

Particulars	Schedule	FOR THE QUARTER ENDED ON SEPTEMBER 2020										UP TO THE QUARTER ENDED ON SEPTEMBER 2020										FOR THE QUARTER ENDED ON SEPTEMBER 2019										UP TO THE QUARTER ENDED ON SEPTEMBER 2019									
		Non Participating (Non-Linked)					Participating (Non-Linked)	Non Participating (Linked)			Total	Non Participating (Non-Linked)					Participating (Non-Linked)	Non Participating (Linked)			Total	Non Participating (Non-Linked)					Participating (Non-Linked)	Non Participating (Linked)			Total										
		Individual Life	Group Life	Group Health	Individual Health	Group Variable	Individual Life	Individual Life	Individual Pension	Individual Life		Group Life	Group Health	Individual Health	Group Variable	Individual Life	Individual Life	Individual Pension	Individual Life	Group Life		Group Health	Individual Health	Group Variable	Individual Life	Individual Life	Individual Pension	Individual Life	Group Life	Group Health		Individual Health	Group Variable	Individual Life	Individual Life	Individual Pension					
Premiums earned – net	L-4	1,893,827	250,842	13,413	2,457	523	239,057	94,684	1,091	2,495,894	3,518,452	343,203	16,011	3,201	1,037	422,883	162,258	1,913	4,468,958	1,785,961	1,099,281	2,450	608	393	272,625	114,553	2,475	3,278,346	3,415,991	2,120,466	4,568	1,656	3,442	509,294	218,692	4,038	6,278,137				
(a) Premium		(7,506)	(165,882)	-	(477)	-	197	(493)	-	(174,161)	(12,827)	(342,473)	-	(959)	-	(887)	(986)	-	(1,913)	(358,132)	(11,467)	(269,099)	-	(636)	-	(400)	(493)	-	(282,095)	(18,168)	(541,639)	-	(1,099)	-	(1,030)	(986)	-	(562,922)			
(b) Reinsurance ceded		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
(c) Reinsurance accepted-		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
Income from Investments		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
(a) Interest, Dividends & Rent – Gross		406,398	252,811	142	500	3,478	81,761	37,346	690	783,126	784,276	513,142	277	997	7,381	158,133	65,378	1,157	1,530,741	286,139	290,333	383	724	3,854	61,550	34,289	1,023	678,295	565,002	586,888	1,025	1,445	7,567	122,599	70,073	1,989	1,356,588				
(b) Profit on sale/redemption of investments		160,187	65,088	108	-	22	4,719	62,006	5,515	297,645	285,344	242,744	773	-	2,573	7,494	111,792	9,300	660,020	212,737	109,449	-	-	9	1,668	22,731	1,962	348,556	421,212	186,740	68	29	2,150	23,298	5,166	638,663					
(c) (Loss on sale/ redemption of investments)		(860)	-	-	-	-	-	538	(3,433)	(3,755)	(860)	-	-	-	-	-	(52,579)	(6,090)	(59,529)	(609)	(819)	-	-	-	-	-	-	(20,804)	(883)	(23,115)	(609)	(1,075)	-	-	-	(37,227)	(4,605)	(43,516)			
(d) Transfer/Gain on revaluation/change in fair value*		-	-	-	-	-	-	72,670	1,660	74,330	-	-	-	-	-	-	394,318	11,197	405,515	-	-	-	-	-	-	-	(94,171)	(4,553)	(98,724)	-	-	-	-	-	(72,984)	(2,980)	(75,964)				
(e) Amortisation of discount/(premium)		(12,113)	(10,959)	(2)	(11)	25	(2,007)	(9)	(3)	(25,079)	(22,803)	(20,519)	(7)	(23)	61	(3,881)	(18)	(6)	(47,196)	(4,808)	(10,266)	(28)	(37)	45	(910)	(5)	(3)	(16,012)	(6,464)	(19,743)	(93)	(74)	95	(1,579)	(11)	(7)	(27,876)				
Other Income (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
(a) Fees & Charges		6,969	-	-	-	-	-	2,893	416	-	10,278	12,250	-	-	-	-	5,531	-	-	17,781	3,617	-	-	-	-	1,814	-	-	5,431	6,455	-	-	-	-	3,373	-	-	9,828			
(b) Miscellaneous Income		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	34,323	111,273	-	-	-	85	929	-	146,610	34,323	111,273	-	-	-	85	929	-	-			
Contribution from Shareholders' Account		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	134,726	-	-	-	-	-	-	-	201,334	178,837	-	-	670	73,895	-	-	-				
Contribution from Shareholders Account towards Excess Expenses of Management (EoM)	(73,041)	44,371	2,216	1,983	(48)	-	(2,707)	1,858	(25,368)	66,366	44,371	4,382	4,311	-	-	-	-	-	123,454	(66,794)	94,984	2,192	2,290	-	-	-	-	34,839	140,197	94,984	4,490	4,525	-	-	-	4,433	248,629				
TOTAL (A)		2,373,861	436,271	15,877	4,452	4,000	326,620	274,096	7,378	3,442,555	4,630,198	780,468	21,436	7,527	11,052	589,273	696,569	21,495	6,758,018	2,373,825	1,425,136	4,997	2,949	4,298	403,043	57,029	2,189	4,273,465	4,736,776	2,537,894	10,058	6,453	11,803	708,777	201,784	8,034	8,221,579				
Commission	L-5	55,114	11,309	575	167	-	5,475	1,384	-	74,024	103,508	13,562	575	322	-	9,607	2,120	-	129,694	75,114	24,379	-	62	-	8,640	1,189	-	109,384	137,455	45,371	-	98	-	15,636	1,760	-	200,320				
Operating Expenses related to Insurance Business	L-6	319,770	198,383	3,815	2,340	(430)	10,025	23,154	1,951	559,008	822,871	317,812	6,395	4,977	107	23,019	46,886	4,206	1,226,273	382,100	407,958	2,619	2,626	39	21,781	16,875	2,354	836,352	1,014,797	577,810	5,404	5,301	423	46,758	16,862	4,779	1,672,134				
Goods & Service Tax on Premium		-	-	-	-	-	-	4,033	50	4,083	-	-	-	-	-	-	7,513	106	7,619	-	-	-	-	-	-	-	4,169	87	4,256	-	-	-	-	8,206	184	8,390					
Provision for doubtful debts		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
Bad debts written off		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
Provision for Tax		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
(a) For diminution in the value of investments (Net)		55,500	25,000	-	-	-	-	-	-	80,500	55,500	25,000	-	-	-	-	-	-	80,500	133,818	20,000	-	-	-	-	49,727	1,267	-	204,812	230,218	42,502	-	-	-	74,590	1,901	-	349,211			
(b) Others (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
TOTAL (B)		430,384	234,692	4,390	2,507	(430)	15,500	28,571	2,001	717,615	981,879	356,374	6,970	5,299	107	32,626	56,519	4,312	1,444,086	591,032	452,337	2,619	2,688	39	80,148	23,500	2,441	1,154,804	1,382,470	665,683	5,404	5,399	423	136,984	28,729	4,963	2,230,055				
Benefits Paid (Net)	L-7	166,746	510,331	352	668	-	51,143	98,761	14,836	842,837	237,791	679,234	352	783	37,787	74,648	148,757	23,340	1,202,692	107,496	702,234	-	556	247	37,564	71,744	9,531	929,372	217,275	1,351,492	25	617	247	71,921	115,582	27,909	1,785,068				
Bonuses Paid		0	-	-	-	-	77	-	-	77	0	-	-	-	-	105	-	-	105	-	-	-	-	-	-	20	-	-	20	-	-	-	-	67	-	-	67				
Change in valuation of liability in respect of life policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
(a) Gross**		1,511,062	(653,099)	10,939	385	3,813	246,332	146,765	(9,380)	1,256,817	2,926,231	(1,020,182)	12,800	(1,126)	(29,615)	412,410	491,293	(6,293)	2,785,518	1,675,558	(186,947)	(2,069)	(1,072)	4,012	285,311	(42,863)	(9,949)	1,721,981	3,138,025	(435,702)	(11,294)	(2,245)	11,133	541,534	31,761	(25,219)	3,247,993				
(b) Amount ceded in Reinsurance		(46)	55,996	-	-	-	-	-	-	55,950	(138)	127,225	-	-	-	-	-	-	127,087	(261)	3,729	-	-	-	-	-	-	3,468	(994)	61,664	-	-	-	-	-	-	60,670				
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
TOTAL (C)		1,677,762	(86,772)	11,291	1,053	3,813	297,552	245,526	5,456	2,155,681	3,163,884	(213,723)	13,152	(343)	8,172	487,163	640,050	17,047	4,115,402	1,782,793	519,016	(2,069)	(516)	4,259	322,895	28,881	(418)	2,654,841	3,354,306	977,454	(11,269)	(1,628)	11,380	613,522	147,343	2,690	5,093,798				
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)		265,715	288,351	196	892	617	13,568	0	(79)	569,261	484,435	637,817	1,314	2,571	2,773	69,484	(0)	136	1,198,529	(0)	453,783	4,447	777	-	0	4,648	166	463,820	0	894,757	15,923	2,682	-	(41,729)	25,712	381	897,726				
APPROPRIATIONS		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
Transfer to Shareholders' Account		265,715	288,351	196	892	617	-	0	(79)	555,692	484,435	637,817	1,314	2,571	2,773	-	(0)	136	1,129,046	-	453,783	4,446	777	-	-	4,648	166	463,820	-	894,757	15,923	2,682	-	-	25,712	381	939,455				
Transfer to Other Reserves (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
Balance being Funds for Future Appropriations		-	-	-	-	-	13,568	-	-	13,568	-	-	-	-	-	69,484	-	-	69,484	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
TOTAL (D)		265,715	288,351	196	892	617	13,568	0	(79)	569,260	484,435	637,817	1,314	2,571	2,773	69,484	(0)	1																							

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 September 30, 2020

Shareholders' Account (Non-technical Account)

(Rs.'000)

Particulars	Schedule	FOR THE QUARTER ENDED ON SEPTEMBER 2020	UP TO THE QUARTER ENDED ON SEPTEMBER 2020	FOR THE QUARTER ENDED ON SEPTEMBER 2019	UP TO THE QUARTER ENDED ON SEPTEMBER 2019
Amounts transferred from/to the Policyholders Account (Technical Account)		555,692	1,129,046	463,820	939,455
Income From Investments					
(a) Interest, Dividends & Rent – Gross		115,667	212,491	96,551	231,062
(b) Profit on sale/redemption of investments		31,900	79,669	11,270	43,626
(c) (Loss on sale/ redemption of investments)		(363)	(20,750)	(1,154)	(6,101)
(d) Amortisation of discount/(premium)		(7,804)	(14,000)	(4,374)	(9,201)
Other Income (To be specified)		-	-	-	-
TOTAL (A)		695,092	1,386,456	566,112	1,198,841
MD/CEO salary over allowable limit		9,442	21,397	28,137	28,137
Expense other than those directly related to the insurance business:		27,388	66,329	157,372	539,852
Expenses in excess of Allowable Expense transferred from Policyholders Account		(25,368)	123,454	34,839	248,629
Bad debts written off		-	-	-	-
Transfer to Policyholders' fund		9,645	16,406	201,334	253,402
Provisions (Other than taxation)		-	-	-	-
(a) For diminution in the value of investments (Net)		169,500	169,500	1,283,465	1,540,717
(b) Provision for doubtful debts		-	-	-	-
(c) Others (to be specified)		-	-	-	-
TOTAL (B)		190,607	397,086	1,705,147	2,610,737
		-	-	-	-
Profit/ (Loss) before tax		504,485	989,370	(1,139,034)	(1,411,896)
Provision for Taxation		-	-	-	-
Current Tax Credit/(Charge)		-	-	-	-
Deferred Tax Credit / (Charge)		(65,583)	(128,618)	(35,471)	-
Profit / (Loss) after tax		438,902	860,752	(1,174,505)	(1,411,896)
APPROPRIATIONS					
(a) Balance at the beginning of the year.		-	(2,973,027)	-	(1,628,700)
(b) Interim dividends paid during the year		-	-	-	-
(c) Proposed final dividend		-	-	-	-
(d) Dividend distribution on tax		-	-	-	-
(e) Transfer from reserves/ other accounts - Funds For Future Appropriation		-	-	-	-
Profit carried -----to the Balance Sheet		(2,112,275)	(2,112,275)	(1,174,505)	(3,040,596)
Earning Per Share (Basic and Diluted) (in Rs.) [Face Value Rs10 per share]		2.30	2.30	(3.14)	(3.77)

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 September 30, 2020

(Rs.'000)

Particulars	Schedule	As at September 30, 2020	As at September 30, 2019
SOURCES OF FUNDS			
<i>SHAREHOLDERS' FUNDS:</i>			
SHARE CAPITAL	L-8,L-9	3,740,619	3,740,619
SHARE APPLICATION MONEY		-	-
RESERVES AND SURPLUS	L-10	8,329,217	8,329,217
CREDIT/[DEBIT] FAIR VALUE CHANGE ACCOUNT		(189,474)	(91,274)
Sub-Total		11,880,362	11,978,562
BORROWINGS	L-11	-	-
<i>POLICYHOLDERS' FUNDS:</i>			
CREDIT/[DEBIT] FAIR VALUE CHANGE ACCOUNT		15,007	(6,887)
POLICY LIABILITIES		40,508,982	35,313,885
INSURANCE RESERVES		-	-
PROVISION FOR LINKED LIABILITIES		3,626,535	3,647,193
Sub-Total		44,150,524	38,954,191
FUNDS FOR FUTURE APPROPRIATIONS		69,484	-
TOTAL		56,100,370	50,932,753
APPLICATION OF FUNDS			
INVESTMENTS			
Shareholders'	L-12	8,384,942	8,078,135
Policyholders'	L-13	40,702,170	35,090,641
ASSETS HELD TO COVER LINKED LIABILITIES	L-14	3,626,535	3,647,193
LOANS	L-15	485,247	260,670
FIXED ASSETS	L-16	298,445	464,729
DEFERRED TAX ASSETS		165,521	240,636
CURRENT ASSETS			
Cash and Bank Balances	L-17	256,189	314,574
Advances and Other Assets	L-18	3,608,622	3,233,743
Sub-Total (A)		3,864,811	3,548,317
CURRENT LIABILITIES	L-19	1,725,905	2,207,649
PROVISIONS	L-20	1,813,671	1,230,515
Sub-Total (B)		3,539,576	3,438,164
NET CURRENT ASSETS (C) = (A - B)		325,235	110,153
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	L-21	-	-
DEBIT BALANCE IN PROFIT & LOSS ACCOUNT (Shareholders' Account)		2,112,275	3,040,596
Debit Balance of Revenue Account		-	-
TOTAL		56,100,370	50,932,753

CONTINGENT LIABILITIES

Particulars		As at September 30, 2020	As at September 30, 2019
Partly paid-up investments		949	949
Claims, other than against policies, not acknowledged as debts by the company		1,567	1,302
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		124,129	89,094
Reinsurance obligations to the extent not provided for in accounts		-	-
Other-			
Statutory Bonus (retrospective amendment stayed by Karnataka and Kerala High Courts)		8,115	8,115
Others - Policyholder cases net of provision		137,691	110,243
TOTAL		272,451	209,702

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 SEPTEMBER 2020									FOR THE PERIOD ENDED ON SEPTEMBER 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	256,039	-	-	91	-	1,735	22,015	-	279,880	520,363	-	-	353	-	5,073	34,922	-	560,711
2	Renewal Premiums	1,637,701	-	-	366	-	237,322	69,710	1,091	1,946,190	2,998,002	-	-	836	-	417,810	121,557	1,913	3,540,118
3	Single Premiums	87	250,842	13,413	2,000	523	-	2,959	-	269,824	87	343,203	16,011	2,012	1,037	-	5,779	-	368,129
	TOTAL PREMIUM	1,893,827	250,842	13,413	2,457	523	239,057	94,684	1,091	2,495,894	3,518,452	343,203	16,011	3,201	1,037	422,883	162,258	1,913	4,468,958

(Rs.'000)

S.No.	Particulars	FOR THE QUARTER ENDED ON SEPTEMBER 2019									FOR THE PERIOD ENDED ON SEPTEMBER 2019								
		Non Participating (Non-Linked)					Participating (Non-Linked)	Non Participating (Linked)		Total	Non Participating (Non-Linked)					Participating (Non-Linked)	Non Participating (Linked)		Total
		Individual Life	Group Life	Group Health	Individual Health	Group Variable	Individual Life	Individual Life	Individual Pension		Individual Life	Group Life	Group Health	Individual Health	Group Variable	Individual Life	Individual Life	Individual Pension	
1	First year premiums	382,601	-	-	254	-	9,634	11,915	-	404,404	766,870	-	-	485	-	17,947	421	-	785,723
2	Renewal Premiums	1,402,762	-	-	127	-	262,991	94,981	2,476	1,763,337	2,647,866	-	-	852	-	491,337	155,914	4,038	3,300,007
3	Single Premiums	598	1,099,281	2,451	226	393	-	7,656	-	1,110,604	1,255	2,120,466	4,568	319	3,442	-	62,357	-	2,192,407
	TOTAL PREMIUM	1,785,961	1,099,281	2,451	606	393	272,625	114,552	2,476	3,278,345	3,415,991	2,120,466	4,568	1,656	3,442	509,284	218,692	4,038	6,278,137

