

# FORM L-1-A : Revenue Account

Name of the Insurer: DHFL PRAMERICA LIFE INSURANCE CO. LTD. ( erstwhile DLF Pramerica Life Insurance Company Limited)

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

REVENUE ACCOUNT FOR THE YEAR ENDED MARCH 31, 2014

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

Rs '000

Particulars	Schedule	FOR THE YEAR ENDED ON MARCH 2014						FOR THE YEAR ENDED ON MARCH 2013					
		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	Individual Life	Individual Life	Individual Pension		Individual Life	Group Life	Individual Life	Individual Life	Individual Pension	
Premiums earned – net													
(a) Premium	L-4	1,696,417	640,118	260,500	396,589	65,001	3,058,625	1,738,669	9,702	-	527,391	92,177	2,367,939
(b) Reinsurance ceded		(15,865)	(16,426)	(76)	(3,361)	-	(35,728)	(12,234)	(2,934)	-	(3,204)	-	(18,372)
(c) Reinsurance accepted-		-	-	-	-	-	-	-	-	-	-	-	-
Income from Investments													
(a) Interest, Dividends & Rent – Gross		75,552	4,641	2,435	77,768	14,622	175,018	31,265	221	-	53,888	13,263	98,637
(b) Profit on sale/redemption of investments		1,813	4	520	104,661	38,803	145,801	990	-	-	68,699	25,339	95,028
(c) (Loss on sale/ redemption of investments)		(4)	-	-	(94,900)	(33,422)	(128,326)	-	-	-	(22,561)	(9,564)	(32,125)
(d) Transfer/Gain on revaluation/change in fair value*		-	-	-	134,644	45,404	180,048	-	-	-	30,065	10,629	40,694
(e) Amortisation of discount/(premium)		3,230	379	54	(12)	-	3,651	95	-	-	(2)	-	93
(f) Appropriation/ Expropriation Adjustment Account		-	-	-	-	-	-	-	-	-	-	-	-
Transferred from Shareholders' Fund		652,894	-	293,021	-	-	945,915	1,338,559	34,606	-	46,096	-	1,419,261
Other Income (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-
(a) Fees & Charges		812	-	-	-	-	812	810	-	-	-	-	810
<b>TOTAL (A)</b>		<b>2,414,849</b>	<b>628,716</b>	<b>556,454</b>	<b>615,389</b>	<b>130,408</b>	<b>4,345,816</b>	<b>3,098,154</b>	<b>41,595</b>	<b>-</b>	<b>700,372</b>	<b>131,844</b>	<b>3,971,965</b>
Commission	L-5	147,566	2	37,515	4,105	294	189,482	293,953	-	-	10,078	1,186	305,217
Operating Expenses related to Insurance Business	L-6	1,554,994	197,710	473,705	137,834	9,666	2,373,909	2,335,735	34,053	-	150,655	13,387	2,533,830
Provision for doubtful debts		-	-	-	-	-	-	-	-	-	-	-	-
Bad debts written off		-	-	-	-	-	-	-	-	-	-	-	-
Provision for Tax		-	-	-	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)		-	-	-	-	-	-	-	-	-	-	-	-
(b) Others (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL (B)</b>		<b>1,702,560</b>	<b>197,712</b>	<b>511,220</b>	<b>141,939</b>	<b>9,960</b>	<b>2,563,391</b>	<b>2,629,688</b>	<b>34,053</b>	<b>-</b>	<b>160,733</b>	<b>14,573</b>	<b>2,839,047</b>
Benefits Paid (Net)	L-7	59,856	3,487	173	112,501	71,608	247,625	53,909	305	-	32,260	14,470	100,944
Bonuses Paid		-	-	-	-	-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies													
(a) Gross**		652,433	387,229	45,061	344,939	22,564	1,452,226	414,557	7,237	-	507,379	97,312	1,026,485
(b) Amount ceded in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL (C)</b>		<b>712,289</b>	<b>390,716</b>	<b>45,234</b>	<b>457,440</b>	<b>94,172</b>	<b>1,699,851</b>	<b>468,466</b>	<b>7,542</b>	<b>-</b>	<b>539,639</b>	<b>111,782</b>	<b>1,127,429</b>
<b>SURPLUS/ (DEFICIT) (D)=(A)-(B)-(C)</b>		<b>0</b>	<b>40,288</b>	<b>0</b>	<b>16,010</b>	<b>26,276</b>	<b>82,574</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>5,489</b>	<b>5,489</b>
<b>APPROPRIATIONS</b>													
Transfer to Shareholders' Account		-	40,288.00	-	16,010	26,276	82,574	-	-	-	-	-	-
Transfer to Other Reserves (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations		-	-	-	-	-	-	-	-	-	-	5,489	5,489
<b>TOTAL (D)</b>		<b>-</b>	<b>40,288</b>	<b>-</b>	<b>16,010</b>	<b>26,276</b>	<b>82,574</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>5,489</b>	<b>5,489</b>
<b>The Total Surplus as mentioned below :</b>													
(a) Interim Bonus Paid		-	-	-	-	-	-	-	-	-	-	-	-
(b) Allocation of Bonus to Policyholders		-	-	3,710	-	-	3,710	-	-	-	-	-	-
(c) Surplus shown in Revenue Account		-	40,288	-	16,010	26,276	82,574	-	-	-	-	-	-
<b>Total Surplus (a+b+c)</b>		<b>-</b>	<b>40,288</b>	<b>3,710</b>	<b>16,010</b>	<b>26,276</b>	<b>86,284</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

Notes:

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

\*\* Represents Mathematical Reserves after allocation of bonus

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

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

Name of the Insurer: DHFL PRAMERICA LIFE INSURANCE CO. LTD. ( erstwhile DLF Pramerica Life Insurance Company Limited)

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

PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED MARCH 31, 2014

Shareholders' Account (Non-technical Account)

(Rs.'000).

Particulars	Schedule	FOR THE YEAR ENDED ON MARCH 2014	FOR THE YEAR ENDED ON MARCH 2013
		(Rs.'000).	(Rs.'000).
Amounts transferred from/to the Policyholders Account (Technical Account)		82,574	-
Income From Investments			
(a) Interest, Dividends & Rent – Gross		121,276	108,346
(b) Profit on sale/redemption of investments		35,755	15,580
(c) (Loss on sale/ redemption of investments)		(4,447)	(2,564)
(d) Amortisation of discount/(premium)		8,487	1,076
Other Income (To be specified)		-	-
<b>TOTAL (A)</b>		<b>243,645</b>	<b>122,438</b>
Expense other than those directly related to the insurance business:		37,467	27,091
Bad debts written off		-	-
Transfer to Policyholders' fund		945,915	1,419,261
Provisions (Other than taxation)			
(a) For diminution in the value of investments (Net)		-	-
(b) Provision for doubtful debts		-	-
(c) Others (to be specified)		-	-
<b>TOTAL (B)</b>		<b>983,382</b>	<b>1,446,352</b>
Profit/ (Loss) before tax		(739,737)	(1,323,914)
<b>Provision for Taxation</b>		-	-
Current Tax Credit/(Charge)		-	-
Deferred Tax Credit / (Charge)		749,226	-
Profit / (Loss) after tax		<b>9,489</b>	(1,323,914)
<b>APPROPRIATIONS</b>			
(a) Balance at the beginning of the year.		(5,079,496)	(3,755,582)
(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		9,188	-
Profit carried -----to the Balance Sheet		<b>(5,060,819)</b>	(5,079,496)

## FORM L-3-A : Balance Sheet

Name of the Insurer: **DHFL PRAMERICA LIFE INSURANCE CO. LTD.** ( erstwhile DLF Pramerica Life Insurance Company Limited)

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

**BALANCE SHEET AS AT MARCH 31, 2014**

(Rs.'000).

Particulars	Schedule	As at March 31, 2014	As at March 31, 2013
		(Rs.'000).	(Rs.'000).
<b>SOURCES OF FUNDS</b>			
<i>SHAREHOLDERS' FUNDS:</i>			
SHARE CAPITAL	L-8,L-9	3,403,757	3,200,240
SHARE APPLICATION MONEY		-	-
RESERVES AND SURPLUS	L-10	5,168,308	3,258,617
CREDIT/[DEBIT] FAIR VALUE CHANGE ACCOUNT		-	2
<b>Sub-Total</b>		<b>8,572,065</b>	<b>6,458,859</b>
BORROWINGS	L-11	-	-
<i>POLICYHOLDERS' FUNDS:</i>			
CREDIT/[DEBIT] FAIR VALUE CHANGE ACCOUNT		35	-
POLICY LIABILITIES		1,717,739	633,993
INSURANCE RESERVES		-	-
PROVISION FOR LINKED LIABILITIES		2,353,888	1,985,406
<b>Sub-Total</b>		<b>4,071,662</b>	<b>2,619,399</b>
FUNDS FOR FUTURE APPROPRIATIONS		-	9,188
<b>TOTAL</b>		<b>12,643,727</b>	<b>9,087,446</b>
<b>APPLICATION OF FUNDS</b>			
<i>INVESTMENTS</i>			
Shareholders'	L-12	2,707,055	1,337,118
Policyholders'	L-13	2,154,792	773,347
ASSETS HELD TO COVER LINKED LIABILITIES	L-14	2,353,888	1,985,406
LOANS	L-15	24	-
FIXED ASSETS	L-16	41,070	52,041
DEFERRED TAX ASSET		749,226	-
<i>CURRENT ASSETS</i>			
Cash and Bank Balances	L-17	234,699	172,503
Advances and Other Assets	L-18	658,788	554,781
<b>Sub-Total (A)</b>		<b>893,487</b>	<b>727,284</b>
<i>CURRENT LIABILITIES</i>	L-19	1,272,036	830,153
PROVISIONS	L-20	44,598	37,093
<b>Sub-Total (B)</b>		<b>1,316,634</b>	<b>867,246</b>
NET CURRENT ASSETS (C) = (A – B)		(423,147)	(139,962)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	L-21	-	-
DEBIT BALANCE IN PROFIT & LOSS ACCOUNT (Shareholders' Account)		5,060,819	5,079,496
Debit Balance of Revenue Account		-	-
<b>TOTAL</b>		<b>12,643,727</b>	<b>9,087,446</b>

### CONTINGENT LIABILITIES

Particulars		As at March 31, 2014	As at March 31, 2013
			(Rs.'000)
1 Partly paid-up investments		-	-
2 Claims, other than against policies, not acknowledged as debts by the company		3,507	2,375
3 Underwriting commitments outstanding (in respect of shares and securities)		-	-
4 Guarantees given by or on behalf of the Company		-	-
5 Statutory demands/ liabilities in dispute, not provided for		52,827	24,328
6 Reinsurance obligations to the extent not provided for in accounts		-	-
7 Others (to be specified)		-	-
<b>TOTAL</b>		<b>56,334</b>	<b>26,703</b>

# FORM L-4 : PREMIUM SCHEDULE

PREMIUM

(Rs.'000).

		FOR THE YEAR ENDED ON MARCH 2014						FOR THE YEAR ENDED ON MARCH 2013					
	Particulars	Non Participating (Non-Linked)		Participating (Non-Linked)	Non Participating (Linked)		Total	Non Participating (Non-Linked)		Participating (Non-Linked)	Non Participating (Linked)		Total
		Individual Life	Group Life	Individual Life	Individual Life	Individual Pension		Individual Life	Group Life	Individual Life	Individual Life	Individual Pension	
1	First year premiums	733,566	35,407	260,500	53,928	(724)	<b>1,082,677</b>	1,237,033	9,702	-	117,520	(37)	<b>1,364,218</b>
2	Renewal Premiums	953,032	1,876	-	308,455	65,725	<b>1,329,088</b>	485,426	-	-	390,253	92,194	<b>967,874</b>
3	Single Premiums	9,819	602,835	-	34,206	-	<b>646,861</b>	16,210	-	-	19,618	20	<b>35,848</b>
	<b>TOTAL PREMIUM</b>	<b>1,696,418</b>	<b>640,118</b>	<b>260,500</b>	<b>396,589</b>	<b>65,001</b>	<b>3,058,626</b>	<b>1,738,669</b>	<b>9,702</b>	<b>-</b>	<b>527,391</b>	<b>92,177</b>	<b>2,367,940</b>



————— LIFE INSURANCE —————

# FORM L-5 : COMMISSION SCHEDULE

## COMMISSION EXPENSES

(Rs.'000).

Particulars	FOR THE YEAR ENDED ON MARCH 2014						FOR THE YEAR ENDED ON MARCH 2013					
	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	Individual Life	Individual Life	Individual Pension		Individual Life	Group Life	Individual Life	Individual Life	Individual Pension	
Commission paid												
Direct – First year premiums	117,762	2	37,515	1,428	80	156,787	276,957	-	-	4,317	114	281,388
- Renewal premiums	29,688	-	-	2,050	214	31,951	16,691	-	-	5,426	1,072	23,190
- Single premiums	116	-	-	627	-	743	305	-	-	335	-	640
<b>Total (A)</b>	<b>147,566</b>	<b>2</b>	<b>37,515</b>	<b>4,105</b>	<b>294</b>	<b>189,481</b>	<b>293,953</b>	<b>-</b>	<b>-</b>	<b>10,078</b>	<b>1,186</b>	<b>305,218</b>
Add: Commission on Re-insurance Accepted	-	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on Re-insurance Ceded	-	-	-	-	-	-	-	-	-	-	-	-
<b>Net Commission</b>	<b>147,566</b>	<b>2</b>	<b>37,515</b>	<b>4,105</b>	<b>294</b>	<b>189,481</b>	<b>293,953</b>	<b>-</b>	<b>-</b>	<b>10,078</b>	<b>1,186</b>	<b>305,218</b>
<b>Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:</b>												
Agents	80,362	-	26,001	3,429	293	110,085	127,636	-	-	8,055	1,112	136,802
Brokers	17,453	2	5,059	155	1	22,670	29,674	-	-	213	1	29,888
Corporate Agency	46,628	-	6,184	511	-	53,323	135,057	-	-	1,743	73	136,873
Referral	1,315	-	169	2	-	1,486	576	-	-	40	-	616
Others (pl. specify)	-	-	-	-	-	-	-	-	-	-	-	-
Bancassurance	1,808	-	102	8	-	1,918	1,010	-	-	27	-	1,037
<b>TOTAL (B)</b>	<b>147,566</b>	<b>2</b>	<b>37,515</b>	<b>4,105</b>	<b>294</b>	<b>189,482</b>	<b>293,953</b>	<b>-</b>	<b>-</b>	<b>10,078</b>	<b>1,186</b>	<b>305,216</b>

# FORM L-6 : OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(Rs.'000).

Particulars	FOR THE YEAR ENDED ON MARCH 31, 2014						FOR THE YEAR ENDED ON MARCH 31, 2013					
	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	Individual Life	Individual Life	Individual Pension		Individual Life	Group Life	Individual Life	Individual Life	Individual Pension	
1 Employees remuneration and welfare benefits	767,682	107,015	258,138	57,925	2,426	1,193,186	1,101,536	16,105	-	71,048	6,330	1,195,019
2 Travel, conveyance and vehicle running expenses	40,083	6,098	12,450	2,878	303	61,812	77,405	1,132	-	4,993	445	83,975
3 Training expenses (including Agent advisors)	36,734	5,589	11,410	2,637	278	56,648	48,044	702	-	3,099	276	52,121
4 Rent, rates & taxes	93,359	14,203	28,998	6,703	707	143,970	156,451	2,287	-	10,091	899	169,728
5 Repairs & Maintenance	41,704	6,345	12,954	2,994	316	64,313	60,219	880	-	3,884	346	65,329
6 Printing and stationery	3,872	589	1,203	278	29	5,971	6,459	94	-	417	37	7,007
7 Communication expenses	20,126	3,062	6,251	1,445	152	31,036	25,848	378	-	1,667	149	28,042
8 Legal, professional and consultancy charges	97,150	14,780	30,176	6,975	735	149,816	126,969	1,856	-	8,189	730	137,744
9 Medical fees	4,834	-	10	347	-	5,191	6,465	-	-	417	-	6,882
10 Auditors' fees, expenses etc :												
(a) as auditor	1,946	296	605	140	15	3,002	2,120	31	-	137	12	2,300
(b) as adviser												
(i) Taxation matters	113	17	35	8	1	174	138	2	-	9	1	150
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	32	5	10	2	-	49	-	-	-	-	-	-
(c) in any other capacity (including out of pocket expenses)	73	11	23	5	1	113	172	3	-	11	1	187
11 Advertisement and publicity	161,426	21,068	57,169	12,592	14	252,269	231,830	3,390	-	14,953	1,332	251,505
12 Interest and bank charges	6,710	1,021	2,084	482	51	10,348	11,058	162	-	713	64	11,997
13 Investment related charges	-	-	-	-	-	-	-	-	-	-	-	-
14 Postage and courier cost	9,360	1,424	2,907	672	71	14,434	18,295	267	-	1,180	105	19,847
15 Sales Promotion expenses	48,090	6,265	17,055	3,755	-	75,165	142,269	2,080	-	9,176	818	154,343
16 Information technology expenses	-	-	-	-	-	-	-	-	-	-	-	-
17 Recruitment (including Agent advisors)	4,114	626	1,278	295	31	6,344	19,792	289	-	1,277	114	21,472
18 Electricity ,water and utilities	12,930	1,967	4,016	928	98	19,939	14,817	217	-	956	85	16,075
19 Policy issuance and servicing costs	166,922	1,475	17,378	23,606	3,101	212,482	196,140	2,868	-	12,651	1,127	212,786
20 (Profit)/Loss on fluctuation in foreign exchange	297	45	92	21	2	457	218	3	-	14	1	236
21 (Profit)/Loss on fixed assets	316	48	98	23	2	487	(7)	-	-	-	-	(7)
22 Service Tax expense	6,969	1,174	-	10,959	1,104	20,206	26,834	392	-	1,731	154	29,111
23 Other miscellaneous expenses	12,713	1,934	3,948	912	97	19,604	40,269	588	-	2,598	232	43,687
24 Depreciation	17,439	2,653	5,417	1,252	132	26,893	22,394	327	-	1,444	129	24,294
<b>TOTAL</b>	<b>1,554,994</b>	<b>197,710</b>	<b>473,705</b>	<b>137,834</b>	<b>9,666</b>	<b>2,373,909</b>	<b>2,335,735</b>	<b>34,053</b>	<b>-</b>	<b>150,655</b>	<b>13,387</b>	<b>2,533,830</b>

# FORM L-7 : BENEFITS PAID SCHEDULE

BENEFITS PAID [NET]

(Rs.'000).

