

## FORM L-1-A : Revenue Account

Name of the Insurer: DHFL PRAMERICA LIFE INSURANCE CO. LTD. (Formerly known as DLF Pramerica Life Insurance Co. Ltd.)  
Registration No. 140 ; Date of Registration with the IRDA: June 27, 2008

REVENUE ACCOUNT FOR THE PERIOD ENDED DECEMBER 31, 2014

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

Rs '000

Particulars	Schedule	FOR THE QUARTER ENDED ON DECEMBER 2014						UP TO THE QUARTER ENDED ON DECEMBER 2014						FOR THE QUARTER ENDED ON DECEMBER 2013						UP TO THE QUARTER ENDED ON DECEMBER 2013					
		Non Participating (Non-Linked)		Participating (Non-Linked)	Non Participating (Linked)		Total	Non Participating (Non-Linked)		Participating (Non-Linked)	Non Participating (Linked)		Total	Non Participating (Non-Linked)		Participating (Non-Linked)	Non Participating (Linked)		Total	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		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	457,774	1,272,660	205,784	95,588	5,664	2,037,470	1,168,616	2,918,133	542,632	236,489	31,394	4,897,264	502,038	9,246	35,579	114,029	16,270	677,162	1,266,329	20,284	40,951	298,411	49,888	1,675,863
(b) Reinsurance ceded		(3,580)	(73,721)	(269)	(699)	-	(78,269)	(12,737)	(126,728)	(652)	(2,381)	-	(142,498)	(4,001)	(5,081)	(10)	(836)	-	(9,928)	(12,186)	(9,225)	(18)	(2,577)	-	(24,006)
(c) Reinsurance accepted-		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Income from Investments																									
(a) Interest, Dividends & Rent – Gross		41,478	35,395	8,467	22,387	2,501	110,228	104,195	72,803	25,533	75,498	11,690	289,679	19,055	389	314	17,869	2,937	40,564	51,475	1,195	350	57,915	11,375	122,310
(b) Profit on sale/redemption of investments		3,441	3,374	19,152	39,598	18,870	84,435	4,591	4,599	19,787	109,812	46,496	185,285	254	3	79	29,013	10,344	39,693	976	4	95	89,694	33,042	123,811
(c) (Loss on sale/ redemption of investments)		-	-	-	(1,442)	(581)	(2,023)	-	-	-	(10,399)	(4,252)	(14,651)	-	-	-	(12,411)	(5,198)	(17,609)	(4)	-	-	(66,538)	(23,438)	(89,980)
(d) Transfer/Gain on revaluation/change in fair value*		-	-	-	13,925	(5,243)	8,682	-	-	-	148,330	32,916	181,246	-	-	-	83,547	28,248	111,795	-	-	-	61,279	21,820	83,099
(e) Amortisation of discount/(premium)		1,063	2,320	105	(3)	-	3,485	3,157	4,644	388	(9)	-	8,180	827	34	14	(3)	-	872	2,330	43	13	(9)	-	2,377
(f) Appropriation/ Expropriation Adjustment Account		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transferred from Shareholders' Fund		305,133	-	23,790	-	-	328,923	629,027	-	144,200	-	-	773,227	193,871	(1,238)	72,567	-	-	265,200	812,704	13,655	74,480	-	-	900,839
Other Income (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Fees & Charges		239	-	11	-	-	250	730	-	18	-	-	748	172	-	-	-	-	172	550	-	-	-	-	550
<b>TOTAL (A)</b>		<b>805,548</b>	<b>1,240,028</b>	<b>257,040</b>	<b>169,354</b>	<b>21,211</b>	<b>2,493,181</b>	<b>1,897,579</b>	<b>2,873,451</b>	<b>731,906</b>	<b>557,340</b>	<b>118,204</b>	<b>6,178,480</b>	<b>712,216</b>	<b>3,353</b>	<b>108,543</b>	<b>231,208</b>	<b>52,601</b>	<b>1,107,921</b>	<b>2,122,174</b>	<b>25,956</b>	<b>115,871</b>	<b>438,175</b>	<b>92,687</b>	<b>2,794,863</b>
Commission	L-5	30,061	50	38,430	1,707	9	70,257	74,848	125	108,759	3,063	127	186,922	42,083	2	7,542	1,497	98	51,222	120,830	2	8,662	2,904	249	132,647
Operating Expenses related to Insurance Business	L-6	326,875	225,785	148,083	34,450	1,741	736,934	867,393	523,471	477,799	88,276	6,983	1,963,922	422,086	2,149	95,554	34,346	1,825	555,960	1,475,354	19,257	101,294	97,985	9,941	1,703,831
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>356,936</b>	<b>225,835</b>	<b>186,513</b>	<b>36,157</b>	<b>1,750</b>	<b>807,191</b>	<b>942,241</b>	<b>523,596</b>	<b>586,558</b>	<b>91,339</b>	<b>7,110</b>	<b>2,150,844</b>	<b>464,169</b>	<b>2,151</b>	<b>103,096</b>	<b>35,843</b>	<b>1,923</b>	<b>607,182</b>	<b>1,596,184</b>	<b>19,259</b>	<b>109,956</b>	<b>100,889</b>	<b>10,190</b>	<b>1,836,478</b>
Benefits Paid (Net)	L-7	3,779	25,392	2,024	105,208	50,775	187,178	7,834	34,877	5,330	278,010	165,366	491,417	22,617	1,850	-	32,387	14,776	71,630	47,781	2,656	70,172	48,362	-	168,971
Bonuses Paid		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Gross**		444,832	700,589	68,503	40,545	(32,139)	1,222,330	947,504	1,678,676	140,018	177,528	(58,378)	2,885,347	225,430	(648)	5,448	170,791	33,944	434,964	478,209	4,041	5,915	237,232	14,123	739,520
(b) Amount ceded in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL (C)</b>		<b>444,832</b>	<b>700,589</b>	<b>68,503</b>	<b>40,545</b>	<b>(32,139)</b>	<b>1,222,330</b>	<b>947,504</b>	<b>1,678,676</b>	<b>140,018</b>	<b>177,528</b>	<b>(58,378)</b>	<b>2,885,347</b>	<b>225,430</b>	<b>(648)</b>	<b>5,448</b>	<b>170,791</b>	<b>33,944</b>	<b>434,964</b>	<b>478,209</b>	<b>4,041</b>	<b>5,915</b>	<b>237,232</b>	<b>14,123</b>	<b>739,520</b>
<b>SURPLUS/ (DEFICIT) (D)=(A)-(B)+(C)</b>		<b>-</b>	<b>288,212</b>	<b>-</b>	<b>(12,556)</b>	<b>825</b>	<b>276,482</b>	<b>-</b>	<b>636,302</b>	<b>-</b>	<b>10,463</b>	<b>4,106</b>	<b>650,871</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(7,813)</b>	<b>1,958</b>	<b>(5,855)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>29,882</b>	<b>20,012</b>	<b>49,894</b>
<b>APPROPRIATIONS</b>																									
Transfer to Shareholders' Account		-	288,212	-	(12,556)	825	276,481	-	636,302	-	10,463	4,106	650,871	-	-	-	(7,813)	1,958	(5,855)	-	-	-	29,882	20,012	49,894
Transfer to Other Reserves (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL (D)</b>		<b>-</b>	<b>288,212</b>	<b>-</b>	<b>(12,556)</b>	<b>825</b>	<b>276,481</b>	<b>-</b>	<b>636,302</b>	<b>-</b>	<b>10,463</b>	<b>4,106</b>	<b>650,871</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(7,813)</b>	<b>1,958</b>	<b>(5,855)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>29,882</b>	<b>20,012</b>	<b>49,894</b>
<b>The Total Surplus as mentioned below :</b>																									
(a) Interim Bonus Paid		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Allocation of Bonus to Policyholders		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Surplus shown in Revenue Account		-	288,212	-	(12,556)	825	276,481	-	636,302	-	10,463	4,106	650,871	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total Surplus (a+b+c)</b>		<b>-</b>	<b>288,212</b>	<b>-</b>	<b>(12,556)</b>	<b>825</b>	<b>276,481</b>	<b>-</b>	<b>636,302</b>	<b>-</b>	<b>10,463</b>	<b>4,106</b>	<b>650,871</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

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

Name of the Insurer: DHFL PRAMERICA LIFE INSURANCE CO. LTD. ( Formerly known as DLF Pramerica Life Insurance Co. Ltd.)