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 SEPTEMBER 2020									FOR THE PERIOD ENDED ON SEPTEMBER 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	28,487	-	-	149	-	513	967	-	30,116	56,585	-	-	250	-	1,373	1,411	-	59,619
- Renewal premiums	26,268	-	-	18	-	4,962	366	-	31,614	46,314	-	-	72	-	8,234	611	-	55,231
- Single premiums	-	11,309	575	-	-	-	51	-	11,935	-	13,562	575	-	-	-	98	-	14,235
Sub Total	54,755	11,309	575	167	-	5,475	1,384	-	73,665	102,899	13,562	575	322	-	9,607	2,120	-	129,085
Add: Commission on Re-insurance Accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on Re-insurance Ceded	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net Commission	54,755	11,309	575	167	-	5,475	1,384	-	73,665	102,899	13,562	575	322	-	9,607	2,120	-	129,085
Rewards and Remuneration	359	-	-	-	-	-	-	-	359	609	-	-	-	-	-	-	-	609
Total (A)	55,114	11,309	575	167	-	5,475	1,384	-	74,024	103,508	13,562	575	322	-	9,607	2,120	-	129,694
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Agents	41,495	-	4	137	-	4,153	1,362	-	47,151	81,325	-	4	247	-	7,534	2,068	-	91,178
Brokers	269	1,391	571	-	-	176	1	-	2,408	504	2,920	571	-	-	270	2	-	4,267
Corporate Agency	12,991	9,489	-	30	-	1,146	21	-	23,676	21,070	9,769	-	75	-	1,803	50	-	32,767
Referral	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Micro Insurance Agent	-	429	-	-	-	-	-	-	429	-	873	-	-	-	-	-	-	873
Others (pl. specify)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bancassurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Rewards and Remuneration	359	-	-	-	-	-	-	-	359	609	-	-	-	-	-	-	-	609
TOTAL (B)	55,114	11,309	575	167	-	5,474	1,384	-	74,023	103,508	13,562	575	322	-	9,607	2,120	-	129,694

Net of reversal of provision of Rs. 214 (Previous Year Rs. Nil)

(Rs.'000)

Particulars	FOR THE QUARTER ENDED ON SEPTEMBER 2019									FOR THE PERIOD ENDED ON SEPTEMBER 2019								
	Non Participating (Non-Linked)					Participating (Non-Linked)	Non Participating (Linked)		Total	Non Participating (Non-Linked)					Participating (Non-Linked)	Non Participating (Linked)		Total
	Individual Life	Group Life	Group Health	Individual Health	Group Variable	Individual Life	Individual Life	Individual Pension		Individual Life	Group Life	Group Health	Individual Health	Group Variable	Individual Life	Individual Life	Individual Pension	
Commission paid																		
Direct – First year premiums	45,157	-	-	58	-	2,197	385	-	47,798	85,635	-	-	80	-	4,047	51	-	89,814
- Renewal premiums	26,913	-	-	2	-	6,200	584	-	33,698	48,774	-	-	15	-	11,346	926	-	61,060
- Single premiums	4	24,379	-	2	-	-	146	-	24,531	6	45,371	(0)	3	-	-	709	-	46,090
Sub Total	72,074	24,379	-	62	-	8,397	1,115	-	106,026	134,415	45,371	(0)	98	-	15,393	1,686	-	196,963
Add: Commission on Re-insurance Accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on Re-insurance Ceded	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net Commission	72,074	24,379	-	62	-	8,397	1,115	-	106,026	134,415	45,371	(0)	98	-	15,393	1,686	-	196,963
Rewards and Remuneration	3,040	-	-	-	-	243	74	-	3,357	3,040	-	-	-	-	243	74	-	3,357
Total (A)	75,114	24,379	-	62	-	8,640	1,189	-	109,383	137,455	45,371	(0)	98	-	15,636	1,760	-	200,320
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:																		
Agents	53,924	-	-	51	-	6,554	1,173	-	61,702	98,292	-	-	83	-	11,507	1,738	-	111,619
Brokers	281	4,459	0	-	-	149	4	-	4,893	563	9,256	-	-	-	252	8	-	10,079
Corporate Agency	13,529	14,933	-	-	-	1,687	2	-	30,151	24,760	26,858	-	-	-	3,347	(19)	-	54,947
Referral	172	-	-	-	-	20	-	-	192	370	-	-	-	-	57	-	-	427
Micro Insurance Agent	-	4,958	-	-	-	-	-	-	4,958	-	9,210	-	-	-	-	-	-	9,210
Others (pl. specify)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bancassurance	7,209	29	-	11	-	232	11	-	7,492	13,470	47	-	15	-	473	33	-	14,038
TOTAL (B)	75,114	24,379	0	62	-	8,640	1,189	-	109,383	137,455	45,371	-	98	-	15,637	1,760	-	200,320

FORM L-6 : OPERATING EXPENSES SCHEDULE

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

(Rs.'000)

S.No.	Particulars	FOR THE QUARTER ENDED ON SEPTEMBER 30, 2020									UPTO THE PERIOD ENDED ON SEPTEMBER 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	Employees remuneration and welfare benefits	218,687	86,561	2,073	1,049	35	5,823	17,479	807	332,514	569,990	139,211	3,387	2,417	84	14,480	34,113	1,879	765,561	
2	Travel, conveyance and vehicle running expenses	494	(282)	2	1	-	41	40	1	297	1,301	(259)	4	3	-	68	78	2	1,197	
3	Training expenses (including Agent advisors)	1,407	494	36	7	-	27	59	(1)	2,029	3,644	680	36	15	-	100	98	(1)	4,572	
4	Rent, rates & taxes	25,255	13,982	181	51	(330)	268	2,264	19	41,690	60,961	23,593	238	113	11	890	3,991	43	89,840	
5	Repairs & Maintenance	7,740	4,489	98	78	(21)	501	498	73	13,456	20,158	8,545	203	183	2	1,129	1,077	172	31,469	
6	Printing and stationery	796	309	9	7	-	39	39	6	1,205	967	339	10	8	-	46	45	7	1,422	
7	Communication expenses	1,510	3,561	51	46	(1)	129	23	45	5,364	7,157	5,642	115	111	-	339	276	109	13,749	
8	Legal, professional and consultancy charges	18,380	17,362	341	302	(20)	1,400	567	284	38,616	42,787	24,378	611	577	1	2,612	1,644	553	73,163	
9	Medical fees	404	563	10	10	-	16	10	10	1,023	651	644	14	14	-	22	21	14	1,380	
10	Auditors' fees, expenses etc :	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	(a) as auditor	231	568	17	17	-	29	(2)	17	877	874	751	18	18	-	42	30	18	1,751	
	(b) as adviser	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	(c) out of pocket expense	4	10	-	-	-	1	-	-	15	15	13	-	-	-	1	1	-	30	
	(d) in any other capacity	170	414	12	12	-	21	(1)	12	640	637	547	13	13	-	31	22	13	1,276	
11	Advertisement and publicity	165	(38)	3	(4)	-	-	35	(4)	157	1,317	179	3	(2)	-	25	81	(5)	1,598	
12	Interest and bank charges	1,171	3,052	45	45	-	69	-	45	4,427	4,054	3,994	86	86	-	135	134	86	8,575	
13	Investment related charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
14	Postage and courier cost	1,245	2,234	42	26	-	55	57	25	3,684	3,367	2,454	48	38	-	125	108	31	6,171	
15	Sales Promotion expenses	20,575	586	80	41	3	512	1,362	23	23,182	23,038	636	84	45	4	620	1,478	25	25,930	
16	Information technology expenses	5,596	20,309	250	240	(9)	377	(65)	237	26,935	29,910	28,060	574	565	1	857	1,069	560	61,596	
17	Recruitment (including Agent advisors)	809	889	20	17	-	24	32	17	1,808	1,407	974	24	22	-	45	49	21	2,542	
18	Electricity ,water and utilities	4,102	1,789	41	34	-	231	248	33	6,478	6,600	2,612	61	54	1	372	365	51	10,116	
19	Policy issuance and servicing costs	1,956	9,777	168	53	-	17	71	1	12,043	3,278	25,882	193	56	-	53	113	2	29,577	
20	(Profit)/Loss on fluctuation in foreign exchange	-	1	-	-	-	-	-	-	1	2	1	-	-	-	-	-	-	3	
21	(Profit)/Loss on fixed assets	380	152	2	1	-	7	25	1	568	380	152	2	1	-	7	25	1	568	
22	Other miscellaneous expenses	(4,733)	5,357	(4)	-	(6)	(21)	(109)	2	486	(4,717)	12,716	(5)	(5)	-	(4)	39	(3)	8,021	
23	Depreciation	13,426	26,244	338	307	(81)	459	522	298	41,513	45,093	36,068	676	645	3	1,024	2,029	628	86,166	
	TOTAL	319,770	198,383	3,815	2,340	(430)	10,025	23,154	1,951	559,008	822,871	317,812	6,395	4,977	107	23,019	46,886	4,206	1,226,273	

Net of reversal of provision of Rs. 16,252 (Previous Year Rs. 46,882)

(Rs.'000)

S.No.	Particulars	FOR THE QUARTER ENDED ON SEPTEMBER 30, 2019									UPTO THE PERIOD ENDED ON SEPTEMBER 30, 2019									
		Non Participating (Non-Linked)					Participating (Non-Linked)	Non Participating (Linked)			Total	Non Participating (Non-Linked)					Participating (Non-Linked)	Non Participating (Linked)		Total
		Individual Life	Group Life	Group Health	Individual Health	Group Variable	Individual Life	Individual Life	Individual Pension	Individual Life		Group Life	Group Health	Individual Health	Group Variable	Individual Life	Individual Life	Individual Pension		
1	Employees remuneration and welfare benefits	341,891	128,684	1,055	1,096	25	16,745	13,276	878	503,650	764,686	205,230	2,169	2,246	290	33,803	10,809	1,821	1,021,054	
2	Travel, conveyance and vehicle running expenses	7,509	4,376	25	28	1	356	260	23	12,578	15,770	7,353	61	64	5	776	289	56	24,374	
3	Training expenses (including Agent advisors)	3,385	2,778	33	36	-	160	67	33	6,492	4,915	3,504	30	34	-	254	76	30	8,843	
4	Rent, rates & taxes	23,967	25,053	40	44	2	807	889	27	50,829	50,851	44,291	79	85	82	1,534	566	52	97,540	
5	Repairs & Maintenance	6,094	21,239	194	195	2	835	465	191	29,215	22,733	25,834	353	354	8	1,574	741	348	51,945	
6	Printing and stationery	576	656	5	5	-	39	16	5	1,302	1,328	812	10	10	-	75	27	10	2,272	
7	Communication expenses	(1,833)	11,215	83	84	-	187	105	84	9,925	6,732	11,910	171	172	-	534	281	172	19,972	
8	Legal, professional and consultancy charges	3,605	36,316	325	329	-	1,460	708	328	43,071	37,415	41,124	639	646	7	3,346	1,463	644	85,284	
9	Medical fees	(519)	1,644	12	12	-	8	7	12	1,176	551	1,669	24	24	-	38	28	24	2,358	
10	Auditors' fees, expenses etc :	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	(a) as auditor	(207)	1,031	9	9	-	15	9	9	875	534	1,093	18	18	-	44	26	18	1,751	
	(b) as adviser	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	(i) Taxation matters	206	422	7	7	-	17	10	7	676	206	422	7	7	-	17	10	7	676	
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	(c) out of pocket expense	11	118	1	1	-	3	2	1	137	66	125	2	2	-	5	3	2	205	
	(d) in any other capacity	(250)	455	2	2	-	1	1	2	213	273	522	8	8	-	21	12	8	852	
11	Advertisement and publicity	1,653	11,074	50	52	3	81	103	47	13,063	14,358	11,828	94	101	3	631	229	91	27,335	
12	Interest and bank charges	(1,692)	5,661	41	41	-	29	28	41	4,149	2,012	5,894	83	83	-	134	99	83	8,388	
13	Investment related charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
14	Postage and courier cost	(685)	5,263	36	36	-	24	53	36	4,763	5,642	6,682	57	60	-	315	118	57	12,931	
15	Sales Promotion expenses	120	11,759	3	4	2	118	12	(2)	12,016	9,066	5,751	102	103	2	292	168	98	15,582	
16	Information technology expenses	(10,048)	31,861	210	211	-	135	144	211	22,724	11,752	33,184	444	445	1	706	525	444	47,501	
17	Recruitment (including Agent advisors)	2,668	828	4	7	-	127	37	3	3,674	4,880	1,130	8	12	-	242	59	7	6,338	
18	Electricity ,water and utilities	4,722	3,412	45	45	-	356	187	44	8,811	8,490	5,515	76	77	1	619	250	74	15,102	
19	Policy issuance and servicing costs	2,768	26,222	60	3	-	46	39	-	29,138	6,087	52,941	229	4	-	115	74	1	59,451	
20	(Profit)/Loss on fluctuation in foreign exchange	(4)	1	-	-	-	-	-	-	(3)	19	17	-	-	-	1	-	-	37	
21	(Profit)/Loss on fixed assets	(240)	(225)	(1)	(1)	-	(8)	(5)	(1)	(481)	(322)	(282)	(1)	(1)	-	(11)	(4)	(1)	(622)	
22	Other miscellaneous expenses	4,470	20,877	(9)	(9)	(1)	(185)	(19)	(9)	25,115	17,176	48,267	25	30	-	365	93	25	65,981	
23	Depreciation	(6,067)	57,238	389	389	5	425	481	384	53,245	29,577	62,994	716	717	24	1,328	920	708	96,984	
	TOTAL	382,101	407,958	2,619	2,626	39	21,781	16,875	2,354	836,353	1,014,797	577,810	5,404	5,301	423	46,758	16,862	4,779	1,672,134	

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 SEPTEMBER 30, 2020									UP TO THE QUARTER ENDED ON SEPTEMBER 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,	55,695	644,824	-	-	-	10,764	489	(1)	711,771	95,897	904,280	-	-	-	13,226	4,220	-	1,017,623
(b) Claims by Maturity,	822	-	-	-	-	-	2,805	695	4,322	883	-	-	-	-	-	4,683	5,734	11,300
(c) Annuities/Pension payment,	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Other Benefits	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Surrenders/Withdrawals	111,421	151,625	-	-	-	33,677	93,144	14,136	404,003	149,054	191,799	-	(1)	37,787	47,405	139,829	17,568	583,441
Survival	3,053	-	-	-	-	7,320	-	-	10,373	5,035	-	-	-	-	14,095	-	-	19,130
Health	-	(0)	352	850	-	-	-	-	1,202	-	(0)	352	1,050	-	-	-	-	1,402
Riders	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Claim Investigation Fees	289	893	-	3	-	32	17	6	1,239	393	1,509	-	9	-	35	25	38	2,009
Investment Income to Policy holders on unclaimed amounts	122	-	-	-	-	-	-	-	122	3,208	-	-	-	-	-	-	-	3,208
Others	5,875	1,115	-	(10)	-	(537)	2,307	-	8,750	6,466	(1,611)	-	-	-	-	-	-	4,855
Total paid	177,278	798,457	352	843	-	51,257	98,762	14,837	1,141,784	260,936	1,095,977	352	1,058	37,787	74,761	148,757	23,340	1,642,968
2. (Amount ceded in reinsurance):	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Claims by Death,	(10,533)	(288,126)	-	-	-	(113)	-	-	(298,772)	(23,145)	(416,743)	-	-	-	(113)	-	-	(440,001)
(b) Claims by Maturity,	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities/Pension payment,	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Other Benefits	-	-	-	(175)	-	-	-	-	(175)	-	-	-	(275)	-	-	-	-	(275)
Total ceded	(10,533)	(288,126)	-	(175)	-	(113)	-	-	(298,947)	(23,145)	(416,743)	-	(275)	-	(113)	-	-	(440,276)
3. Amount accepted in reinsurance:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Claims by Death,	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Claims by Maturity,	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities/Pension payment,	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Periodical Benefit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Health	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(f) any other (please specify)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	166,745	510,330	352	668	-	51,144	98,762	14,837	842,837	237,791	679,234	352	783	37,787	74,648	148,757	23,340	1,202,692

Particulars	FOR THE QUARTER ENDED ON SEPTEMBER 30, 2019									UP TO THE QUARTER ENDED ON SEPTEMBER 30, 2019								
	Non Participating (Non Linked)					Participating (Non-Linked)	Non Participating (Linked)		Total	Non Participating (Non Linked)					Participating (Non-Linked)	Non Participating (Linked)		Total
	Individual Life	Group Life	Group Health	Individual Health	Group Variable	Individual Life	Individual Life	Individual Pension		Individual Life	Group Life	Group Health	Individual Health	Group Variable	Individual Life	Individual Life	Individual Pension	
1. Insurance Claims																		
(a) Claims by Death,	34,706	877,464	-	-	-	4,520	5,593	214	922,497	71,897	1,686,460	-	-	-	8,210	7,630	214	1,774,411
(b) Claims by Maturity,	(0)	-	-	-	-	-	4,235	1,983	6,217	-	-	-	-	-	-	8,474	10,007	18,481
(c) Annuities/Pension payment,	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Other Benefits	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Surrenders/Withdrawals	78,438	200,690	-	3	247	25,535	61,908	7,335	374,155	142,774	405,746	-	4	247	48,881	99,455	17,688	714,795
Survival	(2)	-	-	-	-	7,483	(0)	-	7,480	128	-	-	-	-	14,756	(0)	-	14,883
Health	-	-	-	1,231	-	-	-	-	1,231	-	-	25	1,306	-	-	-	-	1,331
Riders	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Claim Investigation Fees	(65)	1,510	-	5	-	27	9	-	1,486	432	1,510	-	15	-	74	20	-	2,051
Investment Income to Policy holders on unclaimed amounts	1,991	-	-	-	-	-	-	-	1,991	6,911	-	-	-	-	-	-	-	6,911
Others	(2,095)	2,593	-	-	-	-	-	-	498	3,685	1,977	-	-	-	-	-	-	5,662
Total paid	112,974	1,082,257	-	1,239	247	37,565	71,744	9,532	1,315,557	225,827	2,095,693	25	1,325	247	71,921	115,579	27,909	2,538,526
2. (Amount ceded in reinsurance):	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Claims by Death,	(5,479)	(380,023)	-	-	-	-	-	-	(385,501)	(8,552)	(744,201)	-	-	-	-	3	-	(752,750)
(b) Claims by Maturity,	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities/Pension payment,	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Other Benefits	-	-	-	(683)	-	-	-	-	(683)	-	-	-	(708)	-	-	-	-	(708)
Total ceded	(5,479)	(380,023)	-	(683)	-	-	-	-	(386,183)	(8,552)	(744,201)	-	(708)	-	-	3	-	(753,458)
3. Amount accepted in reinsurance:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Claims by Death,	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Claims by Maturity,	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities/Pension payment,	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Periodical Benefit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Health	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(f) any other (please specify)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	107,496	702,234	-	556	247	37,565	71,744	9,532	929,373	217,275	1,351,492	25	617	247	71,921	115,582	27,909	1,785,068

