 4th Previous Qtr NAV | Annualised Return/Yield | 3 Year Rolling CAGR | Highest NAV since inception |
|-------|-----------------------------|------------------------------|----------------|-------------|-------------------------------|--------------------------|-----------------|------------------|----------------------|----------------------|----------------------|-------------------------|---------------------|-----------------------------|
| 1     | Debt Fund                   | ULIF00127/08/08FIXEDIFUND140 | 27-Aug-08      | Non Par     | 5,159.14                      | 24.6668                  | 24.6668         | 24.3964          | 24.6233              | 24.0115              | 23.8900              | 3.25%                   | 7.30%               | 24.8440                     |
| 2     | Balanced Fund               | ULIF00227/08/08BALANCFUND140 | 27-Aug-08      | Non Par     | 4,845.42                      | 31.0091                  | 31.0091         | 30.1224          | 29.6546              | 27.2400              | 26.3198              | 17.82%                  | 10.04%              | 31.2032                     |
| 3     | Growth Fund                 | ULIF00327/08/08GROWTHFUND140 | 27-Aug-08      | Non Par     | 6,973.15                      | 34.7678                  | 34.7678         | 33.0483          | 32.0051              | 27.9171              | 26.2084              | 32.66%                  | 11.29%              | 35.0238                     |
| 4     | Large Cap Equity Fund       | ULIF00427/08/08LARCAPFUND140 | 27-Aug-08      | Non Par     | 17,083.59                     | 39.0141                  | 39.0141         | 36.4925          | 34.5039              | 27.8088              | 25.8758              | 50.77%                  | 12.11%              | 39.3799                     |
| 5     | Pension Debt Fund           | ULIF00509/02/09PENDEBFUND140 | 09-Feb-09      | Non Par     | 130.94                        | 22.8666                  | 22.8666         | 22.6190          | 22.8926              | 22.2678              | 22.1662              | 3.16%                   | 7.71%               | 23.0266                     |
| 6     | Pension Balanced Fund       | ULIF00609/02/09PENBALFUND140 | 09-Feb-09      | Non Par     | 34.02                         | 31.2627                  | 31.2627         | 30.2669          | 29.8020              | 27.2415              | 26.2314              | 19.18%                  | 11.25%              | 31.4650                     |
| 7     | Pension Growth Fund         | ULIF00709/02/09PENGROFUND140 | 09-Feb-09      | Non Par     | 66.53                         | 42.3823                  | 42.3823         | 40.4871          | 39.5772              | 34.2034              | 31.8085              | 33.24%                  | 12.29%              | 42.6838                     |
| 8     | Pension Dynamic Equity Fund | ULIF00809/02/09PENDYEFUND140 | 09-Feb-09      | Non Par     | 531.89                        | 46.4120                  | 46.4120         | 43.5850          | 41.3018              | 33.3966              | 30.9440              | 49.99%                  | 12.10%              | 46.7671                     |
| 9     | Multicap Opportunities Fund | ULIF01106/02/18MULCAPOPP0140 | 23-Oct-18      | Non Par     | 790.01                        | 15.0990                  | 15.0990         | 13.8767          | 13.1724              | 10.8463              | 10.0812              | 49.77%                  | 0.00%               | 15.2308                     |
| 10    | Liquid Fund                 | ULIF00920/01/11LIQUIDFUND140 | 20-Jan-11      | Non Par     | 128.35                        | 17.8882                  | 17.8882         | 17.8019          | 17.7194              | 17.6337              | 17.5143              | 2.13%                   | 4.04%               | 17.8882                     |
| 11    | Discontinued Policy Fund    | ULIF01024/02/11DISCONFUND140 | 24-Feb-11      | Non Par     | 6,122.75                      | 19.5284                  | 19.5284         | 19.3037          | 19.3908              | 19.0705              | 18.9313              | 3.15%                   | 4.87%               | 19.6454                     |
| TOTAL |                             |                              |                |             | 41,865.80                     |                          |                 |                  |                      |                      |                      |                         |                     |                             |

**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.

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

**Date: 30-Jun-21**

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

**Statement as on :30th June 2021**

**Periodicity of Submission : Quarterly**

**(Rs in Lakhs)**

| <b>Detail Regarding debt securities-Life</b> |                           |                |                           |                |                           |                |                           |                |
|--|---------------------------|----------------|---------------------------|----------------|---------------------------|----------------|---------------------------|----------------|
| <b>Particulars</b>                           | <b>MARKET VALUE</b>       |                |                           |                | <b>Book Value</b>         |                |                           |                |
|  | <b>As At 30th June'21</b> | <b>% Total</b> | <b>As At 30th June'20</b> | <b>% Total</b> | <b>As At 30th June'21</b> | <b>% Total</b> | <b>As At 30th June'20</b> | <b>% Total</b> |
| <b>Break down by credit rating</b>           |                           |                |                           |                |                           |                |                           |                |
| AAA rated                                    | 135,732.90                | 34%            | 114,530.06                | 34%            | 129,680.48                | 32%            | 105,486.12                | 32%            |
| AA or better                                 | 6,964.55                  | 2%             | 8,031.61                  | 2%             | 6,455.20                  | 2%             | 7,315.94                  | 2%             |
| Rated below AA but above A                   | 0.00                      | 0%             | 0.00                      | 0%             | -                         | 0%             | 0.00                      | 0%             |
| Rated below A but above B                    | 0.00                      | 0%             | 0.00                      | 0%             | -                         | 0%             | 0.00                      | 0%             |
| Rated B or Below B                           | 4,372.31                  | 1%             | 7,747.31                  | 2%             | 19,424.34                 | 5%             | 20,424.34                 | 6%             |
| Any other-Sovereign Securities               | 249,237.65                | 63%            | 208,810.10                | 62%            | 253,329.63                | 62%            | 199,392.67                | 60%            |
|  | <b>396,307.41</b>         | <b>100%</b>    | <b>339,119.08</b>         | <b>100%</b>    | <b>408,889.65</b>         | <b>100%</b>    | <b>332,619.07</b>         | <b>100%</b>    |
| <b>BREAKDOWN BY RESIDUAL MATURITY</b>        |                           |                |                           |                |                           |                |                           |                |
| Up to 1 year                                 | 5751.31                   | 1%             | 1,625.19                  | 0%             | 11,649.15                 | 3%             | 2,102.61                  | 1%             |
| more than 1 year and upto 3 years            | 6,394.12                  | 2%             | 12,219.43                 | 4%             | 12,595.92                 | 3%             | 20,734.39                 | 6%             |
| More than 3 years and up to 7 years          | 39,482.77                 | 10%            | 27,023.29                 | 8%             | 39,981.62                 | 10%            | 27,607.40                 | 8%             |
| More than 7 years and up to 10 years         | 110,653.69                | 28%            | 101,482.24                | 30%            | 106,978.40                | 26%            | 95,320.94                 | 29%            |
| More than 10 years and up to 15 years        | 79,870.55                 | 20%            | 47,912.85                 | 14%            | 79,623.42                 | 19%            | 45,166.36                 | 14%            |
| More than 15 years and up to 20 years        | 7,620.58                  | 2%             | 8,063.60                  | 2%             | 7,713.47                  | 2%             | 7,793.94                  | 2%             |
| Above 20 years                               | 146,534.39                | 37%            | 140,792.47                | 42%            | 150,347.67                | 37%            | 133,893.42                | 40%            |
|  | <b>396,307.41</b>         | <b>100%</b>    | <b>339,119.08</b>         | <b>100%</b>    | <b>408,889.65</b>         | <b>100%</b>    | <b>332,619.07</b>         | <b>100%</b>    |
| <b>Breakdown by type of the issuer</b>       |                           |                |                           |                |                           |                |                           |                |
| a. Central Government                        | 229,285.83                | 58%            | 200,395.11                | 59%            | 233,392.59                | 57%            | 191,408.44                | 58%            |
| b. State Government                          | 19,951.82                 | 5%             | 8,414.99                  | 2%             | 19,937.04                 | 5%             | 7,984.23                  | 2%             |
| c. Corporate Securities                      | 147,069.76                | 37%            | 130,308.98                | 38%            | 155,560.01                | 38%            | 133,226.40                | 40%            |
|  | <b>396,307.41</b>         | <b>100%</b>    | <b>339,119.08</b>         | <b>100%</b>    | <b>408,889.65</b>         | <b>100%</b>    | <b>332,619.07</b>         | <b>100%</b>    |

**Note**

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



# PERIODIC DISCLOSURES

FORM L-29 : Detail regarding debt securities

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

Date: 30-Jun-21

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

Statement as on :30th June 2021

Periodicity of Submission : Quarterly

(Rs in Lakhs)

| Detail Regarding debt securities-Pension |                    |             |                    |             |                    |             |                    |             |
|--|--------------------|-------------|--------------------|-------------|--------------------|-------------|--------------------|-------------|
| Particulars                              | MARKET VALUE       |             |                    |             | Book Value         |             |                    |             |
|  | As At 30th June'21 | % Total     | As At 30th June'20 | % Total     | As At 30th June'21 | % Total     | As At 30th June'20 | % Total     |
| <b>Break down by credit rating</b>       |                    |             |                    |             |                    |             |                    |             |
| AAA rated                                | 54,534.68          | 47%         | 56,740.83          | 42%         | 51,408.33          | 46%         | 52,296.98          | 41%         |
| AA or better                             | 3,939.51           | 3%          | 6,332.87           | 5%          | 3,523.92           | 3%          | 5,824.21           | 5%          |
| Rated below AA but above A               | 0.00               | 0%          | 0.00               | 0%          | 0.00               | 0%          | 0.00               | 0%          |
| Rated below A but above B                | 0.00               | 0%          | 0.00               | 0%          | 0.00               | 0%          | 0.00               | 0%          |
| Rated B or Below B                       | 0.00               | 0%          | 0.00               | 0%          | 0.00               | 0%          | 0.00               | 0%          |
| Any other-Sovereign Securities           | 57,196.03          | 49%         | 72,477.00          | 53%         | 57,625.27          | 51%         | 69,469.44          | 54%         |
|  | <b>115,670.22</b>  | <b>100%</b> | <b>135,550.69</b>  | <b>100%</b> | <b>112,557.52</b>  | <b>100%</b> | <b>127,590.63</b>  | <b>100%</b> |
| <b>BREAKDOWN BY RESIDUALMATURITY</b>     |                    |             |                    |             |                    |             |                    |             |
| Up to 1 year                             | 785.03             | 1%          | 2,590.83           | 2%          | 763.63             | 1%          | 2,544.99           | 2%          |
| more than 1 year and upto 3 years        | 4,138.10           | 4%          | 3,157.70           | 2%          | 3,911.59           | 3%          | 2,964.87           | 2%          |
| More than 3 years and up to 7 years      | 31,627.77          | 27%         | 29,807.86          | 22%         | 29,573.79          | 26%         | 27,594.55          | 22%         |
| More than 7 years and up to 10 years     | 29,190.68          | 25%         | 47,285.77          | 35%         | 27,729.59          | 25%         | 44,028.14          | 35%         |
| More than 10 years and up to 15 years    | 24,688.14          | 21%         | 22,161.17          | 16%         | 24,741.95          | 22%         | 21,063.93          | 17%         |
| More than 15 years and up to 20 years    | 6,718.71           | 6%          | 10,357.86          | 8%          | 6,884.47           | 6%          | 9,845.82           | 8%          |
| Above 20 years                           | 18,521.79          | 16%         | 20,189.52          | 15%         | 18,952.50          | 17%         | 19,548.33          | 15%         |
|  | <b>115,670.22</b>  | <b>100%</b> | <b>135,550.69</b>  | <b>100%</b> | <b>112,557.52</b>  | <b>100%</b> | <b>127,590.63</b>  | <b>100%</b> |
| <b>Breakdown by type of the issuer</b>   |                    |             |                    |             |                    |             |                    |             |
| a. Central Government                    | 51,713.26          | 45%         | 64,594.40          | 48%         | 52,333.97          | 46%         | 62,041.91          | 49%         |
| b. State Government                      | 5,482.77           | 5%          | 7,882.60           | 6%          | 5,291.30           | 5%          | 7,427.53           | 6%          |
| c. Corporate Securities                  | 58,474.19          | 51%         | 63,073.69          | 47%         | 54,932.25          | 49%         | 58,121.19          | 46%         |
|  | <b>115,670.22</b>  | <b>100%</b> | <b>135,550.69</b>  | <b>100%</b> | <b>112,557.52</b>  | <b>100%</b> | <b>127,590.63</b>  | <b>100%</b> |

## Note

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

**PERIODIC DISCLOSURES**

I

**FORM L-29 : Detail regarding debt securities**

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

**Date: 30-Jun-21**

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

**Statement as on :30th June 2021**

**Periodicity of Submission : Quarterly**

*(Rs in Lakhs)*

| Detail Regarding debt securities-Linked |                    |             |                    |             |                    |             |                    |             |
|---|--------------------|-------------|--------------------|-------------|--------------------|-------------|--------------------|-------------|
| Particulars                             | MARKET VALUE       |             |                    |             | Book Value         |             |                    |             |
|   | As At 30th June'21 | % Total     | As At 30th June'20 | % Total     | As At 30th June'21 | % Total     | As At 30th June'20 | % Total     |
| <b>Break down by credit rating</b>      |                    |             |                    |             |                    |             |                    |             |
| AAA rated                               | 3,103.78           | 18%         | 3,168.62           | 19%         | 2,934.42           | 17%         | 2,930.72           | 18%         |
| AA or better                            | 535.30             | 3%          | 811.78             | 5%          | 484.60             | 3%          | 743.31             | 5%          |
| Rated below AA but above A              | 0.00               | 0%          | 0.00               | 0%          | 0.00               | 0%          | 0.00               | 0%          |
| Rated below A but above B               | 0.00               | 0%          | 0.00               | 0%          | 0.00               | 0%          | 0.00               | 0%          |
| Rated B or Below B                      | 87.13              | 1%          | 87.13              | 1%          | 350.47             | 2%          | 350.47             | 2%          |
| Any other-Sovereign Securities          | 13,661.37          | 79%         | 12,251.76          | 75%         | 13,772.39          | 79%         | 12,016.67          | 75%         |
|   | <b>17,387.57</b>   | <b>100%</b> | <b>16,319.29</b>   | <b>100%</b> | <b>17,541.89</b>   | <b>100%</b> | <b>16,041.18</b>   | <b>100%</b> |