Particulars	FOR THE YEAR ENDED ON MARCH 31, 2014						FOR THE YEAR ENDED ON MARCH 31, 2013					
	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	Individual Life	Individual Life	Individual Pension		Individual Life	Group Life	Individual Life	Individual Life	Individual Pension	
1. Insurance Claims												
(a) Claims by Death,	87,769	6,518	173	16,945	1,301	112,706	82,346	610	-	22,281	799	106,036
(b) Claims by Maturity,	-	-	-	14,168	-	14,168	-	-	-	-	-	-
(c) Annuities/Pension payment,	-	-	-	-	-	-	-	-	-	-	-	-
(d) Periodical Benefit	-	-	-	-	-	-	-	-	-	-	-	-
(e) Health	-	-	-	-	-	-	-	-	-	-	-	-
(f) any other (please specify)	-	-	-	-	-	-	-	-	-	-	-	-
Surrenders/Withdrawals	3,959	-	-	84,433	70,307	158,698	363	-	-	13,839	13,671	27,873
Riders	2,960	-	-	150	-	3,110	-	-	-	30	-	30
	<b>94,688</b>	<b>6,518</b>	<b>173</b>	<b>115,696</b>	<b>71,608</b>	<b>288,683</b>	<b>82,709</b>	<b>610</b>	<b>-</b>	<b>36,151</b>	<b>14,470</b>	<b>133,939</b>
2. (Amount ceded in reinsurance):												
(a) Claims by Death,	(34,832)	(3,031)	-	(3,195)	-	(41,058)	(28,800)	(305)	-	(3,890)	-	(32,995)
(b) Claims by Maturity,	-	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities/Pension payment,	-	-	-	-	-	-	-	-	-	-	-	-
(d) Periodical Benefit	-	-	-	-	-	-	-	-	-	-	-	-
(e) Health	-	-	-	-	-	-	-	-	-	-	-	-
(f) any other (please specify)	-	-	-	-	-	-	-	-	-	-	-	-
	<b>(34,832)</b>	<b>(3,031)</b>	<b>-</b>	<b>(3,195)</b>	<b>-</b>	<b>(41,058)</b>	<b>(28,800)</b>	<b>(305)</b>	<b>-</b>	<b>(3,890)</b>	<b>-</b>	<b>(32,995)</b>
3. Amount accepted in reinsurance:												
(a) Claims by Death,	-	-	-	-	-	-	-	-	-	-	-	-
(b) Claims by Maturity,	-	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities/Pension payment,	-	-	-	-	-	-	-	-	-	-	-	-
(d) Periodical Benefit	-	-	-	-	-	-	-	-	-	-	-	-
(e) Health	-	-	-	-	-	-	-	-	-	-	-	-
(f) any other (please specify)	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>59,856</b>	<b>3,487</b>	<b>173</b>	<b>112,501</b>	<b>71,608</b>	<b>247,625</b>	<b>53,909</b>	<b>305</b>	<b>-</b>	<b>32,260</b>	<b>14,470</b>	<b>100,945</b>

## FORM L-8 : SHARE CAPITAL SCHEDULE

### SHARE CAPITAL

(Rs. '000)

	Particulars	As at March 31, 2014	As at March 31, 2013
1	Authorised Capital	20,000,000	20,000,000
	2,000,000,000 Equity Shares (Previous Year: 2,000,000,000 Equity Shares) of Rs 10 each		
2	Issued Capital	3,403,757	3,200,240
	340,375,683 Equity Shares (Previous Year: 320,024,046 Equity Shares) of Rs 10/- each		
3	Subscribed Capital	3,403,757	3,200,240
	340,375,683 Equity Shares (Previous Year: 320,024,046 Equity Shares) of Rs 10/- each		
4	Called-up Capital	3,403,757	3,200,240
	340,375,683 Equity Shares (Previous Year: 320,024,046 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		
	<b>TOTAL</b>	<b>3,403,757</b>	<b>3,200,240</b>



## FORM L-9 : PATTERN OF SHAREHOLDING SCHEDULE

PATTERN OF SHAREHOLDING : [As certified by the Management]

Shareholder	As at March 31, 2014		As at March 31, 2013	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	251,878,006	74%	236,817,838	74%
· Foreign	88,497,677	26%	83,206,208	26%
Others				
<b>TOTAL</b>	<b>340,375,683</b>	<b>100%</b>	<b>320,024,046</b>	<b>100%</b>



## FORM L-10-RESERVES AND SURPLUS SCHEDULE

### RESERVES AND SURPLUS

(Rs.'000)

	Particulars	As at March 31, 2014	As at March 31, 2013
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	5,168,308	3,258,617
4	Revaluation Reserve	-	-
5	General Reserves	-	-
	Less: Debit balance in Profit and Loss Account, if any		
	Less: Amount utilized for Buy-back	-	-
6	Catastrophe Reserve	-	-
7	Other Reserves (to be specified)	-	-
8	Balance of profit in Profit and Loss Account	-	-
	<b>TOTAL</b>	<b>5,168,308</b>	<b>3,258,617</b>

L I F E   I N S U R A N C E

## FORM L-11-BORROWINGS SCHEDULE

### BORROWINGS

	Particulars	As at March 31, 2014	As at March 31, 2013
		(Rs.'000).	(Rs.'000).
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others (to be specified)	-	-
	<b>TOTAL</b>	-	-



Pramerica

— LIFE INSURANCE —

# FORM L-12-INVESTMENTS SHAREHOLDERS SCHEDULE

## INVESTMENTS-SHAREHOLDERS

(Rs.'000)

	Particulars	As at March 31, 2014	As at March 31, 2013
	<b>LONG TERM INVESTMENTS</b>		
1	Government securities and Government guaranteed bonds including Treasury Bills	1,430,507	677,258
2	Other Approved Securities	193,002	142,362
3	Other Investments		-
	(a) Shares		-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	282,647	95,118
	(e) Other Securities (to be specified)	-	-
	Commercial Paper / Certificate of Deposits	-	-
	Deposits with Bank	4,000	4,000
	(f) Subsidiaries	-	-
	Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	522,223	322,369
5	Other than Approved Investments	-	-
	<b>SHORT TERM INVESTMENTS</b>		
1	Government securities and Government guaranteed bonds including Treasury Bills	25,660	-
2	Other Approved Securities	-	-
3	Other Investments	-	-
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	7,502
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	-	50,000
	(e) Other Securities (to be specified)	-	-
	Deposits with Bank	240,000	-
	(f) Subsidiaries	-	-
	Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	9,016	38,509
5	Other than Approved Investments	-	-
	<b>TOTAL</b>	<b>2,707,054</b>	<b>1,337,119</b>

# FORM L-13-INVESTMENTS POLICYHOLDERS SCHEDULE

(Rs.'000)

		As at March 31, 2014						As at March 31, 2013					
	Particulars	Non Participating (Non-Linked)		Participating (Non-Linked)	Non Participating (Linked)		Total	Non Participating (Non-Linked)		Participating (Non-Linked)	Non Participating (Linked)		Total
		Individual Life	Group Life	Individual Life	Individual Life	Individual Pension		Individual Life	Group Life	Individual Life	Individual Life	Individual Pension	
	<b>LONG TERM INVESTMENTS</b>												
1	Government securities and Government guaranteed bonds including Treasury Bills	677,497	348,413	101,388	15,000	655	<b>1,142,953</b>	353,276	655	-	11,570	655	<b>366,157</b>
2	Other Approved Securities	10,017	50,188	-	-	-	<b>60,205</b>	10,019	-	-	-	-	<b>10,019</b>
3	(a) Shares							-	-	-	-	-	-
	(aa) Equity	-	-	-	-	-	-	-	-	-	-	-	-
	(bb) Preference	-	-	-	-	-	-	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-	-	-	-	-	-	-
	(d) Debentures/ Bonds	231,448	57,373	52,551	9,141	-	<b>350,513</b>	203,052	-	-	9,132	-	<b>212,185</b>
	(e) Other Securities (to be specified)							-	-	-	-	-	-
	Commercial Paper / Certificate of Deposits	-	-	-	-	-	-	-	-	-	-	-	-
	Deposits with Bank	2,000	-	-	-	500	<b>2,500</b>	28,638	10,000	-	-	500	<b>39,138</b>
	(f) Subsidiaries	-	-	-	-	-	-	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-	-	-	-	-	-	-
4	Investments in Infrastructure and Social Sector	311,820	130,784	67,304	6,000	-	<b>515,908</b>	128,550	2,000	-	2,000	-	<b>132,550</b>
5	Other than Approved Investments	-	-	-	-	-	-	-	-	-	-	-	-
	<b>SHORT TERM INVESTMENTS</b>												
1	Government securities and Government guaranteed bonds including Treasury Bills	3,474	1,443	-	-	-	<b>4,917</b>	-	-	-	-	-	-
2	Other Approved Securities	-	-	-	-	-	-	-	-	-	-	-	-
3	(a) Shares							-	-	-	-	-	-
	(aa) Equity	-	-	-	-	-	-	-	-	-	-	-	-
	(bb) Preference	-	-	-	-	-	-	-	-	-	-	-	-
	(b) Mutual Funds	-	20,182	-	202	-	<b>20,384</b>	(0)	-	-	(0)	-	<b>(0)</b>
	(c) Derivative Instruments	-	-	-	-	-	-	-	-	-	-	-	-
	(d) Debentures/ Bonds*	17,000	-	-	-	-	<b>17,000</b>	3,900	-	-	5,100	-	<b>9,000</b>
	(e) Other Securities (to be specified)							-	-	-	-	-	-
	Deposits with Bank	26,638	13,700	-	-	-	<b>40,338</b>	-	4,300	-	-	-	<b>4,300</b>
	(f) Subsidiaries	-	-	-	-	-	-	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-	-	-	-	-	-	-
4	Investments in Infrastructure and Social Sector	-	-	-	-	-	-	-	-	-	-	-	-
5	Other than Approved Investments	-	-	-	74	-	<b>74</b>	-	-	-	-	-	-
	<b>TOTAL</b>	<b>1,279,894</b>	<b>622,083</b>	<b>221,244</b>	<b>30,417</b>	<b>1,155</b>	<b>2,154,792</b>	<b>727,435</b>	<b>16,955</b>	<b>-</b>	<b>27,802</b>	<b>1,155</b>	<b>773,348</b>

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

## ASSETS HELD TO COVER LINKED LIABILITIES

(Rs. '000)

	Particulars	As at March 31, 2014			As at March 31, 2013		
		Individual Life	Individual Pension	Total	Individual Life	Individual Pension	Total
	<b>LONG TERM INVESTMENTS</b>						
1	Government securities and Government guaranteed bonds including Treasury Bills	198,409	32,002	230,411	172,586	33,449	206,035
2	Other Approved Securities	1,983	-	1,983	2,038	-	2,038
3	Other Investments						-
	(a) Shares						-
	(aa) Equity	1,035,091	341,985	1,377,076	876,263	309,668	1,185,931
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	147,052	41,096	188,148	98,880	29,684	128,564
	(e) Other Securities - Fixed Deposits	3,000	3,500	6,500	3,000	3,500	6,500
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Social Sector	115,549	26,492	142,040	116,749	28,146	144,895
5	Other than Approved Investments	28,986	10,070	39,056	59,526	20,920	80,446
	<b>SHORT TERM INVESTMENTS</b>						-
1	Government securities and Government guaranteed bonds including Treasury Bills	255,584	3,052	258,636	104,545	-	104,545
2	Other Approved Securities						
3	(a) Shares						
	(aa) Equity	-	-	-	-	-	-
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	21,368	300	21,668	28,528	11,216	39,744
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	7,018	1,002	8,020	15,023	6,006	21,029
	(e) Other Securities (to be specified)	-	-	-	-	-	-
	Deposit with Bank	53,000	-	53,000	70,592	-	70,592
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	7,973	2,990	10,963	-	-	-
4	Investments in Infrastructure and Social Sector	-	-	-	-	-	-
5	Other than Approved Investments	14,755	810	15,565	-	150	150
	<b>NET CURRENT ASSETS</b>			-			-
	Bank Balances	3,586	1,057	4,643	3,503	1,147	4,650
	Income accrued on investments	19,112	5,116	24,228	14,711	4,363	19,074
	Payables for purchase of Securities	(11,955)	(2,409)	(14,364)	(4,296)	(1,666)	(5,962)
	FMC Payable	(2,198)	(594)	(2,792)	(1,898)	(571)	(2,469)
	Other Payables	(29,075)	(11,428)	(40,503)	(21,625)	(9,110)	(30,735)
	Other Receivable	22,052	7,557	29,609	7,570	2,809	10,379
	<b>TOTAL</b>	<b>1,891,289</b>	<b>462,599</b>	<b>2,353,888</b>	<b>1,545,696</b>	<b>439,711</b>	<b>1,985,407</b>

# FORM L-15 : LOANS SCHEDULE

## LOANS

(Rs.'000).

	Particulars	As at March 31, 2014	As at March 31, 2013
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	24	-
	(d) Others (to be specified)	-	-
	<i>Unsecured</i>	-	-
	<b>TOTAL</b>	<b>24</b>	-
2	BORROWER-WISE CLASSIFICATION	-	-
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Companies	-	-
	(e) Loans against policies	24	-
	(f) Others (to be specified)	-	-
	<b>TOTAL</b>	<b>24</b>	-
3	PERFORMANCE-WISE CLASSIFICATION	-	-
	(a) Loans classified as standard	-	-
	(aa) In India	24	-
	(bb) Outside India	-	-
	(b) Non-standard loans less provisions	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	<b>TOTAL</b>	<b>24</b>	-
4	MATURITY-WISE CLASSIFICATION	-	-
	(a) Short Term	-	-
	(b) Long Term	24	-
	<b>TOTAL</b>	<b>24</b>	-

# FORM L-16 : FIXED ASSETS SCHEDULE

## FIXED ASSETS

(Rs.'000)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	Opening	Additions	Deductions	Closing	Up to Last Year	For The Period	On Sales/ Adjustments	To Date	As at March 31, 2014	As at March 31, 2013
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles - Software	55,489	5,646	300	60,835	38,332	9,949	175	48,106	12,729	17,157
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	24,939	7,251	844	31,346	15,761	5,228	479	20,511	10,836	9,178
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	8,819	753	-	9,572	8,754	764	-	9,517	54	65
Information Technology Equipment	47,483	7,432	99	54,816	32,423	8,269	47	40,645	14,171	15,060
Vehicles	-	-	-	-	-	-	-	-	-	-
Office Equipment	16,950	834	-	17,784	11,821	2,683	-	14,504	3,280	5,129
Others (Specify nature)	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>153,680</b>	<b>21,916</b>	<b>1,243</b>	<b>174,352</b>	<b>107,091</b>	<b>26,893</b>	<b>701</b>	<b>133,283</b>	<b>41,069</b>	<b>46,589</b>
Work in progress	-	-	-	-	-	-	-	-	-	5,452
<b>Grand Total</b>	<b>153,680</b>	<b>21,916</b>	<b>1,243</b>	<b>174,353</b>	<b>107,091</b>	<b>26,893</b>	<b>701</b>	<b>133,283</b>	<b>41,069</b>	<b>52,041</b>
<b>PREVIOUS YEAR</b>	<b>103,521</b>	<b>52,175</b>	<b>2,016</b>	<b>153,680</b>	<b>84,526</b>	<b>24,294</b>	<b>1,729</b>	<b>107,091</b>	<b>52,041</b>	<b>18,995</b>

LIFE INSURANCE



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

### CASH AND BANK BALANCES

(Rs. '000).