Notes:

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

FORM L-8 : SHARE CAPITAL SCHEDULE

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

(Rs.'000)

S.No.	Particulars	As at September 30, 2020	As at September 30, 2019
1	Authorised Capital 2,000,000,000 Equity Shares (Previous Year: 2,000,000,000 Equity Shares) of Rs 10 each	20,000,000	20,000,000
2	Issued Capital 374,061,867 Equity Shares (Previous Year: 374,061,867 Equity Shares) of Rs 10/- each	3,740,619	3,740,619
3	Subscribed Capital 374,061,867 Equity Shares (Previous Year: 374,061,867 Equity Shares) of Rs 10/- each	3,740,619	3,740,619
4	Called-up Capital 374,061,867 Equity Shares (Previous Year: 374,061,867 Equity Shares) of Rs 10/- each Less : Calls unpaid Add : Shares forfeited (Amount originally paid up) Less : Par value of Equity Shares bought back Less : Preliminary Expenses Expenses including commission or brokerage on Underwriting or subscription of shares	3,740,619	3,740,619
	TOTAL	3,740,619	3,740,619

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

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

Shareholder	As at September 30, 2020		As at September 30, 2019	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
Indian	190,771,553	51%	190,771,553	51%
Foreign	183,290,314	49%	183,290,314	49%
Others				
TOTAL	374,061,867	100%	374,061,867	100%

FORM L-10-RESERVES AND SURPLUS SCHEDULE

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

(Rs.'000)

S.No.	Particulars	As at September 30, 2020	As at September 30, 2019
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	8,329,217	8,329,217
4	Revaluation Reserve	-	-
5	General Reserves	-	-
	Less: Debit balance in Profit and Loss Account, if any	-	-
	Less: Amount utilized for Buy-back	-	-
6	Catastrophe Reserve	-	-
7	Other Reserves (to be specified)	-	-
8	Balance of profit in Profit and Loss Account	-	-
	TOTAL	8,329,217	8,329,217

FORM L-11-BORROWINGS SCHEDULE

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

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

(Rs.'000)

S.No.	Particulars	As at September 30, 2020	As at September 30, 2019
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others (to be specified)	-	-
	TOTAL	-	-

FORM L-12-INVESTMENTS SHAREHOLDERS SCHEDULE

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

(Rs.'000)

S.No.	Particulars	As at September 30, 2020	As at September 30, 2019
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	5,336,732	4,207,323
2	Other Approved Securities	263,972	247,773
3	Other Investments		
	(a) Shares	-	-
	(aa) Equity	204,585	196,731
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	82,250	70,000
	(e) Other Securities (to be specified)	-	-
	Commercial Paper / Certificate of Deposits	-	-
	Deposits with Bank	-	4,000
	(f) Subsidiaries	-	-
	Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector Bonds	868,624	636,944
5	Other than Approved Investments		
	Debentures/ Bonds*	980,686	1,318,710
	Equity Shares	193,916	572,191
	Alternative Investment Fund	87,143	97,907
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	-	-
2	Other Approved Securities	-	20,022
3	Other Investments		
	(a) Shares	-	-
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	-	75,000
	(e) Other Securities (to be specified)	-	-
	Deposits with Bank	4,000	-
	Reverse Repo	23,556	251,534
	(f) Subsidiaries	-	-
	Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	(0)	(0)
5	Other than Approved Investments		
	Mutual Fund	0	0
	Debentures/ Bonds	339,478	380,000
	TOTAL	8,384,942	8,078,135
	Aggregate Amount of Investments other than listed equity securities, derivative instruments and Additional tier 1 Bonds	7,986,441	7,309,214
	Aggregate Market Value of Investments other than listed equity securities, derivative instruments and Additional tier 1 Bonds	7,277,715	6,301,151

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. 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 September 30, 2020									As at September 30, 2019								
		Non Participating (Non-Linked)					Participating (Non-Linked)	Non Participating (Linked)		Total	Non Participating (Non-Linked)					Participating (Non-Linked)	Non Participating (Linked)		Total
		Individual Life	Group Life	Group Health	Individual Health	Group variable	Individual Life	Individual Life	Individual Pension		Individual Life	Group Life	Group Health	Individual Health	Group variable	Individual Life	Individual Life	Individual Pension	
	LONG TERM INVESTMENTS																		
1	Government securities and Government guaranteed bonds including Treasury Bills	12,957,752	6,173,382	14,923	10,339	85,564	2,147,715	12,462	1,319	21,403,456	9,721,971	7,030,930	19,563	20,420	105,934	1,750,281	12,498	2,858	18,664,454
2	Other Approved Securities	620,782	593,394	-	-	-	172,819	-	-	1,386,995	151,553	1,076,944	-	-	-	111,938	-	-	1,340,435
3	Other Investments																		
	(a) Shares	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(aa) Equity	53,001	190,805	-	-	-	21,201	-	-	265,007	51,761	186,341	-	-	-	20,705	-	-	258,807
	(bb) Preference	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(d) Debentures/ Bonds	2,677,694	1,378,555	-	-	5,997	630,993	3,000	-	4,696,239	2,005,809	1,572,029	-	-	3,009	565,952	3,000	-	4,149,799
	(e) Other Securities (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Commercial Paper / Certificate of Deposits	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Deposits with Bank	-	-	-	-	-	-	-	-	-	2,000	-	-	-	-	-	-	500	2,500
	(f) Subsidiaries	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(h) Policy Loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Investments in Infrastructure and Social Sector	6,121,538	4,248,244	-	15,000	87,000	1,181,666	6,000	-	11,659,448	3,913,478	4,475,944	-	15,000	87,000	725,039	10,948	-	9,227,409
5	Other than Approved Investments																		
	Debentures/Bonds*	377,741	89,905	-	-	-	100,000	-	-	567,646	400,377	89,905	-	-	-	129,453	2,534	-	622,269
	Equity Shares	0	-	-	-	-	0	-	-	0	89,538	-	-	-	-	44,769	-	-	134,307
	SHORT TERM INVESTMENTS																		
1	Government securities and Government guaranteed bonds including Treasury Bills	(0)	0	0	-	-	0	-	0	(0)	(0)	15,099	0	-	-	-	-	0	15,099
2	Other Approved Securities	-	-	-	-	-	-	-	-	-	-	20,003	-	-	-	-	-	-	20,003
3	Other Investments																		
	(a) Shares	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(aa) Equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(bb) Preference	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(b) Mutual Funds	(0)	(0)	(0)	(0)	(0)	(0)	0	-	(0)	12,400	13,800	(0)	(0)	502	6,900	0	-	33,602
	(c) Derivative Instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(d) Debentures/ Bonds	195,361	248,562	-	-	-	119,138	-	-	563,061	50,000	100,000	-	-	-	20,000	-	-	170,000
	(e) Other Securities (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Commercial Paper / Certificate of Deposits	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Deposits with Bank	2,000	-	-	-	-	-	-	500	2,500	-	-	-	-	-	-	-	-	-
	Reverse Repo	0	34,683	-	-	-	40,296	-	-	74,979	181,105	130,798	-	-	-	(0)	-	-	311,903
	(f) Subsidiaries	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Investments in Infrastructure and Social Sector	3,749	24,465	-	-	-	0	-	-	28,214	30,000	16,053	-	-	-	0	-	-	46,053
5	Other than Approved Investments																		
	Mutual Funds	-	-	-	-	-	-	0	-	0	-	-	-	-	-	-	0	-	0
	Debentures/Bonds*	22,638	-	-	-	-	29,453	2,534	-	54,625	50,000	43,000	-	-	-	-	1,000	-	94,000
	TOTAL	23,032,256	12,981,995	14,923	25,339	178,561	4,443,281	23,996	1,819	40,702,170	16,659,992	14,770,846	19,563	35,420	196,445	3,375,037	29,980	3,358	35,090,641
	Aggregate Amount of Investments other than listed equity securities, derivative instruments and Additional tier 1 Bonds	22,979,254	12,791,190	14,923	25,339	178,561	4,422,080	23,996	1,819	40,437,162	16,518,694	14,584,503	19,563	35,420	196,445	3,309,563	29,980	3,358	34,697,526
	Aggregate Market Value of Investments other than listed equity securities, derivative instruments and Additional tier 1 Bonds	23,515,017	13,336,418	14,929	26,920	195,388	4,607,860	24,900	1,925	41,723,358	16,500,219	14,717,900	20,158	36,624	205,280	3,362,034	29,150	3,531	34,874,896

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 September 30, 2020			As at September 30, 2019		
		Individual Life	Individual Pension	Total	Individual Life	Individual Pension	Total
	LONG TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	852,920	12,347	865,267	511,137	16,700	527,837
2	Other Approved Securities						
3	Other Investments						
	(a) Shares	-	-	-	-	-	-
	(aa) Equity	1,696,805	40,045	1,736,850	1,756,898	80,071	1,836,969
	(bb) Preference						
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	107,668	2,245	109,913	191,966	4,278	196,244
	(e) Other Securities - Fixed Deposits	-	-	-	6,500	-	6,500
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Social Sector	197,760	1,113	198,873	217,349	2,104	219,453
5	Other than Approved Investments						
	(a) Debentures/Bonds*	-	-	-	8,713	-	8,713
	(b) Equity	47,247	1,269	48,516	109,507	5,086	114,593
	(c) Exchange Traded Fund	132,395	5,364	137,759	177,548	7,475	185,023
	SHORT TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	444,764	511	445,275	453,472	498	453,970
2	Other Approved Securities	-	-	-	-	-	-
3	(a) Shares	-	-	-	-	-	-
	(aa) Equity	-	-	-	-	-	-
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	31,700	2,800	34,500
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	57,480	1,037	58,517	28,386	-	28,386
	(e) Other Securities (to be specified)	-	-	-	-	-	-
	Deposit with Bank	6,500	-	6,500	-	-	-
	Reverse Repo	69,766	2,105	71,871	70,430	-	70,430
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Social Sector	8,021	-	8,021	-	-	-
5	Other than Approved Investments						
	(a) Equity Shares	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Debentures/ Bonds	8,713	-	8,713	1,500	-	1,500
	NET CURRENT ASSETS						
	Bank Balances	4,507	333	4,840	5,174	371	5,545
	Income accrued on investments	61,923	403	62,326	52,578	555	53,133
	Other Receivable	10,055	-	10,055	-	-	-
	Payables for purchase of Securities	(50,372)	-	(50,372)	-	-	-
	FMC Payable	(4,215)	(85)	(4,300)	(4,202)	(151)	(4,353)
	Other Payables	(85,159)	(2,430)	(87,589)	(85,694)	(5,556)	(91,250)
	Provision for diminution of investment	(4,500)	-	(4,500)	-	-	-
	TOTAL	3,562,278	64,257	3,626,535	3,532,962	114,232	3,647,193
	Aggregate Amount of Investments other than listed equity securities and derivative instruments	1,885,987	24,722	1,910,709	1,638,718	32,220	1,670,938

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 September 30, 2020	As at September 30, 2019
1	SECURITY-WISE CLASSIFICATION		
	<i>Secured</i>		
	(a) On mortgage of property	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities, etc.	-	-
	(c) Loans against policies	485,247	260,670
	(d) Others (to be specified)	-	-
	<i>Unsecured</i>	-	-
	TOTAL	485,247	260,670
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Companies	-	-
	(e) Loans against policies	485,247	260,670
	(f) Others (to be specified)	-	-
	TOTAL	485,247	260,670
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard		-
	(aa) In India	485,247	260,670
	(bb) Outside India	-	-
	(b) Non-standard loans less provisions	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	TOTAL	485,247	260,670
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	8,816	-
	(b) Long Term	476,431	260,670
	TOTAL	485,247	260,670

Note:

- 1 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.
- 2 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 September 30, 2020	As at September 30, 2019
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles - Software	649,022	40	-	649,062	486,797	45,205	-	532,002	117,060	201,559
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Improvements	242,286	2,557	2,794	242,049	122,162	15,400	1,706	135,856	106,193	130,644
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	45,248	218	88	45,378	29,683	1,069	88	30,664	14,714	15,917
Information Technology Equipment	273,971	352	11,024	263,299	219,240	19,525	10,984	227,781	35,518	77,566
Vehicles	-	-	-	-	-	-	-	-	-	-
Office Equipment	67,597	649	738	67,508	40,133	4,967	733	44,367	23,141	30,356
Others (Specify nature)	-	-	-	-	-	-	-	-	-	-
TOTAL	1,278,124	3,816	14,644	1,267,296	898,015	86,166	13,511	970,670	296,626	456,042
Work in progress	-	-	-	-	-	-	-	-	1,819	8,687
Grand Total	1,278,124	3,816	14,644	1,267,296	898,015	86,166	13,511	970,670	298,445	464,729
PREVIOUS YEAR	1,178,670	113,345	13,891	1,278,124	712,482	197,439	11,906	898,015	381,473	516,451

FORM L-17 : CASH AND BANK BALANCE SCHEDULE

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

(Rs.'000)

S.No.	Particulars	As at September 30, 2020	As at September 30, 2019
1	Cash (including cheques, drafts and stamps)	38,319	49,504
2	Bank Balances		
	(a) Deposit Accounts	-	-
	(aa) Short-term (due within 12 months of the date of Balance Sheet)	-	-
	(bb) Others (under Lien)	100	100
	(b) Current Accounts	217,770	264,970
	(c) Others (to be specified)	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others (to be specified)	-	-
	TOTAL	256,189	314,574
	Balances with non-scheduled banks included in 2 and 3 above	-	-
	CASH & BANK BALANCES		
1	In India	256,189	314,574
2	Outside India	-	-
	TOTAL	256,189	314,574

Note:

Cash and Bank Balance includes fund in transit Rs. 27,827 (Previous year Rs. 38,932).

FORM L-18-ADVANCE AND OTHER ASSETS SCHEDULE

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

(Rs.'000)

S.No.	Particulars	As at September 30, 2020	As at September 30, 2019
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	77,067	79,035
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	5,374	4,474
6	Others (to be specified)		
	Security Deposits	102,608	107,434
	Deposit -Others	13,739	14,979
	Advances to employees for travel, etc.	-	14,038
	TOTAL (A)	198,788	219,960
	OTHER ASSETS		
1	Income accrued on investments	1,174,720	1,100,694
2	Outstanding Premiums	416,459	460,981
3	Agents' & Intermediaries' balances	26,169	23,591
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsures)	637,931	791,916
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	87,589	91,250
	Investment held to meet policyholder unclaimed amounts	157,095	136,178
	Investment Income on Unclaimed Fund	1,837	3,173
	Service Tax Unutilized Credit	-	-
	Due from Affiliates	-	-
	Other Dues	3,983	1,737
	GST Unutilized Credit	259,860	237,615
	Receivable towards non-par non linked funds	-	-
	Receivable from clearing firm	-	-
	Redemption receivable for Investments	474,000	-
	Receivable from Unclaimed Fund	21,836	27,453
	Receivable from ex employees	13,020	17,980
	Insurance policies (Gratuity)	88,168	81,941
	Insurance policies (Leave Encashment)	88,187	81,958
	Agents' Balances - provision for doubtful amounts	(22,099)	(18,131)
	Receivable from ex employees- provision	(13,020)	(17,980)
	Provision on Vendor Advances	(5,901)	(6,573)
	TOTAL (B)	3,409,834	3,013,783
	TOTAL (A+B)	3,608,622	3,233,743

FORM L-19-CURRENT LIABILITIES SCHEDULE

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

(Rs.'000)

S.No.	Particulars	As at September 30, 2020	As at September 30, 2019
1	Agents' balances	75,821	96,704
2	Balances due to other insurance companies	427,186	562,310
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	8,829	19,318
5	Unallocated premium	195,945	287,306
6	Sundry creditors	59,797	78,495
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding*	74,907	165,656
9	Annuities Due	-	-
10	Due to Officers/ Directors	-	-
11	Due to unit linked fund	-	-
12	Policy holders Unclaimed	146,874	133,145
13	Policy holders Unclaimed- Investment Income	12,058	6,206
11	Others (to be specified)		
	-Policy Deposits	5,849	11,556
	-Payable to Policyholders	9,967	12,628
	-Withholding Tax Deducted at Source	18,997	18,076
	-Accrued Expenses	627,304	741,051
	-Other Statutory liabilities	13,772	22,310
	-Lease Equalisation Reserve	28,600	22,824
	-Due to Non Par non linked funds	-	-
	- GST Payable	19,999	30,064
	TOTAL	1,725,905	2,207,649

*Includes cases where investigation is pending

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

S.No.	Particulars	As at September 30, 2020	As at September 30, 2019
1	For taxation (less payments and taxes deducted at source)	-	-
2	For proposed dividends	-	-
3	For dividend distribution tax	-	-
4	Others (to be specified)	-	-
	- Provision for Investment assets	1,679,703	1,076,778
	- Provision for Gratuity	83,864	82,722
	- Provision for Leave Encashment	50,104	71,015
	TOTAL	1,813,671	1,230,515

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 September 30, 2020	As at September 30, 2019
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others (to be specified)	-	-
	TOTAL	-	-