**BREAKDOWN BY RESIDUALMATURITY**

|                                       |                  |             |                  |             |                  |             |                  |             |
|---------------------------------------|------------------|-------------|------------------|-------------|------------------|-------------|------------------|-------------|
| Up to 1 year                          | 1,327.76         | 8%          | 7,282.78         | 45%         | 1,587.09         | 9%          | 7,265.66         | 45%         |
| more than 1 year and upto 3 years     | 6,762.56         | 39%         | 1,505.88         | 9%          | 6,837.20         | 39%         | 1,701.24         | 11%         |
| More than 3 years and up to 7 years   | 5,739.38         | 33%         | 3,477.26         | 21%         | 5,672.96         | 32%         | 3,262.46         | 20%         |
| More than 7 years and up to 10 years  | 2,489.57         | 14%         | 2,790.19         | 17%         | 2,382.43         | 14%         | 2,586.59         | 16%         |
| More than 10 years and up to 15 years | 1,068.30         | 6%          | 837.16           | 5%          | 1,062.21         | 6%          | 823.78           | 5%          |
| More than 15 years and up to 20 years | 0.00             | 0%          | 153.02           | 1%          | 0.00             | 0%          | 131.90           | 1%          |
| Above 20 years                        | 0.00             | 0%          | 273.00           | 2%          | 0.00             | 0%          | 269.55           | 2%          |
|                                       | <b>17,387.57</b> | <b>100%</b> | <b>16,319.29</b> | <b>100%</b> | <b>17,541.89</b> | <b>100%</b> | <b>16,041.18</b> | <b>100%</b> |

**Breakdown by type of the issuer**

|                         |                  |             |                  |             |                  |             |                  |             |
|-------------------------|------------------|-------------|------------------|-------------|------------------|-------------|------------------|-------------|
| a. Central Government   | 13,661.37        | 79%         | 12,251.76        | 75%         | 13,772.39        | 79%         | 12,016.67        | 75%         |
| b. State Government     | 0.00             | 0%          | 0.00             | 0%          | 0.00             | 0%          | 0.00             | 0%          |
| c. Corporate Securities | 3,726.20         | 21%         | 4,067.53         | 25%         | 3,769.50         | 21%         | 4,024.51         | 25%         |
|                         | <b>17,387.57</b> | <b>100%</b> | <b>16,319.29</b> | <b>100%</b> | <b>17,541.89</b> | <b>100%</b> | <b>16,041.18</b> | <b>100%</b> |

**Note**

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

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

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

Date: 30-Jun-21

(Rs in Lakhs)

| S.No. | Name of the Related Party                   | Nature of Relationship with the Company | Description of Transactions / Categories  | Consideration paid / received*      |                                       |                                     |                                       |
|-------|---|---|---|-------------------------------------|---------------------------------------|-------------------------------------|---------------------------------------|
|       |   |   |   | For the quarter ended June 30, 2021 | Up to the Quarter ended June 30, 2021 | For the quarter ended June 30, 2020 | Up to the Quarter ended June 30, 2020 |
| 1     | Key Management Personnel*                   | Key Management Personnel                | <b>Transactions:</b><br><b>Income</b><br>Premium Income<br><b>Expenses</b><br>Receiving of services<br>Travel, conveyance and vehicle running expenses<br>Reimbursement of expenses | <br>0<br>489<br>4<br>1              | <br>0<br>489<br>4<br>1                | <br>0<br>227<br>-<br>-              | <br>0<br>227<br>-<br>-                |
| 2     | Dewan Housing Finance Corporation Limited   | Significant Influence                   | <b>Transactions:</b><br><b>Income</b><br>Premium Income<br><b>Expenses</b><br>Commission Expense<br>Rent and maintenance expenses   | <br>2<br>29<br>3                    | <br>2<br>29<br>3                      | <br>(409)<br>32<br>3                | <br>(409)<br>32<br>3                  |
| 3     | PGIM India Asset Management Private Limited | Significant Influence                   | <b>Transactions:</b><br><b>Income</b><br>Premium Income   | <br>17                              | <br>17                                | <br>-                               | <br>-                                 |

Figures in ( ) signify reversal of income.

\*Mr. Anoop Kumar Pabby resigned as MD & CEO wef April 9 2021 .

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

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

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

| <b>BOD and Key Person information</b> |                             |   |   |
|---------------------------------------|-----------------------------|---|---|
| <b>S. No.</b>                         | <b>Name of person</b>       | <b>Role/designation</b>                     | <b>Details of change in the period</b>  |
| 1                                     | Mr. Sunil Kumar Bansal      | Non-Executive Director                      | Resigned w.e.f April 09, 2021<br>Appointed w.e.f April 09, 2021                             |
| 2                                     | Mr. Pavan Dhamija           | Non-Executive Director                      |   |
| 3                                     | Mr. Anoop Pabby             | Managing Director & Chief Executive Officer |   |
| 4                                     | Ms. Kalpana Sampat          | Managing Director & Chief Executive Officer |   |
| 5                                     | Mr. James Wayne Weakley     | Non-Executive Director                      |   |
| 6                                     | Mr. Nitin Gupta             | Non-Executive Independent Director          |   |
| 7                                     | Ms. Sindhushree Khullar     | Non-Executive Independent Director          |   |
| 8                                     | Mr. Sunjoy Joshi            | Non-Executive Independent Director          |   |
| 9                                     | Mr. Abhijit Sen             | Non-Executive Director                      |   |
| 10                                    | Mr. Krishnamurthy Ram Mohan | Non-Executive Director                      |   |
| 11                                    | Ms. Kalpana Sampat          | Chief Operating Officer                     | Appointed as MD & CEO w.e.f April 09, 2021,<br>position discontinued.                       |
| 12                                    | Mr. Alok Mehrotra           | Chief Financial Officer                     | Resigned w.e.f April 15, 2021<br>Demised on May 21, 2021<br>Officiating w.e.f June 16, 2021 |
| 13                                    | Mr. Vivek Singh Jasrotia    | Chief Sales Officer – Retail                |   |
| 14                                    | Mr. Amit Chand Patra        | Chief Investment Officer                    |   |
| 15                                    | Mr. Kaustav Moni Kakati     | Chief Investment Officer (Officiating)      |   |
| 16                                    | Mr. Chittaranjan Savadi     | Chief Sales Officer – Institutional         |   |
| 17                                    | Mr. Mayank Goel             | Company Secretary                           |   |
| 18                                    | Mr. Malay Ray               | Chief Risk Officer                          |   |
| 19                                    | Mr. Sharad Kumar Sharma     | Chief Human Resources Officer               |   |
| 20                                    | Mr. Sushil Sachdeva         | Chief Compliance Officer                    |   |
| 21                                    | Mr. Pawan Kumar Sharma      | Appointed Actuary                           |   |
| 22                                    | Mr. Arun Kumar Sharma       | Chief Marketing Officer                     |   |

KMP as of 30 June 2021

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

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

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

**Form Code: Table III**

**Classification: Total Business**

**Classification Code: BT**

| Item | Description                                      | Notes No...        | Adjusted Value      |
|------|--|--------------------|---------------------|
| (1)  | (2)  | [Amount (in '000)] | [Amount (in '000.)] |
| (1)  | (2)  | (3)                | (4)                 |
| 01   | Available Assets in Policyholders' Fund:         | 1                  | 49,772,537          |
|      | Deduct:  |                    |                     |
| 02   | Mathematical Reserves                            | 2                  | 48,963,454          |
| 03   | Other Liabilities                                | 3                  |                     |
| 04   | <b>Excess in Policyholders' funds (01-02-03)</b> |                    | 809,083             |
| 05   | Available Assets in Shareholders Fund:           | 4                  | 7,690,704           |
|      | Deduct:  |                    |                     |
| 06   | Other Liabilities of shareholders' fund          | 3                  | -                   |
| 07   | <b>Excess in Shareholders' funds (05-06)</b>     |                    | 7,690,704           |
| 08   | Total ASM (04)+(07)                              |                    | 8,499,787           |
| 09   | Total RSM  | Note 1             | 2,039,760           |
| 10   | <b>Solvency Ratio (ASM/RSM)*</b>                 |                    | <b>417%</b>         |

\* The ASM and hence solvency ratio is excluding Non FRSM assets. The solvency ratio after considering Non FRSM asset is 430%.

Certification:

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

Name and Signature of Appointed Actuary

[Pawan Kumar Sharma]

Name and Signature of MD & CEO

[Kalpana Bharat Sampat]

Notes

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

**FORM L-33-NPAs**

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

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

**Statement as on :30th June 2021**

**Periodicity of Submission : Quarterly**

**Name of the Fund Life Fund**

**DETAILS OF NON-PERFORMING ASSETS - QUARTERLY**

*(Rs in Lakhs)*

| S.No. | PARTICULARS                                 | Bonds / Debentures       |                               | Loans                    |                               | Other Debt instruments   |                               | All Other Assets         |                               | TOTAL                    |                               |
|-------|---|--------------------------|-------------------------------|--------------------------|-------------------------------|--------------------------|-------------------------------|--------------------------|-------------------------------|--------------------------|-------------------------------|
|       |   | YTD<br>(As at 30-Jun-21) | Prev. FY<br>(As at 31-Mar-21) | YTD<br>(As at 30-Jun-21) | Prev. FY<br>(As at 31-Mar-21) | YTD<br>(As at 30-Jun-21) | Prev. FY<br>(As at 31-Mar-21) | YTD<br>(As at 30-Jun-21) | Prev. FY<br>(As at 31-Mar-21) | YTD<br>(As at 30-Jun-21) | Prev. FY<br>(As at 31-Mar-21) |
| 1     | Investments Assets (As per Form 5)          | 155,560.01               | 153,175.08                    | -                        | -                             | -                        | 65.00                         | 265,131.26               | 249,660.47                    | 420,691.27               | 402,835.54                    |
| 2     | Gross NPA                                   | 23,164.34                | 23,164                        | -                        | -                             | -                        | -                             | -                        | -                             | 23,164.34                | 23,164                        |
| 3     | % of Gross NPA on Investment Assets(2/1)    | 14.89%                   | 15.12%                        | -                        | -                             | -                        | -                             | -                        | -                             | 5.51%                    | 5.75%                         |
| 4     | Provision made on NPA                       | 18,607.02                | 18,607.02                     | -                        | -                             | -                        | -                             | -                        | -                             | 18,607.02                | 18,607                        |
| 5     | Provision as a % of NPA(4/2)                | 80%                      | 80%                           | -                        | -                             | -                        | -                             | -                        | -                             | 80%                      | 80%                           |
| 6     | Provision on standard assets                | -                        | -                             | -                        | -                             | -                        | -                             | -                        | -                             | -                        | -                             |
| 7     | Net Investment Assets(1 - 4)                | 136,952.99               | 134,568.05                    | -                        | -                             | -                        | 65.00                         | 265,131.26               | 249,660.47                    | 402,084.25               | 384,228.52                    |
| 8     | Net NPA (2 - 4)                             | 4,557.32                 | 4,557.32                      | -                        | -                             | -                        | -                             | -                        | -                             | 4,557.32                 | 4,557                         |
| 9     | % of Net NPA to Net Investments Assets(8/7) | 3.33%                    | 3.39%                         | -                        | -                             | -                        | -                             | -                        | -                             | 1.13%                    | 1.19%                         |
| 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.

**Signature:**

**Full name:**

**Designation:**

\_\_\_\_\_

Alok Mehrotra

Chief Financial Officer

**Note:**

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

**FORM L-33-NPAs**

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

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

**Statement as on :30th June 2021**

**Periodicity of Submission : Quarterly**

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

**DETAILS OF NON-PERFORMING ASSETS - QUARTERLY**

*(Rs in Lakhs)*

| S.No. | PARTICULARS                                 | Bonds / Debentures       |                               | Loans                    |                               | Other Debt instruments   |                               | All Other Assets         |                               | TOTAL                    |                               |
|-------|---|--------------------------|-------------------------------|--------------------------|-------------------------------|--------------------------|-------------------------------|--------------------------|-------------------------------|--------------------------|-------------------------------|
|       |   | YTD<br>(As at 30-Jun-21) | Prev. FY<br>(As at 31-Mar-21) | YTD<br>(As at 30-Jun-21) | Prev. FY<br>(As at 31-Mar-21) | YTD<br>(As at 30-Jun-21) | Prev. FY<br>(As at 31-Mar-21) | YTD<br>(As at 30-Jun-21) | Prev. FY<br>(As at 31-Mar-21) | YTD<br>(As at 30-Jun-21) | Prev. FY<br>(As at 31-Mar-21) |
| 1     | Investments Assets (As per Form 5)          | 54,932.25                | 54,947.48                     | -                        | -                             | -                        | -                             | 59,428.27                | 61,951.65                     | 114,360.52               | 116,899.13                    |
| 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)                | 54,932.25                | 54,947.48                     | -                        | -                             | -                        | -                             | 59,428.27                | 61,951.65                     | 114,360.52               | 116,899.13                    |
| 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.