	Particulars	As at March 31, 2014	As at March 31, 2013
1	Cash (including cheques, drafts and stamps)	118,049	77,906
2	Bank Balances		
	(a) Deposit Accounts	-	-
	(aa) Short-term (due within 12 months of the date of Balance Sheet)	-	-
	(bb) Others	-	-
	(b) Current Accounts	116,650	94,597
	(c) Others (to be specified)	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others (to be specified)	-	-
	<b>TOTAL</b>	<b>234,699</b>	<b>172,503</b>
	Balances with non-scheduled banks included in 2 and 3 above	-	-
	<b>CASH &amp; BANK BALANCES</b>		
1	In India	234,699	172,503
2	Outside India	-	-
	<b>TOTAL</b>	<b>234,699</b>	<b>172,503</b>

# FORM L-18-ADVANCE AND OTHER ASSETS SCHEDULE

## ADVANCES AND OTHER ASSETS

(Rs.'000)

	Particulars	As at March 31, 2014	As at March 31, 2013
	<b>ADVANCES</b>		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	43,400	45,267
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	10	10
6	Others (to be specified)	-	-
	Security Deposits	64,599	67,387
	Advances to employees for travel, etc.	6,848	10,433
	<b>TOTAL (A)</b>	<b>114,856</b>	<b>123,097</b>
	<b>OTHER ASSETS</b>		
1	Income accrued on investments	132,335	63,026
2	Outstanding Premiums	170,436	113,233
3	Agents' Balances	10,838	20,175
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsures)	67,426	42,132
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	40,503	30,735
	Service Tax Unutilized Credit	132,690	186,219
	Receivable towards non-par non linked funds	-	-
	Receivable from clearing firm	-	-
	Receivable from ex employees	6,703	5,594
	Other Dues	1,042	4,309
	Agents' Balances - provision for doubtful amounts	(9,665)	(14,816)
	Receivable from ex employees - provision	(3,351)	(2,797)
	Provision on Vendor Advances	(5,026)	(16,126)
	<b>TOTAL (B)</b>	<b>543,931</b>	<b>431,684</b>
	<b>TOTAL (A+B)</b>	<b>658,787</b>	<b>554,781</b>

# FORM L-19-CURRENT LIABILITIES SCHEDULE

## CURRENT LIABILITIES

(Rs.'000)

	Particulars	As at March 31, 2014	As at March 31, 2013
1	Agents' Balances	34,716	34,361
2	Balances due to other insurance companies	29,673	10,143
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	42,299	5,634
5	Unallocated premium	362,997	139,083
6	Sundry creditors	6,978	12,775
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	154,165	102,675
9	Annuities Due	-	-
10	Due to Officers/ Directors	-	-
11	Others (to be specified)		
	- Due to Unit Linked Fund	-	-
	-Proposal/ Policyholder deposits	3,615	-
	-Withholding Tax Deducted at Source	37,942	28,655
	-Accrued Expenses	496,691	462,926
	-Other Statutory liabilities	9,439	9,881
	-Policy Holders Unclaimed	89,566	-
	- Due to Non- par non linked funds	-	-
	-Lease Equalisation Reserve	3,955	24,020
	<b>TOTAL</b>	<b>1,272,036</b>	<b>830,153</b>

## FORM L-20-PROVISIONS SCHEDULE

### PROVISIONS

(Rs.'000)

	Particulars	As at March 31, 2014	As at March 31, 2013
1	For taxation (less payments and taxes deducted at source)	-	-
2	For proposed dividends	-	-
3	For dividend distribution tax	-	-
4	Others (to be specified)		
	- Provision for Gratuity	28,680	23,897
	- Provision for Leave Encashment	15,918	13,196
	<b>TOTAL</b>	<b>44,598</b>	<b>37,093</b>



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L I F E   I N S U R A N C E

## FORM L-21-MISC EXPENDITURE SCHEDULE

### MISCELLANEOUS EXPENDITURE

(To the extent not written off or adjusted)

(Rs.'000)

	Particulars	As at March 31, 2014	As at March 31, 2013
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others (to be specified)	-	-
	<b>TOTAL</b>	-	-



## FORM L-22 : Analytical Ratios\*

Insurer: DHFL Pramerica Life Insurance Company Limited

Date: 31-Mar-14

(erstwhile DLF Pramerica Life Insurance Company Limited)

Sl.No.	Particular	For the Year ended on March 31, 2014	For the Year ended on March 31, 2013
1	New business premium income growth rate - segment wise	24%	44%
	Non Par Individual Life - Non Linked	-41%	110%
	Non Par Group Life	6478%	-
	Participating Individual Life	-	-
	Non Par Individual Life - Linked	-36%	-52%
2	Net Retention Ratio	99%	99%
3	Expense of Management to Gross Direct Premium Ratio	84%	142%
4	Commission Ratio (Gross commission paid to Gross Premium)	6%	12%
5	Ratio of policy holder's liabilities to shareholder's funds	116%	151%
6	Growth rate of shareholders' fund	155%	18%
7	Ratio of surplus to policyholders' liability	2%	0%
8	Change in net worth ( '000)	2,131,883	183,267
9	Profit after tax/Total Income	0.26%	0%
10	(Total real estate + loans)/(Cash & invested assets)	0%	0%
11	Total investments/(Capital + Surplus)	84%	59%
12	Total affiliated investments/(Capital+ Surplus)	0.29%	-

## FORM L-22 : Analytical Ratios\*

Insurer: DHFL Pramerica Life Insurance Company Limited

Date: 31-Mar-14

(erstwhile DLF Pramerica Life Insurance Company Limited)

Sl.No.	Particular	For the Year ended on March 31, 2014		For the Year ended on March 31, 2013	
13 *	Investment Yield (Gross and Net)				
	Policyholder's Funds:	With Realized Gains	Without Realized Gains	With Realized Gains	Without Realized Gains
	Non-Linked				
	1.PAR	9.35%	9.35%	NA	NA
	2.Non-PAR	9.18%	9.18%	9.18%	9.18%
	Linked				
	3.Non-PAR	12.66%	12.66%	8.79%	8.79%
	Shareholder's Fund	9.25%	9.25%	8.47%	8.47%
14	Conservation Ratio	57%		62%	
15	Persistency Ratio	On Policies	On Premium	On Policies	On Premium
	For 13th month	41.38%	44.79%	43.64%	45.88%
	For 25th month(+)	34.88%	44.19%	41.34%	48.19%
	For 25th month(++)	71.84%	79.84%	79.56%	83.12%
	For 37th month(+)	32.65%	39.59%	26.75%	31.65%
	For 37th month(++)	60.46%	59.90%	50.21%	49.30%
	For 49th Month(+)	37.87%	42.42%	N/A	NA
	For 49th Month(++)	78.81%	75.25%	N/A	NA
	for 61st month	NA	NA	NA	NA
16	NPA Ratio				
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-
<b>Equity Holding Pattern for Life</b>					
1	(a) No. of shares	340,375,683		320,024,046	
2	(b) Percentage of shareholding (Indian / Foreign)	285%		285%	
3	(c) % of Government holding (in case of public sector insurance companies)	-		-	
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	0.03		(4.23)	
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.03		(4.23)	
6	(iv) Book value per share (Rs)	10.32		4.31	

+ Non Reducing Balance

++ Reducing Balance

## FORM L-23-RECEIPT AND PAYMENTS SCHEDULE

FOR THE YEAR ENDED MARCH 31, 2014

(Rs in '000's)

Perticulars	For The Year Ended March 31st, 2014	For The Year Ended March 31st, 2013
<b>Cash Flows from the operating activities:</b>		
Premium received from policyholders, including advance receipts	3,328,359	2,265,398
Other receipts (give Break-up)		
Claims recovered from reinsurers	15,763	5,701
Payments to the re-insurers, net of commissions and claims/ Benefits	(16,198)	(12,932)
Payments to co-insurers, net of claims / benefit recovery		
Payments of claims/benefits	(237,191)	(72,524)
Payments of commission and brokerage	(179,789)	(300,247)
Payments of other operating expenses	(2,283,040)	(2,513,409)
Preliminary and pre-operative expenses		
Deposits, advances and staff loans		
Income taxes paid (Net)	-	577
Other payments (give break-up)		
Cash flows before extraordinary items		
Cash flow from extraordinary operations (give break-up)		
<b>Net cash flow from operating activities</b>	<b>627,904</b>	<b>(627,435)</b>
<b>Cash flows from investing activities:</b>		
Purchase of fixed assets	(16,977)	(57,627)
Proceeds from sale of fixed assets	55	294
Purchases of investments	(16,729,226)	(9,623,773)
Loans disbursed	(24)	-
Sales of investments	13,859,873	8,586,788
Repayments received		
Rents/Interests/ Dividends received	207,383	180,705
Investments in money market instruments and in liquid mutual funds (Net)*		
Expenses related to investments		
<b>Net cash flow from investing activities</b>	<b>(2,678,916)</b>	<b>(913,613)</b>
<b>Cash flows from financing activities:</b>		
Proceeds from issuance of share capital	2,113,208	1,541,899
Proceeds from borrowing		
Repayments of borrowing		
Interest/dividends paid		
<b>Net cash flow from financing activities</b>	<b>2,113,208</b>	<b>1,541,899</b>
Effect of foreign exchange rates on cash and cash equivalents, net		
Net increase in cash and cash equivalents:	62,196	852
Cash and cash equivalents at the beginning of the year	172,503	171,651
<b>Cash and cash equivalents at the end of the year</b>	<b>234,699</b>	<b>172,503</b>



## FORM L-24 : Valuation of net liabilities

Insurer: **DHFL Pramerica Life Insurance Company Limited** (erstwhile DLF Pramerica Life Insurance Company Limited)

Date: 31-Mar-14

(Rs in Lakhs)

Valuation of net liabilities			
Sl.No.	Particular	As at 31.03.2014	As at 31.03.2013
<b>1</b>	<b>Linked</b>		
a	Life	19,093	15,643
b	General Annuity	-	-
c	Pension	4,629	4,404
d	Health	-	-
<b>2</b>	<b>Non-Linked</b>		
a	Life	16,994	6,147
b	General Annuity	-	-
c	Pension	-	-
d	Health	-	-

LIFE INSURANCE

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

Insurer: DHFL Pramerica Life Insurance Company Limited (erstwhile DLF Pramerica Life Insurance Company Limited)

For the Year Ended March 31st, 2014

## Geographical Distribution of Total Business- Individuals

(Rs in Crore)

Sl.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	478	478	0.52	6.81	1,271	1,257	2.03	30.17	1,749	1,735	2.55	36.97
2	Arunachal Pradesh	129	128	0.15	1.03	5	5	0.01	0.06	134	133	0.16	1.10
3	Assam	3,613	3,562	3.73	31.87	93	93	0.15	1.51	3,706	3,655	3.88	33.39
4	Bihar	1,295	1,275	1.29	14.95	123	120	0.23	2.65	1,418	1,395	1.51	17.60
5	Chattisgarh	201	201	0.22	2.36	490	487	0.64	7.22	691	688	0.86	9.58
6	Goa	13	13	0.02	0.20	78	78	0.19	3.99	91	91	0.21	4.19
7	Gujarat	742	728	1.00	15.85	1,947	1,788	5.79	95.43	2,689	2,516	6.79	111.28
8	Haryana	1,002	978	1.89	27.83	1,385	1,320	3.35	68.28	2,387	2,298	5.24	96.11
9	Himachal Pradesh	278	272	0.43	5.78	1,539	1,389	3.78	56.01	1,817	1,661	4.21	61.78
10	Jammu & Kashmir	349	348	0.63	6.98	1,337	1,295	2.16	91.73	1,686	1,643	2.79	98.70
11	Jharkhand	219	217	0.23	2.11	164	160	0.26	4.64	383	377	0.49	6.75
12	Karnataka	301	300	0.37	4.46	344	323	1.33	23.18	645	623	1.70	27.63
13	Kerala	82	78	0.10	2.46	54	53	0.10	4.20	136	131	0.19	6.66
14	Madhya Pradesh	1,741	1,721	2.47	33.52	1,254	1,195	1.83	35.89	2,995	2,916	4.29	69.41
15	Maharashtra	1,904	1,882	2.92	37.27	3,683	3,582	10.02	128.80	5,587	5,464	12.95	166.07
16	Manipur	22	22	0.02	0.18	3	3	0.00	0.04	25	25	0.02	0.22
17	Meghalaya	45	44	0.04	0.42	95	95	0.06	1.40	140	139	0.11	1.82
18	Mirzoram	-	-	-	-	-	-	0.00	-	-	-	0.00	-
19	Nagaland	20	20	0.02	0.12	3	3	0.01	0.05	23	23	0.02	0.17
20	Orissa	4,785	4,755	5.08	59.10	64	62	0.16	1.61	4,849	4,817	5.24	60.71
21	Punjab	1,211	1,132	2.81	29.33	6,007	5,616	15.72	251.69	7,218	6,748	18.52	281.03
22	Rajasthan	277	276	0.37	5.03	2,735	2,668	5.29	70.65	3,012	2,944	5.65	75.68
23	Sikkim	3	3	0.01	0.07	37	36	0.08	0.53	40	39	0.08	0.61
24	Tamil Nadu	831	812	1.26	16.33	359	349	0.85	8.95	1,190	1,161	2.11	25.27
25	Tripura	242	237	0.27	2.48	19	19	0.01	0.25	261	256	0.28	2.74
26	Uttar Pradesh	4,473	4,127	4.96	57.40	4,557	4,429	8.17	108.95	9,030	8,556	13.12	166.35
27	UttrKhand	49	49	0.12	0.98	1,505	1,468	2.37	30.06	1,554	1,517	2.49	31.03
28	West Bengal	6,006	5,836	6.58	62.76	778	735	1.70	17.08	6,784	6,571	8.28	79.84
29	Andaman & Nicobar Islands	9	9	0.01	0.11	-	-	-	-	9	9	0.01	0.11
30	Chandigarh	13	13	0.02	0.31	614	554	1.20	25.69	627	567	1.22	26.00
31	Dadra & Nagrahaveli	-	-	-	-	1	1	0.00	0.75	1	1	0.00	0.75
32	Daman & Diu	-	-	0.00	-	1	1	0.00	0.02	1	1	0.00	0.02
33	Delhi	51	50	0.09	4.68	1,690	1,584	4.32	85.30	1,741	1,634	4.42	89.98
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	1	1	0.00	0.02	1	1	0.00	0.02
COMPANY TOTAL		30,384	29,566	37.62	432.76	32,236	30,769	71.81	1,156.79	62,620	60,335	109.43	1,589.56

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

Insurer: DHFL Pramerica Life Insurance Company Limited (erstwhile DLF Pramerica Life Insurance Company Limited)

For the Year Ended March 31st, 2014

Geographical Distribution of Total Business- GROUP (Rs in Crore)													
Sl.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	33	47,516	0.60	81.94	12	102,233	0.90	210.47	45	149,749	1.49	292.41
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	-	-	-	-	-	-	-	-	-	-	-
8	Haryana	-	-	-	-	-	-	-	-	-	-	-	-
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	-	-	-	-	8	2,508	0.75	186.65	8	2,508	0.75	186.65
13	Kerala	15	45,068	0.21	58.01	-	-	-	-	15	45,068	0.21	58.01
14	Madhya Pradesh	9	15,769	0.39	67.41	-	-	-	-	9	15,769	0.39	67.41
15	Maharashtra	1	217	0.00	0.43	6	17,075	60.32	2,161.88	7	17,292	60.33	2,162.31
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mirzoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	-	-	-	-	-	-	-	-
21	Punjab	-	-	-	-	-	-	-	-	-	-	-	-
22	Rajasthan	-	-	-	-	-	-	-	-	-	-	-	-
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	13	99,618	0.47	221.81	-	41	0.00	3.16	13	99,659	0.47	224.97
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	23	27,218	0.18	49.09	-	-	-	-	23	27,218	0.18	49.09
27	Uttrakhand	-	-	-	-	-	-	-	-	-	-	-	-
28	West Bengal	-	-	-	-	-	-	-	-	-	-	-	-
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
31	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	-	-	-	-	1	213	0.01	15.09	1	213	0.01	15.09
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
COMPANY TOTAL		94	235,406	1.84	478.69	27	122,070	61.98	2,577.25	121	357,476	63.82	3,055.93