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

PROFIT & LOSS ACCOUNT FOR THE PERIOD ENDED DECEMBER 31, 2014

Shareholders' Account (Non-technical Account)

(Rs.'000).

Particulars	Schedule	FOR THE QUARTER ENDED ON DECEMBER 2014	UP TO THE QUARTER ENDED ON DECEMBER 2014	FOR THE QUARTER ENDED ON DECEMBER 2013	UP TO THE QUARTER ENDED ON DECEMBER 2013
		(Rs.'000).	(Rs.'000).	(Rs.'000).	(Rs.'000).
Amounts transferred from/to the Policyholders Account (Technical Account)		276,481	650,871	(5,855)	49,894
Income From Investments					
(a) Interest, Dividends & Rent – Gross		116,700	297,832	27,041	76,818
(b) Profit on sale/redemption of investments		82,469	116,905	8,231	25,726
(c) (Loss on sale/ redemption of investments)		(47)	(474)	(4,083)	(4,371)
(d) Amortisation of discount/(premium)		9,066	23,724	1,536	2,850
Other Income (To be specified)		-	-	-	-
<b>TOTAL (A)</b>		<b>484,669</b>	<b>1,088,858</b>	<b>26,870</b>	<b>150,917</b>
Expense other than those directly related to the insurance business:		13,075	43,814	9,606	26,251
Bad debts written off		-	-	-	-
Transfer to Policyholders' fund		328,923	773,227	265,200	900,839
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>341,998</b>	<b>817,041</b>	<b>274,806</b>	<b>927,090</b>
Profit/ (Loss) before tax		142,671	271,817	(247,936)	(776,173)
<b>Provision for Taxation</b>		-	-	-	-
Current Tax Credit/(Charge)		-	-	-	-
Deferred Tax Credit / (Charge)		(18,369)	(34,996)	-	-
Profit / (Loss) after tax		<b>124,302</b>	<b>236,821</b>	<b>(247,936)</b>	<b>(776,173)</b>
<b>APPROPRIATIONS</b>					
(a) Balance at the beginning of the year.		-	(5,060,819)	-	(5,079,496)
(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>124,302</b>	<b>(4,823,998)</b>	<b>(247,936)</b>	<b>(5,846,481)</b>

## FORM L-3-A : Balance Sheet

**Name of the Insurer: DHFL PRAMERICA LIFE INSURANCE CO. LTD. ( Formerly known as DLF Pramerica Life Insurance Co. Ltd.)**

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

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

(Rs.'000).

Particulars	Schedule	As at December 31, 2014	As at December 31, 2013
		(Rs.'000).	(Rs.'000).
<b>SOURCES OF FUNDS</b>			
<i>SHAREHOLDERS' FUNDS:</i>			
SHARE CAPITAL	L-8,L-9	3,740,619	3,370,330
SHARE APPLICATION MONEY		-	9
RESERVES AND SURPLUS	L-10	8,329,217	4,854,649
CREDIT/[DEBIT] FAIR VALUE CHANGE ACCOUNT		3,698	935
<b>Sub-Total</b>		<b>12,073,534</b>	<b>8,225,923</b>
BORROWINGS	L-11	-	-
<i>POLICYHOLDERS' FUNDS:</i>			
CREDIT/[DEBIT] FAIR VALUE CHANGE ACCOUNT		73	40
POLICY LIABILITIES		4,480,718	1,115,802
INSURANCE RESERVES		-	-
PROVISION FOR LINKED LIABILITIES		2,476,254	2,243,117
<b>Sub-Total</b>		<b>6,957,045</b>	<b>3,358,959</b>
FUNDS FOR FUTURE APPROPRIATIONS		-	-
<b>TOTAL</b>		<b>19,030,579</b>	<b>11,584,882</b>
<b>APPLICATION OF FUNDS</b>			
INVESTMENTS			
Shareholders'	L-12	6,730,035	2,421,077
Policyholders'	L-13	4,651,354	1,102,628
ASSETS HELD TO COVER LINKED LIABILITIES	L-14	2,476,254	2,243,117
LOANS	L-15	776	-
FIXED ASSETS	L-16	221,476	43,769
DEFERRED TAX ASSETS		714,230	-
CURRENT ASSETS			
Cash and Bank Balances	L-17	238,022	129,046
Advances and Other Assets	L-18	646,649	676,856
<b>Sub-Total (A)</b>		<b>884,671</b>	<b>805,902</b>
CURRENT LIABILITIES	L-19	1,414,241	829,025
PROVISIONS	L-20	57,974	49,067
<b>Sub-Total (B)</b>		<b>1,472,215</b>	<b>878,092</b>
NET CURRENT ASSETS (C) = (A - B)		(587,544)	(72,190)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	L-21	-	-
DEBIT BALANCE IN PROFIT & LOSS ACCOUNT (Shareholders' Account)		4,823,998	5,846,481
Debit Balance of Revenue Account		-	-
<b>TOTAL</b>		<b>19,030,579</b>	<b>11,584,882</b>

### CONTINGENT LIABILITIES

Particulars		As at December 31, 2014	As at December 31, 2013
			(Rs.'000)
1 Partly paid-up investments		-	-
2 Claims, other than against policies, not acknowledged as debts by the company		-	-
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		-	-
6 Reinsurance obligations to the extent not provided for in accounts		-	-
7 Others (to be specified)		-	-
<b>TOTAL</b>		<b>-</b>	<b>-</b>

# FORM L-4 : PREMIUM SCHEDULE

(Rs. '000).

## PREMIUM

Particulars	FOR THE QUARTER ENDED ON DECEMBER 2014						FOR THE PERIOD ENDED ON DECEMBER 2014						FOR THE QUARTER ENDED ON DECEMBER 2013						FOR THE PERIOD ENDED ON DECEMBER 2013					
	Non Participating (Non-Linked)		Participating (Non-Linked)	Non Participating (Linked)		Total	Non Participating (Non-Linked)		Participating (Non-Linked)	Non Participating (Linked)		Total	Non Participating (Non-Linked)		Participating (Non-Linked)	Non Participating (Linked)		Total	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		Individual Life	Group Life	Individual Life	Individual Life	Individual Pension		Individual Life	Group Life	Individual Life	Individual Life	Individual Pension	
1 First year premiums	151,153	145,859	183,103	30,998	-	511,113	394,785	265,803	517,222	44,497	-	1,222,308	199,075	9,201	35,579	17,402	(195)	261,062	606,418	20,239	40,951	42,816	(454)	709,970
2 Renewal Premiums	306,620	9,106	22,681	64,590	5,664	408,661	773,831	10,948	25,410	191,842	31,394	1,033,425	300,087	45	-	71,980	16,465	388,577	651,005	45	-	226,557	50,342	927,949
3 Single Premiums	-	1,117,696	-	-	-	1,117,696	-	2,641,382	-	150	-	2,641,532	2,876	-	-	24,647	-	27,523	8,906	-	-	29,038	-	37,944
<b>TOTAL</b>	<b>457,773</b>	<b>1,272,660</b>	<b>205,784</b>	<b>95,588</b>	<b>5,664</b>	<b>2,037,469</b>	<b>1,168,615</b>	<b>2,918,133</b>	<b>542,633</b>	<b>236,489</b>	<b>31,394</b>	<b>4,897,264</b>	<b>502,037</b>	<b>9,246</b>	<b>35,579</b>	<b>114,029</b>	<b>16,270</b>	<b>677,162</b>	<b>1,266,329</b>	<b>20,284</b>	<b>40,951</b>	<b>298,411</b>	<b>49,888</b>	<b>1,675,863</b>



# FORM L-5 : COMMISSION SCHEDULE

(Rs.'000).