**Signature:**

**Full name:**

**Designation:**

\_\_\_\_\_

Alok Mehrotra

Chief Financial Officer

**Note:**

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

**FORM L-33-NPAs**

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

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

Statement as on :30th June 2021

Periodicity of Submission : Quarterly

Name of the Fund Unit Linked Funds

**DETAILS OF NON-PERFORMING ASSETS - QUARTERLY**

*(Rs in Lakhs)*

| S.No. | PARTICULARS                                 | Bonds / Debentures       |                               | Loans                    |                               | Other Debt instruments   |                               | All Other Assets         |                               | TOTAL                    |                               |
|-------|---|--------------------------|-------------------------------|--------------------------|-------------------------------|--------------------------|-------------------------------|--------------------------|-------------------------------|--------------------------|-------------------------------|
|       |   | YTD<br>(As at 30-Jun-21) | Prev. FY<br>(As at 31-Mar-21) | YTD<br>(As at 30-Jun-21) | Prev. FY<br>(As at 31-Mar-21) | YTD<br>(As at 30-Jun-21) | Prev. FY<br>(As at 31-Mar-21) | YTD<br>(As at 30-Jun-21) | Prev. FY<br>(As at 31-Mar-21) | YTD<br>(As at 30-Jun-21) | Prev. FY<br>(As at 31-Mar-21) |
| 1     | Investments Assets (As per Form 5)          | 3,726.20                 | 3,919.76                      | -                        | -                             | -                        | 65.00                         | 38,139.59                | 36,681.83                     | 41,865.80                | 40,666.59                     |
| 2     | Gross NPA                                   | 102.13                   | 102.13                        | -                        | -                             | -                        | -                             | -                        | -                             | 102.13                   | 102.13                        |
| 3     | % of Gross NPA on Investment Assets(2/1)    | 3%                       | 3%                            | -                        | -                             | -                        | -                             | -                        | -                             | 0%                       | 0%                            |
| 4     | Provision made on NPA                       | -                        | -                             | -                        | -                             | -                        | -                             | -                        | -                             | -                        | -                             |
| 5     | Provision as a % of NPA(4/2)                | -                        | -                             | -                        | -                             | -                        | -                             | -                        | -                             | -                        | -                             |
| 6     | Provision on standard assets                | -                        | -                             | -                        | -                             | -                        | -                             | -                        | -                             | -                        | -                             |
| 7     | Net Investment Assets(1 - 4)                | 3,726.20                 | 3,919.76                      | -                        | -                             | -                        | 65.00                         | 38,139.59                | 36,681.83                     | 41,865.79                | 40,666.59                     |
| 8     | Net NPA (2 - 4)                             | 102.13                   | 102.13                        | -                        | -                             | -                        | -                             | -                        | -                             | 102.13                   | 102.13                        |
| 9     | % of Net NPA to Net Investments Assets(8/7) | 3%                       | 3%                            | -                        | -                             | -                        | -                             | -                        | -                             | 0%                       | 0%                            |
| 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.

**Signature:**

**Full name:**

**Designation:**

\_\_\_\_\_

Alok Mehrotra

Chief Financial Officer

**Note:**

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



## FORM L-34-YIELD ON INVESTMENTS

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

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

Statement as on 30th June 2021

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Name of the Fund Life Fund

(Rs in Lakhs)

| No.          | Category of Investment   | Category Code | Current Quarter               |                            |                              |                            | Year to Date (current year)   |                            |                              |                            | Year to Date (previous year) <sup>3</sup> |                            |                              |                            |
|--------------|--|---------------|-------------------------------|----------------------------|------------------------------|----------------------------|-------------------------------|----------------------------|------------------------------|----------------------------|---|----------------------------|------------------------------|----------------------------|
|              |  |               | Investment (Rs.) <sup>1</sup> | Income on Investment (Rs.) | Gross Yield (%) <sup>1</sup> | Net Yield (%) <sup>2</sup> | Investment (Rs.) <sup>1</sup> | Income on Investment (Rs.) | Gross Yield (%) <sup>1</sup> | Net Yield (%) <sup>2</sup> | Investment (Rs.) <sup>1</sup>             | Income on Investment (Rs.) | Gross Yield (%) <sup>1</sup> | Net Yield (%) <sup>2</sup> |
| 1            | A01 Central Government Bonds   | CGSB          | 228,240.64                    | 3,825.63                   | 1.68%                        | 1.68%                      | 228,240.64                    | 3,825.63                   | 1.68%                        | 1.68%                      | 180,222.79                                | 4,528.74                   | 2.51%                        | 2.51%                      |
| 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          | -                             | 47.27                      | 0.00%                        | 0.00%                      | -                             | 47.27                      | 0.00%                        | 0.00%                      | -   | -                          | 0.00%                        | 0.00%                      |
| 4            | B03 State Government Guaranteed Loans  | SGGL          | 16,121.28                     | 286.81                     | 1.78%                        | 1.78%                      | 16,121.28                     | 286.81                     | 1.78%                        | 1.78%                      | 7,005.25                                  | 141.04                     | 2.01%                        | 2.01%                      |
| 5            | B04 Other Approved Securities (excluding Infrastructure Investments)   | SGOA          | 508.09                        | 9.51                       | 1.87%                        | 1.87%                      | 508.09                        | 9.51                       | 1.87%                        | 1.87%                      | 509.79                                    | 9.51                       | 1.87%                        | 1.87%                      |
| 6            | C06 Bonds/ Debentures/ CPs/ Loans - Promotor Group   | HDPG          | -                             | -                          | 0.00%                        | 0.00%                      | -                             | -                          | 0.00%                        | 0.00%                      | -   | -                          | 0.00%                        | 0.00%                      |
| 7            | C09 Bonds/Debentures issued by NHB/ Institutions accredited by NHB   | HTDN          | 5,092.31                      | 123.75                     | 2.43%                        | 2.43%                      | 5,092.31                      | 123.75                     | 2.43%                        | 2.43%                      | 5,077.65                                  | 123.73                     | 2.44%                        | 2.44%                      |
| 8            | C10 Bonds/Debentures issued by Authority constituted under any Housing/Building scheme approved by Central/State/any Authority or Body constituted by Central/State Act. | HTDA          | -                             | -                          | 0.00%                        | 0.00%                      | -                             | -                          | 0.00%                        | 0.00%                      | -   | -                          | 0.00%                        | 0.00%                      |
| 9            | C08 Bonds/Debentures issued by HUDCO   | HTHD          | 500.00                        | 10.48                      | 2.10%                        | 2.10%                      | 500.00                        | 10.48                      | 2.10%                        | 2.10%                      | 500.00                                    | 10.48                      | 2.10%                        | 2.10%                      |
| 10           | C18 Reclassified Approved Investments - Debt   | HORD          | 14,417.69                     | -                          | 0.00%                        | 0.00%                      | 14,417.69                     | -                          | 0.00%                        | 0.00%                      | 14,417.69                                 | -                          | 0.00%                        | 0.00%                      |
| 11           | C18 Infrastructure - Other Approved Securities   | ISAS          | -                             | -                          | 0.00%                        | 0.00%                      | -                             | -                          | 0.00%                        | 0.00%                      | -   | -                          | 0.00%                        | 0.00%                      |
| 12           | C19 Infrastructure - PSU - Equity shares - Quoted  | ITPE          | 425.75                        | -                          | 0.00%                        | 0.00%                      | 425.75                        | -                          | 0.00%                        | 0.00%                      | 160.43                                    | -                          | 0.00%                        | 0.00%                      |
| 13           | C20 Infrastructure - Corporate Securities - Equity shares - Quoted   | ITCE          | -                             | -                          | 0.00%                        | 0.00%                      | -                             | -                          | 0.00%                        | 0.00%                      | -   | -                          | 0.00%                        | 0.00%                      |
| 14           | C26 Long Term Bank Bonds Approved Investment-Infrastructure  | ILBI          | -                             | -                          | 0.00%                        | 0.00%                      | -                             | -                          | 0.00%                        | 0.00%                      | 1,000.00                                  | 21.68                      | 2.17%                        | 2.17%                      |
| 15           | C27 Infrastructure - PSU - Debentures/ Bonds   | IPTD          | 84,100.20                     | 1,608.47                   | 1.91%                        | 1.91%                      | 84,100.20                     | 1,608.47                   | 1.91%                        | 1.91%                      | 70,761.82                                 | 1,565.52                   | 2.21%                        | 2.21%                      |
| 16           | C29 Infrastructure - Other Corporate Securities- Debentures/ Bonds   | ICTD          | 950.00                        | 19.35                      | 2.04%                        | 2.04%                      | 950.00                        | 19.35                      | 2.04%                        | 2.04%                      | 950.00                                    | 19.31                      | 2.03%                        | 2.03%                      |
| 17           | C41 Long Term Bank Bonds Other Investment-Infrastructure   | IOLB          | 1,000.00                      | 19.95                      | 1.99%                        | 1.99%                      | 1,000.00                      | 19.95                      | 1.99%                        | 1.99%                      | 1,000.00                                  | 19.89                      | 1.99%                        | 1.99%                      |
| 18           | C34 Infrastructure - Equity (including unlisted)   | IOEQ          | -                             | -                          | 0.00%                        | 0.00%                      | -                             | -                          | 0.00%                        | 0.00%                      | -   | -                          | 0.00%                        | 0.00%                      |
| 19           | D02 Corporate Securities (Approved Investment ) -Equity Shares (ordinary)-Quoted   | EACE          | 1,951.83                      | 3.49                       | 0.18%                        | 0.18%                      | 1,951.83                      | 3.49                       | 0.18%                        | 0.18%                      | 1,220.88                                  | 1.70                       | 0.14%                        | 0.14%                      |
| 20           | D01 PSU - (Approved Investment)-Equity Shares quoted   | EAEQ          | 430.28                        | -                          | 0.00%                        | 0.00%                      | 430.28                        | -                          | 0.00%                        | 0.00%                      | 325.26                                    | -                          | 0.00%                        | 0.00%                      |
| 21           | D39 Additional Tier I (Basel III Complaint) Perpetual Bonds  | EAPB          | 729.30                        | 15.45                      | 2.12%                        | 2.12%                      | 729.30                        | 15.45                      | 2.12%                        | 2.12%                      | 739.10                                    | 15.43                      | 2.09%                        | 2.09%                      |
| 22           | D05 Corporate Securities - Bonds - (Taxable)   | EPBT          | 24,792.95                     | 451.34                     | 1.82%                        | 1.82%                      | 24,792.95                     | 451.34                     | 1.82%                        | 1.82%                      | 16,124.88                                 | 311.84                     | 1.93%                        | 1.93%                      |
| 23           | D09 Corporate Securities (Approved Investment ) -Debentures  | ECOS          | 18,634.35                     | 365.65                     | 1.96%                        | 1.96%                      | 18,634.35                     | 365.65                     | 1.96%                        | 1.96%                      | 14,611.10                                 | 311.37                     | 2.13%                        | 2.13%                      |
| 24           | D16 Deposits - Deposit with scheduled banks  | ECDL          | -                             | -                          | 0.00%                        | 0.00%                      | -                             | -                          | 0.00%                        | 0.00%                      | 65.00                                     | 3.63                       | 5.58%                        | 5.58%                      |
| 25           | D18 Deposits - Money at call and short notice with banks /Repo   | ECMR          | -                             | -                          | 0.00%                        | 0.00%                      | -                             | -                          | 0.00%                        | 0.00%                      | -   | -                          | 0.00%                        | 0.00%                      |
| 26           | D23 Application Money  | ECAM          | -                             | -                          | 0.00%                        | 0.00%                      | -                             | -                          | 0.00%                        | 0.00%                      | -   | -                          | 0.00%                        | 0.00%                      |
| 27           | D29 Mutual Funds - Gilt/ G Sec/ Liquid Schemes   | EGMF          | 3,787.98                      | 23.30                      | 0.62%                        | 0.62%                      | 3,787.98                      | 23.30                      | 0.62%                        | 0.62%                      | 8,793.43                                  | 62.19                      | 0.71%                        | 0.71%                      |
| 28           | D30 Mutual Funds - (under Insurer's Promoter Group)  | EMPG          | -                             | -                          | 0.00%                        | 0.00%                      | -                             | -                          | 0.00%                        | 0.00%                      | -   | -                          | 0.00%                        | 0.00%                      |
| 29           | E03 Other than Approved Investments - Equity Shares (incl PSUs and Unlisted)   | OESH          | 70.91                         | 5.51                       | 7.76%                        | 7.76%                      | 70.91                         | 5.51                       | 7.76%                        | 7.76%                      | 1,354.49                                  | -                          | 0.00%                        | 0.00%                      |
| 30           | E06 Other than Approved Investments -Debentures  | OLDB          | -                             | -                          | 0.00%                        | 0.00%                      | -                             | -                          | 0.00%                        | 0.00%                      | -   | -                          | 0.00%                        | 0.00%                      |
| 31           | E13 Short term Loans (Unsecured Deposits)  | OSLU          | 726.07                        | 34.94                      | 4.81%                        | 4.81%                      | 726.07                        | 34.94                      | 4.81%                        | 4.81%                      | 728.12                                    | 75.92                      | 10.43%                       | 10.43%                     |
| 32           | E19 Passively managed Equity ETF (Non Promoter Group)  | OETF          | -                             | -                          | 0.00%                        | 0.00%                      | -                             | -                          | 0.00%                        | 0.00%                      | -   | -                          | 0.00%                        | 0.00%                      |
| 33           | E28 Additional Tier 1 (Basel III complaint) Perpetual Bonds - (Private Banks)  | OAPB          | 0.00                          | -                          | 0.00%                        | 0.00%                      | 0.00                          | -                          | 0.00%                        | 0.00%                      | 956.04                                    | (0.00)                     | 0.00%                        | 0.00%                      |
| 34           | E25 Reclassified Approved investments - Debt   | ORAD          | 4,006.65                      | -                          | 0.00%                        | 0.00%                      | 4,006.65                      | -                          | 0.00%                        | 0.00%                      | 5,006.65                                  | -                          | 0.00%                        | 0.00%                      |
| 35           | E26 Reclassified Approved investments - Equity   | ORAE          | 205.57                        | -                          | 0.00%                        | 0.00%                      | 205.57                        | -                          | 0.00%                        | 0.00%                      | 145.54                                    | (203.08)                   | -139.54%                     | -139.54%                   |
| 36           | E12 SEBI Approved Alternate Investment und (Category II)   | OAFB          | 542.30                        | 8.59                       | 1.58%                        | 1.58%                      | 542.30                        | 8.59                       | 1.58%                        | 1.58%                      | 998.68                                    | 22.06                      | 2.21%                        | 2.21%                      |
| 37           | E15 Mutual Funds - Debt/ Income/ Serial Plans/ Liquid Schemes  | OMGS          | -                             | -                          | 0.00%                        | 0.00%                      | -                             | -                          | 0.00%                        | 0.00%                      | -   | -                          | 0.00%                        | 0.00%                      |
| 38           | E04 Equity Shares (PSU & Unlisted)   | OEPU          | -                             | -                          | 0.00%                        | 0.00%                      | -                             | -                          | 0.00%                        | 0.00%                      | -   | -                          | 0.00%                        | 0.00%                      |
| <b>TOTAL</b> |  |               | <b>406,508.07</b>             | <b>6,859.48</b>            | <b>1.69%</b>                 | <b>1.69%</b>               | <b>406,508.07</b>             | <b>6,859.48</b>            | <b>1.69%</b>                 | <b>1.69%</b>               | <b>331,946.47</b>                         | <b>7,040.98</b>            | <b>2.12%</b>                 | <b>2.12%</b>               |