\*\* 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)-3A

PART - A

Company Name & Code:

DHFL Pramerica Life Insurance Company Limited (erstwhile DLF Pramerica Life Insurance Company Limited)

Statement as on:

31-Mar-14

Statement of Investment Assets (Life Insurers)

(Business within India)

Periodicity of Submission: Quarterly

Quarterly

Rs. Lacs

Total Application as per Balance Sheet (A)

126437.25

Add (B)

Provisions

Sch-14 445.98

Current Liabilities

Sch-13 12720.36

Less (C)

Debit Balance in P & L A/c

50608.19

Loans

Sch-09 0.24

Adv & Other Assets

Sch-12 6182.85

Cash & Bank Balance

Sch-11 2346.99

Fixed Assets

Sch-10 410.70

Misc Exp Not Written Off

Sch-15 0.00

Funds available for Investments

72562.60

Reconciliation of Investment Assets

Total Investment Assets (as per Balance Sheet)

72562.60

Balance Sheet Value of:

A. Life Fund

42982.17

B. Pension & General Annuity Fund

6041.34

C. Unit Linked Funds

23538.85

72562.36



Pramerica

LIFE INSURANCE

NON - LINKED BUSINESS

A. LIFE FUND			% as per Reg	SH		PH			Book Value (SH+PH)	Actual %	FVC Amount	Total Fund	Market Value
				Balance	FRSM <sup>+</sup>	UL-Non Unit Res	PAR	NON PAR					
				(a)	(b)	(c)	(d)	(e)	F= [b+c+d+e]				
1	'G. Sec		Not Less than 25%	-	14,561.68	156.55	1,013.88	6,830.68	22,562.79	52%	-	22,562.79	21,978.70
2	G.Sec or Other Approved Securities (incl (i) above)		Not Less than 50%	-	16,491.69	156.55	1,013.88	6,930.85	24,592.98	57%	-	24,592.98	23,905.09
3	Investment Subject to Excposure Norms				-	-	-	-	-			-	-
	a.	Housing & Infrastructure	Not Less than 15%	-	5,981.75	91.41	916.41	3,546.28	10,535.85	25%	-	10,535.85	10,495.46
	b.	i) Approved Investments	Not exceeding 35%	-	4,597.11	67.00	282.14	2,501.29	7,447.54	17%	3.39830	7,447.58	7,413.44
		ii) "Other Investments" not to exceed 15%		-	405.03	0.72	-	-	405.75	1%	1.33126	405.76	405.76
TOTAL LIFE FUND			100%	-	27,475.58	315.68	2,212.44	12,978.42	42,982.12	100%	4.72956	42,982.17	42,219.75

# FORM L-26-INVESTMENT ASSETS(LIFE INSURERS)-3A

PART - A

Company Name & Code:

DHFL Pramerica Life Insurance Company Limited (erstwhile DLF Pramerica Life Insurance Company Limited)

Statement as on:

31-Mar-14

Statement of Investment Assets (Life Insurers)

(Business within India)

Periodicity of Submission: Quarterly

Quarterly

Rs. Lacs

Total Application as per Balance Sheet (A)

126437.25

Add (B)

Provisions

Sch-14

445.98

Current Liabilities

Sch-13

12720.36

Less (C)

Debit Balance in P & L A/c

50608.19

Loans

Sch-09

0.24

Adv & Other Assets

Sch-12

6182.85

Cash & Bank Balance

Sch-11

2346.99

Fixed Assets

Sch-10

410.70

Misc Exp Not Written Off

Sch-15

0.00

Funds available for Investments

72562.60

Reconciliation of Investment Assets

Total Investment Assets (as per Balance Sheet)

72562.60

Balance Sheet Value of:

A. Life Fund

42982.17

B. Pension & General Annuity Fund

6041.34

C. Unit Linked Funds

23538.85

72562.36

B. PENSION AND GENERAL ANNUITY FUND			% as per Reg	PH		Book Value	Actual %	FVC Amount	Total Fund	Market Value
				PAR	NON PAR					
1	G. Sec		Not Less than 20%	-	3,478	3,478	58%	-	3,478	3,489
2	G.Sec or Other Approved Securities (incl (i) above)		Not Less than 40%	-	3,979	3,979	66%	-	3,979	3,999
3	Balance in Approved investment		Not Exceeding 60%	-	2,062	2,062	34%	0	2,062	2,066
TOTAL PENSION, GENERAL ANNUITY FUND			100%	-	6,041	6,041	100%	0	6,041	6,065

## LINKED BUSINESS

C. LINKED FUNDS		% as per Reg	PH		Total Fund	Actual %
			PAR	NON PAR		
1	Approved Investment	Not Less than 75%	-	22992.64	22992.64	98
2	Other Investments	Not More than 25%	-	546.21	546.21	2
TOTAL LINKED INSURANCE FUND		100%	-	23538.85	23538.85	100

Note: (+) FRMS refers to 'Funds representing Solvency Margin'

Pattern of Investment will apply only to Shareholders (SH) funds representing FRSM ("F")

Funds beyond Solvency Margin shall have a separate Custody Account.

Other Investments' are as permitted under Section 27A(2) and 27B(3) of Insurance Act, 1938

# FORM L-27-UNIT LINKED BUSINESS-3A

Unit Linked Insurance Business

PART - B

Company Name:

DHFL Pramerica Life Insurance Company Limited Link to Item 'C' of FORM 3A (Part A)

CODE:

140

Par / Non-Par

STATEMENT AS ON:

31-Mar-14

Periodicity of Submission:

Quarterly

Rs. Lacs

PARTICULARS	DEBT FUND	BALANCED FUND	GROWTH FUND	LARGE CAP EQUITY FUND	PENSION DEBT FUND	PENSION BALANCED	PENSION GROWTH FUND	PENSION DYNAMIC EQUITY	LIQUID FUND	DISCONTINUED POLICY FUND	Total of All Funds
	ULIF00127/08/08FIXED FUND140	ULIF00227/08/08BAL ANCFUND140	ULIF00327/08/08GROWTH FUND140	ULIF00427/08/08LARGE CAP EQUITY FUND140	ULIF00509/02/09PENSION DEBT FUND140	ULIF00609/02/09PENSION BALANCED FUND140	ULIF00709/02/09PENSION GROWTH FUND140	ULIF00809/02/09PENSION DYNAMIC EQUITY FUND140	ULIF00920/01/11LIQUID FUND140	ULIF01024/02/11DISCONTINUED POLICY FUND140	
Opening Balance (Market Value)	1698.87	3669.77	3475.38	7045.10	566.38	360.90	718.42	2896.81	54.06	1945.51	22431.20
Add: Inflow during the Quarter	178.00	72.00	72.00	102.50	31.00	8.50	6.50	45.00	0.00	440.50	956.00
Increase / (Decrease) Value of Inv [Net]	44.54	109.71	152.16	397.64	10.39	9.82	26.22	145.04	-27.90	53.03	920.65
Less: Outflow during the Quarter	50.00	150.50	112.00	245.50	23.00	8.50	20.00	147.50	1.00	11.00	769.00
TOTAL INVESTIBLE FUNDS (MKT VALUE)	1871.40	3700.98	3587.54	7299.74	584.77	370.71	731.15	2939.35	25.16	2428.04	23538.85

INVESTMENT OF UNIT FUND	DEBT FUND		BALANCED FUND		GROWTH FUND		LARGE CAP EQUITY FUND		PENSION DEBT FUND		PENSION BALANCED FUND		PENSION GROWTH FUND		PENSION DYNAMIC EQUITY FUND		LIQUID FUND		DISCONTINUED POLICY FUND		Total of All Funds	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)																						
Government Bonds	1000.50	53%	1045.91	28%	516.00	14%	0.00	0%	183.28	31%	71.41	19%	95.84	13%	0.00	0%	78.17	311%	1919.17	79%	4910.29	21%
Corporate Bonds	380.37	20%	530.31	14%	296.35	8%	0.00	0%	169.89	29%	90.03	24%	68.55	9%	0.00	0%	0.00	0%	0.00	0%	1535.51	7%
Infrastructure Bonds	435.74	23%	762.20	21%	370.93	10%	0.00	0%	186.34	32%	88.73	24%	112.25	15%	0.00	0%	0.00	0%	0.00	0%	1956.19	8%
Equity	0.00	0%	1158.71	31%	2139.88	60%	7052.32	97%	0.00	0%	116.99	32%	443.62	61%	2859.24	97%	0.00	0%	0.00	0%	13770.76	59%
Money Market	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%
Mutual Funds	9.01	0%	12.17	0%	44.19	1%	47.25	1%	3.00	1%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	101.06	4%	216.68	1%
Deposit with banks	0.00	0%	100.00	3%	110.00	3%	20.00	0%	23.00	4%	0.00	0%	0.00	0%	12.00	0%	0.00	0%	330.00	14%	595.00	3%
Sub Total (A)	1825.62	98%	3609.29	98%	3477.36	97%	7119.57	98%	565.51	97%	367.17	99%	720.26	99%	2871.24	98%	78.17	311%	2350.23	97%	22984.43	98%
Current Assets:	0.00		0.00		0.00		0.00		0.00		0.00		0.00		0.00		0.00		0.00		0.00	
Accrued Interest	49.38	3%	80.65	2%	44.58	1%	6.81	0%	27.85	5%	9.34	3%	8.04	1%	4.09	0%	0.00	0%	4.20	0%	234.93	1%
Dividend Recievable	0.00	0%	0.57	0%	1.12	0%	3.81	0%	0.00	0%	0.06	0%	0.24	0%	1.55	0%	0.00	0%	0.00	0%	7.35	0%
Bank Balance	-3.28	0%	14.05	0%	7.71	0%	8.78	0%	2.31	0%	1.44	0%	2.50	0%	4.32	0%	0.11	0%	1.93	0%	46.43	0%
Receivable for Unitholders - subs	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%
Receivable for Sale of Investments	0.00	0%	28.74	1%	47.96	1%	143.81	2%	0.00	0%	3.18	1%	10.30	1%	62.09	2%	0.00	0%	0.00	0%	296.09	1%
Other Current Assets (for Investments)	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%
Less: Current Liabilities	0.00		0.00		0.00		0.00		0.00		0.00		0.00		0.00		0.00		0.00		0.00	
Payable for Investments	0.00	0%	-7.53	0%	-19.95	-1%	-92.08	-1%	0.00	0%	-0.77	0%	-4.09	-1%	-19.23	-1%	0.00	0%	0.00	0%	-143.64	-1%
Payable for Unitholders - reds	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%
Fund Mgmt Charges Payable	-2.14	0%	-4.76	0%	-4.57	0%	-9.30	0%	-0.68	0%	-0.49	0%	-0.96	0%	-3.82	0%	-0.09	0%	-1.13	0%	-27.93	0%
Other Current Liabilities (for Investments)	-17.76	-1%	-52.63	-1%	-39.02	-1%	-83.62	-1%	-18.32	-3%	-12.00	-3%	-18.45	-3%	-65.51	-2%	-53.03	-211%	-44.69	-2%	-405.03	-2%
Sub Total (B)	32.76	2%	59.10	2%	37.84	1%	-21.79	0%	11.16	2%	0.76	0%	-2.42	0%	-16.50	-1%	-53.02	-211%	-39.68	-2%	8.21	0%
Other Investments (<=25%)	0.00		0.00		0.00		0.00		0.00		0.00		0.00		0.00		0.00		0.00		0.00	
Corporate 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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Equity	0.00	0.00	24.57	0.01	63.34	0.02	201.96	0.03	0.00	0.00	2.79	0.01	13.30	0.02	84.61	0.03	0.00	0.00	0.00	0.00	390.57	0.02
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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Mutual funds	13.02	0.01	8.02	0.00	9.01	0.00	0.00	0.00	8.10	0.01	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	117.49	0.05	155.65	0.01
Sub Total (C)	13.02	1%	32.59	1%	72.35	2%	201.96	3%	8.10	1%	2.79	1%	13.30	2%	84.61	3%	0.00	0%	117.49	5%	546.21	2%
Total (A + B + C)	1871.40	100%	3700.98	100%	3587.54	100%	7299.74	100%	584.77	100%	370.71	100%	731.15	100%	2939.35	100%	25.16	100%	2428.04	100%	23538.85	100%
Fund Carried Forward (as per LB 2)	1871.40		3700.98		3587.54		7299.74		584.77		370.71		731.15		2939.35		25.16		2428.04		23538.85	

Note:

- The aggregate of all the above Segregated Unit-Fund should tally with item C of FORM 3A (Part A), for both Par & Non Par Business
- Details of Item 12 of FORM LB 2 of IRDA (Actuarial Report) Regulation, 2000 shall be reconciled with FORM 3A (Part B)
- Other Investments' are as permitted under Sec 27A(2) and 27B(3)

# FORM L-28-ULIP-NAV-3A

PART - C

Company Name: DHFL Pramerica Life Insurance Company Limited (erstwhile DLF Pramerica Life Insurance Company Limited)

CODE: 140

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

STATEMENT AS ON: 31-Mar-14

Periodicity of Submission: Quarterly

No	Name of the Scheme	SFIN	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	Annualised Return/Yield	3 Year Rolling CAGR
1	Debt Fund	ULIF00127/08/08FIXEDIFUND140	1,871.40	14.3370	NA	14.0183	13.6716	14.4663	2.87%	6.69%
2	Balanced Fund	ULIF00227/08/08BALANCFUND140	3,700.98	16.0783	NA	15.5842	14.8691	15.4080	7.64%	5.91%
3	Growth Fund	ULIF00327/08/08GROWTHFUND140	3,587.54	16.8637	NA	16.1728	15.0903	15.5337	11.91%	5.87%
4	Large Cap Equity Fund	ULIF00427/08/08LARCAPFUND140	7,299.74	17.8851	NA	16.9326	15.3956	15.6376	17.79%	6.65%
5	Pension Debt Fund	ULIF00509/02/09PENDEBFUND140	584.77	13.3746	NA	13.0839	12.7656	13.3761	3.56%	7.19%
6	Pension Balanced Fund	ULIF00609/02/09PENBALFUND140	370.71	15.8275	NA	15.3457	14.6226	15.2653	7.38%	6.28%
7	Pension Growth Fund	ULIF00709/02/09PENGROFUND140	731.15	19.9005	NA	19.0998	17.8041	18.3497	11.87%	5.78%
8	Pension Dynamic Equity Fund	ULIF00809/02/09PENDYEFUND140	2,939.35	21.3088	NA	20.1842	18.3459	18.6426	17.63%	6.38%
8	Liquid Fund	ULIF00920/01/11LIQUIDFUND140	25.16	12.4121	NA	12.1912	11.9608	11.7557	7.26%	7.19%
8	Discontinued Policy Fund	ULIF01024/02/11DISCONFUND140	2,428.04	12.7237	NA	12.4776	12.2323	12.0034	8.01%	8.31%
		Total	23,538.85							

# FORM L-29 :Detail regarding debt securities - Life

Date: 31-Mar-14

Insurer: DHFL Pramerica Life Insurance Company Limited (erstwhile DLF Pramerica Life Insurance Company Limited)