FORM L-22 : Analytical Ratios*

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

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

Date: 30-Sep-20

S.No.	Particular	For the Quarter Ended September 2020	Upto the Quarter Ended September 2020	For the Quarter Ended September 2019	Upto the Quarter Ended September 2019
1	New business premium income growth rate - segment wise	-64%	-69%	-63%	-62%
	Non Par Individual Life - Non Linked	-33%	-32%	-47%	-44%
	Non Par Group Life - Non Linked	-77%	-84%	-65%	-65%
	Non Par Group Health-Non Linked	447%	250%	-59%	-49%
	Non Par Individual Health - Non Linked	336%	194%	-86%	-87%
	Non Par Non-Linked Group Variable	33%	-70%	100%	100%
	Participating Individual Life	-82%	-72%	-90%	-91%
	Non Par Individual Life - Linked	28%	-35%	-82%	-73%
	Non Par Individual Pension - Linked	-	-	-	-
2	Net Retention Ratio	93%	92%	91%	91%
3	Expense of Management to Gross Direct Premium Ratio	23%	30%	29%	30%
4	Commission Ratio (Gross commission paid to Gross Premium)	3%	3%	3%	3%
5	Ratio of policy holder's liabilities to shareholder's funds	453%	453%	436%	436%
6	Growth rate of shareholders' fund	9%	9%	-5%	-5%
7	Ratio of surplus to policyholders' liability	1%	3%	1%	2%
8	Change in net worth ('000)	830,121	830,121	(471,827)	(471,827)
9	Profit after tax/Total Income	12%	12%	-27%	-17%
10	(Total real estate + loans)/(Cash & invested assets)	-	-	NA	NA
11	Total investments/(Capital + Surplus)	441%	441%	390%	390%
12	Total affiliated investments/(Capital+ Surplus)	9%	9%	9%	9%
13 *	Investment Yield (Gross and Net)				
	A. With realised Gain				
	Policyholders' Funds:				
	Non-Linked:				
	1. PAR	7.93%	7.87%	1.52%	3.07%
	2. Non-PAR*	8.90%	9.99%	9.62%	9.95%
	Linked:				
	4. Non-PAR	10.63%	6.85%	1.99%	1.57%
	Shareholders' Funds	-1.52%	2.15%	-44.74%	-27.19%
	A. Without realised Gain				
	Policyholders' Funds:				
	Non-Linked:				
	1. PAR	7.91%	7.88%	1.10%	2.75%
	2. Non-PAR*	8.87%	10.00%	9.56%	9.91%
	Linked:				
	4. Non-PAR	19.86%	34.77%	-8.12%	-2.47%
	Shareholders' Funds	-2.63%	6.43%	-23.32%	-15.84%

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-Sep-20

S.No.	Particular	For the Quarter Ended September 2020	Upto the Quarter Ended September 2020	For the Quarter Ended September 2019	Upto the Quarter Ended September 2019
14	Conservation Ratio	90%	87%	78%	79%
15	Persistency Ratio				
	Persistency Ratio by Premium				
	For 13th month+	85.93%	85.93%	89.11%	89.11%
	For 25th month+	79.12%	79.12%	83.44%	83.44%
	For 37th month+	76.61%	76.61%	75.28%	75.28%
	For 49th Month+	70.24%	70.24%	66.39%	66.39%
	for 61st month+	61.14%	61.14%	54.51%	54.51%
	Persistency Ratio by Policy				
	For 13th month+	93.46%	93.46%	91.01%	91.01%
	For 25th month+	82.95%	82.95%	83.59%	83.59%
	For 37th month+	77.59%	77.59%	74.40%	74.40%
	For 49th Month+	69.49%	69.49%	64.61%	64.61%
	for 61st month+	59.86%	59.86%	46.89%	46.89%
16	Persistency Ratio (Excluding Group Business)				
	Persistency Ratio by Premium				
	For 13th month+	74.09%	74.09%	74.14%	74.14%
	For 25th month+	61.84%	61.84%	71.56%	71.56%
	For 37th month+	64.91%	64.91%	63.59%	63.59%
	For 49th Month+	61.30%	61.30%	44.49%	44.49%
	for 61st month+	41.50%	41.50%	34.59%	34.59%
	Persistency Ratio by Policy				
	For 13th month+	71.41%	71.41%	74.24%	74.24%
	For 25th month+	62.64%	62.64%	67.38%	67.38%
	For 37th month+	61.91%	61.91%	57.73%	57.73%
	For 49th Month+	54.32%	54.32%	40.77%	40.77%
	for 61st month+	38.38%	38.38%	29.09%	29.09%
17	NPA Ratio				
	Gross NPA Ratio				
	Shareholder's fund	20.28%	20.28%	4.21%	4.21%
	Policyholder's Funds - Non Par	1.43%	1.43%	0.42%	0.42%
	Net NPA Ratio				
	Shareholder's fund	6.11%	6.11%	2.10%	2.10%
	Policyholder's Funds - Non Par	0.32%	0.32%	0.21%	0.21%

Notes:

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

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

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

* Ratio is calculated on non reducing balance basis.

Equity Holding Pattern for Life Insurers

(Rs in Lakhs)

Particulars		For the Quarter ended September 30, 2020	For the Quarter ended September 30, 2019
1	(a) No. of shares	374,061,867	374,061,867
2	(b) Percentage of shareholding (Indian / Foreign)	51% / 49%	51% / 49%
3	(c) %of Government holding (in case of public sector insurance companies)	-	-
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	2.30	(3.77)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	2.30	(3.77)
6	(iv) Book value per share (Rs)	26.11	23.89

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 September 30, 2020	As at September 30, 2019
1	Linked		
a	Life	35,815	35,508
b	General Annuity	-	-
c	Pension	644	1,145
d	Health	-	-
2	Non-Linked		
a	Life	404,539	352,664
b	General Annuity	-	-
c	Pension	-	-
d	Health	358	294

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 SEPTEMBER 30th, 2020

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

(Rs in Crore)

Geographical Distribution of Total Business- Individuals													
S.No.	State / Union Territory	Rural				Urban				Total Business			
		No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)	No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)	No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)
1	Andhra Pradesh	76	74	0.24	2.42	157	173	0.33	4.29	233	247	0.57	6.71
2	Arunachal Pradesh	46	46	0.11	0.95	23	23	0.09	0.56	69	69	0.20	1.50
3	Assam	151	151	0.48	5.47	323	361	0.48	8.24	474	512	0.97	13.71
4	Bihar	76	76	0.32	1.74	79	79	0.28	2.36	155	155	0.61	4.11
5	Chattisgarh	214	213	0.66	5.16	158	168	0.47	4.45	372	381	1.13	9.61
6	Goa	3	3	0.02	0.53	1	1.00	0.01	0	4	4	0.03	0.54
7	Gujarat	32	32	0.12	1.00	111	121	1.31	14.17	143	153	1.43	15.17
8	Haryana	106	108	0.46	4.71	134	148	0.35	4.11	240	256	0.81	8.82
9	Himachal Pradesh	117	117	0.61	3.87	81	82	0.45	3.58	198	199	1.06	7.45
10	Jammu & Kashmir	451	443	1.61	11.72	385	397	1.84	12.37	836	840	3.46	24.10
11	Jharkhand	62	61	0.20	1.77	61	61	0.27	1.80	123	122	0.47	3.57
12	Karnataka	96	95	0.31	2.61	239	285	0.62	8.16	335	380	0.93	10.77
13	Kerala	19	19	0.10	0.55	46	48	0.14	1.85	65	67	0.24	2.40
14	Madhya Pradesh	74	74	0.24	2.69	363	381	0.96	11.26	437	455	1.21	13.95
15	Maharashtra	124	123	0.43	3.32	396	454	0.82	17.06	520	577	1.25	20.38
16	Manipur	46	45	0.22	1.35	260	282	0.62	7.39	306	327	0.83	8.74
17	Meghalaya	5	5	0.02	0.16	21	22	0.09	0.84	26	27	0.11	1.00
18	Mizoram	4	4	0.01	0.08	1	1	0.03	0.04	5	5	0.04	0.12
19	Nagaland	3	3	0.02	0.07	197	240	0.24	5.13	200	243	0.27	5.21
20	Orissa	74	73	0.21	2.04	165	186	0.34	5.30	239	259	0.55	7.34
21	Punjab	371	369	1.86	11.79	444	459	1.76	12.23	815	828	3.63	24.02
22	Rajasthan	198	193	0.86	6.83	435	495	1.22	12.99	633	688	2.07	19.81
23	Sikkim	2	2	0.04	0.05	5	5	0.04	0.10	7	7	0.08	0.16
24	Tamil Nadu	43	43	0.14	0.82	191	211	0.53	8.67	234	254	0.67	9.49
25	Telangana	9	9	0.07	0.19	75	79	0.23	2.78	84	88	0.30	2.97
26	Tripura	78	78	0.25	2.99	49	59	0.12	1.29	127	137	0.37	4.28
27	Uttar Pradesh	234	232	0.92	7.89	461	494	1.79	17.89	695	726	2.71	25.78
28	Uttarakhand	146	146	0.59	4.31	153	168	0.51	4.63	299	314	1.10	8.94
29	West Bengal	83	82	0.33	2.70	198	209	0.60	5.04	281	291	0.92	7.74
30	Andaman & Nicobar Islands	2	2	0.01	0.04	-	-	0.02	-	2	2	0.03	0.04
31	Chandigarh	2	2	0.00	0.03	20	22	0.07	0.87	22	24	0.08	0.90
32	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	-	-
33	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
34	Delhi	12	12	0.04	0.57	222	226	0.94	9.72	234	238	0.98	10.29
35	Lakshadweep	-	-	-	-	-	-	0.00	-	-	-	0.00	-
36	Puducherry	-	-	-	-	9	9	0.01	0.13	9	9	0.01	0.13
	COMPANY TOTAL	2,959	2,935	11.51	90.42	5,463	5,949	17.59	189.33	8,422	8,884	29.10	279.75

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

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

FOR THE QTR ENDED SEPTEMBER 30th, 2020

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

(Rs in Crore)

Geographical Distribution of Total Business- GROUP													
S.No.	State / Union Territory	Rural				Urban				Total Business			
		No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)	No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)	No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)
1	Andhra Pradesh	-	-	-	-	1	102	0.00	0.58	1	102	0.00	0.58
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	2	8,199	0.16	20.90	2	351	0.03	11.84	4	8,550	0.18	32.74
4	Bihar	-	28,556	0.28	88.95	2	180	0.01	0.70	2	28,736	0.29	89.65
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	-	-	-	1	5,509	4.46	2,083.98	1	5,509	4.46	2,083.98
8	Haryana	-	39,149	0.39	106.69	5	11,268	0.34	(39.58)	5	50,417	0.73	67.11
9	Himachal Pradesh	-	-	-	-	2	1,553	0.27	76.97	2	1,553	0.27	76.97
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	-	9,724	0.26	31.50	2	7,057	18.11	680.37	2	16,781	18.37	711.86
13	Kerala	-	-	-	-	2	(15)	0.00	(0.12)	2	(15)	0.00	(0.12)
14	Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
15	Maharashtra	-	-	-	-	9	22,863	2.35	3,657.19	9	22,863	2.35	3,657.19
16	Manipur	-	-	-	-	2	421	0.03	3.86	2	421	0.03	3.86
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mirzoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	1	238	0.00	0.85	1	516	0.02	2.58	2	754	0.02	3.43
21	Punjab	-	592	0.01	2.53	-	-	-	-	-	592	0.01	2.53
22	Rajasthan	-	4,265	0.03	12.29	-	-	0.05	123.64	-	4,265	0.08	135.93
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	10	86,633	0.42	243.45	3	310	0.02	3.29	13	86,943	0.44	246.74
25	Telangana	-	42	0.00	0.32	7	1,049	0.07	13.86	7	1,091	0.08	14.18
26	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
27	Uttar Pradesh	7	32,870	0.43	87.36	4	1,228	0.30	348.36	11	34,098	0.73	435.72
28	UttraKhand	-	-	-	-	-	-	-	-	-	-	-	-
29	West Bengal	9	403,680	(1.73)	1,379.27	2	230	0.04	2.44	11	403,910	(1.70)	1,381.71
30	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
31	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
32	Dadra & Nagrahaveli	-	-	-	-	-	-	-	-	-	-	-	-
33	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
34	Delhi	4	10,037	0.13	33.91	1	(16)	0.02	0.03	5	10,021	0.15	33.94
35	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
36	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
	COMPANY TOTAL	33	623,985	0.38	2,008.00	46	52,606	26.10	6,969.98	79	676,591	26.48	8,977.98

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

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

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

UP TO THE QTR ENDED SEPTEMBER 30th, 2020

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

(Rs in Crore)

Geographical Distribution of Total Business- Individuals													
S.No.	State / Union Territory	Rural				Urban				Total Business			
		No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)	No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)	No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)
1	Andhra Pradesh	123	121	0.46	4.21	232	255	0.66	7.98	355	376	1.12	12.20
2	Arunachal Pradesh	54	54	0.18	1.15	29	29	0.21	0.72	83	83	0.39	1.87
3	Assam	254	253	0.94	9.16	438	498	0.92	11.80	692	751	1.86	20.96
4	Bihar	110	110	0.68	2.85	119	128	0.67	3.27	229	238	1.35	6.12
5	Chattisgarh	372	370	1.25	9.67	266	290	0.95	7.80	638	660	2.21	17.47
6	Goa	4	4	0.04	0.56	5	5.00	0.04	0	9	9	0.08	0.69
7	Gujarat	45	46	0.23	1.28	208	218	1.75	17.83	253	264	1.98	19.11
8	Haryana	145	144	0.95	6.38	205	232	0.84	7.25	350	376	1.79	13.63
9	Himachal Pradesh	240	237	1.24	7.79	153	162	0.96	6.69	393	399	2.20	14.48
10	Jammu & Kashmir	634	623	3.10	17.03	607	663	3.85	21.18	1,241	1,286	6.96	38.21
11	Jharkhand	82	80	0.41	2.35	78	79	0.57	2.18	160	159	0.98	4.53
12	Karnataka	119	118	0.61	3.16	347	395	1.21	12.53	466	513	1.83	15.68
13	Kerala	27	27	0.18	0.79	75	79	0.38	3.31	102	106	0.56	4.10
14	Madhya Pradesh	103	103	0.52	3.45	532	585	1.86	18.01	635	688	2.38	21.47
15	Maharashtra	185	184	0.87	4.75	526	607	1.44	21.97	711	791	2.30	26.72
16	Manipur	60	59	0.44	2.18	415	460	1.13	12.79	475	519	1.58	14.97
17	Meghalaya	8	8	0.04	0.26	36	38	0.17	1.27	44	46	0.21	1.53
18	Mirzoram	5	5	0.03	0.09	2	2	0.06	0.08	7	7	0.09	0.17
19	Nagaland	5	5	0.06	0.15	247	295	0.40	6.81	252	300	0.46	6.96
20	Orissa	140	138	0.43	3.72	238	268	0.66	8.91	378	406	1.09	12.63
21	Punjab	583	572	3.73	17.32	666	709	3.87	22.07	1,249	1,281	7.59	39.39
22	Rajasthan	302	295	1.82	10.07	614	727	2.65	18.41	916	1,022	4.47	28.47
23	Sikkim	8	8	0.10	0.22	7	7	0.11	0.14	15	15	0.21	0.37
24	Tamil Nadu	70	70	0.30	1.42	318	351	1.12	15.08	388	421	1.42	16.50
25	Telangana	24	24	0.14	0.60	164	162	0.55	8.34	188	186	0.69	8.93
26	Tripura	124	124	0.46	4.70	61	75	0.29	1.67	185	199	0.75	6.37
27	Uttar Pradesh	377	373	1.91	11.83	770	844	3.54	29.52	1,147	1,217	5.45	41.35
28	UttraKhand	213	211	1.20	5.81	234	280	1.15	7.24	447	491	2.35	13.05
29	West Bengal	123	122	0.65	4.24	278	291	1.23	7.73	401	413	1.89	11.97
30	Andaman & Nicobar Islands	3	3	0.01	0.05	16	16	0.04	0.36	19	19	0.05	0.41
31	Chandigarh	6	6	0.01	0.12	35	36	0.12	1.35	41	42	0.13	1.47
32	Dadra & Nagrahaveli	-	-	-	-	-	-	-	-	-	-	-	-
33	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
34	Delhi	12	12	0.08	0.57	309	310	1.41	14.41	321	322	1.49	14.98
35	Lakshadweep	-	-	-	-	-	-	0.00	-	-	-	0.00	-
36	Puducherry	-	-	-	-	9	13	0.01	0.13	9	13	0.01	0.13
COMPANY TOTAL		4,560	4,509	23.08	137.92	8,239	9,109	34.84	298.97	12,799	13,618	57.92	436.89

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

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

UP TO THE QTR ENDED SEPTEMBER 30th, 2020

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

(Rs in Crore)