**CERTIFICATION**

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

Signature: \_\_\_\_\_

Full name: Alok Mehrotra

Designation: Chief Financial Officer

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

1. Based on daily simple Average of Investments

2. Absolute Yield netted for tax

3. In the previous year column, figures of the corresponding Year to date of the previous financial year shall be shown.

4. FORM-1 shall be prepared in respect of each fund. In case of ULIP FORM-1 shall be prepared at Segregated Fund (SFIN) level and also at consolidated level.

5. Impairment of asset has been adjusted in income of ORAD (12.5 Crs), OESH (93.88Crs) &amp; HORD (54.95Crs)

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

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

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

Statement as on 30th June 2021

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Name of the Fund: Pension Annuity and Group Business

(Rs in Lakhs)

| No.          | Category of Investment   | Category Code | Current Quarter               |                            |                              |                            | Year to Date (current year)   |                            |                              |                            | Year to Date (previous year) <sup>3</sup> |                            |                              |                            |
|--------------|--|---------------|-------------------------------|----------------------------|------------------------------|----------------------------|-------------------------------|----------------------------|------------------------------|----------------------------|---|----------------------------|------------------------------|----------------------------|
|              |  |               | Investment (Rs.) <sup>1</sup> | Income on Investment (Rs.) | Gross Yield (%) <sup>1</sup> | Net Yield (%) <sup>2</sup> | Investment (Rs.) <sup>1</sup> | Income on Investment (Rs.) | Gross Yield (%) <sup>1</sup> | Net Yield (%) <sup>2</sup> | Investment (Rs.) <sup>1</sup>             | Income on Investment (Rs.) | Gross Yield (%) <sup>1</sup> | Net Yield (%) <sup>2</sup> |
| 1            | A01 Central Government Bonds   | CGSB          | 53,146.48                     | 924.05                     | 1.74%                        | 1.74%                      | 53,146.48                     | 924.05                     | 1.74%                        | 1.74%                      | 62,407.10                                 | 2,358.29                   | 3.78%                        | 3.78%                      |
| 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          | -                             | 0.01                       | 0.00%                        | 0.00%                      | -                             | 0.01                       | 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          | 5,293.15                      | 98.48                      | 1.86%                        | 1.86%                      | 5,293.15                      | 98.48                      | 1.86%                        | 1.86%                      | 7,800.10                                  | 340.54                     | 4.37%                        | 4.37%                      |
| 6            | C06 Bonds/ Debentures/ CPs/ Loans - Promotor Group   | HDPG          | -                             | -                          | 0.00%                        | 0.00%                      | -                             | -                          | 0.00%                        | 0.00%                      | -   | -                          | 0.00%                        | 0.00%                      |
| 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          | 1,500.00                      | 34.59                      | 2.31%                        | 2.31%                      | 1,500.00                      | 34.59                      | 2.31%                        | 2.31%                      | 2,000.00                                  | 45.17                      | 2.26%                        | 2.26%                      |
| 9            | C08 Bonds/Debentures issued by HUDCO   | HTHD          | 1,750.00                      | 36.69                      | 2.10%                        | 2.10%                      | 1,750.00                      | 36.69                      | 2.10%                        | 2.10%                      | 1,750.00                                  | 36.69                      | 2.10%                        | 2.10%                      |
| 10           | C18 Reclassified Approved Investments - Debt   | HORD          | -                             | -                          | 0.00%                        | 0.00%                      | -                             | -                          | 0.00%                        | 0.00%                      | -   | -                          | 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          | 39,581.89                     | 775.32                     | 1.96%                        | 1.96%                      | 39,581.89                     | 775.32                     | 1.96%                        | 1.96%                      | 40,550.71                                 | 886.14                     | 2.19%                        | 2.19%                      |
| 13           | C19 Infrastructure - PSU - Equity shares - Quoted  | ITPE          | -                             | -                          | 0.00%                        | 0.00%                      | -                             | -                          | 0.00%                        | 0.00%                      | -   | -                          | 0.00%                        | 0.00%                      |
| 14           | C20 Infrastructure - Corporate Securities - Equity shares - Quoted   | ITCE          | -                             | -                          | 0.00%                        | 0.00%                      | -                             | -                          | 0.00%                        | 0.00%                      | -   | -                          | 0.00%                        | 0.00%                      |
| 15           | C29 Infrastructure - Other Corporate Securities- Debentures/ Bonds   | ICTD          | 900.00                        | 17.87                      | 1.99%                        | 1.99%                      | 900.00                        | 17.87                      | 1.99%                        | 1.99%                      | 900.00                                    | 17.82                      | 1.98%                        | 1.98%                      |
| 16           | C26 Long Term Bank Bonds Approved Investment-Infrastructure  | ILBI          | 815.10                        | 15.15                      | 1.86%                        | 1.86%                      | 815.10                        | 15.15                      | 1.86%                        | 1.86%                      | 1,426.94                                  | 65.73                      | 4.61%                        | 4.61%                      |
| 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          | 1,875.35                      | 39.72                      | 2.12%                        | 2.12%                      | 1,875.35                      | 39.72                      | 2.12%                        | 2.12%                      | 1,900.53                                  | 39.67                      | 2.09%                        | 2.09%                      |
| 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          | 7,249.43                      | 133.41                     | 1.84%                        | 1.84%                      | 7,249.43                      | 133.41                     | 1.84%                        | 1.84%                      | 7,122.66                                  | 267.25                     | 3.75%                        | 3.75%                      |
| 22           | D09 Corporate Securities (Approved Investment ) -Debentures  | ECOS          | 3,143.36                      | 74.75                      | 2.38%                        | 2.38%                      | 3,143.36                      | 74.75                      | 2.38%                        | 2.38%                      | 5,141.83                                  | 116.10                     | 2.26%                        | 2.26%                      |
| 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          | -                             | -                          | 0.00%                        | 0.00%                      | -                             | -                          | 0.00%                        | 0.00%                      | -   | -                          | 0.00%                        | 0.00%                      |
| 25           | D23 Application Money  | ECAM          | -                             | -                          | 0.00%                        | 0.00%                      | -                             | -                          | 0.00%                        | 0.00%                      | -   | -                          | 0.00%                        | 0.00%                      |
| 26           | D29 Mutual Funds - Gilt/ G Sec/ Liquid Schemes   | EGMF          | -                             | -                          | 0.00%                        | 0.00%                      | -                             | -                          | 0.00%                        | 0.00%                      | 989.82                                    | 7.07                       | 0.71%                        | 0.71%                      |
| 27           | E25 Reclassified Approved investments - Debt   | ORAD          | -                             | -                          | 0.00%                        | 0.00%                      | -                             | -                          | 0.00%                        | 0.00%                      | -   | -                          | 0.00%                        | 0.00%                      |
| 28           | E28 Additional Tier 1 (Basel III complaint) Perpetual Bonds - (Private Banks)  | OAPB          | -                             | -                          | 0.00%                        | 0.00%                      | -                             | -                          | 0.00%                        | 0.00%                      | -   | -                          | 0.00%                        | 0.00%                      |
| <b>TOTAL</b> |  |               | <b>115,254.77</b>             | <b>2,150.04</b>            | <b>1.87%</b>                 | <b>1.87%</b>               | <b>115,254.77</b>             | <b>2,150.04</b>            | <b>1.87%</b>                 | <b>1.87%</b>               | <b>131,989.70</b>                         | <b>4,180.48</b>            | <b>3.17%</b>                 | <b>3.17%</b>               |

**CERTIFICATION**

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

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

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

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

## FORM L-34-YIELD ON INVESTMENTS

Insurer : Pramerica Life Insurance Limited (Formerly known as DHFL Pramerica Life Insurance Company Limited)  
 Registration No. 140; Date of Registration with the IRDAI: June 27, 2008  
 Statement as on 30th June 2021  
 Statement of Investment and Income on Investment  
 Periodicity of Submission: Quarterly

Name of the Fund [Linked Fund](#)

(Rs in Lakhs)