Rs. Lacs	MARKET VALUE				Book Value			
	As at 31st March 2014	as % of total for this class	As at 31st March 2013	as % of total for this class	As at 31st March 2014	as % of total for this class	As at 31st March 2013	as % of total for this class
<b>Break down by credit rating</b>								
AAA rated	13,304.84	34%	6,958.87	34%	13,343.38	34%	6,867.18	33%
AA or better	1,732.14	4%	1,760.80	9%	1,768.14	4%	1,730.14	8%
Rated below AA but above A	-	0%	-	0%	-	0%	-	0%
Rated below A but above B	-	0%	-	0%	-	0%	-	0%
Any other-Sovereign Securities	23,890.66	61%	11,950.26	58%	24,578.55	62%	11,957.95	58%
	<b>38,927.64</b>	<b>100%</b>	<b>20669.93</b>	<b>100%</b>	<b>39,690.06</b>	<b>100%</b>	<b>20,555.27</b>	<b>100%</b>
<b>BREAKDOWN BY RESIDUAL MATURITY</b>								
Up to 1 year	548.81	1%	973.87	5%	551.50	1%	975.09	5%
more than 1 year and upto 3years	1,746.05	4%	2,699.20	13%	1,768.36	4%	2,710.47	13%
More than 3years and up to 7years	10,197.46	26%	4,095.16	20%	10,308.84	26%	4,126.94	20%
More than 7 years and up to 10 years	16,694.70	43%	6,682.15	32%	16,913.73	43%	6,579.28	32%
More than 10 years and up to 15 years	4,569.55	12%	3,185.79	15%	4,752.97	12%	3,194.19	16%
More than 15 years and up to 20 years	2,256.02	6%	1,184.71	6%	2,299.55	6%	1,157.77	6%
Above 20 years	2,915.05	7%	1,849.05	9%	3,095.11	8%	1,811.51	9%
	<b>38,927.64</b>	<b>100%</b>	<b>20669.93</b>	<b>100%</b>	<b>39,690.06</b>	<b>100%</b>	<b>20,555.27</b>	<b>100%</b>
<b>Breakdown by type of the issuer</b>								
a. Central Government	22,417.89	58%	10,930.25	53%	23,068.57	58%	10,956.05	53%
b. State Government	1,472.77	4%	1,020.01	5%	1,509.98	4%	1,001.90	5%
c. Corporate Securities	15,036.98	39%	8,719.67	42%	15,111.51	38%	8,597.31	42%
	<b>38,927.64</b>	<b>100%</b>	<b>20,669.93</b>	<b>100%</b>	<b>39,690.06</b>	<b>100%</b>	<b>20,555.27</b>	<b>100%</b>

## Note

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



# FORM L-29 :Detail regarding debt securities - Pension

Date: 31-Mar-14

Insurer: DHFL Pramerica Life Insurance Company Limited (erstwhile DLF Pramerica Life Insurance Company Limited)

Rs. Lacs	MARKET VALUE				Book Value			
	As at 31st March 2014	as % of total for this class	As at 31st March 2013	as % of total for this class	As at 31st March 2014	as % of total for this class	As at 31st March 2013	as % of total for this class
<b>Break down by credit rating</b>								
AAA rated	1,865.64	32%	-	0%	1,861.57	32%	-	0%
AA or better	-	0%	-	0%	-	0%	-	0%
Rated below AA but above A	-	0%	-	0%	-	0%	-	0%
Rated below A but above B	-	0%	-	0%	-	0%	-	0%
Any other-Sovereign Securities	3,999.32	68%	-	0%	3,979.46	68%	-	0%
	<b>5,864.95</b>	<b>100%</b>	<b>0.00</b>	<b>0%</b>	<b>5,841.03</b>	<b>100%</b>	<b>0.00</b>	<b>0%</b>
<b>BREAKDOWN BY RESIDUAL MATURITY</b>								
Up to 1 year	-	0%	-	0%	-	0%	-	0%
more than 1 year and upto 3 years	-	0%	-	0%	-	0%	-	0%
More than 3 years and up to 7 years	2,555.82	44%	-	0%	2,543.72	44%	-	0%
More than 7 years and up to 10 years	1,882.27	32%	-	0%	1,867.31	32%	-	0%
More than 10 years and up to 15 years	1,426.86	24%	-	0%	1,430.01	24%	-	0%
More than 15 years and up to 20 years	-	0%	-	0%	-	0%	-	0%
Above 20 years	-	0%	-	0%	-	0%	-	0%
	<b>5,864.95</b>	<b>100%</b>	<b>0.00</b>	<b>0%</b>	<b>5,841.03</b>	<b>100%</b>	<b>0.00</b>	<b>0%</b>
<b>Breakdown by type of the issuer</b>								
a. Central Government	3,489.32	59%	-	0%	3,477.58	60%	-	0%
b. State Government	510.00	9%	-	0%	501.88	9%	-	0%
c. Corporate Securities	1,865.64	32%	-	0%	1,861.57	32%	-	0%
	<b>5,864.95</b>	<b>100%</b>	<b>0.00</b>	<b>0%</b>	<b>5,841.03</b>	<b>100%</b>	<b>0.00</b>	<b>0%</b>

## Note

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

# FORM L-29 :Detail regarding debt securities - Linked

Date: 31-Mar-14

Insurer: DHFL Pramerica Life Insurance Company Limited (erstwhile DLF Pramerica Life Insurance Company Limited)

Rs. Lacs	MARKET VALUE				Book Value			
	As at 31st March 2014	as % of total for this class	As at 31st March 2013	as % of total for this class	As at 31st March 2014	as % of total for this class	As at 31st March 2013	as % of total for this class
<b>Break down by credit rating</b>								
AAA rated	2,550.27	41%	2,300.42	45%	2,579.35	40%	2,260.18	45%
AA or better	941.43	15%	644.45	13%	929.88	14%	629.88	13%
Rated below AA but above A	-	0%	-	0%	-	0%	-	0%
Rated below A but above B	-	0%	-	0%	-	0%	-	0%
Any other-Sovereign Securities	2,804.90	45%	2,111.24	42%	2,946.54	46%	2,115.75	42%
	<b>6,296.59</b>	<b>100%</b>	<b>5,056.11</b>	<b>100%</b>	<b>6,455.77</b>	<b>100%</b>	<b>5,005.82</b>	<b>100%</b>
<b>BREAKDOWN BY RESIDUAL MATURITY</b>								
Up to 1 year	670.79	11%	240.79	5%	684.57	11%	245.01	5%
more than 1 year and upto 3 years	612.49	10%	745.84	15%	610.97	9%	748.87	15%
More than 3 years and up to 7 years	1,560.71	25%	844.65	17%	1,566.77	24%	839.45	17%
More than 7 years and up to 10 years	2,188.37	35%	2,317.50	46%	2,229.22	35%	2,263.52	45%
More than 10 years and up to 15 years	1,026.40	16%	907.33	18%	1,091.96	17%	908.97	18%
More than 15 years and up to 20 years	237.84	4%	-	0%	272.29	4%	-	0%
Above 20 years	-	0%	-	0%	-	0%	-	0%
	<b>6,296.59</b>	<b>100%</b>	<b>5,056.11</b>	<b>100%</b>	<b>6,455.77</b>	<b>100%</b>	<b>5,005.82</b>	<b>100%</b>
<b>Breakdown by type of the issuer</b>								
a. Central Government	2,785.07	44%	2,090.86	41%	2,926.48	45%	2,095.69	42%
b. State Government	19.83	0%	20.38	0%	20.06	0%	20.06	0%
c. Corporate Securities	3,491.70	55%	2,944.87	58%	3,509.23	54%	2,890.06	58%
	<b>6296.59</b>	<b>100%</b>	<b>5,056.11</b>	<b>100%</b>	<b>6,455.77</b>	<b>100%</b>	<b>5,005.82</b>	<b>100%</b>

## Note

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

## FORM L-30 : Related Party Transactions

**Insurer: DHFL Pramerica Life Insurance Company Limited** (erstwhile DLF Pramerica Life Insurance Company Limited)

**Date:** 31-Mar-14

(Rs in Lakhs)

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received*			
				For the quarter ended Mar 31, 2014	Up to the Quarter ended Mar 31, 2014	For the quarter ended March 31, 2013	Up to the Quarter ended March 31, 2013
1	DLF Limited	Holding Co.	Equity Infusion	-	428	-	1,099
2	DLF Utilities Ltd.	Fellow Subsidiary	maintenance & electricity exps	-	2	1	4
3	DLF Cyber City Developer Ltd.	Fellow Subsidiary	maintenance & electricity exps	-	89	19	71
4	DLF Cyber City Developer Ltd.	Fellow Subsidiary	Rent	-	207	70	337
5	DLF Cyber City Developer Ltd.	Fellow Subsidiary	Security deposit	-	26	17	17
6	Key Management Personnel	Key Management Personnel	Receiving of services	78	246	39	177
7	Prudential International Insurance Holdings Ltd.	Shareholders with Significant influence	Equity infusion	87	529	-	386
8	Prudential International Insurance Holdings Ltd.	Shareholders with Significant influence	Share Premium	3,137	19,097	-	13,934
9	Prudential International Insurance Service Co. LLC	Associated Enterprise	Receiving of services	7	29	36	36
10	Prudential International Insurance Service Co. LLC	Associated Enterprise	Rendering of services	13	212	63	63
11	Dewan Housing Finance Corporation Ltd.	Shareholders with Significant influence	Equity infusion	167	729	-	-
12	Yardstick Developers Pvt Ltd.	Fellow Subsidiary	Equity infusion	40	175	-	-
13	Resources Realty Pvt. Ltd.	Fellow Subsidiary	Equity infusion	40	175	-	-
14	Dewan Housing Finance Corporation Limited	Shareholders with Significant influence	Commission Expense	39	39	-	-
15	Dewan Housing Finance Corporation Limited	Shareholders with Significant influence	Premium Income	5,824	5,824	-	-
16	Aadhar Housing Finance Ltd	Shareholders with Significant influence	Premium Income	164	164	-	-
17	Avanse Financial Services Limited	Shareholders with Significant influence	Premium Income	17	17	-	-
18	Arthveda Fund Manangement Private Limited	Shareholders with Significant influence	Premium Income	2	2	-	-
19	DHFL Vysya Housing Finance Ltd	Shareholders with Significant influence	Premium Income	64	64	-	-
20	DHFL Property Services Ltd	Shareholders with Significant influence	Premium Income	1	1	-	-
21	DHFL Sales & Services Pvt. Ltd	Shareholders with Significant influence	Premium Income	10	10	-	-
22	Dewan Housing Finance Corporation Limited	Shareholders with Significant influence	Security Deposit	10	10	-	-
23	Aadhar Housing Finance Ltd	Shareholders with Significant influence	Security Deposit	12	12	-	-
24	Avanse Financial Services Limited	Shareholders with Significant influence	Security Deposit	2	2	-	-
25	Dewan Housing Finance Corporation Limited	Shareholders with Significant influence	Unallocated Premium	2,489	2,489	-	-
26	Aadhar Housing Finance Ltd	Shareholders with Significant influence	Unallocated Premium	111	111	-	-
27	DHFL Vysya Housing Finance Ltd	Shareholders with Significant influence	Unallocated Premium	20	20	-	-
28	DHFL Sales & Services Pvt. Ltd	Shareholders with Significant influence	Unallocated Premium	1	1	-	-
29	Arthveda Fund Manangement Private Limited	Shareholders with Significant influence	Unallocated Premium	0	0	-	-
30	DHFL Property Services Ltd	Shareholders with Significant influence	Unallocated Premium	0	0	-	-
31	Avanse Financial Services Limited	Shareholders with Significant influence	Unallocated Premium	5	5	-	-

**Note:** Owing to stake sale by DLF Ltd. and its nominees on December 18, 2013, transactions with DLF Ltd. and Associates have been considered for disclosure for the period up to December 18, 2013 only.

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

Insurer: **DHFL Pramerica Life Insurance Company Limited** (erstwhile DLF Pramerica Life Insurance Company Limited)

Date: **31-Mar-14**

<b>BOD and Key Person information</b>			
<b>Sl. No.</b>	<b>Name of person</b>	<b>Role/designation</b>	<b>Details of change in the period</b>
1	Kapil Wadhawan	Non-Executive Director (Chairman)	
2	Bikram Chintahran Sen	Non-Executive Director	
3	Edward Paul Baird (Alternate Director – Mr. Jan Van Den Berg)	Non-Executive Director	
4	Sunjoy Joshi	Non-Executive Independent Director	
5	Harshil Rajnikant Mehta	Non-Executive Director	Appointed on 13th February 2014
6	Timothy Edward Feige	Non-Executive Director	
7	Anil Baijal	Non-Executive Independent Director	
8	Pavan Dhamija	Managing Director & CEO	Resigned on 24 th February 2014
9	Anoop Pabby	Managing Director & CEO	Appointed 3 March 2014
10	Pradeep K Thapliyal	CFO & Appointed Actuary	
11	Chittaranjan Savadi	Vice President & Head – Products & Marketing	Appointed on 2 Jan 2014
13	K Sridharan	Head - Internal Audit	
14	Amit C Patra	Head - Investments	
15	Nayana Mitter	Chief Compliance Officer & Chief Risk Officer	

## FORM L-32 : SOLVENCY MARGIN - KT3

### STATEMENT OF AVAILABLE SOLVENCY MARGIN AND SOLVENCY RATIO

**Insurer:** DHFL Pramerica Life Insurance Company Limited  
(erstwhile DLF Pramerica Life Insurance Company Limited)

**Registration Number:** 140

**Date of Registration:** June 27, 2008

**Classification:** Business Within India / Total Business

(Rs in Lakhs)

Item	Description	Notes No..	Adjusted Value As at : 31-Mar-14
(1)	(2)	(3)	(4)
01	Available Assets in Policyholders' Fund:		45,086
	Deduct:		
02	Mathematical Reserves		40,716
03	Other Liabilities		-
04	<b>Excess in Policyholders' Fund (01 - 02 - 03)</b>		<b>4,370</b>
05	Available Assets in Shareholders Fund:		35,670
	Deduct:		
06	Other Liabilities of Shareholders' Fund		13,166
07	<b>Excess in Shareholders' Fund (05 - 06)</b>		<b>22,503</b>
08	Total ASM (04) + (07)		26,873
09	Total RSM		5,000
10	<b>Solvency Ratio (ASM/RSM)</b>		<b>537.47%</b>

# FORM L-33 : NPAs-7A - Life

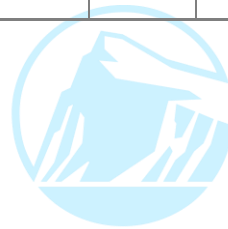
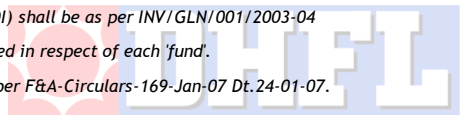
Company Name: DHFL Pramerica Life Insurance Company Limited (erstwhile DLF Pramerica Life Insurance Company Limited)  
 CODE: 140 Name of the Fund LIFE  
 STATEMENT AS ON: 31-Mar-14  
 Periodicity of Submission: Quarterly

COI	Company Name	Instrument Type	Interest Rate		Total O/s (Book Value)	Default Principal (Book Value)	Default Interest (Book Value)	Principal Due from	Interest Due from	Deferred Principal	Deferred Interest	Rolled Over?	Has there been any Principal Waiver?		Classification	Provision (%)	Provision (Rs)
			%	Has there been revision?									Amount	Board Approval Ref			

NIL

## Note:

- Category of Investment (COI) shall be as per INV/GLN/001/2003-04
- FORM 7A shall be submitted in respect of each 'fund'.
- Classification shall be as per F&A-Circulars-169-Jan-07 Dt.24-01-07.



# Pramerica

## LIFE INSURANCE

# FORM L-33 : NPAs-7A - Pension & General Annuity Fund

Company Name: DHFL Pramerica Life Insurance Company Limited (erstwhile DLF Pramerica Life Insurance Company Limited)  
 CODE: 140 Name of the Fund PENSION & GENERAL ANNUITY AND GROUP FUND  
 STATEMENT AS ON: 31-Mar-14  
 Periodicity of Submission: Quarterly

COI	Company Name	Instrument Type	Interest Rate		Total O/s (Book Value)	Default Principal (Book Value)	Default Interest (Book Value)	Principal Due from	Interest Due from	Deferred Principal	Deferred Interest	Rolled Over?	Has there been any Principal Waiver?		Classification	Provision (%)	Provision (Rs)
			%	Has there been revision?									Amount	Board Approval Ref			

## Note:

- A. Category of Investment (COI) shall be as per INV/GLN/001/2003-04  
 B. FORM 7A shall be submitted in respect of each 'fund'.  
 C. Classification shall be as per F&A-Circulars-169-Jan-07 Dt.24-01-07.