COMMISSION EXPENSES																								
Particulars	FOR THE QUARTER ENDED ON DECEMBER 2014						FOR THE PERIOD ENDED ON DECEMBER 2014						FOR THE QUARTER ENDED ON DECEMBER 2013						FOR THE PERIOD ENDED ON DECEMBER 2013					
	Non Participating (Non-Linked)		Participating (Non-Linked)	Non Participating (Linked)		Total	Non Participating (Non-Linked)		Participating (Non-Linked)	Non Participating (Linked)		Total	Non Participating (Non-Linked)		Participating (Non-Linked)	Non Participating (Linked)		Total	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		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	26,421	50	37,731	1,467	4	65,673	60,375	125	107,985	2,068	24	170,577	31,266	2	7,542	647	37	39,493	98,620	2	8,662	783	64	108,131
- Renewal premiums	3,640	-	699	241	5	4,585	14,473	-	774	995	103	16,345	10,789	-	-	374	61	11,224	22,105	-	-	1,583	185	23,873
- Single premiums	-	-	-	(1)	-	(1)	-	-	-	-	-	-	29	-	-	476	-	504	105	-	-	538	-	643
<b>Total (A)</b>	<b>30,061</b>	<b>50</b>	<b>38,430</b>	<b>1,707</b>	<b>9</b>	<b>70,257</b>	<b>74,848</b>	<b>125</b>	<b>108,759</b>	<b>3,063</b>	<b>127</b>	<b>186,921</b>	<b>42,084</b>	<b>2</b>	<b>7,542</b>	<b>1,496</b>	<b>98</b>	<b>51,221</b>	<b>120,830</b>	<b>2</b>	<b>8,662</b>	<b>2,904</b>	<b>249</b>	<b>132,647</b>
Add: Commission on Re-insurance Accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on Re-insurance Ceded	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Net Commission</b>	<b>30,061</b>	<b>50</b>	<b>38,430</b>	<b>1,707</b>	<b>9</b>	<b>70,257</b>	<b>74,848</b>	<b>125</b>	<b>108,759</b>	<b>3,063</b>	<b>127</b>	<b>186,921</b>	<b>42,084</b>	<b>2</b>	<b>7,542</b>	<b>1,496</b>	<b>98</b>	<b>51,221</b>	<b>120,830</b>	<b>2</b>	<b>8,662</b>	<b>2,904</b>	<b>249</b>	<b>132,647</b>
<b>Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:</b>																								
Agents	16,418	-	8,733	1,662	10	26,822	43,086	-	32,431	2,702	127	78,346	23,189	-	5,941	1,402	98	30,630	61,646	-	7,061	2,388	248	71,343
Brokers	3,990	50	8,366	24	(1)	12,429	6,411	125	20,038	106	-	26,681	5,957	-	620	36	-	6,614	16,381	-	620	133	1	17,135
Corporate Agency	8,980	-	21,112	21	-	30,113	23,289	-	55,616	253	-	79,159	11,932	2	969	52	-	12,955	40,258	2	969	374	-	41,603
Referral	126	-	158	-	-	283	565	-	387	-	-	952	404	-	9	2	-	414	1,014	-	9	2	-	1,025
Others (pl. specify)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bancassurance	547	-	62	1	-	610	1,497	-	287	2	-	1,786	602	-	3	5	-	609	1,531	-	3	7	-	1,541
<b>TOTAL (B)</b>	<b>30,061</b>	<b>50</b>	<b>38,430</b>	<b>1,707</b>	<b>9</b>	<b>70,257</b>	<b>74,848</b>	<b>125</b>	<b>108,759</b>	<b>3,063</b>	<b>127</b>	<b>186,922</b>	<b>42,083</b>	<b>2</b>	<b>7,542</b>	<b>1,497</b>	<b>98</b>	<b>51,222</b>	<b>120,830</b>	<b>2</b>	<b>8,662</b>	<b>2,904</b>	<b>249</b>	<b>132,647</b>



Pramerica

LIFE INSURANCE

# FORM L-6 : OPERATING EXPENSES SCHEDULE

(Rs. '000)

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

Particulars	FOR THE QUARTER ENDED ON DECEMBER 31, 2014						UPTO THE PERIOD ENDED ON DECEMBER 31, 2014						FOR THE QUARTER ENDED ON DECEMBER 31, 2013						UPTO THE PERIOD ENDED ON DECEMBER 31, 2013					
	Non Participating (Non-Linked)		Participating (Non-Linked)	Non Participating (Linked)		Total	Non Participating (Non-Linked)		Participating (Non-Linked)	Non Participating (Linked)		Total	Non Participating (Non-Linked)		Participating (Non-Linked)	Non Participating (Linked)		Total	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		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	128,014	118,615	71,981	11,722	334	330,666	345,286	290,925	249,191	27,553	1,784	914,739	222,711	1,044	52,334	18,291	936	295,316	806,661	10,557	55,521	53,574	5,449	931,762
2 Travel, conveyance and vehicle running expenses	3,625	4,959	2,075	381	9	11,049	13,217	14,659	11,354	1,063	94	40,387	8,957	21	2,510	774	31	12,293	38,838	508	2,673	2,579	262	44,860
3 Training expenses (including Agent advisors)	6,746	8,879	4,244	675	22	20,566	21,048	23,343	18,080	1,693	149	64,313	2,893	11	736	243	12	3,895	11,363	149	782	755	77	13,126
4 Rent, rates & taxes	9,616	12,439	6,293	943	36	29,327	27,769	30,797	23,854	2,234	197	84,851	28,110	151	6,229	2,273	124	36,887	95,884	1,255	6,599	6,368	648	110,754
5 Repairs & Maintenance	5,562	7,233	3,598	548	20	16,961	16,452	18,246	14,133	1,323	117	50,271	8,771	13	2,620	774	28	12,206	40,588	531	2,794	2,696	274	46,883
6 Printing and stationery	281	393	151	30	1	856	1,109	1,230	952	89	8	3,388	1,001	5	238	83	4	1,331	3,669	48	253	244	25	4,239
7 Communication expenses	2,415	3,116	1,589	236	9	7,365	6,892	7,643	5,920	554	49	21,058	4,066	4	1,260	363	13	5,706	19,526	256	1,344	1,297	132	22,555
8 Legal, professional and consultancy charges	12,174	15,566	8,169	1,175	49	37,133	33,297	36,928	28,603	2,678	236	101,742	35,755	284	6,090	2,718	185	45,032	93,024	1,217	6,403	6,178	628	107,450
9 Medical fees	1,271	-	(2)	131	-	1,400	4,351	-	21	350	-	4,722	526	-	(2)	55	-	579	3,778	-	8	251	-	4,037
10 Auditors' fees, expenses etc :																								
(a) as auditor	181	235	116	17	1	550	540	599	464	43	4	1,650	822	8	124	61	5	1,020	1,887	25	130	125	13	2,180
(b) as adviser	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) in any other capacity (including out of pocket expenses)	26	32	18	2	-	78	65	72	56	5	-	198	6	(1)	3	1	-	9	38	-	3	3	-	44
11 Advertisement and publicity	81,761	11,205	29,176	6,391	2	128,535	125,434	17,476	45,069	9,796	8	197,783	26,176	17	8,227	2,346	79	36,845	127,558	1,669	8,780	8,472	862	147,341
12 Interest and bank charges	753	1,087	369	84	1	2,294	3,323	3,686	2,855	267	24	10,155	1,394	2	420	123	4	1,943	6,509	85	448	432	44	7,518
13 Investment related charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Postage and courier cost	1,149	1,520	715	115	4	3,503	3,659	4,058	3,143	294	26	11,180	1,554	(3)	564	146	3	2,264	8,767	115	603	582	59	10,126
15 Sales Promotion expenses	30,900	4,026	10,958	2,412	-	48,296	112,845	14,701	40,019	8,810	-	176,375	14,320	161	1,502	999	89	17,071	22,456	294	1,546	1,491	152	25,939
16 Information technology expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17 Recruitment (including Agent advisors)	804	1,419	106	114	(4)	2,439	6,196	6,872	5,322	498	44	18,932	1,850	18	253	135	11	2,267	3,835	50	264	255	26	4,430
18 Electricity, water and utilities	1,261	1,730	717	133	3	3,844	4,647	5,154	3,992	374	33	14,200	3,964	21	879	321	17	5,202	13,530	177	931	899	91	15,628
19 Policy issuance and servicing costs	34,081	20,080	3,868	5,730	786	64,545	128,154	21,357	14,253	18,560	2,456	184,780	46,716	338	8,617	3,614	232	59,517	131,956	1,727	9,082	8,764	891	152,420
20 (Profit)/Loss on fluctuation in foreign exchange	28	41	13	3	-	85	135	149	116	11	1	412	316	3	27	21	2	369	410	5	28	27	3	473
21 (Profit)/Loss on fixed assets	(5)	(6)	(5)	(1)	-	(17)	3	3	3	-	-	9	-	-	-	-	-	-	4	-	-	-	-	4
22 Service Tax expense	816	6,559	5	3,111	442	10,933	882	12,166	16	11,109	1,667	25,840	6,171	55	921	457	34	7,638	14,008	183	964	930	95	16,180
23 Other miscellaneous expenses	3,062	3,584	2,419	264	18	9,347	5,005	5,551	4,298	402	36	15,292	936	(30)	884	139	(6)	1,923	13,863	181	954	921	94	16,013
24 Depreciation	2,354	3,073	1,510	234	8	7,179	7,084	7,856	6,085	570	50	21,645	5,071	27	1,118	409	22	6,647	17,202	225	1,184	1,142	116	19,869
<b>TOTAL</b>	<b>326,875</b>	<b>225,785</b>	<b>148,083</b>	<b>34,450</b>	<b>1,741</b>	<b>736,934</b>	<b>867,393</b>	<b>523,471</b>	<b>477,799</b>	<b>88,276</b>	<b>6,983</b>	<b>1,963,922</b>	<b>422,086</b>	<b>2,149</b>	<b>95,554</b>	<b>34,346</b>	<b>1,825</b>	<b>555,960</b>	<b>1,475,354</b>	<b>19,257</b>	<b>101,294</b>	<b>97,985</b>	<b>9,941</b>	<b>1,703,831</b>