| No.          | Category of Investment   | Category Code | Current Quarter               |                            |                              |                            | Year to Date (current year)   |                            |                              |                            | Year to Date (previous year)3 |                            |                              |                            |
|--------------|--|---------------|-------------------------------|----------------------------|------------------------------|----------------------------|-------------------------------|----------------------------|------------------------------|----------------------------|-------------------------------|----------------------------|------------------------------|----------------------------|
|              |  |               | Investment (Rs.) <sup>1</sup> | Income on Investment (Rs.) | Gross Yield (%) <sup>1</sup> | Net Yield (%) <sup>2</sup> | Investment (Rs.) <sup>1</sup> | Income on Investment (Rs.) | Gross Yield (%) <sup>1</sup> | Net Yield (%) <sup>2</sup> | Investment (Rs.) <sup>1</sup> | Income on Investment (Rs.) | Gross Yield (%) <sup>1</sup> | Net Yield (%) <sup>2</sup> |
| 1            | A01 Central Government Bonds   | CGSB          | 12,921.02                     | 187.73                     | 1.45%                        | 1.45%                      | 12,921.02                     | 187.73                     | 1.45%                        | 1.45%                      | 5,403.43                      | 239.51                     | 4.43%                        | 4.43%                      |
| 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          | 616.16                        | 8.43                       | 1.37%                        | 1.37%                      | 616.16                        | 8.43                       | 1.37%                        | 1.37%                      | 5,510.30                      | 67.18                      | 1.22%                        | 1.22%                      |
| 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          | -                             | 0.87                       | 0.00%                        | 0.00%                      | -                             | 0.87                       | 0.00%                        | 0.00%                      | -                             | -                          | 0.00%                        | 0.00%                      |
| 6            | C10 Bonds/Debentures issued by Authority constituted under any Housing/Building scheme approved by Central/State/any Authority or Body constituted by Central/State Act. | HTDA          | -                             | -                          | 0.00%                        | 0.00%                      | -                             | -                          | 0.00%                        | 0.00%                      | -                             | -                          | 0.00%                        | 0.00%                      |
| 7            | C09 Bonds/Debentures issued by NHB/ Institutions accredited by NHB   | HTDN          | 101.79                        | 1.20                       | 1.18%                        | 1.18%                      | 101.79                        | 1.20                       | 1.18%                        | 1.18%                      | 346.61                        | 7.68                       | 2.22%                        | 2.22%                      |
| 8            | C06 Bonds/ Debentures/ CPs/ Loans - Promotor Group   | HDPG          | -                             | -                          | 0.00%                        | 0.00%                      | -                             | -                          | 0.00%                        | 0.00%                      | -                             | -                          | 0.00%                        | 0.00%                      |
| 9            | C08 Bonds/Debentures issued by HUDCO   | HTHD          | 279.82                        | 1.60                       | 0.57%                        | 0.57%                      | 279.82                        | 1.60                       | 0.57%                        | 0.57%                      | 275.12                        | 13.99                      | 5.09%                        | 5.09%                      |
| 10           | C18 Reclassified Approved Investments - Debt   | HORD          | 87.13                         | -                          | 0.00%                        | 0.00%                      | 87.13                         | -                          | 0.00%                        | 0.00%                      | 87.13                         | (45.00)                    | -51.65%                      | -51.65%                    |
| 11           | C18 Infrastructure - Other Approved Securities   | ISAS          | -                             | -                          | 0.00%                        | 0.00%                      | -                             | -                          | 0.00%                        | 0.00%                      | -                             | -                          | 0.00%                        | 0.00%                      |
| 12           | C19 Infrastructure - PSU - Equity shares - Quoted  | ITPE          | 1,149.89                      | 101.45                     | 8.82%                        | 8.82%                      | 1,149.89                      | 101.45                     | 8.82%                        | 8.82%                      | 686.06                        | 111.80                     | 16.30%                       | 16.30%                     |
| 13           | C20 Infrastructure - Corporate Securities - Equity shares - Quoted   | ITCE          | 1,514.63                      | 58.57                      | 3.87%                        | 3.87%                      | 1,514.63                      | 58.57                      | 3.87%                        | 3.87%                      | 1,359.82                      | 258.45                     | 19.01%                       | 19.01%                     |
| 14           | C27 Infrastructure - PSU - Debentures/ Bonds   | IPTD          | 1,597.57                      | 18.27                      | 1.14%                        | 1.14%                      | 1,597.57                      | 18.27                      | 1.14%                        | 1.14%                      | 1,870.96                      | 78.35                      | 4.19%                        | 4.19%                      |
| 15           | C26 Long Term Bank Bonds Approved Investment-Infrastructure  | ILBI          | 213.97                        | 4.31                       | 2.01%                        | 2.01%                      | 213.97                        | 4.31                       | 2.01%                        | 2.01%                      | 213.93                        | 5.97                       | 2.79%                        | 2.79%                      |
| 16           | C29 Infrastructure - Other Corporate Securities- Debentures/ Bonds   | ICTD          | 160.93                        | 3.96                       | 2.46%                        | 2.46%                      | 160.93                        | 3.96                       | 2.46%                        | 2.46%                      | 161.92                        | 6.86                       | 4.24%                        | 4.24%                      |
| 17           | C34 Infrastructure - Equity (including unlisted)   | IOEQ          | -                             | -                          | 0.00%                        | 0.00%                      | -                             | -                          | 0.00%                        | 0.00%                      | 23.30                         | 11.49                      | 49.31%                       | 49.31%                     |
| 18           | C41 Long Term Bank Bonds Other Investment-Infrastructure   | IOLB          | -                             | -                          | 0.00%                        | 0.00%                      | -                             | -                          | 0.00%                        | 0.00%                      | -                             | -                          | 0.00%                        | 0.00%                      |
| 19           | D01 PSU - (Approved Investment)-Equity Shares quoted   | EAEQ          | 517.91                        | 77.73                      | 15.01%                       | 15.01%                     | 517.91                        | 77.73                      | 15.01%                       | 15.01%                     | 294.89                        | 18.49                      | 6.27%                        | 6.27%                      |
| 20           | D02 Corporate Securities (Approved Investment) -Equity Shares (ordinary)-Quoted  | EACE          | 16,788.30                     | 1,158.72                   | 6.90%                        | 6.90%                      | 16,788.30                     | 1,158.72                   | 6.90%                        | 6.90%                      | 13,338.61                     | 2,687.23                   | 20.15%                       | 20.15%                     |
| 21           | D05 Corporate Securities - Bonds - (Taxable)   | EPBT          | 493.29                        | 7.31                       | 1.48%                        | 1.48%                      | 493.29                        | 7.31                       | 1.48%                        | 1.48%                      | -                             | -                          | 0.00%                        | 0.00%                      |
| 22           | D07 Corporate Securities - Preference Shares   | EPNQ          | -                             | -                          | 0.00%                        | 0.00%                      | -                             | -                          | 0.00%                        | 0.00%                      | -                             | -                          | 0.00%                        | 0.00%                      |
| 23           | D39 Additional Tier I (Basel III Complaint) Perpetual Bonds  | EAPB          | -                             | -                          | 0.00%                        | 0.00%                      | -                             | -                          | 0.00%                        | 0.00%                      | -                             | -                          | 0.00%                        | 0.00%                      |
| 24           | D18 Deposits - Money at call and short notice with banks /Repo   | ECMR          | -                             | -                          | 0.00%                        | 0.00%                      | -                             | -                          | 0.00%                        | 0.00%                      | -                             | -                          | 0.00%                        | 0.00%                      |
| 25           | D30 Mutual Funds - (under Insurer's Promoter Group)  | EMPG          | -                             | -                          | 0.00%                        | 0.00%                      | -                             | -                          | 0.00%                        | 0.00%                      | -                             | -                          | 0.00%                        | 0.00%                      |
| 26           | D09 Corporate Securities (Approved Investment) -Debentures   | ECOS          | 906.81                        | 14.36                      | 1.58%                        | 1.58%                      | 906.81                        | 14.36                      | 1.58%                        | 1.58%                      | 1,256.61                      | 49.74                      | 3.96%                        | 3.96%                      |
| 27           | D16 Deposits - Deposit with scheduled banks  | ECDB          | -                             | -                          | 0.00%                        | 0.00%                      | -                             | -                          | 0.00%                        | 0.00%                      | 65.00                         | 3.63                       | 5.58%                        | 5.58%                      |
| 28           | D23 Application Money  | ECAM          | -                             | -                          | 0.00%                        | 0.00%                      | -                             | -                          | 0.00%                        | 0.00%                      | -                             | -                          | 0.00%                        | 0.00%                      |
| 29           | D29 Mutual Funds - Gilt/ G Sec/ Liquid Schemes   | EGMF          | 210.02                        | 0.10                       | 0.05%                        | 0.05%                      | 210.02                        | 0.10                       | 0.05%                        | 0.05%                      | 631.62                        | 4.60                       | 0.73%                        | 0.73%                      |
| 30           | D30 Net Current Assets   | ENCA          | (183.58)                      | (34.94)                    | 19.03%                       | 19.03%                     | (183.58)                      | (34.94)                    | 19.03%                       | 19.03%                     | (295.74)                      | (75.79)                    | 25.63%                       | 25.63%                     |
| 31           | E03 Other than Approved Investments - Equity Shares (incl PSUs and Unlisted)   | OESH          | 336.74                        | 156.16                     | 46.37%                       | 46.37%                     | 336.74                        | 156.16                     | 46.37%                       | 46.37%                     | -                             | -                          | 0.00%                        | 0.00%                      |
| 32           | E06 Other than Approved Investments -Debentures  | OLDB          | -                             | -                          | 0.00%                        | 0.00%                      | -                             | -                          | 0.00%                        | 0.00%                      | -                             | -                          | 0.00%                        | 0.00%                      |
| 33           | E13 Short term Loans (Unsecured Deposits)  | OSLU          | -                             | -                          | 0.00%                        | 0.00%                      | -                             | -                          | 0.00%                        | 0.00%                      | -                             | -                          | 0.00%                        | 0.00%                      |
| 34           | E19 Passively Managed Equity ETF (Non Promoter Group)  | OETF          | 2,490.66                      | 138.44                     | 5.56%                        | 5.56%                      | 2,490.66                      | 138.44                     | 5.56%                        | 5.56%                      | 1,338.28                      | 140.12                     | 10.47%                       | 10.47%                     |
| 35           | E12 SEBI Approved Alternate Investment Fund (Category II)  | OAFB          | -                             | -                          | 0.00%                        | 0.00%                      | -                             | -                          | 0.00%                        | 0.00%                      | -                             | -                          | 0.00%                        | 0.00%                      |
| 36           | E28 Additional Tier 1 (Basel III complaint) Perpetual Bonds - (Private Banks)  | OAPB          | -                             | -                          | 0.00%                        | 0.00%                      | -                             | -                          | 0.00%                        | 0.00%                      | -                             | -                          | 0.00%                        | 0.00%                      |
| 37           | E25 Reclassified Approved investments - Debt   | ORAD          | -                             | -                          | 0.00%                        | 0.00%                      | -                             | -                          | 0.00%                        | 0.00%                      | -                             | -                          | 0.00%                        | 0.00%                      |
| 38           | E26 Reclassified Approved investments - Equity   | ORAE          | 623.53                        | 74.06                      | 11.88%                       | 11.88%                     | 623.53                        | 74.06                      | 11.88%                       | 11.88%                     | 572.05                        | (14.66)                    | -2.56%                       | -2.56%                     |
| 39           | E04 Equity Shares (PSU & Unlisted)   | OEPU          | -                             | -                          | 0.00%                        | 0.00%                      | -                             | -                          | 0.00%                        | 0.00%                      | -                             | -                          | 0.00%                        | 0.00%                      |
| 40           | E15 Mutual Funds - Debt/ Income/ Serial Plans/ Liquid Schemes  | OMGS          | -                             | -                          | 0.00%                        | 0.00%                      | -                             | -                          | 0.00%                        | 0.00%                      | -                             | -                          | 0.00%                        | 0.00%                      |
| <b>TOTAL</b> |  |               | <b>40,814.00</b>              | <b>1,978.33</b>            | <b>4.85%</b>                 | <b>4.85%</b>               | <b>40,814.00</b>              | <b>1,978.33</b>            | <b>4.85%</b>                 | <b>4.85%</b>               | <b>33,435.63</b>              | <b>3,569.62</b>            | <b>10.68%</b>                | <b>10.68%</b>              |

**CERTIFICATION**

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

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

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

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

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

Insurer : Pramerica Life Insurance Limited (Formerly known as DHFL Pramerica Life Insurance Company Limited)  
 Registration No. 140; Date of Registration with the IRDAI: June 27, 2008  
 Statement as on :30th June 2021  
 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  |
|-----------|---|------|-----------|------------------|--------------------|----------------|---------------|-------------------|--|
| <b>A.</b> | <b><u>During the Quarter <sup>1</sup></u></b>                       |      |           |                  |                    |                |               |                   |  |
|           | NIL   |      |           |                  |                    |                |               |                   |  |
| <b>B.</b> | <b><u>As on Date <sup>2</sup></u></b>                               |      |           |                  |                    |                |               |                   |  |
|           | 9.60% Aadhar Housing Finance Ltd 29 Sep 2021                        | HTDN | 2,893.80  | 17-Dec-18        | CARE               | AA+            | AA            | 22-Mar-19         | Downgraded by CARE   |
|           | 8.90% Dewan Housing Finance Corporation Ltd 04 June 2023            | HORD | 4,500.00  | 05-Jun-18        | CARE               | AAA            | D             | 05-Jun-19         | Downgraded five times on 3rd Feb 19(AA+), 6th March 2019 (AA-), 31st March 2019 (A), 14th May 19(BBB-) & 5th June 19(D)  |
|           | 9.05% Dewan Housing Finance Corporation Ltd 09 September 2021       | HORD | 2,453.47  | 09-Sep-16        | CARE               | AAA            | D             | 05-Jun-19         | Downgraded five times on 3rd Feb 19(AA+), 6th March 2019 (AA-), 31st March 2019 (A), 14th May 19(BBB-) & 5th June 19(D)  |
|           | 9.05% Dewan Housing Finance Corporation Ltd 09 Sep 2023             | HORD | 1,573.39  | 24-Oct-17        | CARE               | AAA            | D             | 05-Jun-19         | Downgraded five times on 3rd Feb 19(AA+), 6th March 2019 (AA-), 31st March 2019 (A), 14th May 19(BBB-) & 5th June 19(D)  |
|           | 9.10% Dewan Housing Finance Corporation Ltd 16 Aug 2021             | HORD | 1,487.54  | 16-Aug-16        | CARE               | AAA            | D             | 05-Jun-19         | Downgraded five times on 3rd Feb 19(AA+), 6th March 2019 (AA-), 31st March 2019 (A), 14th May 19(BBB-) & 5th June 19(D)  |
|           | 9.25% Dewan Housing Finance Corporation Ltd 09 September 2023       | HORD | 505.50    | 04-May-17        | CARE               | AAA            | D             | 05-Jun-19         | Downgraded five times on 3rd Feb 19(AA+), 6th March 2019 (AA-), 31st March 2019 (A), 14th May 19(BBB-) & 5th June 19(D)  |
|           | 9% Dewan Housing Finance Corporation Ltd 04 June 2028               | HORD | 488.55    | 17-Jul-18        | CARE               | AAA            | D             | 05-Jun-19         | Downgraded five times on 3rd Feb 19(AA+), 6th March 2019 (AA-), 31st March 2019 (A), 14th May 19(BBB-) & 5th June 19(D)  |
|           | 8.70% IDFC Bank 21 Mar 2022 (Cumulative)                            | ECOS | 115.67    | 25-Jul-17        | ICRA               | AA+            | AA            | 21-May-19         | Downgraded by ICRA   |
|           | 9.00% IDFC Bank 30 Dec 2021 (Cumulative)                            | ECOS | 126.06    | 25-Jul-17        | ICRA               | AA+            | AA            | 21-May-19         | Downgraded by ICRA   |
|           | 7.85% Infrastructure Leasing & Financial Services Ltd 30-Dec-2022   | ORAD | 499.03    | 09-Nov-17        | CARE & FITCH       | AAA            | D             | 17-Sep-18         | Downgraded thrice by CARE on 16th Aug 18(AA+), 9th Sep 18(BB) & 17th Sep 18(D)   |
|           | 8.30% Infrastructure Leasing & Financial Services Ltd 11-Jan-2023   | ORAD | 1,000.00  | 11-Jan-18        | CARE & FITCH       | AAA            | D             | 17-Sep-18         | Downgraded thrice by CARE on 16th Aug 18(AA+), 9th Sep 18(BB) & 17th Sep 18(D)   |
|           | 8.65% Infrastructure Leasing & Financial Services Ltd 27-March-2028 | ORAD | 1,000.00  | 03-Apr-18        | CARE & FITCH       | AAA            | D             | 17-Sep-18         | Downgraded thrice by CARE on 16th Aug 18(AA+), 9th Sep 18(BB) & 17th Sep 18(D)   |
|           | 9.98% Infrastructure Leasing & Financial Services Ltd. 05-Dec-2021  | ORAD | 477.50    | 05-Dec-11        | CARE & FITCH       | AAA            | D             | 17-Sep-18         | Downgraded thrice by CARE on 16th Aug 18(AA+), 9th Sep 18(BB) & 17th Sep 18(D)   |
|           | 9% Infrastructure Leasing & Financial Services Ltd. 29-Dec-2024     | ORAD | 1,030.12  | 30-Nov-18        | CARE & FITCH       | AAA            | D             | 17-Sep-18         | Downgraded thrice by CARE on 16th Aug 18(AA+), 9th Sep 18(BB) & 17th Sep 18(D)   |
|           | 8.90% Reliance Home Finance Ltd. 03 Jan 2022                        | HORD | 3,409.25  | 26-Sep-18        | CARE               | AA+            | D             | 12-Sep-19         | Downgraded five times on 8th Oct 18(AA), 6th March 2019 (A+), 18th April 2019 (BBB+), 26th April 19(C) & 12th Sep 19(D)  |
|           | 8% YES Bank 30 September 2026                                       | IOLB | 1,000.00  | 30-Sep-16        | CARE & ICRA        | AA+            | BB+           | 24-Mar-20         | Downgraded multiple times on 28th Nov 18(AA), 3rd May 2019 (AA-), 24th July 2019 (A+), 19th Dec 2019 (A) & 12th Feb 20(A-), 12th Feb (BBB-), 6th March (D), Upgraded on 24th March (BB+) |
|           | 9.5% YES Bank AT1 Bond 23 December 2021                             | OAPB | 0.00      | 10-Jan-17        | FITCH, CARE & ICRA | AA             | D             | 06-Mar-20         | Downgraded multiple times on 28th Nov 18(AA-), 3rd May 2019 (A), 27th July 2019 (BBB+), 19th Dec 2019 (BBB), 12th Feb (BBB-), 6th March (D)  |
|           |   |      | 22,559.88 |                  |                    |                |               |                   |  |