Geographical Distribution of Total Business- GROUP													
S.No.	State / Union Territory	Rural				Urban				Total Business			
		No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)	No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)	No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)
1	Andhra Pradesh	1	2,238	0.10	11.19	2	114	0.00	0.88	3	2,352	0.10	12.07
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	3	16,062	0.35	42.65	3	515	0.04	13.63	6	16,577	0.39	56.28
4	Bihar	-	58,943	0.52	174.99	4	288	0.01	1.60	4	59,231	0.54	176.59
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	3	0.00	0.01	1	5,514	4.47	2,084.88	1	5,517	4.47	2,084.89
8	Haryana	1	97,596	0.97	265.09	9	11,970	2.67	620.65	10	109,566	3.64	885.74
9	Himachal Pradesh	-	-	-	-	2	1,553	0.27	76.77	2	1,553	0.27	76.77
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	-	26,868	0.61	87.47	5	19,850	21.95	1,205.80	5	46,718	22.56	1,293.27
13	Kerala	-	-	-	-	3	1,172	0.05	6.54	3	1,172	0.05	6.54
14	Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
15	Maharashtra	1	192	0.02	3.84	12	23,008	(1.05)	5,681.34	13	23,200	(1.03)	5,685.18
16	Manipur	2	561	0.00	0.95	3	576	0.04	5.34	5	1,137	0.04	6.29
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mirzoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	2	1,109	0.01	2.44	2	559	0.03	3.01	4	1,668	0.04	5.45
21	Punjab	-	911	0.02	3.88	-	-	-	-	-	911	0.02	3.88
22	Rajasthan	-	25,108	0.36	73.22	1	913	0.07	266.82	1	26,021	0.43	340.04
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	12	99,258	0.58	279.26	6	406	0.03	4.25	18	99,664	0.60	283.51
25	Telangana	-	54	0.00	0.41	8	1,224	0.28	144.50	8	1,278	0.28	144.91
26	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
27	Uttar Pradesh	17	158,510	2.73	458.99	9	1,527	0.45	837.09	26	160,037	3.18	1,296.08
28	UttraKhand	-	-	-	-	-	-	-	-	-	-	-	-
29	West Bengal	14	1,149,116	(0.05)	3,273.47	4	1,768	0.16	42.47	18	1,150,884	0.11	3,315.94
30	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
31	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
32	Dadra & Nagrahaveli	-	-	-	-	-	-	-	-	-	-	-	-
33	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
34	Delhi	10	24,870	0.30	85.87	3	91	0.02	(3.85)	13	24,961	0.32	82.02
35	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
36	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
	COMPANY TOTAL	63	1,661,399	6.53	4,763.73	77	71,048	29.49	10,991.73	140	1,732,447	36.03	15,755.46

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

FORM L-26-INVESTMENT ASSETS(LIFE INSURERS)

Insurer : Pramerica Life Insurance Limited (Formerly known as DHFL Pramerica Life Insurance Company Limited)
Registration No. 140; Date of Registration with the IRDAI: June 27, 2008
Statement as on :30th September 2020
Statement of Investment Assets (Life Insurers)
(Business within India)
Periodicity of Submission : Quarterly

PART - A

(Rs in Lakhs)

PARTICULARS	SCH	Amount	Reconciliation of Investment Assets	
Investments (Shareholders)	Sch - 8	83,849	Total Investment Assets (as per Balance Sheet)	528,012
Investments (Policyholders)	Sch - 8A	407,022	Balance Sheet Value of:	
Investments (Linked Liabilities)	Sch - 8B	36,265	A. Life Fund	365,546
Loans	Sch - 9	4,852	B. Pension & General Annuity and Group Business	126,201
Fixed Assets	Sch - 10	2,984	C. Unit Linked Funds	36,265
Current Assets				528,012
a. Cash & Bank Balance	Sch - 11	2,562		
b. Advances & Other Assets	Sch - 12	36,086		
Current Liabilities				
a. Current Liabilities	Sch - 13	17,259		
b. Provisions	Sch - 14	18,137		
c. Misc. Exp not Written Off	Sch - 15	-		
d. Debit Balance of P&L A/c				
Total Application as per Balance Sheet (A)		538,226		

Less: Other Assets	SCH	Amount
Loans (if any)	Sch - 9	4,852
Fixed Assets (if any)	Sch - 10	2,984
Cash & Bank Balance (if any)	Sch - 11	2,562
Advances & Other Assets (if any)	Sch - 12	35,210
Current Liabilities	Sch - 13	17,259
Provisions	Sch - 14	18,137
Misc. Exp not Written Off	Sch - 15	-
Investments held outside India		
Debit Balance of P&L A/c		
	TOTAL (B)	10,213
Investment Assets	(A-B)	528,012

NON - LINKED BUSINESS

A. LIFE FUND			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%	-	53,367	138	21,477	131,059	206,041	58%	(0)	206,041	209,523
2	Central Govt. Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not Less than 50%	-	56,007	138	23,205	137,767	217,117	61%	(0)	217,117	220,755
3	Investment Subject to Exposure Norms							-			-	
	a. Housing & Infrastructure							-			-	
	i) Approved Investments	Not Less than 15%	-	8,887	60	13,808	66,847	89,601	25%	(41)	89,560	95,555
	ii) Other Investments		7,862	2,442	25	1,295	3,794	15,418	2%	(0)	15,418	5,247
	b. i) Approved Investments	Not exceeding than 35%	-	3,240	35	6,113	26,583	35,971	10%	(213)	35,758	38,144
	ii) Other Investments		2,898	5,285	-	0	1,109	9,292	2%	(1,598)	7,693	3,686
Total Life Fund		100%	10,760	75,860	258	44,421	236,100	367,399	100%	(1,853)	365,546	363,388

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%	-	61,361	61,361	49%	(0)	61,361	62,782
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not Less than 40%	-	66,794	66,794	53%	0	66,794	68,436
3	Balanced Inv to be in Approved investment	Not Exceeding 60%	-	59,298	59,298	47%	108	59,407	63,697
4	Other Investment			-	-	0%	-	-	-
Total Pension, General Annuity Fund		100%	-	126,093	126,093	100%	108	126,201	132,133

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%	-	34,311	34,311	95%
2	Other Investments	Not More than 25%	-	1,955	1,955	5%
Total Linked Insurance Fund		100%	-	36,265	36,265	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:
- (+) FRSM refers to 'Funds Representing solvency margin'
 - Funds beyond Solvency Margin shall have a separate Custody Account.
 - Other Investments are as permitted under Section 27A(2) of Insurance Act, 1938
 - Pattern of Investment is applicable to both Shareholders funds representing solvency margin and policyholders funds.
 - Exposure Norms shall apply to Funds held beyond Solvency Margin, held in a separate custody account
 - In life fund, reconciliation with the schedules have been provided separately
 - Adjustment of seed capital amounting to Rs. 8.76 Crs has been done in Schedule 12 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 September 2020

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

Periodicity of Submission : Quarterly

(Rs in Lakhs)

PARTICULARS	Debt Fund	Balanced Fund	Growth Fund	Large Cap Equity Fund	Pension Debt Fund	Pension Balanced Fund	Pension Growth Fund	Pension Dynamic Equity Fund	Multicap Opportunities Fund	Liquid Fund	Discontinued Policy Fund	Total of All Funds
SFIN Number	ULIF00127/08/08FIXEDIFUND140	ULIF00227/08/08BALANCFUND140	ULIF00327/08/08GROWTHFUND140	ULIF00427/08/08LARCAPFUND140	ULIF00509/02/09PENDEBFUND140	ULIF00609/02/09PENBALFUND140	ULIF00709/02/09PENGFUND140	ULIF00809/02/09PENDYEFUND140	ULIF01106/02/18MULCAPOPP0140	ULIF00920/01/11LIQUIDFUND140	ULIF01024/02/11DISCONFUND140	
Opening Balance (Market Value)	5,070.18	4,384.04	5,860.18	12,625.28	131.87	28.78	62.85	512.54	379.79	202.71	5,636.89	34,895.10
Add:Inflow during the Quarter	3,901.23	333.14	298.54	4,981.80	7.41	9.84	7.66	166.72	76.19	38.17	1,312.81	11,133.49
Increase / (Decrease) Value of Inv [Net]	26.84	157.91	390.25	963.36	0.60	1.25	4.86	40.23	29.10	1.55	42.72	1,658.68
Less:Outflow during the Quarter	3,859.41	343.95	313.84	5,246.40	10.94	10.09	12.70	298.36	51.50	50.59	1,224.19	11,421.97
Total Investible Funds (Market value)	5,138.84	4,531.14	6,235.12	13,324.05	128.94	29.79	62.68	421.13	433.57	191.84	5,768.23	36,265.32

Investment of Unit Fund	Debt Fund		Balanced Fund		Growth Fund		Large Cap Equity Fund		Pension Debt Fund		Pension Balanced Fund		Pension Growth Fund		Pension Dynamic Equity Fund		Multicap Opportunities Fund		Liquid Fund		Discontinued Policy Fund		Total of All Funds	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)																								
Government Bonds	3,379.84	65.77%	1,640.46	36.20%	1,273.71	20.43%	495.64	3.72%	85.13	66.02%	19.72	66.19%	23.73	37.85%	-	0.00%	-	0.00%	228.14	118.93%	5,959.06	103.31%	13,105.43	36.14%
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	696.29	13.55%	738.05	16.29%	217.13	3.48%	-	0.00%	32.82	25.45%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	1,684.30	4.64%
Infrastructure Bonds	792.44	15.42%	620.01	13.68%	645.36	10.35%	-	0.00%	11.13	8.63%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	2,068.94	5.71%
Equity	-	0.00%	1,439.90	31.78%	3,823.36	61.32%	11,305.54	84.85%	-	0.00%	9.13	30.63%	38.75	61.82%	352.57	83.72%	394.32	90.95%	-	0.00%	-	0.00%	17,363.56	47.88%
Money Market	522.24	10.16%	-	0.00%	102.24	1.64%	50.12	0.38%	-	0.00%	-	0.00%	-	0.00%	21.05	5.00%	23.05	5.32%	-	0.00%	-	0.00%	718.71	1.98%
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	12.00	0.23%	20.00	0.44%	33.00	0.53%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	65.00	0.18%
Sub Total (A)	5,402.82	105.14%	4,458.42	98.40%	6,094.80	97.75%	11,851.30	88.95%	129.08	100.11%	28.84	96.82%	62.48	99.67%	373.62	88.72%	417.37	96.26%	228.14	118.93%	5,959.06	103.31%	35,005.94	96.53%
Current Assets:																								
Accrued Interest	314.87	6.13%	125.64	2.77%	130.70	2.10%	-	0.00%	3.25	2.52%	0.20	0.68%	0.34	0.55%	(0.00)	0.00%	-	0.00%	-	0.00%	36.35	0.63%	611.36	1.69%
Dividend Recievable	-	0.00%	0.57	0.01%	1.40	0.02%	9.49	0.07%	-	0.00%	0.00	0.00%	0.02	0.03%	0.22	0.05%	0.19	0.04%	-	0.00%	-	0.00%	11.90	0.03%
Bank Balance	6.19	0.12%	6.47	0.14%	8.49	0.14%	17.90	0.13%	0.89	0.69%	0.87	2.93%	0.89	1.42%	0.68	0.16%	1.43	0.33%	1.18	0.61%	3.40	0.06%	48.40	0.13%
Receivable for Sale of Investments	60.00	1.17%	-	0.00%	-	0.00%	40.55	0.30%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	100.55	0.28%
Other Current Assets (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%
Less: Current Liabilities																								
Payable for Investments	(503.71)	-9.80%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	(503.71)	-1.39%
Fund Management Charges Payable	(6.06)	-0.12%	(6.10)	-0.13%	(8.33)	-0.13%	(17.96)	-0.13%	(0.15)	-0.12%	(0.04)	-0.13%	(0.08)	-0.13%	(0.58)	-0.14%	(0.57)	-0.13%	(0.27)	-0.14%	(2.86)	-0.05%	(43.00)	-0.12%
Other Current Liabilities (for Investments)	(173.91)	-3.38%	(123.94)	-2.74%	(181.30)	-2.91%	(145.68)	-1.09%	(4.12)	-3.20%	(0.59)	-1.99%	(2.08)	-3.32%	(17.51)	-4.16%	(6.82)	-1.57%	(37.22)	-19.40%	(227.72)	-3.95%	(920.89)	-2.54%
Sub Total (B)	(302.61)	-5.89%	2.64	0.06%	(49.04)	-0.79%	(95.69)	-0.72%	(0.14)	-0.11%	0.44	1.49%	(0.92)	-1.46%	(17.19)	-4.08%	(5.76)	-1.33%	(36.31)	-18.93%	(190.83)	-3.31%	(695.40)	-1.92%
Other Investments (<=25%)																								
Corporate Bonds	38.64	0.75%	24.85	0.55%	23.64	0.38%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	87.13	0.24%
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%	45.23	1.00%	90.55	1.45%	330.34	2.48%	-	0.00%	0.50	1.69%	1.12	1.79%	11.07	2.63%	11.28	2.60%	-	0.00%	-	0.00%	490.10	1.35%
Mutual funds	-	0.00%	-	0.00%	75.16	1.21%	1,238.10	9.29%	-	0.00%	-	0.00%	-	0.00%	53.64	12.74%	10.68	2.46%	-	0.00%	-	0.00%	1,377.59	3.80%
Money Market	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Others	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Sub Total (C)	38.64	0.75%	70.08	1.55%	189.36	3.04%	1,568.44	11.77%	-	0.00%	0.50	1.69%	1.12	1.79%	64.71	15.36%	21.96	5.07%	-	0.00%	-	0.00%	1,954.81	5.39%
Total (A + B + C)	5,138.84	100.00%	4,531.14	100.00%	6,235.12	100.00%	13,324.05	100.00%	128.94	100.00%	29.79	100.00%	62.69	100.00%	421.13	100.00%	433.57	100.00%	191.84	100.00%	5,768.23	100.00%	36,265.35	100.00%
Fund Carried Forward (as per LB 2)	5,138.84		4,531.14		6,235.12		13,324.05		128.94		29.79		62.69		421.13		433.57		191.84		5,768.23		36,265.35	

- Note:
- The aggregate of all the above segregated Unit-Funds should reconcile with item C of Form 3A (Part A) for both Par and Non Par Business
 - Details of Item 12 of FORM LB2 which forms part of IRDA (Acturial 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

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

PART - C

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

Statement as on :30th September 2020

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

Periodicity of Submission : Quarterly

Statement of NAV of Segregated Funds

(Rs in Lakhs)

No	Name of the Scheme	SFIN	Date of Launch	Par/Non Par	Assets Held on the above date	NAV as on the above date	NAV as per LB 2	Previous Qtr NAV	2nd Previous Qtr NAV	3rd Previous Qtr NAV	4th Previous Qtr NAV	Annualised Return/Yield	3 Year Rolling CAGR	Highest NAV since inception
1	Debt Fund	ULIF00127/08/08FIXEDIFUND140	27-Aug-08	Non Par	5,138.84	24.0115	24.0115	23.8900	23.2626	22.3189	21.9287	9.50%	6.38%	24.1470
2	Balanced Fund	ULIF00227/08/08BALANCFUND140	27-Aug-08	Non Par	4,531.14	27.2400	27.2400	26.3198	24.3369	26.1507	25.3883	7.29%	6.14%	27.4609
3	Growth Fund	ULIF00327/08/08GROWTHFUND140	27-Aug-08	Non Par	6,235.12	27.9171	27.9171	26.2084	23.1144	27.9423	26.8481	3.98%	4.90%	28.4126
4	Large Cap Equity Fund	ULIF00427/08/08LARCAPFUND140	27-Aug-08	Non Par	13,324.05	27.8088	27.8088	25.8758	21.8074	30.5389	28.9614	-3.98%	2.57%	31.0835
5	Pension Debt Fund	ULIF00509/02/09PENDEBFUND140	9-Feb-09	Non Par	128.94	22.2678	22.2678	22.1662	21.2899	20.6385	20.2911	9.74%	6.53%	22.3958
6	Pension Balanced Fund	ULIF00609/02/09PENBALFUND140	9-Feb-09	Non Par	29.79	27.2415	27.2415	26.2314	23.8583	25.7288	24.9988	8.97%	6.83%	27.5007
7	Pension Growth Fund	ULIF00709/02/09PENGROFUND140	9-Feb-09	Non Par	62.69	34.2034	34.2034	31.8085	27.8196	33.9116	32.3955	5.58%	6.04%	34.7663
8	Pension Dynamic Equity Fund	ULIF00809/02/09PENDYEFUND140	9-Feb-09	Non Par	421.13	33.3966	33.3966	30.9440	25.8494	36.3620	34.3896	-2.89%	2.91%	37.0940
9	Multicap Opportunities Fund	ULIF01106/02/18MULCAPOPP0140	23-Oct-18	Non Par	433.57	10.8463	10.8463	10.0812	8.4408	11.2556	10.6734	1.62%	NA	11.5174
10	Liquid Fund	ULIF00920/01/11LIQUIDFUND140	20-Jan-11	Non Par	191.84	17.6337	17.6337	17.5143	17.3611	17.1881	17.0088	3.67%	4.79%	17.6337
11	Discontinued Policy Fund	ULIF01024/02/11DISCONFUND140	24-Feb-11	Non Par	5,768.23	19.0705	19.0705	18.9313	18.7298	18.5032	18.2690	4.39%	5.51%	19.0705
TOTAL					36,265.35									

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-Sep-20

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

Statement as on :30th September 2020

Periodicity of Submission : Quarterly

(Rs in Lakhs)

Detail Regarding debt securities-Life								
Particulars	MARKET VALUE				Book Value			
	As At 30th Sep'20	% Total	As At 30th Sep'19	% Total	As At 30th Sep'20	% Total	As At 30th Sep'19	% Total
Break down by credit rating								
AAA rated	122,228.34	34%	78,043.38	30%	114,504.16	32%	75,853.44	28%
AA or better	7,980.15	2%	8,764.26	3%	7,322.56	2%	8,296.24	3%
Rated below AA but above A	0.00	0%	942.41	0%	-	0%	1,000.00	0%
Rated below A but above B	0.00	0%	0.00	0%	-	0%	0.00	0%
Rated below A	5,247.31	1%	8,807.31	3%	19,424.34	5%	23,149.79	8%
Any other-Soverign Securities	220,754.70	62%	167,936.15	63%	217,117.13	61%	166,648.37	61%
	356,210.50	100%	264,493.52	100%	358,368.18	100%	274,947.84	100%