Pramerica

LIFE INSURANCE

# FORM L-7 : BENEFITS PAID SCHEDULE

(Rs. '000)

BENEFITS PAID [NET]

Particulars	FOR THE QUARTER ENDED ON DECEMBER 31, 2014						UP TO THE QUARTER ENDED ON DECEMBER 31, 2014						FOR THE QUARTER ENDED ON DECEMBER 31, 2013						UP TO THE QUARTER ENDED ON DECEMBER 31, 2013					
	Non Participating (Non-Linked)		Participating (Non-Linked)	Non Participating (Linked)		Total	Non Participating (Non-Linked)		Participating (Non-Linked)	Non Participating (Linked)		Total	Non Participating (Non-Linked)		Participating (Non-Linked)	Non Participating (Linked)		Total	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		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,	(7,279)	27,441	2,689	2,451	-	25,302	(4,391)	44,032	6,482	1,046	335	47,504	39,724	3,227	-	8,581	75	51,607	72,602	4,636	-	15,165	900	93,303
(b) Claims by Maturity,	-	-	-	38,100	-	38,100	-	-	-	80,283	-	80,283	-	-	-	2,914	-	2,914	-	-	-	3,126	-	3,126
(c) Annuities/Pension payment,	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Periodical Benefit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Health	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(f) any other (please specify)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Surrenders/Withdrawals	5,942	7,735	-	64,814	50,775	129,266	13,502	8,428	-	196,903	165,031	383,864	1,211	-	-	21,641	14,701	37,553	3,306	-	-	53,912	47,462	104,680
Riders	51	-	-	-	-	51	1,202	-	-	(280)	-	922	-	-	-	-	-	-	-	-	-	-	-	-
	(1,285)	35,176	2,689	105,365	50,775	192,719	10,313	52,460	6,482	277,952	165,366	512,573	40,935	3,227	-	33,136	14,776	92,074	75,908	4,636	-	72,203	48,362	201,109
2. (Amount ceded in reinsurance):																								
(a) Claims by Death,	5,065	(9,783)	(665)	(158)	-	(5,541)	(2,479)	(17,583)	(1,152)	58	-	(21,156)	(18,318)	(1,377)	-	(749)	-	(20,444)	(28,127)	(1,980)	-	(2,031)	-	(32,138)
(b) Claims by Maturity,	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities/Pension payment,	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Periodical Benefit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Health	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(f) any other (please specify)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	5,065	(9,783)	(665)	(158)	-	(5,541)	(2,479)	(17,583)	(1,152)	58	-	(21,156)	(18,318)	(1,377)	-	(749)	-	(20,444)	(28,127)	(1,980)	-	(2,031)	-	(32,138)
3. Amount accepted in reinsurance:																								
(a) Claims by Death,	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Claims by Maturity,	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities/Pension payment,	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Periodical Benefit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Health	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(f) any other (please specify)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	3,780	25,392	2,024	105,207	50,775	187,178	7,835	34,877	5,330	278,009	165,366	491,417	22,617	1,850	-	32,387	14,776	71,630	47,781	2,656	-	70,172	48,362	168,971



LIFE INSURANCE

## FORM L-8 : SHARE CAPITAL SCHEDULE

### SHARE CAPITAL

(Rs.'000)

	Particulars	As at December 31, 2014	As at December 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	3,740,619	3,370,330
	374,061,867 Equity Shares (Previous Year: 337,032,980 Equity Shares) of Rs 10/- each		
3	Subscribed Capital	3,740,619	3,370,330
	374,061,867 Equity Shares (Previous Year: 337,032,980 Equity Shares) of Rs 10/- each		
4	Called-up Capital	3,740,619	3,370,330
	374,061,867 Equity Shares (Previous Year: 337,032,980 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>3,740,619</b>	<b>3,370,330</b>

L I F E   I N S U R A N C E



## FORM L-9 : PATTERN OF SHAREHOLDING SCHEDULE

PATTERN OF SHAREHOLDING : [As certified by the Management]

Shareholder	As at December 31, 2014		As at December 31, 2013	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
Indian	276,805,782	74%	249,404,406	74%
Foreign	97,256,085	26%	87,628,574	26%
Others		-		-
<b>TOTAL</b>	<b>374,061,867</b>	<b>100%</b>	<b>337,032,980</b>	<b>100%</b>



## FORM L-10-RESERVES AND SURPLUS SCHEDULE

### RESERVES AND SURPLUS

(Rs.'000)

	Particulars	As at December 31, 2014	As at December 31, 2013
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	8,329,217	4,854,649
4	Revaluation Reserve	-	-
	General Reserves		-
5	Less: Debit balance in Profit and Loss Account, if any	-	-
	Less: Amount utilized for Buy-back	-	-
6	Catastrophe Reserve	-	-
7	Other Reserves (to be specified)	-	-
8	Balance of profit in Profit and Loss Account	-	-
	<b>TOTAL</b>	<b>8,329,217</b>	<b>4,854,649</b>



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L I F E   I N S U R A N C E

## FORM L-11-BORROWINGS SCHEDULE

### BORROWINGS

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



L I F E   I N S U R A N C E

# FORM L-12-INVESTMENTS SHAREHOLDERS SCHEDULE

## INVESTMENTS-SHAREHOLDERS

(Rs.'000)

	Particulars	As at December 31, 2014	As at December 31, 2013
	<b>LONG TERM INVESTMENTS</b>		
1	Government securities and Government guaranteed bonds including Treasury Bills	3,939,923	1,110,122
2	Other Approved Securities	192,793	142,524
3	Other Investments		
	(a) Shares	-	-
	(aa) Equity	150,955	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	373,751	95,206
	(e) Other Securities (to be specified)	-	-
	Commercial Paper / Certificate of Deposits	-	-
	Deposits with Bank	4,000	4,000
	(f) Subsidiaries	-	-
	Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	1,222,692	441,126
5	Other than Approved Investments	3,312	-
	<b>SHORT TERM INVESTMENTS</b>		
1	Government securities and Government guaranteed bonds including Treasury Bills	452,675	321,038
2	Other Approved Securities	-	-
3	Other Investments	-	-
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	230,000	149,992
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	-	10,000
	(e) Other Securities (to be specified)	-	-
	Deposits with Bank	-	-
	(f) Subsidiaries	-	-
	Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	159,934	-
5	Other than Approved Investments	-	147,069
	<b>TOTAL</b>	<b>6,730,035</b>	<b>2,421,077</b>

# FORM L-13-INVESTMENTS POLICYHOLDERS SCHEDULE

(Rs.'000)