**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.

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

**Note:**

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

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

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

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

Statement as on :30th June 2021

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> <sup>1</sup><br>NIL                              |      |        |                  |               |                |               |                   |                    |
| B. | <u>As on Date</u> <sup>2</sup><br>8.70% IDFC Bank 21 Mar 2022 (Cumulative) | ECOS | 211.25 | 25-Jul-17        | ICRA          | AA+            | AA            | 21-May-19         | Downgraded by ICRA |

**CERTIFICATION**

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

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

**Note:**

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

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

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

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

Statement as on :30th June 2021

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</u> <sup>1</sup><br>NIL                 |      |        |                  |               |                |               |                   |   |
| B. | <u>As on Date</u> <sup>2</sup>                                |      |        |                  |               |                |               |                   |   |
|    | 9.60% Aadhar Housing Finance Ltd 29 Sep 2021                  | HTDN | 102.39 | 17-Dec-18        | CARE          | AA+            | AA            | 22-Mar-19         | Downgraded by CARE  |
|    | 9.05% Dewan Housing Finance Corporation Ltd 09 September 2021 | HORD | 75.00  | 09-Sep-16        | CARE          | AAA            | D             | 05-Jun-19         | Downgraded five times on 3rd Feb 19(AA+), 6th March 2019 (AA-), 31st March 2019 (A), 14th May 19(BBB-) & 5th June 19(D) |
|    | 9.10% Dewan Housing Finance Corporation Ltd 16 Aug 2021       | HORD | 12.13  | 16-Aug-16        | CARE          | AAA            | D             | 05-Jun-19         | Downgraded five times on 3rd Feb 19(AA+), 6th March 2019 (AA-), 31st March 2019 (A), 14th May 19(BBB-) & 5th June 19(D) |
|    | 8.70% IDFC Bank 21 Mar 2022 (Cumulative)                      | ECOS | 39.19  | 25-Jul-17        | ICRA          | AA+            | AA            | 21-May-19         | Downgraded by ICRA  |

**CERTIFICATION**

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

**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

(Rs in Lakhs)

|        |   | For the Qtr Q1 '2021-22 |                 |              |                                  | For the Qtr Q1 '2020-21 |                 |              |                                  | Upto the period '2021-22 |                 |              |                                  | Upto the period '2020-21 |                 |              |                                  |
|--------|---|-------------------------|-----------------|--------------|----------------------------------|-------------------------|-----------------|--------------|----------------------------------|--------------------------|-----------------|--------------|----------------------------------|--------------------------|-----------------|--------------|----------------------------------|
| S. No. | Particulars                                       | 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 Premum                                 |                         |                 |              |                                  |                         |                 |              |                                  |                          |                 |              |                                  |                          |                 |              |                                  |
|        | i) Individual Single Premium- (ISP)               |                         |                 |              |                                  |                         |                 |              |                                  |                          |                 |              |                                  |                          |                 |              |                                  |
|        | From 0-10000                                      | 1.00                    | 1               | 1            | 1.25                             | 2.32                    | 8               | 3            | 5.25                             | 1.00                     | 1               | 1            | 1.25                             | 2.32                     | 8               | 3            | 5.25                             |
|        | From 10,000-25,000                                | 4.00                    | 2               | 2            | 22.50                            | 14.00                   | 7               | 7            | 17.50                            | 4.00                     | 2               | 2            | 22.50                            | 14.00                    | 7               | 7            | 17.50                            |
|        | From 25001-50,000                                 | 11.18                   | 3               | 3            | 13.97                            | 12.00                   | 3               | 3            | 15.00                            | 11.18                    | 3               | 3            | 13.97                            | 12.00                    | 3               | 3            | 15.00                            |
|        | From 50,001- 75,000                               | -                       | -               | -            | -                                | -                       | -               | -            | -                                | -                        | -               | -            | -                                | -                        | -               | -            | -                                |
|        | From 75,000-100,000                               | 10.00                   | 1               | 1            | 12.50                            | -                       | -               | -            | -                                | 10.00                    | 1               | 1            | 12.50                            | -                        | -               | -            | -                                |
|        | From 1,00,001 -1,25,000                           | 12.00                   | 1               | 1            | 15.00                            | -                       | -               | -            | -                                | 12.00                    | 1               | 1            | 15.00                            | -                        | -               | -            | -                                |
|        | Above Rs. 1,25,000                                | -                       | -               | -            | -                                | -                       | -               | -            | -                                | -                        | -               | -            | -                                | -                        | -               | -            | -                                |
|        | 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                                      | 1.87                    | 5               | 8,156        | (12,527.77)                      | (408.71)                | 36              | 76,947       | (16,566.73)                      | 1.87                     | 5               | 8,156        | (12,527.77)                      | (408.71)                 | 36              | 76,947       | (16,566.73)                      |
|        | From 10,000-25,000                                | 59.44                   | 18              | 136,391      | 88,960.12                        | 53.98                   | 10              | 304,107      | 90,462.32                        | 59.44                    | 18              | 136,391      | 88,960.12                        | 53.98                    | 10              | 304,107      | 90,462.32                        |
|        | From 25001-50,000                                 | 80.58                   | 11              | 11,457       | 61,527.57                        | 67.91                   | 5               | 78,251       | 75,137.89                        | 80.58                    | 11              | 11,457       | 61,527.57                        | 67.91                    | 5               | 78,251       | 75,137.89                        |
|        | From 50,001- 75,000                               | 52.77                   | 2               | 8,899        | 29,486.16                        | 47.08                   | 2               | 44,876       | 21,987.07                        | 52.77                    | 2               | 8,899        | 29,486.16                        | 47.08                    | 2               | 44,876       | 21,987.07                        |
|        | From 75,000-100,000                               | 52.30                   | 5               | 8,126        | 53,939.65                        | 77.51                   | 3               | 91,686       | 29,722.69                        | 52.30                    | 5               | 8,126        | 53,939.65                        | 77.51                    | 3               | 91,686       | 29,722.69                        |
|        | From 1,00,001 -1,25,000                           | 34.18                   | 1               | 984          | 16,740.51                        | 21.59                   | -               | 48           | 10,822.22                        | 34.18                    | 1               | 984          | 16,740.51                        | 21.59                    | -               | 48           | 10,822.22                        |
|        | Above Rs. 1,25,000                                | 2,661.68                | 15              | 49,997       | 1,048,932.12                     | 1,095.37                | 5               | 459,941      | 466,182.70                       | 2,661.68                 | 15              | 49,997       | 1,048,932.12                     | 1,095.37                 | 5               | 459,941      | 466,182.70                       |
|        | iv) Group Single Premium- Annuity- GSPA           |                         |                 |              |                                  |                         |                 |              |                                  |                          |                 |              |                                  |                          |                 |              |                                  |
|        | From 0-50000                                      | -                       | -               | -            | -                                | -                       | -               | -            | -                                | -                        | -               | -            | -                                | -                        | -               | -            | -                                |
|        | From 50,001-100,000                               | -                       | -               | -            | -                                | -                       | -               | -            | -                                | -                        | -               | -            | -                                | -                        | -               | -            | -                                |
|        | From 1,00,001-150,000                             | -                       | -               | -            | -                                | -                       | -               | -            | -                                | -                        | -               | -            | -                                | -                        | -               | -            | -                                |
|        | From 150,001- 2,00,000                            | -                       | -               | -            | -                                | -                       | -               | -            | -                                | -                        | -               | -            | -                                | -                        | -               | -            | -                                |
|        | From 2,00,,001-250,000                            | -                       | -               | -            | -                                | -                       | -               | -            | -                                | -                        | -               | -            | -                                | -                        | -               | -            | -                                |
|        | From 2,50,001 -3,00,000                           | -                       | -               | -            | -                                | -                       | -               | -            | -                                | -                        | -               | -            | -                                | -                        | -               | -            | -                                |
|        | Above Rs. 3,00,000                                | -                       | -               | -            | -                                | -                       | -               | -            | -                                | -                        | -               | -            | -                                | -                        | -               | -            | -                                |
|        | v) Individual non Single Premium- INSP            |                         |                 |              |                                  |                         |                 |              |                                  |                          |                 |              |                                  |                          |                 |              |                                  |
|        | From 0-10000                                      | 1.84                    | 26              | 26           | 228.26                           | 7.79                    | 153             | 149          | 791.78                           | 1.84                     | 26              | 26           | 228.26                           | 7.79                     | 153             | 149          | 791.78                           |
|        | From 10,000-25,000                                | 158.80                  | 659             | 652          | 1,708.69                         | 194.77                  | 1,034           | 1,020        | 1,944.26                         | 158.80                   | 659             | 652          | 1,708.69                         | 194.77                   | 1,034           | 1,020        | 1,944.26                         |
|        | From 25001-50,000                                 | 1,551.42                | 2,957           | 2,942        | 8,644.69                         | 1,808.78                | 2,599           | 2,573        | 7,348.45                         | 1,551.42                 | 2,957           | 2,942        | 8,644.69                         | 1,808.78                 | 2,599           | 2,573        | 7,348.45                         |
|        | From 50,001- 75,000                               | 426.29                  | 515             | 513          | 3,416.26                         | 593.24                  | 394             | 394          | 2,861.44                         | 426.29                   | 515             | 513          | 3,416.26                         | 593.24                   | 394             | 394          | 2,861.44                         |
|        | From 75,000-100,000                               | 71.76                   | 75              | 73           | 736.49                           | 84.03                   | 85              | 84           | 859.36                           | 71.76                    | 75              | 73           | 736.49                           | 84.03                    | 85              | 84           | 859.36                           |
|        | From 1,00,001 -1,25,000                           | 32.13                   | 30              | 29           | 360.13                           | 37.49                   | 37              | 37           | 475.24                           | 32.13                    | 30              | 29           | 360.13                           | 37.49                    | 37              | 37           | 475.24                           |
|        | Above Rs. 1,25,000                                | 260.78                  | 54              | 49           | 2,825.28                         | 128.18                  | 57              | 53           | 1,395.79                         | 260.78                   | 54              | 49           | 2,825.28                         | 128.18                   | 57              | 53           | 1,395.79                         |
|        | vi) Individual non Single Premium- Annuity- INSPA |                         |                 |              |                                  |                         |                 |              |                                  |                          |                 |              |                                  |                          |                 |              |                                  |
|        | From 0-50000                                      | -                       | -               | -            | -                                | -                       | -               | -            | -                                | -                        | -               | -            | -                                | -                        | -               | -            | -                                |
|        | From 50,001-100,000                               | -                       | -               | -            | -                                | -                       | -               | -            | -                                | -                        | -               | -            | -                                | -                        | -               | -            | -                                |
|        | From 1,00,001-150,000                             | -                       | -               | -            | -                                | -                       | -               | -            | -                                | -                        | -               | -            | -                                | -                        | -               | -            | -                                |
|        | From 150,001- 2,00,000                            | -                       | -               | -            | -                                | -                       | -               | -            | -                                | -                        | -               | -            | -                                | -                        | -               | -            | -                                |
|        | From 2,00,,001-250,000                            | -                       | -               | -            | -                                | -                       | -               | -            | -                                | -                        | -               | -            | -                                | -                        | -               | -            | -                                |
|        | From 2,50,001 -3,00,000                           | -                       | -               | -            | -                                | -                       | -               | -            | -                                | -                        | -               | -            | -                                | -                        | -               | -            | -                                |
|        | Above Rs. 3,00,000                                | -                       | -               | -            | -                                | -                       | -               | -            | -                                | -                        | -               | -            | -                                | -                        | -               | -            | -                                |
|        | vii) Group Non Single Premium (GNSP)              |                         |                 |              |                                  |                         |                 |              |                                  |                          |                 |              |                                  |                          |                 |              |                                  |
|        | From 0-10000                                      | -                       | -               | -            | -                                | -                       | -               | -            | -                                | -                        | -               | -            | -                                | -                        | -               | -            | -                                |
|        | From 10,000-25,000                                | -                       | -               | -            | -                                | -                       | -               | -            | -                                | -                        | -               | -            | -                                | -                        | -               | -            | -                                |
|        | From 25001-50,000                                 | -                       | -               | -            | -                                | -                       | -               | -            | -                                | -                        | -               | -            | -                                | -                        | -               | -            | -                                |
|        | From 50,001- 75,000                               | -                       | -               | -            | -                                | -                       | -               | -            | -                                | -                        | -               | -            | -                                | -                        | -               | -            | -                                |
|        | From 75,000-100,000                               | -                       | -               | -            | -                                | -                       | -               | -            | -                                | -                        | -               | -            | -                                | -                        | -               | -            | -                                |
|        | From 1,00,001 -1,25,000                           | -                       | -               | -            | -                                | -                       | -               | -            | -                                | -                        | -               | -            | -                                | -                        | -               | -            | -                                |
|        | Above Rs. 1,25,000                                | -                       | -               | -            | -                                | -                       | -               | -            | -                                | -                        | -               | -            | -                                | -                        | -               | -            | -                                |