BREAKDOWN BY RESIDUAL MATURITY

Up to 1 year	5023.81	1%	3,915.43	1%	7,809.11	2%	7,201.77	3%
more than 1 year and upto 3 years	7,139.35	2%	11,904.71	5%	15,493.73	4%	15,585.08	6%
More than 3 years and up to 7 years	30,607.89	9%	37,686.09	14%	30,314.92	8%	43,412.42	16%
More than 7 years and up to 10 years	96,685.52	27%	66,717.06	25%	92,341.72	26%	65,573.00	24%
More than 10 years and up to 15 years	67,734.18	19%	29,474.80	11%	65,790.37	18%	29,027.73	11%
More than 15 years and up to 20 years	4,901.49	1%	3,191.97	1%	4,769.52	1%	3,067.67	1%
Above 20 years	144,118.26	40%	111,603.45	42%	141,848.81	40%	111,080.18	40%
	356,210.50	100%	264,493.52	100%	358,368.18	100%	274,947.84	100%

Breakdown by type of the issuer

a. Central Government	209,522.54	59%	161,748.91	61%	206,041.15	57%	160,635.19	58%
b. State Government	11,232.15	3%	6,187.24	2%	11,075.98	3%	6,013.19	2%
c. Corporate Securities	135,455.80	38%	96,557.36	37%	141,251.05	39%	108,299.47	39%
	356,210.50	100%	264,493.52	100%	358,368.18	100%	274,947.84	100%

Note

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

PERIODIC DISCLOSURES

FORM L-29 : Detail regarding debt securities

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

Date: 30-Sep-20

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

Statement as on :30th September 2020

Periodicity of Submission : Quarterly

(Rs in Lakhs)

Detail Regarding debt securities-Pension								
Particulars	MARKET VALUE				Book Value			
	As At 30th Sep'20	% Total	As At 30th Sep'19	% Total	As At 30th Sep'20	% Total	As At 30th Sep'19	% Total
Break down by credit rating								
AAA rated	55,657.20	43%	54,662.47	39%	51,827.53	42%	53,277.94	39%
AA or better	5,785.05	4%	6,619.32	5%	5,324.14	4%	6,324.43	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 below A	0.00	0%	0.00	0%	0.00	0%	0.00	0%
Any other-Sovereign Securities	68,436.20	53%	78,970.70	56%	66,794.40	54%	78,502.72	57%
	129,878.45	100%	140,252.49	100%	123,946.07	100%	138,105.09	100%

BREAKDOWN BY RESIDUALMATURITY

Up to 1 year	2,068.27	2%	1,011.40	1%	2,044.65	2%	1,000.00	1%
more than 1 year and upto 3 years	3,135.98	2%	7,160.86	5%	2,963.75	2%	7,075.19	5%
More than 3 years and up to 7 years	30,249.09	23%	32,745.50	23%	28,243.82	23%	32,128.41	23%
More than 7 years and up to 10 years	41,398.45	32%	49,816.64	36%	38,972.45	31%	48,628.05	35%
More than 10 years and up to 15 years	28,355.98	22%	21,886.19	16%	27,414.40	22%	21,672.20	16%
More than 15 years and up to 20 years	4,960.24	4%	10,422.51	7%	4,785.04	4%	10,370.16	8%
Above 20 years	19,710.44	15%	17,209.38	12%	19,521.95	16%	17,231.09	12%
	129,878.45	100%	140,252.49	100%	123,946.07	100%	138,105.09	100%

Breakdown by type of the issuer

a. Central Government	62,782.35	48%	68,342.42	49%	61,360.72	50%	68,233.57	49%
b. State Government	5,653.85	4%	10,628.28	8%	5,433.68	4%	10,269.15	7%
c. Corporate Securities	61,442.25	47%	61,281.79	44%	57,151.66	46%	59,602.37	43%
	129,878.45	100%	140,252.49	100%	123,946.07	100%	138,105.09	100%

Note

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

PERIODIC DISCLOSURES

I

FORM L-29 : Detail regarding debt securities

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

Date: 30-Sep-20

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

Statement as on :30th September 2020

Periodicity of Submission : Quarterly

(Rs in Lakhs)

Detail Regarding debt securities-Linked								
Particulars	MARKET VALUE				Book Value			
	As At 30th Sep'20	% Total	As At 30th Sep'19	% Total	As At 30th Sep'20	% Total	As At 30th Sep'19	% Total
Break down by credit rating								
AAA rated	2,947.49	17%	3,627.36	25%	2,726.75	16%	3,490.30	24%
AA or better	805.74	5%	813.47	6%	743.31	4%	773.54	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 below A	87.13	1%	102.13	1%	350.47	2%	410.47	3%
Any other-Sovereign Securities	13,105.43	77%	9,818.07	68%	12,978.41	77%	9,727.44	68%
	16,945.79	100%	14,361.02	100%	16,798.95	100%	14,401.75	100%

BREAKDOWN BY RESIDUALMATURITY

Up to 1 year	5,205.26	31%	4,838.56	34%	5,451.76	32%	4,883.88	34%
more than 1 year and upto 3 years	1,612.41	10%	2,445.11	17%	1,549.89	9%	2,663.20	18%
More than 3 years and up to 7 years	6,404.40	38%	2,201.24	15%	6,276.31	37%	2,159.74	15%
More than 7 years and up to 10 years	2,477.49	15%	4,044.22	28%	2,295.75	14%	3,870.49	27%
More than 10 years and up to 15 years	981.10	6%	687.76	5%	955.68	6%	692.54	5%
More than 15 years and up to 20 years	0.00	0%	144.13	1%	0.00	0%	131.90	1%
Above 20 years	265.14	2%	0.00	0%	269.55	2%	0.00	0%
	16,945.79	100%	14,361.02	100%	16,798.95	100%	14,401.75	100%

Breakdown by type of the issuer

a. Central Government	13,105.43	77%	9,818.07	68%	12,978.41	77%	9,727.44	68%
b. State Government	0.00	0%	0.00	0%	0.00	0%	0.00	0%
c. Corporate Securities	3,840.36	23%	4,542.95	32%	3,820.53	23%	4,674.31	32%
	16,945.79	100%	14,361.02	100%	16,798.95	100%	14,401.75	100%

Note

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

FORM L-30 : Related Party Transactions

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

Date: 30-Sep-20

(Rs in Lakhs)

S.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received*			
				For the quarter ended September 30, 2020	Up to the Quarter ended September 30, 2020	For the quarter ended September 30, 2019	Up to the Quarter ended September 30, 2019
1	Prudential International Insurance Service Co. LLC	Significant Influence	Transactions: Income Recovery of Expenses Expenses Reimbursement of IT Infrastructure Support Reimbursement of expenses	3	3	12	17
2	Key Management Personnel	Key Management Personnel	Transactions: Income Premium Income Expenses Receiving of services	1 205	1 432	0 214	1 532
3	Dewan Housing Finance Corporation Limited	Significant Influence	Transactions: Income Premium Income Investment Income Interest Income on Application Money Expenses Commission Expense Rent and maintenance expenses	(4) - - - 67 3	(413) - - - 99 5	37 (507) - - 95 3	9 (252) - - 170 5
4	Aadhar Housing Finance Ltd(Formely Known as DHFL Vyasya Housing Finance Ltd)*	Significant Influence	Transactions: Income Premium Income Investment Income Expense Commission Expense	- - - -	- - - -	- - - -	1,339 56 - 117
5	Avanse Financial Services Limited**	Significant Influence	Transactions: Income Premium Income Expenses Commission Expense Others Agreement Termination Fee	- - - -	- - - -	32 2 1,466	53 10 1,466
6	DHFL Pramerica Assets Managers Private Limited**	Significant Influence	Transactions: Income Premium Income Profit / (Loss) on sale of mutual fund Others Sale of Mutual fund Purchase of Mutual fund	- - - - -	- - - - -	(0) - - - -	(0) 7 1,607 1,000
7	DHFL General Insurance Ltd***	Significant Influence	Transactions: Income Premium Income	-	-	10	10
8	WGC Management Services Private Limited ***	Significant Influence	Transactions: Income Premium Income	-	-	2	2
9	Wadhawan Sports Private Limited ***	Significant Influence	Transactions: Income Premium Income	-	-	(0)	(0)
10	RKW Developers Private Limited ***	Significant Influence	Transactions: Income Premium Income	-	-	-	(0)

Figures in () signify reversal of income.

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

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

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

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

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

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

BOD and Key Person information			
S. No.	Name of person	Role/designation	Details of change in the period
1	Mr. Sunil Kumar Bansal	Chairman & Non-Executive Director	Appointed w.e.f April 30,2020
2	Mr. Pavan Dhamija	Non-Executive Director	
3	Mr. Anoop Pabby	Managing Director & Chief Executive Officer	
4	Mr. James Wayne Weakley	Non-Executive Director	Resigned w.e.f April 30,2020
5	Mr. Jan van den Berg	Non-Executive Director	
6	Mr. Nitin Gupta	Non-Executive Independent Director	
7	Ms. Sindhushree Khullar	Non-Executive Independent Director	Resigned w.e.f August 18,2020 Charge taken w.e.f August 18, 2020
8	Mr. Sunjoy Joshi	Non-Executive Independent Director	
9	Mr. Abhijit Sen	Non-Executive Director	
10	Mr. Ram Mohan Krishnamurthy	Non-Executive Director	
11	Ms. Kalpana Sampat	Chief Operating Officer	
12	Mr. Alok Mehrotra	Chief Financial Officer	
13	Mr. Vivek Singh Jasrotia	Chief Sales Officer – Retail	
14	Mr. Amit Chand Patra	Chief Investment Officer	
15	Mr. Anshuman Verma	Chief Marketing & Digital Officer	
16	Mr. Chittaranjan Savadi	Chief Marketing Officer(Officiating)	
17	Mr. Chittaranjan Savadi	Chief Sales Officer – Institutional	
18	Mr. Mayank Goel	Company Secretary	
19	Mr. Malay Ray	Chief Risk Officer	
20	Mr. Sharad Kumar Sharma	Chief Human Resources Officer	
21	Mr. Sushil Sachdeva	Chief Compliance Officer	
22	Mr. Pawan Kumar Sharma	Appointed Actuary	Charge taken as full time Chief Compliance officer w.e.f August 18, 2020

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

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

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

Form Code: Table III

Classification: Total Business

Classification Code: BT

Item	Description	Notes No... [Amount (in '000)]	Adjusted Value [Amount (in '000.)]
(1)	(2)	(3)	(4)
01	Available Assets in Policyholders' Fund:	1	44,966,010
	Deduct:		
02	Mathematical Reserves	2	44,135,517
03	Other Liabilities	3	
04	Excess in Policyholders' funds (01-02-03)		830,493
05	Available Assets in Shareholders Fund:	4	7,415,315
	Deduct:		
06	Other Liabilities of shareholders' fund	3	-
07	Excess in Shareholders' funds (05-06)		7,415,315
08	Total ASM (04)+(07)		8,245,808
09	Total RSM	Note 1	1,962,326
10	Solvency Ratio (ASM/RSM)*		420%

* The ASM and hence solvency ratio is excluding Non FRSM assets. The solvency ratio after considering Non FRSM asset is 443%.

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 Mentor to Appointed Actuary

[Sambasivarao Inaganti]

Notes

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

FORM L-33-NPAs

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

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

Statement as on :30th September 2020

Periodicity of Submission : Quarterly

Name of the Fund Life Fund

DETAILS OF NON-PERFORMING ASSETS - QUARTERLY

(Rs in Lakhs)

S.No.	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD (As at 30-Sep-20)	Prev. FY (As at 31-Mar-20)	YTD (As at 30-Sep-20)	Prev. FY (As at 31-Mar-20)	YTD (As at 30-Sep-20)	Prev. FY (As at 31-Mar-20)	YTD (As at 30-Sep-20)	Prev. FY (As at 31-Mar-20)	YTD (As at 30-Sep-20)	Prev. FY (As at 31-Mar-20)
1	Investments Assets (As per Form 5)	141,251.05	124,284.27	-	-	65.00	65.00	226,082.72	196,210.39	367,398.77	320,559.65
2	Gross NPA	23,224.34	16,015	-	-	-	-	-	-	23,224.34	16,015
3	% of Gross NPA on Investment Assets(2/1)	16.44%	12.89%	-	-	-	-	-	-	6.32%	5.00%
4	Provision made on NPA	16,797.02	10,767.78	-	-	-	-	-	-	16,797.02	10,768
5	Provision as a % of NPA(4/2)	72%	67%	-	-	-	-	-	-	72%	67%
6	Provision on standard assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets(1 - 4)	124,454.03	113,516.49	-	-	65.00	65.00	226,082.72	196,210.39	350,601.75	309,791.87
8	Net NPA (2 - 4)	6,427.32	5,247.31	-	-	-	-	-	-	6,427.32	5,247
9	% of Net NPA to Net Investments Assets(8/7)	5.16%	4.62%	-	-	-	-	-	-	1.83%	1.69%
10	Write of made during the Period	-	-	-	-	-	-	-	4,000	-	4,000

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 September 2020

Periodicity of Submission : Quarterly

Name of the Fund Pension & General Annuity And Group Fund

DETAILS OF NON-PERFORMING ASSETS - QUARTERLY

(Rs in Lakhs)

S.No.	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD (As at 30-Sep-20)	Prev. FY (As at 31-Mar-20)	YTD (As at 30-Sep-20)	Prev. FY (As at 31-Mar-20)	YTD (As at 30-Sep-20)	Prev. FY (As at 31-Mar-20)	YTD (As at 30-Sep-20)	Prev. FY (As at 31-Mar-20)	YTD (As at 30-Sep-20)	Prev. FY (As at 31-Mar-20)
1	Investments Assets (As per Form 5)	57,151.66	60,202.28	-	-	-	-	68,941.23	74,247.69	126,092.89	134,449.97
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)	57,151.66	60,202.28	-	-	-	-	68,941.23	74,247.69	126,092.89	134,449.97
8	Net NPA (2 - 4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investments Assets(8/7)	-	-	-	-	-	-	-	-	-	-
10	Write of made during the Period	-	-	-	-	-	-	-	-	-	-

CERTIFICATION

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

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 September 2020

Periodicity of Submission : Quarterly

Name of the Fund Unit Linked Funds

DETAILS OF NON-PERFORMING ASSETS - QUARTERLY

(Rs in Lakhs)

S.No.	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD (As at 30-Sep-20)	Prev. FY (As at 31-Mar-20)	YTD (As at 30-Sep-20)	Prev. FY (As at 31-Mar-20)	YTD (As at 30-Sep-20)	Prev. FY (As at 31-Mar-20)	YTD (As at 30-Sep-20)	Prev. FY (As at 31-Mar-20)	YTD (As at 30-Sep-20)	Prev. FY (As at 31-Mar-20)
1	Investments Assets (As per Form 5)	3,840.36	4,738.06	-	-	65.00	65.00	32,359.99	26,641.56	36,265.35	31,444.62
2	Gross NPA	102.13	87.13	-	-	-	-	-	-	102.13	87.13
3	% of Gross NPA on Investment Assets(2/1)	3%	2%	-	-	-	-	-	-	3%	2%
4	Provision made on NPA	-	-	-	-	-	-	-	-	-	-
5	Provision as a % of NPA(4/2)	-	-	-	-	-	-	-	-	-	-
6	Provision on standard assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets(1 - 4)	3,840.36	4,738.06	-	-	65.00	65.00	32,359.99	26,641.56	36,265.35	31,444.62
8	Net NPA (2 - 4)	102.13	87.13	-	-	-	-	-	-	102.13	87.13
9	% of Net NPA to Net Investments Assets(8/7)	3%	2%	-	-	-	-	-	-	3%	2%
10	Write off made during the Period	-	-	-	-	-	-	-	-	-	-

CERTIFICATION

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

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 September 2020

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Name of the Fund Life Fund

(Rs in Lakhs)