		As at December 31, 2014						As at December 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	1,087,963	1,041,835	150,288	17,506	875	2,298,467	552,159	655	33,559	15,005	655	602,033
2	Other Approved Securities	10,016	50,174	-	-	-	60,190	10,018	-	-	-	-	10,018
3	(a) Shares							-	-	-	-	-	-
	(aa) Equity	-	-	-	-	-	-	-	-	-	-	-	-
	(bb) Preference	-	-	-	-	-	-	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-	-	-	-	-	-	-
	(d) Debentures/ Bonds	359,407	315,307	63,842	9,148	-	747,704	188,911	-	-	9,139	-	198,050
	(e) Other Securities (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-
	Commercial Paper / Certificate of Deposits	-	-	-	-	-	-	-	-	-	-	-	-
	Deposits with Bank	2,000	20,000	-	-	500	22,500	12,000	11,700	-	-	500	24,200
	(f) Subsidiaries	-	-	-	-	-	-	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-	-	-	-	-	-	-
4	Investments in Infrastructure and Social Sector	643,221	634,279	67,200	6,000	-	1,350,700	148,539	2,000	10,046	2,000	-	162,585
5	Other than Approved Investments	-	-	-	-	-	-	-	-	-	-	-	-
	<b>SHORT TERM INVESTMENTS</b>												
1	Government securities and Government guaranteed bonds including Treasury Bills	997	55,563	-	-	-	56,559	3,511	1,410	-	-	-	4,921
2	Other Approved Securities	-	-	-	-	-	-	-	-	-	-	-	-
3	(a) Shares							-	-	-	-	-	-
	(aa) Equity	-	-	-	-	-	-	-	-	-	-	-	-
	(bb) Preference	-	-	-	-	-	-	-	-	-	-	-	-
	(b) Mutual Funds	17,303	63,530	2,700	-	-	83,533	8,009	-	18,028	-	-	26,037
	(c) Derivative Instruments	-	-	-	-	-	-	-	-	-	-	-	-
	(d) Debentures/ Bonds*	-	-	-	-	-	-	18,900	-	-	3,100	-	22,000
	(e) Other Securities (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-
	Deposits with Bank	10,000	21,700	-	-	-	31,700	16,638	2,000	-	-	-	18,638
	(f) Subsidiaries	-	-	-	-	-	-	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-	-	-	-	-	-	-
4	Investments in Infrastructure and Social Sector	-	-	-	-	-	-	-	-	-	-	-	-
5	Other than Approved Investments	-	-	-	-	-	-	33,442	-	-	704	-	34,146
	<b>TOTAL</b>	<b>2,130,907</b>	<b>2,202,388</b>	<b>284,029</b>	<b>32,654</b>	<b>1,375</b>	<b>4,651,354</b>	<b>992,127</b>	<b>17,765</b>	<b>61,633</b>	<b>29,948</b>	<b>1,155</b>	<b>1,102,628</b>

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

## ASSETS HELD TO COVER LINKED LIABILITIES

(Rs.'000)

	Particulars	As at December 31, 2014			As at December 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	219,534	18,260	237,794	168,697	24,433	193,130
2	Other Approved Securities	2,035	-	2,035	1,977	-	1,977
3	Other Investments						-
	(a) Shares						-
	(aa) Equity	1,070,810	316,812	1,387,622	962,697	324,203	1,286,900
	(bb) Preference	-	-	-			-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	194,588	35,946	230,534	121,516	34,657	156,173
	(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	131,218	24,445	155,663	118,573	27,176	145,749
5	Other than Approved Investments	40,127	12,235	52,362	62,046	21,335	83,381
	<b>SHORT TERM INVESTMENTS</b>						-
1	Government securities and Government guaranteed bonds including Treasury Bills	303,507	496	304,003	253,279	11,224	264,503
2	Other Approved Securities	-	-	-			-
3	(a) Shares			-			-
	(aa) Equity	-	-	-	-	-	-
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	16,636	1,304	17,940	22,194	4,230	26,424
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	-	-	-	18,027	5,003	23,030
	(e) Other Securities (to be specified)	-	-	-			-
	Deposit with Bank	79,800	-	79,800	53,000	-	53,000
	(f) Subsidiaries	-	-	-			-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Social Sector	10,992	-	10,992	-	-	-
5	Other than Approved Investments	603	-	603	5,482	469	5,951
	<b>NET CURRENT ASSETS</b>						
	Bank Balances	2,566	571	3,137	7,664	2,302	9,966
	Income accrued on investments	23,426	4,605	28,031	20,089	5,074	25,163
	Payables for purchase of Securities	-	-	-	(5,176)	(1,654)	(6,830)
	FMC Payable	(2,385)	(538)	(2,923)	(2,117)	(584)	(2,701)
	Other Payables	(24,062)	(13,777)	(37,839)	(27,779)	(8,996)	(36,775)
	Other Receivable	-	-	-	5,698	1,878	7,576
	<b>TOTAL</b>	<b>2,072,395</b>	<b>403,859</b>	<b>2,476,253</b>	<b>1,788,867</b>	<b>454,251</b>	<b>2,243,117</b>

## FORM L-15 : LOANS SCHEDULE

### LOANS

(Rs.'000).

	Particulars	As at December 31, 2014	As at December 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	776	-
	(d) Others (to be specified)	-	-
	<i>Unsecured</i>	-	-
	<b>TOTAL</b>	<b>776</b>	-
2	BORROWER-WISE CLASSIFICATION	-	-
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Companies	-	-
	(e) Loans against policies	776	-
	(f) Others (to be specified)	-	-
	<b>TOTAL</b>	<b>776</b>	-
3	PERFORMANCE-WISE CLASSIFICATION	-	-
	(a) Loans classified as standard	-	-
	(aa) In India	776	-
	(bb) Outside India	-	-
	(b) Non-standard loans less provisions	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	<b>TOTAL</b>	<b>776</b>	-
4	MATURITY-WISE CLASSIFICATION	-	-
	(a) Short Term	-	-
	(b) Long Term	776	-
	<b>TOTAL</b>	<b>776</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 December 31, 2014	As at December 31, 2013
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles - Software	60,835	3,109	-	63,944	48,106	7,229	-	55,335	8,609	14,240
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	31,346	5,958	-	37,304	20,510	3,239	-	23,750	13,555	11,365
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	9,572	485	-	10,057	9,518	367	-	9,884	172	74
Information Technology Equipment	54,816	10,992	157	65,651	40,645	8,823	91	49,378	16,273	14,016
Vehicles	-	-	-	-	-	-	-	-	-	-
Office Equipment	17,784	921	28	18,677	14,504	1,987	24	16,467	2,210	3,562
Others (Specify nature)	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>174,353</b>	<b>21,464</b>	<b>185</b>	<b>195,632</b>	<b>133,283</b>	<b>21,645</b>	<b>115</b>	<b>154,813</b>	<b>40,819</b>	<b>43,257</b>
Work in progress	-	-	-	-	-	-	-	-	180,656	512
<b>Grand Total</b>	<b>174,353</b>	<b>21,465</b>	<b>185</b>	<b>195,633</b>	<b>133,283</b>	<b>21,645</b>	<b>115</b>	<b>154,813</b>	<b>221,475</b>	<b>43,769</b>
<b>PREVIOUS YEAR</b>	<b>153,680</b>	<b>16,565</b>	<b>36</b>	<b>170,209</b>	<b>107,091</b>	<b>19,869</b>	<b>8</b>	<b>126,952</b>	<b>43,769</b>	<b>40,616</b>

LIFE INSURANCE



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

### CASH AND BANK BALANCES

(Rs.'000).

	Particulars	As at December 31, 2014	As at December 31, 2013
1	Cash (including cheques, drafts and stamps)	101,710	63,319
2	Bank Balances		
	(a) Deposit Accounts	-	-
	(aa) Short-term (due within 12 months of the date of Balance Sheet)	-	-
	(bb) Others	-	-
	(b) Current Accounts	136,312	65,727
	(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>238,022</b>	<b>129,046</b>
	Balances with non-scheduled banks included in 2 and 3 above	-	-
	<b>CASH &amp; BANK BALANCES</b>		
1	In India	238,022	129,046
2	Outside India	-	-
	<b>TOTAL</b>	<b>238,022</b>	<b>129,046</b>

L I F E   I N S U R A N C E

# FORM L-18-ADVANCE AND OTHER ASSETS SCHEDULE

## ADVANCES AND OTHER ASSETS

(Rs.'000)

	Particulars	As at December 31, 2014	As at December 31, 2013
	<b>ADVANCES</b>		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	30,386	45,941
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	57,149	64,332
	Deposit -Others	1,113	-
	Advances to employees for travel, etc.	-	590
	<b>TOTAL (A)</b>	<b>88,658</b>	<b>110,873</b>
	<b>OTHER ASSETS</b>		
1	Income accrued on investments	249,926	70,202
2	Outstanding Premiums	165,142	178,590
3	Agents' Balances	8,211	13,437
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsures)	73,419	58,506
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	37,839	36,775
	Service Tax Unutilized Credit	22,049	225,608
	Receivable towards non-par non linked funds	-	-
	Receivable from clearing firm	-	-
	Receivable from ex employees	7,226	6,358
	Other Dues	11,358	5,040
	Agents' Balances - provision for doubtful amounts	(5,815)	(9,228)
	Receivable from ex employees- provision	(3,630)	(3,179)
	Provision on Vendor Advances	(7,734)	(16,126)
	<b>TOTAL (B)</b>	<b>557,991</b>	<b>565,983</b>
	<b>TOTAL (A+B)</b>	<b>646,649</b>	<b>676,856</b>