# FORM L-33 : NPAs-7A - Linked Fund

Company Name: DHFL Pramerica Life Insurance Company Limited (erstwhile DLF Pramerica Life Insurance Company Limited)  
 CODE: 140 Name of the Fund LINKED FUND  
 STATEMENT AS ON: 31-Mar-14  
 Periodicity of Submission: Quarterly

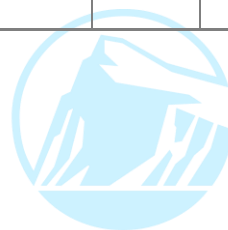
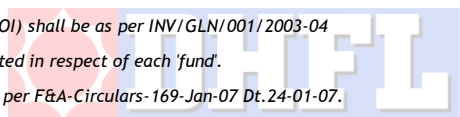
COI	Company Name	Instrument Type	Interest Rate		Total O/s (Book Value)	Default Principal (Book Value)	Default Interest (Book Value)	Principal Due from	Interest Due from	Deferred Principal	Deferred Interest	Rollover?	Has there been any Principal Waiver?		Classification	Provision (%)	Provision (Rs)
			%	Has there been revision?									Amount	Board Approval Ref			
								NIL									

## Note:

A. Category of Investment (COI) shall be as per INV/GLN/001/2003-04

B. FORM 7A shall be submitted in respect of each 'fund'.

C. Classification shall be as per F&A-Circulars-169-Jan-07 Dt.24-01-07.



# Pramerica

## LIFE INSURANCE



# FORM L-34 : YIELD ON INVESTMENTS-1 - Life Fund

Company Name: DHFL Pramerica Life Insurance Company Limited (erstwhile DLF Pramerica Life Insurance Company Limited)  
 CODE: 140  
 STATEMENT AS ON: 31-Mar-14  
 Periodicity of Submission: Quarterly  
 Name of the Fund: LIFE FUND

Rs. Lacs

No.	Category of Investment	Category Code	Current Quarter					Year to Date					Previous Year				
			Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
<b>A</b>	<b>CENTRAL GOVERNMENT SECURITIES</b>																
	Central Government Bonds	CGSB	22,020.44	21,485.32	426.58	2.19%	2.19%	22,020.44	21,485.32	1,111.07	8.87%	8.87%	9,903.76	9,939.83	706.94	8.16%	8.16%
	Central Government Guaranteed Loans	CGSL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Special Deposits	CSPD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Deposit under Section 7 of Insurance Act, 1938	CDSS	527.92	478.95	9.50	1.80%	1.80%	527.92	478.95	37.98	7.18%	7.18%	530.38	507.55	37.98	7.14%	7.14%
	Treasury Bills	CTRB	14.43	14.43	49.19	2.08%	2.08%	14.43	14.43	90.54	5.57%	5.57%	-	-	39.86	3.48%	3.48%
			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>B</b>	<b>STATE GOVERNMENT / OTHER APPROVED SECURITIES / OTHER GUARANTEED SECURITIES</b>																
	State Government Bonds	SGGB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	State Government Guaranteed Loans	SGGL	1,509.98	1,472.77	28.60	2.23%	2.23%	1,509.98	1,472.77	107.55	9.84%	9.84%	1,001.90	1,020.01	43.78	4.71%	4.71%
	Other Approved Securities (excluding Infrastructure / Social Sector Investments)	SGOA	520.21	453.62	9.52	1.83%	1.83%	520.21	453.62	38.05	7.30%	7.30%	521.91	482.88	38.05	7.28%	7.28%
	Guaranteed Equity	SGGE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>C</b>	<b>HOUSING SECTOR INVESTMENTS</b>																
	Debentures / Bonds / CPs / Loans - (Promoter Group)	HDPG	170.00	170.42	4.61	2.71%	2.71%	170.00	170.42	5.33	3.13%	3.13%	-	-	-	0.00%	0.00%
	Loans to State Government for Housing	HLSH	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Loans to State Government for Fire Fighting Equipments	HLSF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Term Loan - HUDCO	HTLH	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Term Loan to Institutions accredited by NHB	HTLN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TAXABLE BONDS OF		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Bonds / Debentures issued by HUDCO	HTHD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Bonds / Debentures issued by NHB	HTDN	-	-	-	-	-	-	-	16.02	7.00%	7.00%	610.00	611.39	54.72	8.97%	8.97%
	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	1,182.22	1,180.27	13.46	2.30%	2.30%	1,182.22	1,180.27	59.66	9.41%	9.41%	649.35	661.80	61.24	9.44%	9.44%
	TAX FREE BONDS		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Bonds / Debentures issued by HUDCO	HFHD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Bonds / Debentures issued by NHB	HFDN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central / State / any Authority or Body constituted by Central / State Act	HFDA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

LIFE INSURANCE

# FORM L-34 : YIELD ON INVESTMENTS-1 - Life Fund

Company Name: DHFL Pramerica Life Insurance Company Limited (erstwhile DLF Pramerica Life Insurance Company Limited)  
 CODE: 140  
 STATEMENT AS ON: 31-Mar-14  
 Periodicity of Submission: Quarterly

Name of the Fund LIFE FUND

Rs. Lacs

No.	Category of Investment	Category Code	Current Quarter					Year to Date					Previous Year				
			Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
D	INFRASTRUCTURE / SOCIAL SECTOR INVESTMENTS		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure/ Social Sector - Other Approved Securities	ISAS	100.00	97.96	2.14	2.14%	2.14%	100.00	97.96	8.68	8.68%	8.68%	100.00	99.47	8.67	8.67%	8.67%
	TAXABLE BONDS OF		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure / Social Sector - PSU - Debentures / Bonds	IPTD	8,173.64	8,131.45	146.94	2.29%	2.29%	8,173.64	8,131.45	389.06	9.21%	9.21%	3,924.28	3,956.28	244.39	8.88%	8.88%
	Infrastructure/ Social Sector - Other Corporate Securities (Approved investments) - Debentures/ Bonds	ICTD	910.00	915.36	21.49	2.36%	2.36%	910.00	915.36	87.17	9.58%	9.58%	910.00	941.24	87.04	9.57%	9.57%
	Infrastructure / Social Sector - Term Loans (with Charge)	ILWC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TAX FREE BONDS		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure / Social Sector - PSU - Debentures / Bonds	IPFD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure/ Social Sector - Other Corporate Securities (Approved investments) - Debentures/ Bonds	ICFD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E	APPROVED INVESTMENTS		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	ACTIVELY TRADED		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	PSU - (Approved investment) - Equity shares - quoted	EAEQ	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporate Securities (Approved investment) - Equity shares (Ordinary)-quoted	EACE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	THINLY TRADED/ UNQUOTE		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	PSU - (Approved investment) - Equity shares - quoted	ETPE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporate Securities (Approved investment) - Equity shares-quoted	ETCE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporate Securities (Approved investment) - Equity - Unquoted	EENQ	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporate Securities - Bonds - (Taxable)	EPBT	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporate Securities - Bonds - (Tax Free)	EPBF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporate Securities (Approved investment) - Preference Shares	EPNQ	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporate Securities (Approved investment) - Investment in Subsidiaries	ECIS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporate Securities (Approved investment) - Debentures	ECOS	4,575.66	4,541.52	69.95	2.41%	2.41%	4,575.66	4,541.52	249.49	9.83%	9.83%	2,403.68	2,449.49	104.27	9.74%	9.74%
	Corporate Securities (Approved investment) - Derivative Instruments	ECDI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Investment properties - Immovable	EINP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Loans - Policy Loans	ELPL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Loans - Secured Loans - Mortgage of Property in India (Term Loan)	ELMI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Loans - Secured Loans - Mortgage of Property outside India (Term Loan)	ELMO	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Deposits - Deposit with scheduled banks	ECDB	2,868.38	2,868.38	12.62	2.55%	2.55%	2,868.38	2,868.38	48.75	10.04%	10.04%	474.38	474.38	29.70	10.84%	10.84%
	Deposits - Money at call and short notice with banks /Repo	ECMR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	CCIL (Approved Investment) - CBLO	ECBO	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Bills Re-Discounting	ECBR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Commercial Papers issued by All India Financial Institutions rated Very Strong or more	ECBP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Application Money	ECAM	-	-	-	-	-	-	-	-	-	-	-	-	1.57	0.46%	0.46%
	Deposit with Primary Dealers duly recognised by Reserve Bank of India	EDPD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EPPD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Perpetual Non-Cum. P. Shares & Redeemable Cumulative P. Shares of Tier I & II Capital issued by PSU Banks	EUPS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Perpetual Non-Cum. P. Shares & Redeemable Cumulative P. Shares of Tier I & II Capital issued by Non-PSU Banks	EPPS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	MF - Gilt / G Sec / Liquid Schemes	EGMF	3.50	3.53	36.62	2.58%	2.58%	3.50	3.53	71.80	9.02%	9.02%	75.02	75.00	33.58	8.85%	8.85%
			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

# FORM L-34 : YIELD ON INVESTMENTS-1 - Life Fund

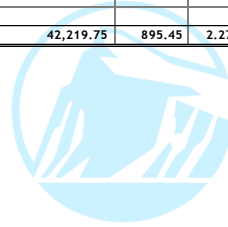
Company Name: DHFL Pramerica Life Insurance Company Limited (erstwhile DLF Pramerica Life Insurance Company Limited)  
CODE: 140  
STATEMENT AS ON: 31-Mar-14  
Periodicity of Submission: Quarterly  
Name of the Fund: LIFE FUND

Rs. Lacs

No.	Category of Investment	Category Code	Current Quarter				Year to Date					Previous Year					
			Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
F	OTHER INVESTMENTS		-	-	-			-	-	-			-	-	-		
	Bonds - PSU - Taxable	OBPT	-	-	-			-	-	-			-	-	-		
	Bonds - PSU - Tax Free	OBPF	-	-	-			-	-	-			-	-	-		
	Equity Shares (incl Co-op Societies)	OESH	-	-	-			-	-	-			-	-	-		
	Equity Shares (PSUs & Unlisted)	OEPU	-	-	-			-	-	-			-	-	-		
	Equity Shares (incl. Equity related Instruments) - Promoter Group	OEPG	-	-	-			-	-	-			-	-	-		
	Debentures	OLDB	-	-	-			-	-	-			-	-	-		
	Debentures / Bonds/ CPs / Loans etc. - (Promoter Group)	ODPG	-	-	-			-	-	-			-	-	-		
	Commercial Papers	OACP	-	-	-			-	-	-			-	-	-		
	Preference Shares	OPSH	-	-	-			-	-	-			-	-	-		
	Venture Fund	OVNF	-	-	-			-	-	-			-	-	-		
	Short term Loans (Unsecured Deposits)	OSLU	405.03	405.03	19.85	4.90%	4.90%	405.03	405.03	71.14	17.57%	17.57%	307.35	307.35	27.92	9.09%	9.09%
	Term Loans (without Charge)	OTLW	-	-	-			-	-	-			-	-	-		
	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	0.72	0.74	44.37	2.47%	2.47%	0.72	0.74	98.42	8.87%	8.87%	-	-	53.27	8.57%	8.57%
	Derivative Instruments	OCDI	-	-	-			-	-	-			-	-	-		
	Securitised Assets	OPSA	-	-	-			-	-	-			-	-	-		
	Investment properties - Immovable	OIPI	-	-	-			-	-	-			-	-	-		
			-	-	-			-	-	-			-	-	-		
	TOTAL		42,982.12	42,219.75	895.45	2.27%	2.27%	42,982.12	42,219.75	2,490.72	8.93%	8.93%	21,412.02	21,526.66	1,572.99	7.94%	7.94%

Note: Category of Investment (COI) shall be as per Guidelines

- To be calculated based on Monthly or lesser frequency 'Weighted Agerage' of Investments
- Yield netted for Tax
- FORM-1 shall be prepared in respect of each fund.



Pramerica

LIFE INSURANCE

# FORM L-34 : YIELD ON INVESTMENTS-1 - Pension & General Annuity Fund

Company Name: DHFL Pramerica Life Insurance Company Limited (erstwhile DLF Pramerica Life Insurance Company Limited)  
 CODE: 140  
 STATEMENT AS ON: 31-Mar-14  
 Periodicity of Submission: Quarterly

Name of the Fund PENSION & GENERAL ANNUITY AND GROUP FUND

Rs. Lacs

No.	Category of Investment	Category Code	Current Quarter					Year to Date					Previous Year				
			Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
A	CENTRAL GOVERNMENT SECURITIES																
	Central Government Bonds	CGSB	3,477.58	3,489.32	23.32	1.44%	1.44%	3,477.58	3,489.32	23.32	1.44%	1.44%	-	-	-		
	Central Government Guaranteed Loans	CGSL	-	-	-			-	-	-			-	-	-		
	Special Deposits	CSPD	-	-	-			-	-	-			-	-	-		
	Deposit under Section 7 of Insurance Act, 1938	CDSS	-	-	-			-	-	-			-	-	-		
	Treasury Bills	CTRB	-	-	-			-	-	-			-	-	-		
			-	-	-			-	-	-			-	-	-		
B	STATE GOVERNMENT / OTHER APPROVED SECURITIES / OTHER GUARANTEED SECURITIES		-	-	-			-	-	-			-	-	-		
	State Government Bonds	SGGB	-	-	-			-	-	-			-	-	-		
	State Government Guaranteed Loans	SGGL	501.88	510.00	4.72	0.94%	0.94%	501.88	510.00	4.72	0.94%	0.94%	-	-	-		
	Other Approved Securities (excluding Infrastructure / Social Sector Investments)	SGOA	-	-	-			-	-	-			-	-	-		
	Guaranteed Equity	SGGE	-	-	-			-	-	-			-	-	-		
			-	-	-			-	-	-			-	-	-		
C	HOUSING SECTOR INVESTMENTS																
	Debentures / Bonds / CPs / Loans - (Promoter Group)	HDPG	-	-	-			-	-	-			-	-	-		
	Loans to State Government for Housing	HLSH	-	-	-			-	-	-			-	-	-		
	Loans to State Government for Fire Fighting Equipments	HLSF	-	-	-			-	-	-			-	-	-		
	Term Loan - HUDCO	HTLH	-	-	-			-	-	-			-	-	-		
	Term Loan to institutions accredited by NHB	HTLN	-	-	-			-	-	-			-	-	-		
	TAXABLE BONDS OF		-	-	-			-	-	-			-	-	-		
	Bonds / Debentures issued by HUDCO	HTHD	-	-	-			-	-	-			-	-	-		
	Bonds / Debentures issued by NHB	HTDN	-	-	-			-	-	-			-	-	-		
	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	292.05	294.29	0.47	0.16%	0.16%	292.05	294.29	0.47	0.16%	0.16%	-	-	-		
	TAX FREE BONDS		-	-	-			-	-	-			-	-	-		
	Bonds / Debentures issued by HUDCO	HFHD	-	-	-			-	-	-			-	-	-		
	Bonds / Debentures issued by NHB	HFDN	-	-	-			-	-	-			-	-	-		
	Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central / State / any Authority or Body constituted by Central / State Act	HFDA	-	-	-			-	-	-			-	-	-		
			-	-	-			-	-	-			-	-	-		
D	INFRASTRUCTURE / SOCIAL SECTOR INVESTMENTS		-	-	-			-	-	-			-	-	-		
	Infrastructure/ Social Sector - Other Approved Securities	ISAS	-	-	-			-	-	-			-	-	-		
	TAXABLE BONDS OF		-	-	-			-	-	-			-	-	-		
	Infrastructure / Social Sector - PSU - Debentures / Bonds	IPTD	1,287.84	1,286.45	3.46	1.08%	1.08%	1,287.84	1,286.45	3.46	1.08%	1.08%	-	-	-		
	Infrastructure/ Social Sector - Other Corporate Securities (Approved investments) - Debentures/ Bonds	ICTD	-	-	-			-	-	-			-	-	-		
	Infrastructure / Social Sector - Term Loans (with Charge)	ILWC	-	-	-			-	-	-			-	-	-		
	TAX FREE BONDS		-	-	-			-	-	-			-	-	-		
	Infrastructure / Social Sector - PSU - Debentures / Bonds	IPFD	-	-	-			-	-	-			-	-	-		
	Infrastructure/ Social Sector - Other Corporate Securities (Approved investments) - Debentures/ Bonds	ICFD	-	-	-			-	-	-			-	-	-		

# FORM L-34 : YIELD ON INVESTMENTS-1 - Pension & General Annuity Fund

Company Name:

DHFL Pramerica Life Insurance Company Limited (erstwhile DLF Pramerica Life Insurance Company Limited)

CODE:

140

Name of the Fund

PENSION & GENERAL ANNUITY AND GROUP FUND

STATEMENT AS ON:

31-Mar-14

Periodicity of Submission:

Quarterly

Rs. Lacs

No.	Category of Investment	Category Code	Current Quarter					Year to Date					Previous Year				
			Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
			-	-	-			-	-	-			-	-	-		
E	APPROVED INVESTMENTS		-	-	-			-	-	-			-	-	-		
	ACTIVELY TRADED		-	-	-			-	-	-			-	-	-		
	PSU - (Approved investment) - Equity shares - quoted	EAEQ	-	-	-			-	-	-			-	-	-		
	Corporate Securities (Approved investment) - Equity shares (Ordinary)-quoted	EACE	-	-	-			-	-	-			-	-	-		
	THINLY TRADED/ UNQUOTE		-	-	-			-	-	-			-	-	-		
	PSU - (Approved investment) - Equity shares - quoted	ETPE	-	-	-			-	-	-			-	-	-		
	Corporate Securities (Approved investment) - Equity shares-quoted	ETCE	-	-	-			-	-	-			-	-	-		
	Corporate Securities (Approved Investment) - Equity - Unquoted	EENQ	-	-	-			-	-	-			-	-	-		
	Corporate Securities - Bonds - (Taxable)	EPBT	-	-	-			-	-	-			-	-	-		
	Corporate Securities - Bonds - (Tax Free)	EPBF	-	-	-			-	-	-			-	-	-		
	Corporate Securities (Approved Investment) - Preference Shares	EPNQ	-	-	-			-	-	-			-	-	-		
	Corporate Securities (Approved investment) - Investment in Subsidiaries	ECIS	-	-	-			-	-	-			-	-	-		
	Corporate Securities (Approved investment) - Debentures	ECOS	281.68	284.89	1.51	0.54%	0.54%	281.68	284.89	1.51	0.54%	0.54%	-	-	-		
	Corporate Securities (Approved Investment) - Derivative Instruments	ECDI	-	-	-			-	-	-			-	-	-		
	Investment properties - Immovable	EINP	-	-	-			-	-	-			-	-	-		
	Loans - Policy Loans	ELPL	-	-	-			-	-	-			-	-	-		
	Loans - Secured Loans - Mortgage of Property in India (Term Loan)	ELMI	-	-	-			-	-	-			-	-	-		
	Loans - Secured Loans - Mortgage of Property outside India (Term Loan)	ELMO	-	-	-			-	-	-			-	-	-		
	Deposits - Deposit with scheduled banks	ECDB	-	-	-			-	-	-			-	-	-		
	Deposits - Money at call and short notice with banks /Repo	ECMR	-	-	-			-	-	-			-	-	-		
	CCIL (Approved Investment) - CBLO	ECBO	-	-	-			-	-	-			-	-	-		
	Bills Re-Discounting	ECBR	-	-	-			-	-	-			-	-	-		
	Commercial Papers issued by All India Financial Institutions rated Very Strong or more	ECCP	-	-	-			-	-	-			-	-	-		
	Application Money	ECAM	-	-	-			-	-	-			-	-	-		
	Deposit with Primary Dealers duly recognised by Reserve Bank of India	EDPD	-	-	-			-	-	-			-	-	-		
	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	-	-	-			-	-	-			-	-	-		
	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EPPD	-	-	-			-	-	-			-	-	-		
	Perpetual Non-Cum. P. Shares & Redeemable Cumulative P. Shares of Tier I & II Capital issued by PSU Banks	EUPS	-	-	-			-	-	-			-	-	-		
	Perpetual Non-Cum. P. Shares & Redeemable Cumulative P. Shares of Tier I & II Capital issued by Non-PSU Banks	EPPS	-	-	-			-	-	-			-	-	-		
	MF - Gilt / G Sec / Liquid Schemes	EGMF	200.00	200.30	-			200.00	200.30	-			-	-	-		
			-	-	-			-	-	-			-	-	-		
F	OTHER INVESTMENTS		-	-	-			-	-	-			-	-	-		
	Bonds - PSU - Taxable	OBPT	-	-	-			-	-	-			-	-	-		
	Bonds - PSU - Tax Free	OBPF	-	-	-			-	-	-			-	-	-		
	Equity Shares (incl Co-op Societies)	OESH	-	-	-			-	-	-			-	-	-		
	Equity Shares (PSUs & Unlisted)	OEPU	-	-	-			-	-	-			-	-	-		
	Equity Shares (incl. Equity related Instruments) - Promoter Group	OEPG	-	-	-			-	-	-			-	-	-		
	Debentures	OLDB	-	-	-			-	-	-			-	-	-		
	Debentures / Bonds/ CPs / Loans etc. - (Promoter Group)	ODPG	-	-	-			-	-	-			-	-	-		
	Commercial Papers	OACP	-	-	-			-	-	-			-	-	-		
	Preference Shares	OPSH	-	-	-			-	-	-			-	-	-		
	Venture Fund	OVNF	-	-	-			-	-	-			-	-	-		
	Short term Loans (Unsecured Deposits)	OSLU	-	-	-			-	-	-			-	-	-		
	Term Loans (without Charge)	OTLW	-	-	-			-	-	-			-	-	-		
	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	-	-	-			-	-	-			-	-	-		
	Derivative Instruments	OCDI	-	-	-			-	-	-			-	-	-		
	Securitised Assets	OPSA	-	-	-			-	-	-			-	-	-		
	Investment properties - Immovable	OIPI	-	-	-			-	-	-			-	-	-		
			-	-	-			-	-	-			-	-	-		
	TOTAL		6,041.03	6,065.26	33.49	1.04%	1.04%	6,041.03	6,065.26	33.49	1.04%	1.04%	-	-	-		

Note: Category of Investment (COI) shall be as per Guidelines

<sup>1</sup> To be calculated based on Monthly or lesser frequency 'Weighted Agerage' of Investments

<sup>2</sup> Yield netted for Tax

<sup>3</sup> FORM-1 shall be prepared in respect of each fund.

# FORM L-34 : YIELD ON INVESTMENTS-1 - Linked Fund

Company Name: DHFL Pramerica Life Insurance Company Limited (erstwhile DLF Pramerica Life Insurance Company Limited)  
 CODE: 140 Name of the Fund LINKED FUND  
 STATEMENT AS ON: 31-Mar-14  
 Statement of Investment and Income on Investment  
 Periodicity of Submission: Quarterly

Rs. Lacs

No.	Category of Investment	Category Code	Current Quarter					Year to Date					Previous Year				
			Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
<b>A</b>	<b>CENTRAL GOVERNMENT SECURITIES</b>																
	Central Government Bonds	CGSB	2,785.07	2,785.07	61.46	2.29%	2.29%	2,785.07	2,785.07	44.75	1.80%	1.80%	2,090.86	2,090.86	201.60	10.71%	10.71%
	Central Government Guaranteed Loans	CGSL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Special Deposits	CSPD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Deposit under Section 7 of Insurance Act, 1938	CDSS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Treasury Bills	CTRB	2,105.39	2,105.39	44.48	2.07%	2.07%	2,105.39	2,105.39	136.03	8.17%	8.17%	1,014.94	1,014.94	56.61	7.66%	7.66%
			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>B</b>	<b>STATE GOVERNMENT / OTHER APPROVED SECURITIES / OTHER GUARANTEED SECURITIES</b>																
	State Government Bonds	SGGB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	State Government Guaranteed Loans	SGGL	19.83	19.83	0.50	2.54%	2.54%	19.83	19.83	8.17	22.80%	22.80%	20.38	20.38	0.89	4.38%	4.38%
	Other Approved Securities (excluding Infrastructure / Social Sector Investments)	SGOA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Guaranteed Equity	SGGE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>C</b>	<b>HOUSING SECTOR INVESTMENTS</b>																
	Debentures / Bonds / CPs / Loans - (Promoter Group)	HDPG	80.20	80.20	2.03	2.53%	2.53%	80.20	80.20	2.32	2.89%	2.89%	-	-	-	-	-
	Loans to State Government for Housing	HLSH	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Loans to State Government for Fire Fighting Equipments	HLSF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Term Loan - HUDCO	HTLH	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Term Loan to institutions accredited by NHB	HTLN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TAXABLE BONDS OF		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Bonds / Debentures issued by HUDCO	HTHD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Bonds / Debentures issued by NHB	HTDN	210.45	210.45	6.33	3.06%	3.06%	210.45	210.45	16.11	11.59%	11.59%	141.38	141.38	14.56	10.28%	10.28%
	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	135.53	135.53	4.48	2.68%	2.68%	135.53	135.53	18.59	7.19%	7.19%	290.96	290.96	32.75	11.30%	11.30%
	TAX FREE BONDS		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Bonds / Debentures issued by HUDCO	HFHD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Bonds / Debentures issued by NHB	HFDN	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central / State / any Authority or Body constituted by Central / State Act	HFDA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>D</b>	<b>INFRASTRUCTURE / SOCIAL SECTOR INVESTMENTS</b>																
	Infrastructure/ Social Sector - Other Approved Securities	ISAS	97.96	97.96	2.88	2.96%	2.96%	97.96	97.96	7.17	7.30%	7.30%	99.47	99.47	11.47	11.64%	11.64%
	TAXABLE BONDS OF		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure/ Social Sector - PSU - Debentures / Bonds	IPTD	1,340.44	1,340.44	36.30	2.82%	2.82%	1,340.44	1,340.44	75.71	5.89%	5.89%	1,253.85	1,253.85	92.13	11.05%	11.05%
	Infrastructure/ Social Sector - Other Corporate Securities (Approved Investments) - Debentures / Bonds	ICTD	91.62	91.62	2.51	2.74%	2.74%	91.62	91.62	4.97	5.32%	5.32%	95.63	95.63	11.99	12.63%	12.63%
	Infrastructure / Social Sector - Term Loans (with Charge)	ILWC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	TAX FREE BONDS		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure / Social Sector - PSU - Debentures / Bonds	IPFD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure/ Social Sector - Other Corporate Securities (Approved Investments) - Debentures / Bonds	ICFD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure - PSU - Equity shares - Quoted	ITPE	496.17	496.17	28.71	5.72%	5.72%	496.17	496.17	(26.77)	-4.33%	-4.33%	632.02	632.02	33.76	6.49%	6.49%
	Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	800.11	800.11	89.41	11.12%	11.12%	800.11	800.11	149.94	18.08%	18.08%	871.63	871.63	(58.68)	-8.01%	-8.01%
			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

# FORM L-34 : YIELD ON INVESTMENTS-1 - Linked Fund

Company Name: DHFL Pramerica Life Insurance Company Limited (erstwhile DLF Pramerica Life Insurance Company Limited)  
 CODE: 140 Name of the Fund LINKED FUND  
 STATEMENT AS ON: 31-Mar-14

Statement of Investment and Income on Investment

Rs. Lacs

Periodicity of Submission: Quarterly

No.	Category of Investment	Category Code	Current Quarter					Year to Date					Previous Year				
			Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
E	APPROVED INVESTMENTS		-	-	-			-	-	-			-	-	-		
	ACTIVELY TRADED		-	-	-			-	-	-			-	-	-		
	PSU - (Approved Investment) - Equity shares - quoted	EAEQ	516.23	516.23	31.65	5.12%	5.12%	516.23	516.23	30.86	5.75%	5.75%	811.48	811.48	(37.50)	-4.16%	-4.16%
	Corporate Securities (Approved Investment) - Equity shares (Ordinary)-quoted	EACE	11,958.25	11,958.25	681.79	6.20%	6.20%	11,958.25	11,958.25	2,322.33	22.46%	22.46%	9,544.17	9,544.17	1,122.59	13.09%	13.09%
	THINLY TRADED/ UNQUOTE		-	-	-			-	-	-			-	-	-		
	PSU - (Approved Investment) - Equity shares - quoted	ETPE	-	-	-			-	-	-			-	-	-		
	Corporate Securities (Approved Investment) - Equity shares-quoted	ETCE	-	-	-			-	-	-			-	-	-		
	Corporate Securities (Approved Investment) - Equity - Unquoted	EENQ	-	-	-			-	-	-			-	-	-		
	Corporate Securities - Bonds - (Taxable)	EPBT	-	-	-			-	-	-			-	-	-		
	Corporate Securities - Bonds - (Tax Free)	EPBF	-	-	-			-	-	-			-	-	-		
	Corporate Securities (Approved Investment) - Preference Shares	EPNQ	-	-	-			-	-	-			-	-	-		
	Corporate Securities (Approved Investment) - Investment in Subsidiaries	ECIS	-	-	-			-	-	-			-	-	-		
	Corporate Securities (Approved Investment) - Debentures	ECOS	1,535.51	1,535.51	44.58	3.13%	3.13%	1,535.51	1,535.51	72.90	6.29%	6.29%	1,063.59	1,063.59	88.40	12.54%	12.54%
	Corporate Securities (Approved Investment) - Derivative Instruments	ECOI	-	-	-			-	-	-			-	-	-		
	Investment properties - Immovable	EINP	-	-	-			-	-	-			-	-	-		
	Loans - Policy Loans	ELPL	-	-	-			-	-	-			-	-	-		
	Loans - Secured Loans - Mortgage of Property in India (Term Loan)	ELMI	-	-	-			-	-	-			-	-	-		
	Loans - Secured Loans - Mortgage of Property outside India (Term Loan)	ELMO	-	-	-			-	-	-			-	-	-		
	Deposits - Deposit with scheduled banks	ECDB	595.00	595.00	14.56	2.56%	2.56%	595.00	595.00	62.15	10.18%	10.18%	770.92	770.92	79.63	10.41%	10.41%
	Deposits - Money at call and short notice with banks / Repo	ECMR	-	-	-			-	-	-			-	-	-		
	CCIL (Approved Investment) - CBLO	ECBO	-	-	-			-	-	-			-	-	-		
	Bills Re-Discounting	ECBR	-	-	-			-	-	-			-	-	-		
	Commercial Papers issued by All India Financial Institutions rated Very Strong or more	ECBP	-	-	-			-	-	-			-	-	-		
	Application Money	ECAM	-	-	-			-	-	0.03	0.03%	0.03%	-	-	0.82	3.57%	3.57%
	Deposit with Primary Dealers duly recognised by Reserve Bank of India	EDPD	-	-	-			-	-	-			-	-	-		
	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	-	-	-			-	-	-			-	-	-		
	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EPPD	-	-	-			-	-	-			-	-	-		
	Perpetual Non-Cum. P. Shares & Redeemable Cumulative P. Shares of Tier I & II Capital issued by PSU Banks	EUPS	-	-	-			-	-	-			-	-	-		
	Perpetual Non-Cum. P. Shares & Redeemable Cumulative P. Shares of Tier I & II Capital issued by Non-PSU Banks	EPPS	-	-	-			-	-	-			-	-	-		
	MF - Gilt / G Sec / Liquid Schemes	EGMF	216.68	216.68	3.44	2.20%	2.20%	216.68	216.68	20.05	8.99%	8.99%	397.44	397.44	16.53	8.66%	8.66%
	Net Current Assets (Only in respect of ULIP Business)	ENCA	8.21	8.21	(19.85)	-241.90%	-241.90%	8.21	8.21	(71.14)	-866.92%	-866.92%	(50.62)	(50.62)	(27.92)	55.16%	55.16%
F	OTHER INVESTMENTS		-	-	-			-	-	-			-	-	-		
	Bonds - PSU - Taxable	OBPT	-	-	-			-	-	-			-	-	-		
	Bonds - PSU - Tax Free	OBPF	-	-	-			-	-	-			-	-	-		
	Equity Shares (incl Co-op Societies)	OESH	390.57	390.57	(24.44)	-4.67%	-4.67%	390.57	390.57	(36.72)	-5.33%	-5.33%	738.43	738.43	25.57	2.58%	2.58%
	Equity Shares (PSUs & Unlisted)	OEPV	-	-	3.88	11.09%	11.09%	-	-	0.72	1.30%	1.30%	66.04	66.04	(1.52)	-1.24%	-1.24%
	Equity Shares (incl. Equity related Instruments) - Promoter Group	OEPG	-	-	-			-	-	-			-	-	-		
	Debentures	OLDB	-	-	-			-	-	-			-	-	-		
	Debentures / Bonds/ CPs / Loans etc. - (Promoter Group)	ODPG	-	-	-			-	-	-			-	-	-		
	Commercial Papers	OACP	-	-	-			-	-	-			-	-	-		
	Preference Shares	OPSH	-	-	-			-	-	-			-	-	-		
	Venture Fund	OVNF	-	-	-			-	-	-			-	-	-		
	Short term Loans (Unsecured Deposits)	OSLU	-	-	-			-	-	-			-	-	-		
	Term Loans (without Charge)	OTLW	-	-	-			-	-	-			-	-	-		
	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	155.65	155.65	2.58	2.21%	2.21%	155.65	155.65	10.24	8.69%	8.69%	1.50	1.50	10.98	9.54%	9.54%
	Mutual Funds - (under Insurer's Promoter Group)	OMPG	-	-	-			-	-	-			-	-	-		
	Derivative Instruments	OCDI	-	-	-			-	-	-			-	-	-		
	Securitized Assets	OPSA	-	-	-			-	-	-			-	-	-		
	Investment properties - Immovable	OIPI	-	-	-			-	-	-			-	-	-		
	TOTAL		23,538.85	23,538.85	1,017.28	4.52%	4.52%	23,538.85	23,538.85	2,848.41	13.29%	13.29%	19,854.08	19,854.08	1,674.67	9.46%	9.46%

Note: Category of Investment (COI) shall be as per Guidelines

<sup>1</sup> To be calculated based on Monthly or lesser frequency 'Weighted Agerage' of Investments

<sup>2</sup> Yield netted for Tax

<sup>3</sup> FORM-1 shall be prepared in respect of each fund.