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year)3			
			Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
1	A01 Central Government Bonds	CGSB	196,304.83	4,836.56	2.46%	2.46%	188,307.75	9,365.30	4.97%	4.97%	141,635.75	9,260.33	6.54%	6.54%
2	A03 Deposit under Sec 7 of Insurance Act, 1938	CDSS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
3	A04 Treasury Bills	CTRB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	2,490.41	37.20	1.49%	1.49%
4	B03 State Government Guaranteed Loans	SGGL	8,452.36	256.45	3.03%	3.03%	7,732.76	397.49	5.14%	5.14%	7,453.86	429.53	5.76%	5.76%
5	B04 Other Approved Securities (excluding Infrastructure Investments)	SGOA	509.37	9.51	1.87%	1.87%	509.58	19.02	3.73%	3.73%	511.28	19.02	3.72%	3.72%
6	C06 Bonds/ Debentures/ CPs/ Loans - Promotor Group	HDPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	74.84	0.00%	0.00%
7	C09 Bonds/Debentures issued by NHB/ Institutions accredited by NHB	HTDN	5,083.83	125.21	2.46%	2.46%	5,080.76	248.94	4.90%	4.90%	5,583.08	197.31	3.53%	3.53%
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	10.54	2.11%	2.11%	500.00	21.02	4.20%	4.20%	500.00	21.08	4.22%	4.22%
10	C18 Reclassified Approved Investments - Debt	HORD	14,417.69	-	0.00%	0.00%	14,417.69	-	0.00%	0.00%	14,902.20	(8,351.78)	-62.72%	-62.72%
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	171.53	3.96	2.31%	2.31%	166.01	3.96	2.39%	2.39%	202.80	(1.24)	-0.61%	-0.61%
13	C20 Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	-	-	0.00%	0.00%	-	-	0.00%	0.00%	205.41	34.42	16.75%	16.75%
14	C26 Long Term Bank Bonds Approved Investment-Infrastructure	ILBI	1,000.00	64.99	6.50%	6.50%	1,000.00	86.67	8.67%	8.67%	1,174.86	50.73	4.32%	4.32%
15	C27 Infrastructure - PSU - Debentures/ Bonds	IPTD	80,259.70	1,756.84	2.19%	2.19%	75,536.71	3,322.37	4.40%	4.40%	50,036.86	2,100.33	4.20%	4.20%
16	C29 Infrastructure - Other Corporate Securities- Debentures/ Bonds	ICTD	950.00	19.53	2.06%	2.06%	950.00	38.85	4.09%	4.09%	950.00	38.86	4.09%	4.09%
17	C41 Long Term Bank Bonds Other Investment-Infrastructure	IOLB	1,000.00	20.11	2.01%	2.01%	1,000.00	40.00	4.00%	4.00%	1,000.00	32.88	3.29%	3.29%
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	1,429.42	6.44	0.45%	0.45%	1,325.72	8.15	0.61%	0.61%	1,085.85	(10.77)	-0.99%	-0.99%
20	D01 PSU - (Approved Investment)-Equity Shares quoted	EAEQ	449.04	8.71	1.94%	1.94%	387.49	8.71	2.25%	2.25%	573.81	5.40	0.94%	0.94%
21	D39 Additional Tier I (Basel III Complaint) Perpetual Bonds	EAPB	745.65	15.61	2.09%	2.09%	742.39	31.04	4.18%	4.18%	716.65	30.99	4.32%	4.32%
22	D05 Corporate Securities - Bonds - (Taxable)	EPBT	17,985.16	343.54	1.91%	1.91%	17,060.10	655.38	3.84%	3.84%	13,309.59	563.14	4.23%	4.23%
23	D09 Corporate Securities (Approved Investment) -Debentures	ECOS	14,094.96	303.42	2.15%	2.15%	14,351.62	614.79	4.28%	4.28%	8,763.31	413.82	4.72%	4.72%
24	D16 Deposits - Deposit with scheduled banks	ECDB	65.00	3.75	5.77%	5.77%	65.00	7.38	11.36%	11.36%	65.00	6.72	10.34%	10.34%
25	D18 Deposits - Money at call and short notice with banks /Repo	ECMR	6,286.98	46.05	0.73%	0.73%	6,286.98	46.05	0.73%	0.73%	7,879.94	222.62	2.83%	2.83%
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	2,333.34	17.86	0.77%	0.77%	5,545.74	80.05	1.44%	1.44%	3,092.17	101.94	3.30%	3.30%
28	D30 Mutual Funds - (under Insurer's Promoter Group)	EMPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	1,512.45	7.01	0.46%	0.46%
29	E03 Other than Approved Investments - Equity Shares (incl PSUs and Unlisted)	OESH	1,948.22	2.98	0.15%	0.15%	1,652.98	2.98	0.18%	0.18%	5,721.69	(9,387.95)	-164.08%	-164.08%
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	875.89	25.01	2.86%	2.86%	875.89	100.80	11.51%	11.51%	912.50	(2.82)	-0.31%	-0.31%
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%	475.41	(0.00)	0.00%	0.00%	3,789.24	190.52	5.03%	5.03%
34	E25 Reclassified Approved investments - Debt	ORAD	4,897.95	(2,500.00)	-51.04%	-51.04%	4,952.00	(2,500.00)	-50.48%	-50.48%	5,000.00	(1,250.00)	-25.00%	-25.00%
35	E26 Reclassified Approved investments - Equity	ORAE	142.64	-	0.00%	0.00%	144.08	(203.08)	-140.95%	-140.95%	724.10	140.18	19.36%	19.36%
36	E12 SEBI Approved Alternate Investment und (Category II)	OAFB	919.09	18.13	1.97%	1.97%	958.67	40.19	4.19%	4.19%	979.06	52.91	5.40%	5.40%
37	E15 Mutual Funds - Debt/ Income/ Serial Plans/ Liquid Schemes	OMGS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
38	E04 Equity Shares (PSU & Unlisted)	OEPU	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
TOTAL			358,935.80	5,395.20	1.50%	1.50%	345,514.87	12,436.05	3.60%	3.60%	276,875.47	-4,972.76	-1.80%	-1.80%

CERTIFICATION

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

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

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

- Based on daily simple Average of Investments
- Absolute Yield netted for tax
- In the previous year column, figures of the corresponding Year to date of the previous financial year shall be shown.
- FORM-1 shall be prepared in respect of each fund. In case of ULIP FORM-1 shall be prepared at Segregated Fund (SFIN) level and also at consolidated level.
- Impairment of asset has been adjusted in income of ORAD (25 Crs)

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 September 2020
Statement of Investment and Income on Investment
Periodicity of Submission: Quarterly

Name of the Fund: Pension Annuity and Group Business

(Rs in Lakhs)

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year)3			
			Investment (Rs.)¹	Income on Investment (Rs.)	Gross Yield (%)¹	Net Yield (%)²	Investment (Rs.)¹	Income on Investment (Rs.)	Gross Yield (%)¹	Net Yield (%)²	Investment (Rs.)¹	Income on Investment (Rs.)	Gross Yield (%)¹	Net Yield (%)²
1	A01 Central Government Bonds	CGSB	62,293.39	1,266.51	2.03%	2.03%	62,349.93	3,624.80	5.81%	5.81%	65,145.92	4,063.51	6.24%	6.24%
2	A03 Deposit under Sec 7 of Insurance Act, 1938	CDSS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
3	A04 Treasury Bills	CTRB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
4	B04 Other Approved Securities (excluding Infrastructure Investments)	SGOA	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
5	B03 State Government Guaranteed Loans	SGGL	6,193.07	302.36	4.88%	4.88%	6,992.20	642.90	9.19%	9.19%	11,174.89	439.64	3.93%	3.93%
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	1,646.74	38.04	2.31%	2.31%	1,822.40	83.21	4.57%	4.57%	2,290.51	104.21	4.55%	4.55%
9	C08 Bonds/Debentures issued by HUDCO	HTHD	1,750.00	36.89	2.11%	2.11%	1,750.00	73.59	4.20%	4.20%	1,750.00	73.79	4.22%	4.22%
10	C18 Reclassified Approved Investments - Debt	HORD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	9,381.54	149.18	1.59%	1.59%
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	40,294.88	1,012.97	2.51%	2.51%	40,422.10	1,899.11	4.70%	4.70%	39,455.96	1,624.13	4.12%	4.12%
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	18.04	2.00%	2.00%	900.00	35.86	3.98%	3.98%	900.00	35.92	3.99%	3.99%
16	C26 Long Term Bank Bonds Approved Investment-Infrastructure	ILBI	817.21	15.28	1.87%	1.87%	1,120.41	81.01	7.23%	7.23%	1,829.90	67.46	3.69%	3.69%
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) Perpectual Bonds	EAPB	1,917.38	40.15	2.09%	2.09%	1,909.00	79.82	4.18%	4.18%	1,842.81	79.70	4.32%	4.32%
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	7,273.19	133.90	1.84%	1.84%	7,198.33	401.15	5.57%	5.57%	6,132.29	269.32	4.39%	4.39%
22	D09 Corporate Securities (Approved Investment) -Debentures	ECOS	4,883.53	111.75	2.29%	2.29%	5,011.97	227.85	4.55%	4.55%	6,364.01	290.81	4.57%	4.57%
23	D16 Deposits - Deposit with scheduled banks	ECDB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
24	D18 Deposits - Money at call and short notice with banks /Repo	ECMR	1,071.84	1.50	0.14%	0.14%	1,071.84	1.50	0.14%	0.14%	2,432.57	67.88	2.79%	2.79%
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	252.92	1.67	0.66%	0.66%	656.88	8.74	1.33%	1.33%	278.93	10.90	3.91%	3.91%
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) Perpectual Bonds - (Private Banks)	OAPB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
TOTAL			128,361.98	2,979.07	2.32%	2.32%	130,165.93	7,159.56	5.50%	5.50%	142,723.78	7,276.45	5.10%	5.10%

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

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

FORM L-34-YIELD ON INVESTMENTS

Insurer : 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 September 2020
Statement of Investment and Income on Investment
Periodicity of Submission: Quarterly

Name of the Fund [Linked Fund](#)

(Rs in Lakhs)														
No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year)3			
			Investment (Rs.)¹	Income on Investment (Rs.)	Gross Yield (%)¹	Net Yield (%)²	Investment (Rs.)¹	Income on Investment (Rs.)	Gross Yield (%)¹	Net Yield (%)²	Investment (Rs.)¹	Income on Investment (Rs.)	Gross Yield (%)¹	Net Yield (%)²
1	A01 Central Government Bonds	CGSB	7,559.25	44.66	0.59%	0.59%	6,487.23	284.17	4.38%	4.38%	4,965.76	319.88	6.44%	6.44%
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	5,044.99	50.94	1.01%	1.01%	5,276.37	118.12	2.24%	2.24%	3,981.31	129.52	3.25%	3.25%
4	B04 Other Approved Securities (excluding Infrastructure Investments)	SGOA	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
5	B03 State Government Guaranteed Loans	SGGL	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
6	C10 Bonds/Debentures issued by Authority constituted under any Housing/Building scheme approved by Central/State/any Authority or Body constituted by Central/State Act.	HTDA	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
7	C09 Bonds/Debentures issued by NHB/ Institutions accredited by NHB	HTDN	311.17	5.13	1.65%	1.65%	328.79	12.82	3.90%	3.90%	456.57	18.51	4.05%	4.05%
8	C06 Bonds/ Debentures/ CPs/ Loans - Promotor Group	HDPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	2.19	0.00%	0.00%
9	C08 Bonds/Debentures issued by HUDCO	HTHD	281.80	1.52	0.54%	0.54%	278.48	15.51	5.57%	5.57%	261.53	19.15	7.32%	7.32%
10	C18 Reclassified Approved Investments - Debt	HORD	87.13	-	0.00%	0.00%	87.13	(45.00)	-51.65%	-51.65%	280.89	(330.50)	-117.66%	-117.66%
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	975.74	(74.44)	-7.63%	-7.63%	831.69	37.36	4.49%	4.49%	941.45	(85.24)	-9.05%	-9.05%
13	C20 Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	1,374.17	(229.62)	-16.71%	-16.71%	1,367.03	28.83	2.11%	2.11%	1,378.32	105.01	7.62%	7.62%
14	C27 Infrastructure - PSU - Debentures/ Bonds	IPTD	1,702.04	26.66	1.57%	1.57%	1,786.04	105.01	5.88%	5.88%	1,932.20	119.19	6.17%	6.17%
15	C26 Long Term Bank Bonds Approved Investment-Infrastructure	ILBI	216.78	2.44	1.12%	1.12%	215.36	8.41	3.91%	3.91%	200.58	13.99	6.97%	6.97%
16	C29 Infrastructure - Other Corporate Securities- Debentures/ Bonds	ICTD	164.03	2.01	1.23%	1.23%	162.98	8.87	5.44%	5.44%	154.48	8.13	5.26%	5.26%
17	C34 Infrastructure - Equity (including unlisted)	IOEQ	26.39	3.48	13.18%	13.18%	24.86	14.97	60.23%	60.23%	254.15	(91.49)	-36.00%	-36.00%
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	268.56	(46.15)	-17.18%	-17.18%	281.65	(27.66)	-9.82%	-9.82%	489.12	(89.05)	-18.21%	-18.21%
20	D02 Corporate Securities (Approved Investment) -Equity Shares (ordinary)-Quoted	EACE	14,889.08	1,922.88	12.91%	12.91%	14,118.08	4,610.11	32.65%	32.65%	15,600.24	(80.41)	-0.52%	-0.52%
21	D05 Corporate Securities - Bonds - (Taxable)	EPBT	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	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	262.02	1.79	0.68%	0.68%	262.02	1.79	0.68%	0.68%	754.03	21.36	2.83%	2.83%
25	D30 Mutual Funds - (under Insurer's Promoter Group)	EMPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
26	D09 Corporate Securities (Approved Investment) -Debentures	ECOS	1,272.04	19.29	1.52%	1.52%	1,264.37	69.02	5.46%	5.46%	1,668.62	106.81	6.40%	6.40%
27	D16 Deposits - Deposit with scheduled banks	ECDB	65.00	3.75	5.77%	5.77%	65.00	7.38	11.36%	11.36%	65.00	6.72	10.34%	10.34%
28	D23 Application Money	ECAM	-	-	0.00%	0.00%	-	-	0.00%	0.00%	104.82	0.17	0.16%	0.16%
29	D29 Mutual Funds - Gilt/ G Sec/ Liquid Schemes	EGMF	121.74	0.84	0.69%	0.69%	389.94	5.44	1.39%	1.39%	310.65	8.98	2.89%	2.89%
30	D30 Net Current Assets	ENCA	(695.40)	(25.01)	3.60%	3.60%	(695.40)	(100.80)	14.50%	14.50%	(369.24)	2.82	-0.76%	-0.76%
31	E03 Other than Approved Investments - Equity Shares (incl PSUs and Unlisted)	OESH	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	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	1,429.62	2.69	0.19%	0.19%	1,384.20	142.80	10.32%	10.32%	1,706.74	(93.18)	-5.46%	-5.46%
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	471.86	51.94	11.01%	11.01%	521.68	37.28	7.15%	7.15%	1,135.32	(304.77)	-26.84%	-26.84%
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%
TOTAL			36,470.31	1,764.82	4.84%	4.84%	34,961.26	5,334.44	15.26%	15.26%	36,516.24	-192.23	-0.53%	-0.53%

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

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

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	<u>During the Quarter</u> ¹ NIL								
B.	<u>As on Date</u> ² 9.60% Aadhar Housing Finance Ltd 29 Sep 2021 8.90% Dewan Housing Finance Corporation Ltd 04 June 2023 9.05% Dewan Housing Finance Corporation Ltd 09 September 2021 9.05% Dewan Housing Finance Corporation Ltd 09 Sep 2023 9.10% Dewan Housing Finance Corporation Ltd 16 Aug 2021 9.25% Dewan Housing Finance Corporation Ltd 09 September 2023 9% Dewan Housing Finance Corporation Ltd 04 June 2028 7.50% IDFC Bank 12 Nov 2020 (Cumulative) 8.70% IDFC Bank 21 Mar 2022 (Cumulative) 8.00% IDFC Bank 12 Nov 2020 (Cumulative) 8.00% IDFC Bank 21 Feb 2021 (Cumulative) 9.00% IDFC Bank 30 Dec 2021 (Cumulative) 7.85% Infrastructure Leasing & Financial Services Ltd 30-Dec-2022 8.30% Infrastructure Leasing & Financial Services Ltd 11-Jan-2023 8.65% Infrastructure Leasing & Financial Services Ltd 27-March-2028 9.98% Infrastructure Leasing & Financial Services Ltd. 05-Dec-2021 9% Infrastructure Leasing & Financial Services Ltd. 29-Dec-2024 8.90% Reliance Home Finance Ltd 03 Jan 2022 8% YES Bank 30 September 2026 9.5% YES Bank AT1 Bond 23 December 2021	HTDN HORD HORD HORD HORD HORD HORD ECOS ECOS ECOS ECOS ECOS ORAD ORAD ORAD ORAD ORAD HORD IOLB OAPB	2,875.01 4,500.00 2,453.47 1,573.39 1,487.54 505.50 488.55 48.43 116.01 144.93 142.26 126.77 499.03 1,000.00 1,000.00 477.50 1,030.12 3,409.25 1,000.00 0.00	17-Dec-18 5-Jun-18 9-Sep-16 24-Oct-17 16-Aug-16 4-May-17 17-Jul-18 26-Sep-17 25-Jul-17 25-Jul-17 25-Jul-17 9-Nov-17 11-Jan-18 3-Apr-18 5-Dec-11 30-Nov-18 26-Sep-18 30-Sep-16 10-Jan-17	CARE CARE CARE CARE CARE CARE CARE ICRA ICRA ICRA ICRA CARE & FITCH CARE & FITCH CARE & FITCH CARE & FITCH CARE & FITCH CARE CARE & ICRA FITCH, CARE & ICRA	AA+ AAA AAA AAA AAA AAA AAA AA+ AA+ AA+ AA+ AAA AAA AAA AAA AAA AA+ AA+ AA	AA D D D D D D AA AA AA AA D D D D D D BB+ D	22-Mar-19 5-Jun-19 5-Jun-19 5-Jun-19 5-Jun-19 5-Jun-19 5-Jun-19 21-May-19 21-May-19 21-May-19 21-May-19 21-May-19 17-Sep-18 17-Sep-18 17-Sep-18 17-Sep-18 17-Sep-18 12-Sep-19 24-Mar-20 6-Mar-20	Downgraded by CARE Downgraded five times on 3rd Feb 19(AA+), 6th March 2019 (AA-), 31st March 2019 (A), 14th May 19(BBB-) & 5th June 19(D) Downgraded five times on 3rd Feb 19(AA+), 6th March 2019 (AA-), 31st March 2019 (A), 14th May 19(BBB-) & 5th June 19(D) Downgraded five times on 3rd Feb 19(AA+), 6th March 2019 (AA-), 31st March 2019 (A), 14th May 19(BBB-) & 5th June 19(D) Downgraded five times on 3rd Feb 19(AA+), 6th March 2019 (AA-), 31st March 2019 (A), 14th May 19(BBB-) & 5th June 19(D) Downgraded five times on 3rd Feb 19(AA+), 6th March 2019 (AA-), 31st March 2019 (A), 14th May 19(BBB-) & 5th June 19(D) Downgraded five times on 3rd Feb 19(AA+), 6th March 2019 (AA-), 31st March 2019 (A), 14th May 19(BBB-) & 5th June 19(D) Downgraded five times on 3rd Feb 19(AA+), 6th March 2019 (AA-), 31st March 2019 (A), 14th May 19(BBB-) & 5th June 19(D) Downgraded by ICRA Downgraded by ICRA Downgraded by ICRA Downgraded by ICRA Downgraded by ICRA Downgraded thrice by CARE on 16th Aug 18(AA+), 9th Sep 18(BB) & 17th Sep 18(D) Downgraded thrice by CARE on 16th Aug 18(AA+), 9th Sep 18(BB) & 17th Sep 18(D) Downgraded thrice by CARE on 16th Aug 18(AA+), 9th Sep 18(BB) & 17th Sep 18(D) Downgraded thrice by CARE on 16th Aug 18(AA+), 9th Sep 18(BB) & 17th Sep 18(D) Downgraded thrice by CARE on 16th Aug 18(AA+), 9th Sep 18(BB) & 17th Sep 18(D) Downgraded thrice by CARE on 16th Aug 18(AA+), 9th Sep 18(BB) & 17th Sep 18(D) Downgraded five times on 8th Oct 18(AA), 6th March 2019 (A+), 18th April 2019 (BBB+), 26th April 19(C) & 12th Sep 19(D) 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+) Downgraded multiple times on 28th Nov 18(AA-), 3rd May 2019 (A), 27th July 2019 (BBB+), 19th Dec 2019 (BBB), 12th Feb (BBB-), 6th March (D)

CERTIFICATION

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

Signature:
Full name:
Designation:

Alok Mehrotra
Chief Financial Officer

Note:

1 Provide Details of Down Graded Investments during the Quarter.

2 Investments currently upgraded, listed as Down Graded during earlier Quarter shall be deleted from the Cumulative listing.