| S. No. | Particulars                                   | For the Qtr Q1 '2021-22 |                 |              |                                  | For the Qtr Q1 '2020-21 |                 |              |                                  | Upto the period '2021-22 |                 |              |                                  | Upto the period '2020-21 |                 |              |                                  |
|--------|---|-------------------------|-----------------|--------------|----------------------------------|-------------------------|-----------------|--------------|----------------------------------|--------------------------|-----------------|--------------|----------------------------------|--------------------------|-----------------|--------------|----------------------------------|
|        |   | 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                                  | 340.49                  | 4,597           | 3,691        | 45,115.04                        | 363.11                  | 5,050           | 4,217        | 48,797.63                        | 340.49                   | 4,597           | 5,322        | 45,115.04                        | 363.11                   | 5,050           | 5,280        | 48,797.63                        |
|        | From 10,000-25,000                            | 1,936.30                | 22,345          | 18,550       | 88,389.32                        | 2,048.75                | 23,335          | 20,736       | 157,513.98                       | 1,936.30                 | 22,345          | 22,063       | 88,389.32                        | 2,048.75                 | 23,335          | 23,065       | 157,513.98                       |
|        | From 25001-50,000                             | 11,464.93               | 121,050         | 101,747      | 688,626.22                       | 10,607.05               | 111,638         | 100,191      | 1,774,865.30                     | 11,464.93                | 121,050         | 119,391      | 688,626.22                       | 10,607.05                | 111,638         | 110,235      | 1,774,865.30                     |
|        | From 50,001- 75,000                           | 2,827.88                | 17,974          | 14,286       | 308,169.95                       | 2,512.36                | 15,705          | 12,909       | 946,291.91                       | 2,827.88                 | 17,974          | 17,857       | 308,169.95                       | 2,512.36                 | 15,705          | 15,600       | 946,291.91                       |
|        | From 75,000-100,000                           | 591.07                  | 998             | 760          | 20,566.56                        | 698.96                  | 1,095           | 814          | 60,780.75                        | 591.07                   | 998             | 984          | 20,566.56                        | 698.96                   | 1,095           | 1,083        | 60,780.75                        |
|        | From 1,00,001 -1.25,000                       | 252.69                  | 523             | 408          | 20,352.54                        | 291.23                  | 541             | 425          | 93,158.65                        | 252.69                   | 523             | 515          | 20,352.54                        | 291.23                   | 541             | 530          | 93,158.65                        |
|        | Above Rs. 1,25,000                            | 790.88                  | 331             | 247          | 17,905.61                        | 978.79                  | 457             | 299          | 75,755.73                        | 790.88                   | 331             | 318          | 17,905.61                        | 978.79                   | 457             | 431          | 75,755.73                        |
|        |   |                         |                 |              |                                  |                         |                 |              |                                  |                          |                 |              |                                  |                          |                 |              |                                  |
|        | 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                                  | -                       | -               | -            | -                                | -                       | -               | -            | -                                | -                        | -               | -            | -                                | -                        | -               | -            | -                                |
|        | 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                            | -                       | -               | -            | -                                | -                       | -               | -            | -                                | -                        | -               | -            | -                                | -                        | -               | -            | -                                |
|        |   |                         |                 |              |                                  |                         |                 |              |                                  |                          |                 |              |                                  |                          |                 |              |                                  |
|        | iv Group- 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                            | -                       | -               | -            | -                                | -                       | -               | -            | -                                | -                        | -               | -            | -                                | -                        | -               | -            | -                                |
|        |   |                         |                 |              |                                  |                         |                 |              |                                  |                          |                 |              |                                  |                          |                 |              |                                  |



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

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

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

Date: 30-Jun-21

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

*(Rs in Lakhs)*

| S.No. | Channels                 | For the Qtr Q1 '2021-22 |                      |              | For the Qtr Q1 '2020-21 |                      |            | Upto the period '2021-22 |                      |              | Upto the period '2020-21 |                      |            |
|-------|--------------------------|-------------------------|----------------------|--------------|-------------------------|----------------------|------------|--------------------------|----------------------|--------------|--------------------------|----------------------|------------|
|       |                          | No. of Policies         | No. of Lives covered | Premium      | No. of Policies         | No. of Lives covered | Premium    | No. of Policies          | No. of Lives covered | Premium      | No. of Policies          | No. of Lives covered | Premium    |
| 1     | Individual agents        | -                       | -                    | -            | -                       | -                    | -          | -                        | -                    | -            | -                        | -                    | -          |
| 2     | Corporate Agents-Banks   | -                       | 1                    | 0            | -                       | 23                   | 0          | -                        | 1                    | 0            | -                        | 23                   | 0          |
| 3     | Corporate Agents -Others | -                       | 4,811                | 1,250        | -                       | 577,810              | (28)       | -                        | 4,811                | 1,250        | -                        | 577,810              | (28)       |
| 4     | Brokers                  | 39                      | 29,710               | 944          | 13                      | 102,567              | 340        | 39                       | 29,710               | 944          | 13                       | 102,567              | 340        |
| 5     | Micro Agents             | -                       | 14,139               | 44           | 1                       | 25,435               | 47         | -                        | 14,139               | 44           | 1                        | 25,435               | 47         |
| 6     | Direct Business          | 18                      | 175,349              | 704          | 47                      | 350,021              | 596        | 18                       | 175,349              | 704          | 47                       | 350,021              | 596        |
|       | <b>Total(A)</b>          | <b>57</b>               | <b>224,010</b>       | <b>2,943</b> | <b>61</b>               | <b>1,055,856</b>     | <b>955</b> | <b>57</b>                | <b>224,010</b>       | <b>2,943</b> | <b>61</b>                | <b>1,055,856</b>     | <b>955</b> |
| 1     | Referral (B)             | -                       | -                    | -            | -                       | -                    | -          | -                        | -                    | -            | -                        | -                    | -          |
|       | <b>Grand Total (A+B)</b> | <b>57</b>               | <b>224,010</b>       | <b>2,943</b> | <b>61</b>               | <b>1,055,856</b>     | <b>955</b> | <b>57</b>                | <b>224,010</b>       | <b>2,943</b> | <b>61</b>                | <b>1,055,856</b>     | <b>955</b> |

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

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

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

Date: 30-Jun-21

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

*(Rs in Lakhs)*

| S.No. | Channels                     | For the Qtr Q1 '2021-22 |              | For the Qtr Q1 '2020-21 |              | Upto the period '2021-22 |              | Upto the period '2020-21 |              |
|-------|------------------------------|-------------------------|--------------|-------------------------|--------------|--------------------------|--------------|--------------------------|--------------|
|       |                              | No. of Policies         | Premium      | No. of Policies         | Premium      | No. of Policies          | Premium      | No. of Policies          | Premium      |
| 1     | Individual agents            | 1,396                   | 1,083        | 1,682                   | 1,160        | 1,396                    | 1,083        | 1,682                    | 1,160        |
| 2     | Corporate Agents-Banks       | 16                      | 2            | 175                     | 49           | 16                       | 2            | 175                      | 49           |
| 3     | Corporate Agents -Others     | 446                     | 155          | 178                     | 35           | 446                      | 155          | 178                      | 35           |
| 4     | Brokers                      | -                       | -            | (4)                     | (2)          | -                        | -            | (4)                      | (2)          |
| 5     | Micro Agents                 | -                       | -            | -                       | -            | -                        | -            | -                        | -            |
| 6     | Direct Business              | 2,466                   | 1,301        | 2,346                   | 1,640        | 2,466                    | 1,301        | 2,346                    | 1,640        |
|       | <b>Total (A)</b>             | <b>4,324</b>            | <b>2,541</b> | <b>4,377</b>            | <b>2,883</b> | <b>4,324</b>             | <b>2,541</b> | <b>4,377</b>             | <b>2,883</b> |
| 1     | Referral (B)                 | -                       | -            | -                       | -            | -                        | -            | -                        | -            |
|       | <b>Grand Total ( A + B )</b> | <b>4,324</b>            | <b>2,541</b> | <b>4,377</b>            | <b>2,883</b> | <b>4,324</b>             | <b>2,541</b> | <b>4,377</b>             | <b>2,883</b> |

**FORM L-39-Data on Settlement of Claims**

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

Upto The Quarter Ended June 2021

*(Rs in Lakhs)*

| Ageing of Claims* |                          |                       |         |              |              |                   |          |                          |                                   |
|-------------------|--------------------------|-----------------------|---------|--------------|--------------|-------------------|----------|--------------------------|-----------------------------------|
| S.No.             | Types of Claims          | No. of claims         |         |              |              |                   |          | Total No. of claims paid | Total amount of claims paid (Rs.) |
|                   |                          | On or before maturity | 1 month | 1 - 3 months | 3 - 6 months | 6 months - 1 year | > 1 year |                          |                                   |
| 1                 | Maturity Claims          | 1                     | 353     | -            | -            | -                 | -        | 354                      | 709                               |
| 2                 | Survival Benefit         | 69                    | 948     | 18           | 8            | -                 | -        | 1,043                    | 148                               |
| 3                 | for Annuities / Pension  | -                     | -       | -            | -            | -                 | -        | -                        | -                                 |
| 4                 | For Surrender            | 15                    | 10,004  | 47           | 1            | -                 | -        | 10,067                   | 3,492                             |
| 5                 | Other benefits           | -                     | -       | -            | -            | -                 | -        | -                        | -                                 |
|                   | Individual Death Claims  | -                     | 181     | 11           | -            | -                 | -        | 192                      | 842                               |
|                   | Group Death Claims       | 4,437                 | 943     | 102          | 13           | -                 | -        | 5,495                    | 6,019                             |
|                   | Individual Health Claims | -                     | 29      | 4            | -            | -                 | -        | 33                       | 69                                |
|                   | Group Health Claims      | -                     | 143     | 7            | -            | -                 | -        | 150                      | 144                               |

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

**Upto The Quarter Ended June 2021**

| S. No. | Claims Experience                                      | For Death | for Maturity | Survival Benefit | For Annuities/<br>Pension | For Surrender | Other<br>Benefits |
|--------|--|-----------|--------------|------------------|---------------------------|---------------|-------------------|
| 1      | Claims O/S at the beginning of the period              | 35        | 16           | 163              | -                         | 893           | -                 |
| 2      | Claims reported during the period                      | 5,924     | 364          | 944              | -                         | 9,544         | -                 |
| 3      | Claims Settled during the period                       | 5,687     | 354          | 1,043            | -                         | 10,067        | -                 |
| 4      | Claims Repudiated during the period                    | 45        | -            | -                | -                         | -             | -                 |
| a      | Less than 2years from the date of acceptance of risk   | 33        | -            | -                | -                         | -             | -                 |
| b      | Grater than 2 year from the date of acceptance of risk | 12        | -            | -                | -                         | -             | -                 |
| 5      | Claims Written Back                                    | -         | -            | -                | -                         | -             | -                 |
| 6      | Claims O/S at End of the period                        | 227       | 26           | 64               | -                         | 370           | -                 |
|        | Less than 3months                                      | 225       | 26           | 64               | -                         | 367           | -                 |
|        | 3 months to 6 months                                   | 2         | -            | -                | -                         | 3             | -                 |
|        | 6months to 1 year                                      | -         | -            | -                | -                         | -             | -                 |
|        | 1year and above  | -         | -            | -                | -                         | -             | -                 |

**FORM L-41 : GREIVANCE DISPOSAL**

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

Date: 30-Jun-21

**GRIEVANCE DISPOSAL**

*(Rs in Lakhs)*

| S.No.    | Particulars                         | Opening Balance | Additions | Complaints Resolved/ settled |                  |           | Complaints Pending | Total complaints registered upto the quarter during the financial year |
|----------|-------------------------------------|-----------------|-----------|------------------------------|------------------|-----------|--------------------|--|
|          |                                     |                 |           | Fully Accepted               | Partial Accepted | Rejected  |                    |  |
| <b>1</b> | <b>Complaints made by customers</b> |                 |           |                              |                  |           |                    |  |
| a)       | Death Claims                        | -               | 9         | -                            | -                | 9         | -                  | 9  |
| b)       | Policy Servicing                    | -               | -         | -                            | -                | -         | -                  | -  |
| c)       | Proposal Processing                 | -               | 1         | -                            | -                | 1         | -                  | 1  |
| d)       | Survival Claims                     | -               | 5         | -                            | -                | 5         | -                  | 5  |
| e)       | ULIP Related                        | -               | -         | -                            | -                | -         | -                  | 0  |
| f)       | Unfair Business Practices           | -               | 33        | 7                            | 3                | 22        | 1                  | 33   |
| g)       | Others                              | -               | 17        | 2                            | 1                | 14        | -                  | 17   |
|          | <b>Total Number</b>                 | <b>-</b>        | <b>65</b> | <b>9</b>                     | <b>4</b>         | <b>51</b> | <b>1</b>           | <b>65</b>  |

|   |   |        |
|---|---|--------|
| 2 | Total No. of policies during previous year:   | 30,852 |
| 3 | Total No. of claims during previous year  | 38,527 |
| 4 | Total No. of policies during current year   | 4,381  |
| 5 | Total No. of claims during current year   | 5,924  |
| 6 | Total No. of Policy Complaints ( current year) per 10, 000 policies ( current year)         | 128    |
| 7 | Total No. of Claim Complaints (current year) per 10,000 claims registered ( current year) : | 15     |

| <b>2</b> | <b>Duration wise Pending Status</b> | <b>Complaints made by customers</b> | <b>Complaints made by intermediaries</b> | <b>Total</b> |
|----------|-------------------------------------|-------------------------------------|--|--------------|
| a)       | Upto 7 days                         | 1                                   | -  | 1            |
| b)       | 7-15 Days                           | -                                   | -  | -            |
| c)       | 15-30 Days                          | -                                   | -  | -            |
| d)       | 30-90 Days                          | -                                   | -  | -            |
| e)       | 90 days & Beyond                    | -                                   | -  | -            |
|          | <b>Total Number</b>                 | <b>1</b>                            | <b>-</b>                                 | <b>1</b>     |

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

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

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

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

Data used for valuation is extracted from the Policy administration system as at the last day of the valuation month using data extraction program. The data from the policy admin system is validated for the completeness and accuracy of the data. The data format is then modified to make it compatible with the actuarial valuation software "Prophet".