## FORM L-19-CURRENT LIABILITIES SCHEDULE

### CURRENT LIABILITIES

(Rs.'000)

	Particulars	As at December 31, 2014	As at December 31, 2013
1	Agents' Balances	33,719	28,170
2	Balances due to other insurance companies	142,310	17,950
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	58,187	8,358
5	Unallocated premium	326,479	119,463
6	Sundry creditors	15,029	11,004
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	70,703	159,391
9	Annuities Due	-	-
10	Due to Officers/ Directors	-	-
11	Others (to be specified)		
	-Proposal / Policyholder deposits	3,830	-
	-Withholding Tax Deducted at Source	14,381	12,856
	-Accrued Expenses	528,790	418,367
	-Other Statutory liabilities	10,433	11,527
	-Policy Holders Unclaimed	124,045	38,863
	- Due to Non- par non linked funds	-	-
	-Lease Equalisation Reserve	7,021	3,076
	- Service Tax Liability	79,314	-
	<b>TOTAL</b>	<b>1,414,240</b>	<b>829,025</b>

L I F E   I N S U R A N C E

## FORM L-20-PROVISIONS SCHEDULE

### PROVISIONS

(Rs.'000)

	Particulars	As at December 31, 2014	As at December 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	34,381	29,963
	- Provision for Leave Encashment	23,593	19,104
	<b>TOTAL</b>	<b>57,974</b>	<b>49,067</b>



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## FORM L-21-MISC EXPENDITURE SCHEDULE

### MISCELLANEOUS EXPENDITURE

(To the extent not written off or adjusted)

(Rs.'000)

	Particulars	As at December 31, 2014	As at December 31, 2013
		(Rs.'000).	(Rs.'000).
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others (to be specified)	-	-
	<b>TOTAL</b>	-	-



L I F E   I N S U R A N C E

## FORM L-22 : Analytical Ratios\*

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

Date: **31-Dec-14**

Sl.No.	Particular	For the Quarter ended December 14		Upto the Quarter ended December 14		For the Quarter ended December 13		Upto the Quarter ended December 13	
1	New business premium income growth rate - segment wise	464%		417%		-23%		-23%	
	Non Par Individual Life - Non Linked	-25%		-36%		-41%		-29%	
	Non Par Group Life	13633%		14264%		147%		443%	
	Participating Individual Life	415%		1163%		-		-	
	Non Par Individual Life - Linked	-26%		-38%		57%		-26%	
2	Net Retention Ratio	96%		97%		99%		99%	
3	Expense of Management to Gross Direct Premium Ratio	40%		44%		90%		110%	
4	Commission Ratio (Gross commission paid to Gross Premium)	3%		4%		8%		8%	
5	Ratio of policy holder's liabilities to shareholder's funds	96%		96%		141%		141%	
6	Growth rate of shareholders' fund	205%		205%		55%		55%	
7	Ratio of surplus to policyholders' liability	4%		9%		0%		1%	
8	Change in net worth ( '000)	4,870,094		4,870,094		842,010		842,010	
9	Profit after tax/Total Income	5%		4%		-29%		-39%	
10	(Total real estate + loans)/(Cash & invested assets)	0%		0%		-		-	
11	Total investments/(Capital + Surplus)	115%		115%		70%		70%	
12	Total affiliated investments/(Capital+ Surplus)	0.21%		0.21%		-		-	
13 *	Investment Yield (Gross and Net)								
	Policyholder's Funds:	With Realized Gains	Without Realized Gains	With Realized Gains	Without Realized Gains	With Realized Gains	Without Realized Gains	With Realized Gains	Without Realized Gains
	Non-Linked								
	1.PAR	26.36%	26.36%	15.30%	15.30%	8.55%	8.55%	8.28%	8.28%
	2.Non-PAR	9.73%	9.73%	9.44%	9.44%	9.06%	9.06%	9.16%	9.16%
	3. Group	9.96%	9.96%	9.71%	9.71%	NA	NA	NA	NA
	Linked								
	3.Non-PAR	13.89%	13.89%	23.54%	23.54%	31.19%	31.19%	10.90%	10.90%
	Shareholder's Fund	13.64%	13.64%	11.01%	11.01%	8.05%	8.05%	9.41%	9.41%

## FORM L-22 : Analytical Ratios\*

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

**Date:** 31-Dec-14

Sl.No.	Particular	For the Quarter ended December 14		Upto the Quarter ended December 14		For the Quarter ended December 13		Upto the Quarter ended December 13	
14	Conservation Ratio	63%		63%		61%		58%	
15	Persistency Ratio	On Policies	On Premium	On Policies	On Premium	On Policies	On Premium	On Policies	On Premium
	For 13th month	41.73%	48.94%	41.73%	48.94%	44.34%	44.99%	44.34%	44.99%
	For 25th month(+)	32.12%	36.43%	32.12%	36.43%	33.49%	37.95%	33.49%	37.95%
	For 37th month(+)	26.69%	38.92%	26.69%	38.92%	33.20%	38.35%	33.20%	38.35%
	For 49th Month(+)	19.65%	22.25%	19.65%	22.25%	39.22%	44.78%	39.22%	44.78%
	for 61st month	9.93%	11.13%	9.93%	11.13%	NA	NA	NA	NA
16	NPA Ratio								
	Gross NPA Ratio	-	-	-	-	-	-	-	-
	Net NPA Ratio	-	-	-	-	-	-	-	-
<b>Equity Holding Pattern for Life</b>									
		<i>(Rs in Lakhs)</i>				<i>(Rs in Lakhs)</i>			
1	(a) No. of shares	374,061,867				337,032,980			
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)	0.65				(2.40)			
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.65				(2.40)			
6	(iv) Book value per share (Rs)	19.38				7.06			

+ Non Reducing Balance

## FORM L-24 : Valuation of net liabilities

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

**Date:** 31-Dec-14

*(Rs in Lakhs)*

Valuation of net liabilities			
Sl.No.	Particular	As at 31.12.2014	As at 31.12.2013
<b>1</b>	<b>Linked</b>		
a	Life	20,868	18,016
b	General Annuity	-	-
c	Pension	4,046	4,545
d	Health	-	-
<b>2</b>	<b>Non-Linked</b>		
a	Life	44,656	11,029
b	General Annuity	-	-
c	Pension	-	-
d	Health	-	-