## FORM L-35 : DOWNGRADING OF INVESTMENTS - 2 - Life

Company Name: DHFL Pramerica Life Insurance Company Limited (erstwhile DLF Pramerica Life Insurance Company Limited)

CODE: 140

Name of Fund: LIFE FUND

Statement as on: 31-Mar-14

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

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

NIL

LIFE INSURANCE



## FORM L-35 : DOWNGRADING OF INVESTMENTS - 2 - Pension & General Annuity Fund

Company Name: DHFL Pramerica Life Insurance Company Limited (erstwhile DLF Pramerica Life Insurance Company Limited)

CODE: 140

Name of Fund PENSION & GENERAL ANNUITY AND GROUP FUND

Statement as on: 31-Mar-14

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

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

NIL

LIFE INSURANCE

## FORM L-35 : DOWNGRADING OF INVESTMENTS - 2 - Linked Fund

Company Name: DHFL Pramerica Life Insurance Company Limited (erstwhile DLF Pramerica Life Insurance Company Limited)

CODE: 140

Statement as on: 31-Mar-14

Name of Fund LINKED FUND

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

Rs. Lakhs

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	During the Quarter <sup>1</sup>								
B.	As on Date <sup>2</sup>								

NIL

LIFE INSURANCE

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

Insurer: DHFL Pramerica Life Insurance Company Limited (erstwhile DLF Pramerica Life Insurance Company Limited)

Date: 31-Mar-14

Rs. Lakhs

Sl. No	Particulars	Upto the period '2013-14				Upto the period '2012-13			
		Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable
1	First year Premium								
	i Individual Single Premium- (ISP)								
	From 0-10000	39.45	63.00	62.00	131.89	155.45	273.00	264.00	401.80
	From 10,000-25,000	29.09	15.00	15.00	65.09	14.80	7.00	7.00	25.56
	From 25001-50,000	79.89	91.00	87.00	140.60	45.25	12.00	12.00	70.51
	From 50,001- 75,000	15.97	16.00	16.00	29.85	14.54	2.00	2.00	18.18
	From 75,000-100,000	79.21	53.00	51.00	129.09	27.75	3.00	2.00	63.76
	From 1,00,001 -1,25,000	31.68	10.00	10.00	41.09	-	-	-	-
	Above Rs. 1,25,000	164.96	41.00	35.00	345.30	100.75	4.00	4.00	125.94
	ii Individual Single Premium (ISPA)- Annuity								
	From 0-50000	-	-	-	-	-	-	-	-
	From 50,001-100,000	-	-	-	-	-	-	-	-
	From 1,00,001-150,000	-	-	-	-	-	-	-	-
	From 150,001- 2,00,000	-	-	-	-	-	-	-	-
	From 2,00,001-250,000	-	-	-	-	-	-	-	-
	From 2,50,001 -3,00,000	-	-	-	-	-	-	-	-
	Above Rs. 3,00,000	-	-	-	-	-	-	-	-
	iii Group Single Premium (GSP)								
	From 0-10000	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	6,028.35	4.00	11,537.00	142,109.40	-	-	-	-
	iv Group Single Premium- Annuity- GSPA								
	From 0-50000	-	-	-	-	-	-	-	-
	From 50,001-100,000	-	-	-	-	-	-	-	-
	From 1,00,001-150,000	-	-	-	-	-	-	-	-
	From 150,001- 2,00,000	-	-	-	-	-	-	-	-
	From 2,00,001-250,000	-	-	-	-	-	-	-	-
	From 2,50,001 -3,00,000	-	-	-	-	-	-	-	-
	Above Rs. 3,00,000	-	-	-	-	-	-	-	-

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

Insurer: DHFL Pramerica Life Insurance Company Limited (erstwhile DLF Pramerica Life Insurance Company Limited)

Date: 31-Mar-14

Rs. Lakhs

Sl. No	Particulars	Upto the period '2013-14				Upto the period '2012-13			
		Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable
1	First year Premium								
	v Individual non Single Premium- INSP								
	From 0-10000	2,446.35	26,333	25,785	51,869.41	4,665.10	65,503.00	62,993.00	78,090.74
	From 10,000-25,000	3,656.68	24,079	23,408	52,655.41	3,715.66	25,508.00	24,866.00	68,886.85
	From 25001-50,000	2,655.52	10,083	9,809	29,908.53	2,653.86	8,838.00	8,544.00	35,022.98
	From 50,001- 75,000	431.49	825	801	4,842.61	465.72	809.00	794.00	6,618.20
	From 75,000-100,000	552.05	611	577	6,183.16	839.90	907.00	851.00	9,890.14
	From 1,00,001 -1,25,000	146.27	142	135	1,627.04	148.85	135.00	130.00	1,772.04
	Above Rs. 1,25,000	614.27	258	239	10,986.77	914.78	383.00	336.00	11,833.06
	vi Individual non Single Premium- Annuity- INSPA								
	From 0-50000	-	-	-	-	-	-	-	-
	From 50,001-100,000	-	-	-	-	-	-	-	-
	From 1,00,001-150,000	-	-	-	-	-	-	-	-
	From 150,001- 2,00,000	-	-	-	-	-	-	-	-
	From 2,00,001-250,000	-	-	-	-	-	-	-	-
	From 2,50,001 -3,00,000	-	-	-	-	-	-	-	-
	Above Rs. 3,00,000	-	-	-	-	-	-	-	-
	vii Group Non Single Premium (GNSP)								
	From 0-10000	(0.58)	4	364	(1,234.84)	0.20	3.00	317.00	32.69
	From 10,000-25,000	2.42	12	2,517	1,006.80	0.35	2.00	460.00	60.31
	From 25001-50,000	7.31	18	9,764	2,912.75	2.61	8.00	3,428.00	540.68
	From 50,001- 75,000	2.66	3	5,910	769.54	-	-	-	-
	From 75,000-100,000	11.89	13	11,716	5,174.49	1.61	2.00	3,142.00	447.60
	From 1,00,001 -1,25,000	10.29	9	13,997	2,600.22	2.25	2.00	5,047.00	631.77
	Above Rs. 1,25,000	320.08	58	301,677	152,269.42	90.01	17.00	94,863.00	14,252.62
	viii Group Non Single Premium- Annuity- GNSPA								
	From 0-10000	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-

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

Insurer: DHFL Pramerica Life Insurance Company Limited (erstwhile DLF Pramerica Life Insurance Company Limited)

Date: 31-Mar-14

Rs. Lakhs

Sl. No	Particulars	Upto the period '2013-14				Upto the period '2012-13			
		Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable
2	Renewal Premium								
	i Individual								
	From 0-10000	3,245.05	37,592	30,383	98,375.37	1,774.83	26,767.00	21,165.00	60,143.64
	From 10,000-25,000	4,200.26	44,380	20,668	128,369.97	3,214.44	33,794.00	18,715.00	85,650.15
	From 25001-50,000	2,869.83	18,851	7,090	76,055.72	2,043.34	9,252.00	5,081.00	45,761.13
	From 50,001- 75,000	459.10	1,670	629	14,987.15	323.58	1,494.00	553.00	9,169.00
	From 75,000-100,000	922.11	1,211	716	16,477.71	802.99	1,316.00	797.00	13,905.15
	From 1,00,001 -1,25,000	142.00	271	111	9,011.66	84.52	325.00	80.00	8,936.12
	Above Rs. 1,25,000	878.59	401	261	20,538.90	864.13	550.00	319.00	15,115.49
	ii Individual- Annuity								
	From 0-10000	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-
	iii Group								
	From 0-10000	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-
	From 25001-50,000	0.65	2	798.00	58.33	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-
	iv Group- Annuity								
	From 0-10000	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-

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

**Insurer:** DHFL Pramerica Life Insurance Company Limited (erstwhile DLF Pramerica Life Insurance Company Limited)

**Date:** 31st March 2014

*(Rs in Lakhs)*

## Business Acquisition through different channels (Group)

Sl.No.	Channels	Upto the period '2013-14			Upto the Period '2012-13		
		No. of Policies	No. of Lives covered	Premium	No. of Policies	No. of Lives covered	Premium
1	Individual agents	-	-	-	-	-	-
2	Corporate Agents-Banks	-	-	-	-	-	-
3	Corporate Agents -Others	-	-	-	-	-	-
4	Brokers	10	2,415	14.17	-	-	-
5	Micro Agents	-	-	-	-	-	-
6	Direct Business	111	355,067	6,368.25	34	107,257	97
	Total (A)	<b>121</b>	<b>357,482</b>	<b>6,382.42</b>	<b>34</b>	<b>107,257</b>	<b>97</b>
1	Referral (B)	-	-	-	-	-	-
	Grand Total (A+B)	<b>121</b>	<b>357,482</b>	<b>6,382.42</b>	<b>34</b>	<b>107,257</b>	<b>97</b>

LIFE INSURANCE

# FORM L-38 : Business Acquisition through different channels (Individuals)

**Insurer:** DHFL Pramerica Life Insurance Company Limited (erstwhile DLF Pramerica Life Insurance Company Limited)

**Date:** 31st March 2014

(Rs in Lakhs)

## Business Acquisition through different channels (Individuals)

Sl.No.	Channels	Upto the period '2013-14		Upto the Period '2012-13	
		No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	17,730	4,283.18	24,618	6,091.38
2	Corporate Agents-Banks	665	77.65	506	46.12
3	Corporate Agents -Others	11,903	1,402.37	48,681	3,978.05
4	Brokers	2,321	761.43	3,169	961.25
5	Micro Agents	-	-		
6	Direct Business	27,888	4,169.43	24,291	2,561.19
	Total (A)	60,507	10,694.06	101,265	13,638.00
1	Referral (B)	2,113	248.84		
	Grand Total ( A + B )	62,620	10,942.89	101,265	13,638.00

LIFE INSURANCE

## FORM L-39 : Data on Settlement of Claims

Date: 31-Mar-14

Insurer: DHFL Pramerica Life Insurance Company Limited (erstwhile DLF Pramerica Life Insurance Company Limited)

Ageing of Claims									
Sl.No	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid (lacs)
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	-	143	11	-	-	-	154	115.29
2	Survival Benefit	-	-	-	-	-	-	-	-
3	for Annuities / Pension	-	-	-	-	-	-	-	-
4	For Surrender	-	1,269	286	1	-	-	1,556	1,181.83
5	Other benefits	-	-	-	-	-	-	-	-
	Death Claims	-	156	29	3	2	-	190	629.59

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

LIFE INSURANCE



## FOR L-40 : Claims data for Life

Insurer: DHFL Pramerica Life Insurance Company Limited (erstwhile DLF Pramerica Life Insurance Company Limited)

Date: 31-Mar-14

*No. of claims only*

Sl. 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	325	NIL	NIL	-	NIL	-
2	Claims reported during the period*	533	194	NIL	-	1,718	-
3	Claims Settled during the period	190	154	NIL	-	1,556	-
4	Claims Repudiated during the period	204	NIL	NIL	-	NIL	-
a	Less than 2years from the date of acceptance of risk	195	NIL	NIL	-	NA	-
b	Grater than 2 year from the date of acceptance of risk	9	NIL	NIL	-	NA	-
5	Claims Written Back	1	NIL	NIL	-	NIL	-
6	Claims O/S at End of the period	463	40	NIL	-	162	-
a	Less than 3months	122	40	NIL	-	162	-
b	3 months to 6 months	91	NIL	NIL	-	NA	-
c	6months to 1 year	128	NIL	NIL	-	NA	-
d	1year and above	122	NIL	NIL	-	NA	-

\*in case of death- the claims for which all the documentations have been completed needs to be shown here.

## FORM L-41 : GREIVANCE DISPOSAL

Insurer: DHFL Pramerica Life Insurance Company Limited (erstwhile DLF Pramerica Life Insurance Company Limited)

Date: 31-Mar-14

### GRIEVANCE DISPOSAL

(Rs in Lakhs)

SI 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	1	38	10	12	15	1	38
b)	Policy Servicing	-	59	22	14	17	6	59
c)	Proposal Processing	9	142	67	31	58	1	142
d)	Survival Claims	-	65	47	6	11	1	65
e)	ULIP Related	1	3	3	-	2	-	3
f)	Unfair Business Practices	49	1,090	229	196	678	30	1,090
g)	Others	5	41	15	8	22	1	41
	<b>Total Number</b>	<b>65</b>	<b>1,438</b>	<b>393</b>	<b>267</b>	<b>803</b>	<b>40</b>	<b>1,438</b>

2	Total No. of policies during previous year:	102,418
3	Total No. of claims during previous year	523
4	Total No. of policies during current year	62,741
5	Total No. of claims during current year	951
6	Total No. of Policy Complaints ( current year) per 10,000 policies ( current year)	223
7	Total No. of Claim Complaints (current year) per 10,000 claims registered ( current year) :	400

2	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
a)	Upto 7 days	38	2	40
b)	7-15 Days	-	-	-
c)	15-30 Days	1	-	1
d)	30-90 Days	1	-	1
e)	90 days & Beyond	-	-	-
	<b>Total Number</b>	<b>40</b>	<b>2</b>	<b>42</b>

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

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

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

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

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

### C. Valuation Assumptions

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

	Individual Business	Group business
i) Life Participating Business	6.70%	Not Applicable
ii) Life- Non-participating Policies	6.95%	7.50% *
iii) Annuities- Participating policies	Not Applicable	Not Applicable
iv) Annuities – Non-participating policies	Not Applicable	Not Applicable
v) Annuities- Individual Pension Plan	Not Applicable	Not Applicable
vi) Unit Linked	6.85%	Not Applicable
vii) Health Insurance	Not Applicable	Not Applicable

\* excludes one year term policies.

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

(As % of IALM 06-08)

	Individual Business	Group business
i) Life Participating Business	103.50% - 120.75%	Not Applicable
ii) Life- Non-participating Policies	97.75% -224.25%	109.25%-126.50% *
iii) Annuities- Participating policies	Not Applicable	Not Applicable
iv) Annuities – Non-participating policies	Not Applicable	Not Applicable
v) Annuities- Individual Pension Plan	Not Applicable	Not Applicable
vi) Unit Linked	80% - 161%	Not Applicable
vii) Health Insurance	Not Applicable	Not Applicable

\* excludes one year term policies.

**3. 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 5.5% p.a. for expense inflation was used for projecting future expenses.

**4. Bonus Rates**

The future reversionary bonus rates assumed vary from 2.35% to 3.75% of sum assured and previously accrued reversionary bonuses. Future final bonuses assumed vary with duration up to maximum of 125% of sum assured and attaching reversionary bonus.

**5. 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.

**6. Taxation and Shareholder Transfers**

The tax rate assumed for valuation is 14.2% and shareholders share is taken to be 1/9 of cost of bonus i.e. 10% of distributed surplus.

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

For individual & one year group term business, the run-off triangle method has been used to set appropriate provision for IBNR. However, for Group Credit Life we hold an IBNR equal to expected claims for two months.

**D. Change in Valuation Methods or Bases compared to 31.03.2013**

Valuation interest rate for life non-participating business has been changed from 6.60% p.a. to 6.95% p.a. and for Unit-Linked business has been changed from 6.60% p.a. to 6.85% p.a.

The previous year fixed expenses have been increased by inflation rate of 5.5% p.a.

The mortality assumption has been changed from 92% - 132.25% (of IALM 94-96) to 97.75%-224.25% (of IALM2006-08) for life non-participating policies and from 75%-138% (of IALM 94-96) to 80%- 161% (of IALM2006-08) for unit-linked policies. The standard mortality table IALM 94-96 has been changed to new table IALM 06-08 prescribed by IRDA.

Lapse assumptions have been revised from the previous valuation.

In the previous valuation the company did not have participating business and group business other than one year reviewable term business.