3 FORM-2 shall be prepared in respect of each fund. In case of ULIP FORM 2 shall be prepared at Segregated Fund (SFIN) level and also at consolidated level.

4 Category of Investmet (COI) shall be as per Guidelines issued by the Authority

FORM L-35-DOWNGRADING OF INVESTMENTS

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

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

Statement as on :30th September 2020

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

Name of Fund Pension & General Annuity And Group Fund

(Rs in Lakhs)

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	<u>During the Quarter</u> ¹ NIL								
B.	<u>As on Date</u> ² 8.70% IDFC Bank 21 Mar 2022 (Cumulative)	ECOS	211.89	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 Investmet (COI) shall be as per Guidelines issued by the Authority

FORM L-35-DOWNGRADING OF INVESTMENTS

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

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

Statement as on :30th June 2020

Statement of Down Graded Investments

Name of Fund Unit Linked Funds

Periodicity of Submission: Quarterly

(Rs in Lakhs)

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	<u>During the Quarter</u> ¹ NIL								
B.	<u>As on Date</u> ² 9.60% Aadhar Housing Finance Ltd 29 Sep 2021 9.05% Dewan Housing Finance Corporation Ltd 09 September 2021 9.10% Dewan Housing Finance Corporation Ltd 16 Aug 2021 8.70% IDFC Bank 21 Mar 2022 (Cumulative) 8.00% IDFC Bank 12 Nov 2020 (Cumulative) 8.00% IDFC Bank 21 Feb 2021 (Cumulative)	HTDN HORD HORD ECOS ECOS ECOS	104.63 75.00 12.13 40.73 82.40 30.77	17-Dec-18 9-Sep-16 16-Aug-16 25-Jul-17 25-Jul-17 25-Jul-17	CARE CARE CARE ICRA ICRA ICRA	AA+ AAA AAA AA+ AA+ AA+	AA D D AA AA AA	22-Mar-19 5-Jun-19 5-Jun-19 21-May-19 21-May-19 21-May-19	Downgraded by CARE Downgraded five times on 3rd Feb 19(AA+), 6th March 2019 (AA-), 31st March 2019 (A), 14th May 19(BBB-) & 5th June 19(D) Downgraded five times on 3rd Feb 19(AA+), 6th March 2019 (AA-), 31st March 2019 (A), 14th May 19(BBB-) & 5th June 19(D) Downgraded by ICRA Downgraded by ICRA 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 Investmet (COI) shall be as per Guidelines issued by the Authority

[illegible]

[illegible]

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-Sep-20

Business Acquisition through different channels (Group)

(Rs in Lakhs)

S.No.	Channels	For the Qtr Q2 '2020-21			For the Qtr Q2 '2019-20			Upto the period '2020-21			Upto the period '2019-20		
		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	91	0.62	-	-	-	2	91	0.62	-	-	-
2	Corporate Agents-Banks	-	-	-	1	1,270	1	-	23	0	4	3,866	6
3	Corporate Agents -Others	1	108,661	1,832	5	288,434	2,902	1	686,471	1,805	8	545,604	5,313
4	Brokers	23	99,812	629	25	652,660	1,106	36	202,379	969	46	1,244,729	2,114
5	Micro Agents	4	23,201	45	23	192,964	546	5	48,636	91	35	328,929	1,007
6	Direct Business	49	444,826	141	118	1,881,792	6,465	96	794,847	738	262	3,884,661	12,844
	Total(A)	79	676,591	2,648	172	3,017,120	11,021	140	1,732,447	3,603	355	6,007,789	21,284
1	Referral (B)	-	-	-	-	-	-	-	-	-	-	-	-
	Grand Total (A+B)	79	676,591	2,648	172	3,017,120	11,021	140	1,732,447	3,603	355	6,007,789	21,284

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-Sep-20

Business Acquisition through different channels (Individuals)

(Rs in Lakhs)

S.No.	Channels	For the Qtr Q2 '2020-21		For the Qtr Q2 '2019-20		Upto the period '2020-21		Upto the period '2019-20	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	2,992	1,219	3,566	1,585	4,674	2,379	6,678	3,173
2	Corporate Agents-Banks	235	58	585	201	410	107	1,204	432
3	Corporate Agents -Others	402	91	596	127	580	126	1,098	231
4	Brokers	(2)	(1)	(11)	(7)	(6)	(2)	(17)	(15)
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	4,795	1,542	5,329	2,258	7,141	3,182	10,918	4,850
	Total (A)	8,422	2,910	10,065	4,164	12,799	5,792	19,881	8,671
1	Referral (B)	-	-	129	17	-	-	348	50
	Grand Total (A + B)	8,422	2,910	10,194	4,181	12,799	5,792	20,229	8,721

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

For The Quarter Ended September 2020

(Rs in Lakhs)

Ageing of Claims*									
S.No.	Types of Claims	No. of claims						Total No. of claims paid	Total amount of claims paid (Rs.)
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	-	18	5	11	2	-	36	92
2	Survival Benefit	54	880	19	2	-	-	955	110
3	for Annuities / Pension	-	-	-	-	-	-	-	-
4	For Surrender	521	10,934	4	5	1	-	11,465	3,977
5	Other benefits	-	-	-	-	-	-	-	-
	Individual Death Claims	-	127	17	4	-	-	148	670
	Group Death Claims	-	11,227	12	1	2	-	11,242	6,486
	Individual Health Claims	-	6	-	-	-	-	6	3
	Group Health Claims	-	4	-	-	-	-	4	3

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

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 September 2020

(Rs in Lakhs)

Ageing of Claims*									
S.No.	Types of Claims	No. of claims						Total No. of claims paid	Total amount of claims paid (Rs.)
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	-	39	16	12	5	-	72	156
2	Survival Benefit	116	1,808	42	10	-	-	1,976	206
3	for Annuities / Pension	-	-	-	-	-	-	-	-
4	For Surrender	872	17,873	22	13	1	-	18,781	5,691
5	Other benefits	-	-	-	-	-	-	-	-
	Individual Death Claims	-	178	17	6	-	-	201	925
	Group Death Claims	-	17,376	20	6	2	-	17,404	9,501
	Individual Health Claims	-	8	2	-	-	-	10	5
	Group Health Claims	-	4	-	-	-	-	4	3

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

FOR L-40: Claims data for Life

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

For The Quarter Ended September 2020

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

S. No.	Claims Experience	For Death	for Maturity	Survival Benefit	For Annuities/ Pension	For Surrender	Other Benefits
1	Claims O/S at the beginning of the period	39	25	106	-	566	-
2	Claims reported during the period	11,481	23	909	-	11,237	-
3	Claims Settled during the period	11,390	36	955	-	11,465	-
4	Claims Repudiated during the period	63	-	-	-	-	-
a		56	-	-	-		-
b	Less than 2years from the date of acceptance of risk						
	Grater than 2 year from the date of acceptance of risk	7	-	-	-		-
5	Claims Written Back	-	-	-	-	-	-
6	Claims O/S at End of the period	67	12	60	-	338	-
	Less than 3months	61	7	60	-	332	-
	3 months to 6 months	5	5	-	-	6	-
	6months to 1 year	1	-	-	-	-	-
	1year and above	-	-	-	-	-	-

FOR L-40: Claims data for Life

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

Upto The Quarter Ended September 2020

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

S. No.	Claims Experience	For Death	for Maturity	Survival Benefit	For Annuities/ Pension	For Surrender	Other Benefits
1	Claims O/S at the beginning of the period	38	27	179	-	453	-
2	Claims reported during the period	17,724	57	1,857	-	18,666	-
3	Claims Settled during the period	17,605	72	1,976	-	18,781	-
4	Claims Repudiated during the period	90	-	-	-	-	-
a		82	-	-	-	-	-
	Less than 2years from the date of acceptance of risk						
b	Grater than 2 year from the date of acceptance of risk	8	-	-	-	-	-
5	Claims Written Back	-	-	-	-	-	-
6	Claims O/S at End of the period	67	12	60	-	338	-
	Less than 3months	61	7	60	-	332	-
	3 months to 6 months	5	5	-	-	6	-
	6months to 1 year	1	-	-	-	-	-
	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-Sep-20

GRIEVANCE DISPOSAL

(Rs in Lakhs)

S.No.	Particulars	Opening Balance	Additions	Complaints Resolved/ settled			Complaints Pending	Total complaints registered upto the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by customers							
a)	Death Claims	-	2	-	-	2	-	2
b)	Policy Servicing	-	2	1	-	1	-	2
c)	Proposal Processing	-	2	-	-	2	-	2
d)	Survival Claims	-	3	-	-	2	1	3
e)	ULIP Related	-	-	-	-	-	-	-
f)	Unfair Business Practices	1	44	4	-	39	1	44
g)	Others	-	11	4	-	7	1	11
	Total Number	1	64	9	-	53	3	64

2	Total No . of policies during previous year:	40,369
3	Total No. of claims during previous year	72,475
4	Total No. of policies during current year	12,939
5	Total No. of claims during current year	17,724
6	Total No. of Policy Complaints (current year) per 10, 000 policies (current year)	48
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year) :	1

2	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
a)	Upto 7 days	3	-	3
b)	7-15 Days	-	-	-
c)	15-30 Days	-	-	-
d)	30-90 Days	-	-	-
e)	90 days & Beyond	-	-	-
	Total Number	3	-	3

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 September, 2020	30th September, 2019	30th September, 2020	30th September, 2019
i) Life Participating Business	5.45%	5.65%	Not Applicable	Not Applicable
ii) Life- Non-participating Policies	5.50%	5.70%	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%	5.70%	Not Applicable	Not Applicable
vii) Health Insurance	5.50%	5.70%	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 September, 2020	30th September, 2019	30th September, 2020	30th September, 2019
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%-180%	Not Applicable	Not Applicable
	2	97.50%-207.5%	97.50%-180%	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%-257.50%	65%-275%	65%-240%
	2	27.60%-257.50%	27%-257.50%	65%-275%	65%-240%
	3	27.60%-142.50%	27%-142.50%	65%-275%	65%-240%
	4	27.60%-142.50%	27%-142.50%	65%-275%	65%-240%
	5+	27.60%-142.50%	27%-142.50%	65%-275%	65%-240%
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%-220%	Not Applicable	Not Applicable
	2	65.00%-220.00%	65%-220%	Not Applicable	Not Applicable
	3	65.00%-180.00%	65%-180%	Not Applicable	Not Applicable
	4	65.00%-180.00%	65%-180%	Not Applicable	Not Applicable
	5+	65.00%-180.00%	65%-180%	Not Applicable	Not Applicable

Mortality rates are based on IALM 2012-14

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

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 per the actual rates.

FORM L-42 : Valuation Basis (Life Insurance)**Insurer : Pramerica Life Insurance Limited (Formerly known as DHFL Pramerica Life Insurance Company Limited)****Registration No. 140; Date of Registration with the IRDAI: June 27, 2008****5. Lapses (including Margin of Adverse Deviation)**

Line of Business	Duration	Individual Business		Group business*	
		30th September, 2020	30th September, 2019	30th September, 2020	30th September, 2019
i) Life Participating Business	13th Month	8.75% - 11.25%	11.25%	Not Applicable	Not Applicable
	25th Month	5.0% - 8.75%	8.75%	Not Applicable	Not Applicable
	37th Month	5.0 % - 7.50%	7.50%	Not Applicable	Not Applicable
	49th Month	5.00%	5.00%	Not Applicable	Not Applicable
	61st Month	2.50%	2.50%	Not Applicable	Not Applicable
	73rd Month	2.50%	2.50%	Not Applicable	Not Applicable
	85th Month	2.50%	2.50%	Not Applicable	Not Applicable
	97th Month	2.50%	2.50%	Not Applicable	Not Applicable
ii) Life- Non-participating Policies- Savings	13th Month	5.00% - 12.50%	5.00% - 12.50%	Not Applicable	Not Applicable
	25th Month	2.5% - 7.50%	3.75%-7.50%	Not Applicable	Not Applicable
	37th Month	2.5% - 6.00%	3.75%-5.00%	Not Applicable	Not Applicable
	49th Month	2.5% - 5.00%	2.5% - 5.00%	Not Applicable	Not Applicable
	61st Month	1.75% - 3.75%	2.5% - 3.75%	Not Applicable	Not Applicable
	73rd Month	1.75% - 3.75%	2.5% - 3.75%	Not Applicable	Not Applicable
	85th Month	1.75% - 3.75%	2.5% - 3.75%	Not Applicable	Not Applicable
	97th Month	1.75% - 2.50%	2.50%	Not Applicable	Not Applicable
iii) Life- Non-participating Policies- Protection (Term)	13th Month	5.00% - 12.50%	5.00% - 12.50%	Not Applicable	Not Applicable
	25th Month	5.00% - 7.50%	5.00% - 7.50%	Not Applicable	Not Applicable
	37th Month	5.00%	5.00%	Not Applicable	Not Applicable
	49th Month	2.50%-5.00%	2.50%-5.00%	Not Applicable	Not Applicable
	61st Month	2.50%-3.75%	2.50%-3.75%	Not Applicable	Not Applicable
	73rd Month	2.50%-3.75%	2.50%-3.75%	Not Applicable	Not Applicable
	85th Month	2.50%-3.75%	2.50%-3.75%	Not Applicable	Not Applicable
	97th Month	2.50%	2.50%	Not Applicable	Not Applicable
iv) Annuities- Participating policies	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
v) Annuities - Non-participating policies	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
vi) Annuities- Individual Pension Plan	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
vii) Unit Linked	13th Month	12.50% - 52.50%	12.50% - 52.50%	Not Applicable	Not Applicable
	25th Month	7.50% - 33.75%	5.00% - 33.75%	Not Applicable	Not Applicable
	37th Month	5.00% - 18.75%	5.00% - 18.75%	Not Applicable	Not Applicable
	49th Month	5.00% - 15.00%	5.00% - 15.00%	Not Applicable	Not Applicable
	61st Month	5.00% - 37.50%	5.00% - 37.50%	Not Applicable	Not Applicable
	73rd Month	5.00% - 22.50%	5.00% - 7.50%	Not Applicable	Not Applicable
	85th Month	5.00% - 15.00%	5.00%	Not Applicable	Not Applicable
	97th Month	5.00% - 15.00%	5.00%	Not Applicable	Not Applicable
viii) Single Premium- Individual (Life Non-Par/Linked/Health)	13th Month	0%-2.50%	0%-2.50%	0%-3.00%	0%-3.00%
	25th Month	0%-2.50%	0%-2.50%	0%-12.00%	0%-12.00%
	37th Month	0%-2.50%	0%-2.50%	0%-12.00%	0%-12.00%
	49th Month	0%-17.50%	0%-17.50%	0%-12.00%	0%-12.00%
	61st Month	0% - 90.00%	0% - 75.00%	0%-12.00%	0%-12.00%
	73rd Month	0% - 30.00%	0% - 10.00%	0%-12.00%	0%-12.00%
	85th Month	0% - 30.00%	0% - 10.00%	0%-12.00%	0%-12.00%
	97th Month	0% - 30.00%	0% - 10.00%	0%-12.00%	0%-12.00%
ix) Health Insurance	13th Month	5.00% - 37.50%	5.00% - 12.50%	Not Applicable	Not Applicable
	25th Month	5.00% - 15.0%	5.00%	Not Applicable	Not Applicable
	37th Month	5.00% - 15.0%	5.00%	Not Applicable	Not Applicable
	49th Month	2.50% - 7.50%	2.50%	Not Applicable	Not Applicable
	61st Month	2.50% - 7.50%	2.50%	Not Applicable	Not Applicable
	73rd Month	2.50% - 7.50%	2.50%	Not Applicable	Not Applicable
	85th Month	2.50% - 7.50%	2.50%	Not Applicable	Not Applicable
	97th Month	2.50% - 7.50%	2.50%	Not Applicable	Not Applicable

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

6. Expenses and Expense Inflation

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

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

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

7. Bonus Rates

The future reversionary bonus rates assumed vary from 0.75% to 2.55% (Previous Year 0.80% to 2.65%) of sum assured and previously accrued reversionary bonuses.

FORM L-42 : Valuation Basis (Life Insurance)

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

8. Reasonable Expectation

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

9. Taxation and Shareholder Transfers

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

10. Free-look cancellations

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

Line of Business	Free-look Rate	
	30-Sep-20	30-Sep-19
Individual	0.5%-5.0%	0.5%-5.0%
Group	0.5%-6.0%	0.5%-5.0%

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

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

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

D. Change in Valuation Methods or Bases

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

E. Actuarial Valuation Method

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

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

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

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.

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

Place: Gurugram

Name and Signature of Appointed Actuary
(Pawan Kumar Sharma)