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

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

FOR THE QTR ENDED Dec 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	73	73	0.10	1.09	290	284	0.70	4.83	363	357	0.80	5.92
2	Arunachal Pradesh	-	-	0.00	-	1	1	0.00	0.01	1	1	0.01	0.01
3	Assam	121	121	0.19	2.01	66	66	0.14	1.57	187	187	0.34	3.58
4	Bihar	247	245	0.30	3.67	29	29	0.02	0.43	276	274	0.32	4.10
5	Chattisgarh	2	2	0.00	0.04	12	13	0.03	0.15	14	15	0.03	0.18
6	Goa	-	-	0.00	-	8	8	0.01	0.16	8	8	0.01	0.16
7	Gujarat	62	56	0.27	3.05	592	574	1.65	17.23	654	630	1.93	20.28
8	Haryana	152	148	0.47	2.52	290	272	1.12	9.46	442	420	1.59	11.99
9	Himachal Pradesh	18	18	0.03	0.37	297	296	0.51	6.33	315	314	0.54	6.70
10	Jammu & Kashmir	55	55	0.15	1.09	812	807	1.29	17.20	867	862	1.45	18.29
11	Jharkhand	3	3	0.01	0.06	55	54	0.17	1.04	58	57	0.18	1.10
12	Karnataka	12	12	0.04	0.38	239	236	0.60	6.04	251	248	0.64	6.42
13	Kerala	15	15	0.03	0.17	240	237	0.56	4.06	255	252	0.58	4.23
14	Madhya Pradesh	372	371	0.75	5.84	544	540	1.17	11.72	916	911	1.92	17.55
15	Maharashtra	18	18	0.05	0.31	2,201	2,122	6.57	47.53	2,219	2,140	6.62	47.84
16	Manipur	3	3	0.01	0.07	-	-	0.00	-	3	3	0.01	0.07
17	Meghalaya	8	8	0.02	0.15	11	11	0.07	0.15	19	19	0.09	0.31
18	Mirzoram	-	-	0.00	-	-	-	0.00	-	-	-	0.00	-
19	Nagaland	1	1	0.01	0.01	2	2	0.00	0.03	3	3	0.02	0.05
20	Orissa	652	648	0.79	8.21	17	16	0.05	0.39	669	664	0.83	8.60
21	Punjab	147	142	0.53	4.14	1,415	1,377	4.20	40.91	1,562	1,519	4.72	45.05
22	Rajasthan	27	27	0.06	0.43	714	708	1.67	13.92	741	735	1.73	14.35
23	Sikkim	-	-	0.00	-	3	3	0.01	0.06	3	3	0.01	0.06
24	Tamil Nadu	353	353	1.22	11.96	334	323	1.72	11.13	687	676	2.94	23.09
25	Telangana	1	1	0.00	0.01	40	40	0.03	0.73	41	41	0.03	0.74
26	Tripura	1	1	0.00	0.01	(1)	(1)	0.01	(0.02)	-	-	0.01	(0.00)
27	Uttar Pradesh	1,191	1,086	1.75	16.37	1,199	1,167	3.15	25.26	2,390	2,253	4.90	41.63
28	UttrKhand	28	27	0.04	0.45	483	481	0.86	7.08	511	508	0.90	7.53
29	West Bengal	509	507	0.62	7.27	334	326	0.86	7.05	843	833	1.48	14.32
30	Andaman & Nicobar Islands	-	-	-	-	1	1	0.00	0.01	1	1	0.00	0.01
31	Chandigarh	52	52	0.08	0.98	76	77	0.28	1.77	128	129	0.35	2.75
32	Dadra & Nagrahaveli	-	-	-	-	-	-	-	-	-	-	-	-
33	Daman & Diu	-	-	-	-	1	1	0.00	0.02	1	1	0.00	0.02
34	Delhi	10	10	0.03	0.28	470	437	1.58	15.96	480	447	1.60	16.24
35	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
36	Puducherry	-	-	-	-	2	2	0.00	0.03	2	2	0.00	0.03
COMPANY TOTAL		4,133	4,003	7.55	70.95	10,777	10,510	29.02	252.25	14,910	14,513	36.58	323.20

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

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

UP TO THE QTR ENDED Dec 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	238	164	0.25	3.17	768	465	1.76	14.13	1,006	629	2.01	17.30
2	Arunachal Pradesh	5	5	0.01	0.08	3	2	0.01	0.06	8	7	0.02	0.14
3	Assam	350	229	0.58	5.48	142	77	0.33	3.50	492	306	0.91	8.98
4	Bihar	621	371	0.75	9.58	63	32	0.13	1.27	684	403	0.88	10.85
5	Chattisgarh	30	28	0.05	0.37	222	205	0.40	2.90	252	233	0.45	3.27
6	Goa	2	2	0.01	0.08	13	5	0.02	0.25	15	7	0.02	0.33
7	Gujarat	101	38	0.40	4.70	1,481	846	4.21	48.34	1,582	884	4.62	53.04
8	Haryana	442	285	1.18	7.49	835	509	2.79	30.70	1,277	794	3.97	38.19
9	Himachal Pradesh	61	42	0.11	1.24	802	490	1.73	20.49	863	532	1.84	21.73
10	Jammu & Kashmir	196	139	0.60	3.43	1,575	753	2.88	31.94	1,771	892	3.48	35.38
11	Jharkhand	10	7	0.03	0.19	176	120	0.50	3.29	186	127	0.53	3.47
12	Karnataka	30	18	0.08	0.74	564	318	1.29	14.63	594	336	1.37	15.37
13	Kerala	43	28	0.09	0.57	484	240	1.14	8.49	527	268	1.22	9.05
14	Madhya Pradesh	948	568	2.04	22.16	1,293	724	2.71	27.98	2,241	1,292	4.76	50.14
15	Maharashtra	153	134	0.38	3.45	6,005	3,543	17.35	140.66	6,158	3,677	17.73	144.10
16	Manipur	4	1	0.01	0.09	6	6	0.02	0.13	10	7	0.03	0.21
17	Meghalaya	9	1	0.03	0.18	27	16	0.20	0.34	36	17	0.22	0.51
18	Mirzoram	1	1	0.00	0.02	4	4	0.00	0.07	5	5	0.01	0.08
19	Nagaland	22	21	0.02	0.37	5	3	0.01	0.08	27	24	0.03	0.45
20	Orissa	2,571	1,911	3.11	33.95	51	34	0.14	1.26	2,622	1,945	3.25	35.21
21	Punjab	409	250	1.23	11.10	3,901	2,363	11.10	132.11	4,310	2,613	12.33	143.21
22	Rajasthan	87	60	0.16	2.56	2,075	1,339	5.13	43.73	2,162	1,399	5.29	46.29
23	Sikkim	-	-	0.00	-	3	-	0.03	0.06	3	-	0.03	0.06
24	Tamil Nadu	863	501	2.38	24.11	716	369	3.47	23.71	1,579	870	5.86	47.82
25	Telangana	1	-	0.00	0.01	47	6	0.04	0.84	48	6	0.04	0.85
26	Tripura	8	7	0.01	0.12	4	4	0.02	0.03	12	11	0.03	0.15
27	Uttar Pradesh	2,619	1,340	3.75	37.22	3,340	2,052	9.02	75.69	5,959	3,392	12.77	112.92
28	UttrKhand	64	36	0.09	1.10	1,085	594	2.26	16.77	1,149	630	2.36	17.88
29	West Bengal	1,133	603	1.76	17.06	836	478	2.15	18.01	1,969	1,081	3.91	35.07
30	Andaman & Nicobar Islands	-	-	-	-	1	-	0.00	0.01	1	-	0.00	0.01
31	Chandigarh	117	65	0.14	2.15	241	159	0.71	8.06	358	224	0.85	10.20
32	Dadra & Nagrahaveli	-	-	-	-	1	1	0.00	0.02	1	1	0.00	0.02
33	Daman & Diu	-	-	-	-	2	1	0.00	0.04	2	1	0.00	0.04
34	Delhi	36	27	0.10	1.36	1,139	612	4.41	47.14	1,175	639	4.51	48.49
35	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
36	Puducherry	-	-	-	-	8	6	0.01	0.12	8	6	0.01	0.12
COMPANY TOTAL		11,174	6,882	19.34	194.12	27,918	16,376	76.00	716.81	39,092	23,258	95.34	910.93

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

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

FOR THE QTR ENDED Dec 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	-	762	0.01	3.81	4	538,927	5.07	1,001.80	4	539,689	5.08	1,005.61
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	-	-	-	-	-	-	-	-	-	-	-
8	Haryana	-	-	-	-	-	186	0.01	14.13	-	186	0.01	14.13
9	Himachal Pradesh	-	-	-	-	-	606	0.47	22.51	-	606	0.47	22.51
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	-	-	-	-	1	2,359	2.24	234.26	1	2,359	2.24	234.26
13	Kerala	-	-	-	-	5	1,039,315	7.05	1,320.07	5	1,039,315	7.05	1,320.07
14	Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
15	Maharashtra	-	-	-	-	-	20,789	109.18	2,671.48	-	20,789	109.18	2,671.48
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	-	-	-	-	-	-	-	-
21	Punjab	-	-	-	-	-	-	-	-	-	-	-	-
22	Rajasthan	-	-	-	-	-	-	-	-	-	-	-	-
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	1	9,355	0.04	18.87	6	244,070	1.86	394.94	7	253,425	1.90	413.81
25	Telangana	-	-	-	-	-	-	-	-	-	-	-	-
26	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
27	Uttar Pradesh	1	5,164	0.03	9.37	2	10,230	0.07	18.42	3	15,394	0.10	27.79
28	UttrKhand	-	-	-	-	1	14,895	0.32	74.48	1	14,895	0.32	74.48
29	West Bengal	-	-	-	-	-	-	-	-	-	-	-	-
30	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
31	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
32	Dadra & Nagrahaveli	-	-	-	-	-	-	-	-	-	-	-	-
33	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
34	Delhi	-	-	-	-	-	-	-	-	-	-	-	-
35	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
36	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
COMPANY TOTAL		2	15,281	0.09	32.05	19	1,871,377	126.27	5,752.08	21	1,886,658	126.36	5,784.13