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

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

**C. Valuation Assumptions**

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

| Line of Business                           | Individual Business |                 | Group business* |                 |
|--|---------------------|-----------------|-----------------|-----------------|
|  | 30th June, 2021     | 30th June, 2020 | 30th June, 2021 | 30th June, 2020 |
| i) Life Participating Business             | 5.45%               | 5.55%           | Not Applicable  | Not Applicable  |
| ii) Life- Non-participating Policies       | 5.50%               | 5.50%           | 6.10%           | 6.10%           |
| iii) Annuities- Participating policies     | Not Applicable      | Not Applicable  | Not Applicable  | Not Applicable  |
| iv) Annuities – Non-participating policies | Not Applicable      | Not Applicable  | Not Applicable  | Not Applicable  |
| v) Annuities- Individual Pension Plan      | Not Applicable      | Not Applicable  | Not Applicable  | Not Applicable  |
| vi) Unit Linked                            | 5.60%               | 5.60%           | Not Applicable  | Not Applicable  |
| vii) Health Insurance                      | 5.50%               | 5.50%           | Not Applicable  | Not Applicable  |

\* excludes all those business where policy term is less than or equal to one year..

**2. Mortality Rates (including Margin of Adverse Deviation)**

| Line of Business   | Policy Duration | Individual Business |                 | Group business* |                 |
|--|-----------------|---------------------|-----------------|-----------------|-----------------|
|  |                 | 30th June, 2021     | 30th June, 2020 | 30th June, 2021 | 30th June, 2020 |
| i) Life Participating Business                           | 1               | 117.5%-257.5%       | 117.5%-257.5%   | Not Applicable  | Not Applicable  |
|  | 2               | 117.5%-257.5%       | 117.5%-257.5%   | Not Applicable  | Not Applicable  |
|  | 3               | 117.5%-130%         | 117.5%-130%     | Not Applicable  | Not Applicable  |
|  | 4               | 117.5%-130%         | 117.5%-130%     | Not Applicable  | Not Applicable  |
|  | 5+              | 117.5%-130%         | 117.5%-130%     | Not Applicable  | Not Applicable  |
| ii) Life- Non-participating Policies- Savings            | 1               | 97.50%-207.5%       | 97.50%-207.5%   | Not Applicable  | Not Applicable  |
|  | 2               | 97.50%-207.5%       | 97.50%-207.5%   | Not Applicable  | Not Applicable  |
|  | 3               | 102.50%-162.50%     | 102.50%-162.50% | Not Applicable  | Not Applicable  |
|  | 4               | 102.50%-162.50%     | 102.50%-162.50% | Not Applicable  | Not Applicable  |
|  | 5+              | 102.50%-162.50%     | 102.50%-162.50% | Not Applicable  | Not Applicable  |
| iii) Life- Non-participating policies- Protection (Term) | 1               | 27.60%-257.50%      | 27.60%-257.50%  | 65%-240%        | 65%-275%        |
|  | 2               | 27.60%-257.50%      | 27.60%-257.50%  | 65%-240%        | 65%-275%        |
|  | 3               | 27.60%-142.50%      | 27.60%-142.50%  | 65%-240%        | 65%-275%        |
|  | 4               | 27.60%-142.50%      | 27.60%-142.50%  | 65%-240%        | 65%-275%        |
|  | 5+              | 27.60%-142.50%      | 27.60%-142.50%  | 65%-240%        | 65%-275%        |
| iv) Annuities- Participating policies                    | Not Applicable  | Not Applicable      | Not Applicable  | Not Applicable  | Not Applicable  |
| v) Annuities - Non-participating policies                | Not Applicable  | Not Applicable      | Not Applicable  | Not Applicable  | Not Applicable  |
| vi) Annuities- Individual Pension Plan                   | Not Applicable  | Not Applicable      | Not Applicable  | Not Applicable  | Not Applicable  |
| vii) Unit Linked   | 1               | 65.00%-220.00%      | 65.00%-220.00%  | Not Applicable  | Not Applicable  |
|  | 2               | 65.00%-220.00%      | 65.00%-220.00%  | Not Applicable  | Not Applicable  |
|  | 3               | 65.00%-180.00%      | 65.00%-180.00%  | Not Applicable  | Not Applicable  |
|  | 4               | 65.00%-180.00%      | 65.00%-180.00%  | Not Applicable  | Not Applicable  |
|  | 5+              | 65.00%-180.00%      | 65.00%-180.00%  | Not Applicable  | Not Applicable  |

\* excludes all those business where policy term is less than or equal to one year.

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

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

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

**3. Morbidity(including Margin for 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 the actual rates approved along with products filing by IRDAI.

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

| Line of Business  | Duration       | Individual Business |                 | Group business* |                 |
|---|----------------|---------------------|-----------------|-----------------|-----------------|
|   |                | 30th June, 2021     | 30th June, 2020 | 30th June, 2021 | 30th June, 2020 |
| i) Life Participating Business                                | 13th Month     | 8.75% - 11.25%      | 8.75% - 11.25%  | Not Applicable  | Not Applicable  |
|   | 25th Month     | 5.0% - 8.75%        | 5.0% - 8.75%    | Not Applicable  | Not Applicable  |
|   | 37th Month     | 5.0 % - 7.50%       | 5.0 % - 7.50%   | Not Applicable  | Not Applicable  |
|   | 49th Month     | 5.00%               | 5.00%           | Not Applicable  | Not Applicable  |
|   | 61st Month     | 2.50%               | 2.50%           | Not Applicable  | Not Applicable  |
|   | 73rd Month     | 2.50%               | 2.50%           | Not Applicable  | Not Applicable  |
|   | 85th Month     | 2.50%               | 2.50%           | Not Applicable  | Not Applicable  |
| ii) Life- Non-participating Policies- Savings                 | 97th Month     | 2.50%               | 2.50%           | Not Applicable  | Not Applicable  |
|   | 13th Month     | 5% - 12.50%         | 5.00% - 12.50%  | Not Applicable  | Not Applicable  |
|   | 25th Month     | 2.5% - 7.50%        | 2.5% - 7.50%    | Not Applicable  | Not Applicable  |
|   | 37th Month     | 2.5% - 6.00%        | 2.5% - 6.00%    | Not Applicable  | Not Applicable  |
|   | 49th Month     | 2.5% - 5.00%        | 2.5% - 5.00%    | Not Applicable  | Not Applicable  |
|   | 61st Month     | 1.75% - 3.75%       | 1.75% - 3.75%   | Not Applicable  | Not Applicable  |
|   | 73rd Month     | 1.00% - 3.75%       | 1.75% - 3.75%   | Not Applicable  | Not Applicable  |
| iii) Life- Non-participating Policies- Protection (Term)      | 85th Month     | 1.00% - 3.75%       | 1.75% - 3.75%   | Not Applicable  | Not Applicable  |
|   | 97th Month     | 1.00% - 2.50%       | 1.75% - 2.50%   | Not Applicable  | Not Applicable  |
|   | 13th Month     | 5.00% - 12.50%      | 5.00% - 12.50%  | Not Applicable  | Not Applicable  |
|   | 25th Month     | 5.00% - 7.50%       | 5.00% - 7.50%   | Not Applicable  | Not Applicable  |
|   | 37th Month     | 5.00%               | 5.00%           | Not Applicable  | Not Applicable  |
|   | 49th Month     | 2.50%-5.00%         | 2.50%-5.00%     | Not Applicable  | Not Applicable  |
|   | 61st Month     | 2.50%-3.75%         | 2.50%-3.75%     | Not Applicable  | Not Applicable  |
| iv) Annuities- Participating policies                         | 73rd Month     | 2.50%-3.75%         | 2.50%-3.75%     | Not Applicable  | Not Applicable  |
|   | 85th Month     | 2.50%-3.75%         | 2.50%-3.75%     | Not Applicable  | Not Applicable  |
|   | 97th Month     | 2.50%               | 2.50%           | 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     | 10% - 52.50%        | 12.50% - 52.50% | Not Applicable  | Not Applicable  |
|   | 25th Month     | 5% - 33.75%         | 7.50% - 33.75%  | Not Applicable  | Not Applicable  |
|   | 37th Month     | 5% - 18.75%         | 5.00% - 18.75%  | Not Applicable  | Not Applicable  |
|   | 49th Month     | 5.00% - 15.00%      | 5.00% - 15.00%  | Not Applicable  | Not Applicable  |
|   | 61st Month     | 5.00% - 90.00%      | 5.00% - 37.50%  | Not Applicable  | Not Applicable  |
|   | 73rd Month     | 5.00% - 30.00%      | 5.00% - 22.50%  | Not Applicable  | Not Applicable  |
|   | 85th Month     | 5.00% - 30.00%      | 5.00% - 15.00%  | Not Applicable  | Not Applicable  |
| viii) Single Premium- Individual (Life Non-Par/Linked/Health) | 97th Month     | 5.00% - 30.00%      | 5.00% - 15.00%  | Not Applicable  | Not Applicable  |
|   | 13th Month     | 0%-2.50%            | 0%-2.50%        | 0%-3.00%        | 0%-3.00%        |
|   | 25th Month     | 0%-2.50%            | 0%-2.50%        | 0%-12.00%       | 0%-12.00%       |
|   | 37th Month     | 0%-2.50%            | 0%-2.50%        | 0%-12.00%       | 0%-12.00%       |
|   | 49th Month     | 0%-17.50%           | 0%-17.50%       | 0%-12.00%       | 0%-12.00%       |
|   | 61st Month     | 0%-90.00%           | 0% - 90.00%     | 0%-12.00%       | 0%-12.00%       |
|   | 73rd Month     | 0%-30.00%           | 0% - 30.00%     | 0%-12.00%       | 0%-12.00%       |
| ix) Health Insurance  | 85th Month     | 0%-30.00%           | 0% - 30.00%     | 0%-12.00%       | 0%-12.00%       |
|   | 97th Month     | 0%-30.00%           | 0% - 30.00%     | 0%-12.00%       | 0%-12.00%       |
|   | 13th Month     | 5.00% - 37.50%      | 5.00% - 37.50%  | Not Applicable  | Not Applicable  |
|   | 25th Month     | 5.00% - 15.0%       | 5.00% - 15.0%   | Not Applicable  | Not Applicable  |
|   | 37th Month     | 5.00% - 15.0%       | 5.00% - 15.0%   | Not Applicable  | Not Applicable  |
|   | 49th Month     | 2.50% - 7.50%       | 2.50% - 7.50%   | Not Applicable  | Not Applicable  |
|   | 61st Month     | 2.50% - 7.50%       | 2.50% - 7.50%   | Not Applicable  | Not Applicable  |
|   | 73rd Month     | 2.50% - 7.50%       | 2.50% - 7.50%   | Not Applicable  | Not Applicable  |
|   | 85th Month     | 2.50% - 7.50%       | 2.50% - 7.50%   | Not Applicable  | Not Applicable  |
|   | 97th Month     | 2.50% - 7.50%       | 2.50% - 7.50%   | Not Applicable  | Not Applicable  |

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

**6. Expenses and Expense Inflation**

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

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

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

**FORM L-42 : Valuation Basis (Life Insurance)****Insurer : Pramerica Life Insurance Limited (Formerly known as DHFL Pramerica Life Insurance Company Limited)****Registration No. 140; Date of Registration with the IRDAI: June 27, 2008****7. Bonus Rates**

The future reversionary bonus rates assumed vary from 0.75% to 2.55% (Previous Year 0.80% to 2.6%) of sum assured and previously accrued reversionary bonuses.

**8. Reasonable Expectation**

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

**9. Taxation and Shareholder Transfers**

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

**10. Free-look cancellations**

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

| Line of Business | Free-look Rate |           |
|------------------|----------------|-----------|
|                  | 30-Jun-21      | 30-Jun-20 |
| Individual       | 0.5%-4.0%      | 0.5%-5.0% |
| Group            | 0.5%-7.0%      | 0.5%-6.0% |

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

Company has used Basic Chain-Ladder Method using run-off triangle approach to estimate provision of IBNR for individual business. IBNR for Group business has been estimated as the Expected death outgo for duration of expected delay less the Actual claims reported. The provision for IBNR claims have been adjusted for appropriate margin for adverse deviations.

**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 are determined using gross premium valuation method. In addition to the non-unit reserves calculated, one month's risk charges are held as reserve.

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 reserve (UPR). For other Group business (including Credit Life), the reserve has been determined using gross premium method or maximum of gross premium and unearned premium method where policy term is less than one year.

For Individual health product (Corona Rakshak) where policy term is less than one year, traditional critical illness rider, traditional accidental death benefit rider, reserves have been held as the higher of gross premium reserve and unearned premium reserve.

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

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

Further, the Company is also maintaining Covid Contingency reserves in respect of anticipated additional death outgo for next one year on account of Covid-19.

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