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

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

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

UP TO THE QTR ENDED Dec 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	1	70,180	1.55	350.90	16	997,340	9.25	1,983.24	17	1,067,520	10.80	2,334.14
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	-	-	-	-	-	-	-	-	-	-	-
8	Haryana	-	-	-	-	2	6,479	0.73	879.40	2	6,479	0.73	879.40
9	Himachal Pradesh	-	-	-	-	2	2,132	0.62	62.35	2	2,132	0.62	62.35
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	-	-	-	-	4	7,986	5.84	818.09	4	7,986	5.84	818.09
13	Kerala	5	163,100	1.46	272.96	9	1,239,289	8.88	1,662.88	14	1,402,389	10.34	1,935.84
14	Madhya Pradesh	5	60,908	1.35	301.76	-	-	-	-	5	60,908	1.35	301.76
15	Maharashtra	-	-	-	-	-	51,737	258.20	6,369.34	-	51,737	258.20	6,369.34
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	1	596	0.10	28.24	1	596	0.10	28.24
21	Punjab	-	-	-	-	-	-	-	-	-	-	-	-
22	Rajasthan	-	-	-	-	-	-	-	-	-	-	-	-
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	6	55,407	0.25	111.82	6	244,152	1.87	400.29	12	299,559	2.12	512.11
25	Telangana	-	-	-	-	-	-	-	-	-	-	-	-
26	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
27	Uttar Pradesh	8	33,546	0.23	63.57	2	10,230	0.07	18.42	10	43,776	0.30	82.00
28	UttrKhand	-	-	-	-	1	14,895	0.32	74.48	1	14,895	0.32	74.48
29	West Bengal	-	-	-	-	-	-	-	-	-	-	-	-
30	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
31	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
32	Dadra & Nagrahaveli	-	-	-	-	-	-	-	-	-	-	-	-
33	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
34	Delhi	-	-	-	-	-	(5)	(0.00)	(0.37)	-	(5)	(0.00)	(0.37)
35	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
36	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
COMPANY TOTAL		25	383,141	4.85	1,101.02	43	2,574,831	285.87	12,296.36	68	2,957,972	290.72	13,397.37

\*\* 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-Dec-14

Statement of Investment Assets (Life Insurers)

(Business within India)

Periodicity of Submission: Quarterly

Quarterly

Rs. in Lac

Total Application as per Balance Sheet (A)

190,305.77

Add (B)

Provisions

Sch-14 579.74

Current Liabilities

Sch-13 14,142.40

Less (C)

Debit Balance in P & L A/c

48,239.97

Deferred tax asset

7,142.30

Loans

Sch-09 7.76

Adv & Other Assets

Sch-12 6,088.10

Cash & Bank Balance

Sch-11 2,380.23

Fixed Assets

Sch-10 2,214.76

Misc Exp Not Written Off

Sch-15 0.00

Funds available for Investments

138,962.55

Reconciliation of Investment Assets

Total Investment Assets (as per Balance Sheet)

138,962.55

Balance Sheet Value of:

A. Life Fund

94,257.84

B. Pension & General Annuity Fund

19,934.44

C. Unit Linked Funds

24,762.52

138,954.80

## 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%	-	43,925.99	183.82	1,502.87	11,906.73	57,519.40	61.05%	0.00	57,519.40	59,297.44
2	G.Sec or Other Approved Securities (incl (i) above)		Not Less than 50%	-	45,853.92	183.82	1,502.87	12,006.89	59,547.49	63.20%	0.00	59,547.49	61,375.63
3	Investment Subject to Exposure Norms				0.00	0.00	0.00	0.00	0.00	0.00%	0.00	0.00	0.00
	a.	Housing & Infrastructure			0.00	0.00	0.00	0.00	0.00	0.00%	0.00	0.00	0.00
		i) Approved Investments	Not Less than 15%		14,745.06	91.48	915.96	7,765.48	23,517.98	24.96%	-1.92	23,516.06	24,262.66
		2. Other Investments			44.71	0.00	0.00	0.00	44.71	0.05%	-11.59	33.12	33.12
		b. i) Approved Investments	Not exceeding 35%		6,619.68	65.00	421.46	3,625.42	10,731.55	11.39%	51.22	10,782.78	10,952.41
		ii) "Other Investments" not to exceed 15%			-	378.39	0.00	0.00	378.39	0.40%	0.00	378.39	378.39
TOTAL LIFE FUND			100%	-	67,641.76	340.30	2,840.28	23,397.78	94,220.12	100.00	37.71	94,257.84	97,002.21

# 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-Dec-14

Statement of Investment Assets (Life Insurers)

(Business within India)

Periodicity of Submission: Quarterly

Quarterly

Rs. in Lac

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%	-	9,956.84	9,956.84	50%	-	9,956.84	10,317.41
2	G.Sec or Other Approved Securities (incl (i) above)		Not Less than 40%	-	10,458.58	10,458.58	52%	-	10,458.58	10,866.73
3	Balance in Approved investment		Not Exceeding 60%	-	9,475.86	9,475.86	48%	0.00	9,475.86	9,784.00
TOTAL PENSION, GENERAL ANNUITY FUND			100%	-	19,934.44	19,934.44	100%	0.00	19,934.44	20,650.73

## LINKED BUSINESS

C. LINKED FUNDS		% as per Reg	PH		Total	Fund	Actual %
			PAR	NON PAR			
1	Approved Investment	Not Less than 75%	-	24,232.89	24,232.89	98%	
2	Other Investments	Not More than 25%	-	529.63	529.63	2%	
TOTAL LINKED INSURANCE FUND		100%	-	24,762.52	24,762.52	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 Secction 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 (erstwhile DLF Pramerica Life Insurance Company Limited)

Link to Item 'C' of FORM 3A (Part A)

CODE:

140

Par / Non-Par

STATEMENT AS ON:

31-Dec-14

Periodicity of Submission:

Quarterly

Rs. in Lac

PARTICULARS	DEBT FUND		BALANCED FUND		GROWTH FUND		LARGE CAP EQUITY FUND		PENSION DEBT FUND		PENSION BALANCED FUND		PENSION GROWTH FUND		PENSION DYNAMIC EQUITY		LIQUID FUND		DISCONTINUED POLICY FUND		Total of All Funds	
	ULIF00127/08/08FIXEDIFUND140		ULIF00227/08/08BALANCFUND140		ULIF00327/08/08GROWTHFUND140		ULIF00427/08/08LARGCAPFUND140		ULIF00509/02/09PENDEBFUND140		ULIF00609/02/09PENBALFUND140		ULIF00709/02/09PENGROFUND140		ULIF00809/02/09PENDEYEFUND140		ULIF00920/01/11LIQUIDFUND140		ULIF01024/02/11DISCONFUND140			
Opening Balance (Market Value)	2,057.27		3,666.51		3,665.81		7,665.36		489.66		244.47		615.10		3,015.02		1.86		3,277.48		24,698.53	
Add: Inflow during the Quarter	34.00		32.50		12.00		56.50		3.50		1.00		2.50		21.00		0.00		210.50		373.50	
Increase / (Decrease) Value of Inv [Net]	95.83		174.53		128.64		228.78		1.76		38.20		16.92		63.46		-1.18		79.04		825.99	
Less: Outflow during the Quarter	121.00		132.00		177.50		230.00		43.50		57.50		129.00		244.00		0.00		1.00		1,135.50	
TOTAL INVESTIBLE FUNDS (MKT VALUE)	2,066.10		3,741.54		3,628.95		7,720.65		451.42		226.17		505.52		2,855.47		0.68		3,566.02		24,762.52	
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	1123.37	54%	802.67	21%	383.93	11%	0.00	0%	93.90	21%	55.58	25%	38.08	8%	0.00	0%	4.81	702%	2935.98	82%	5438.32	22%
Corporate Bonds	385.58	19%	694.76	19%	407.61	11%	0.00	0%	187.22	41%	31.50	14%	61.69	12%	0.00	0%	0.00	0%	0.00	0%	1768.36	7%
Infrastructure Bonds	556.47	27%	886.30	24%	437.26	12%	0.00	0%	152.96	34%	73.52	33%	97.02	19%	0.00	0%	0.00	0%	0.00	0%	2203.53	9%
Equity	0.00	0%	1146.65	31%	2196.36	61%	7365.09	95%	0.00	0%	74.77	33%	325.95	64%	2767.40	97%	0.00	0%	0.00	0%	13876.22	56%
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	0.00	0%	0.00	0%	0.00	0%	112.34	1%	0.00	0%	0.00	0%	0.00	0%	13.04	0%	0.00	0%	54.02	2%	179.40	1%
Deposit with banks	0.00	0%	100.00	3%	110.00	3%	20.00	0%	23.00	5%	0.00	0%	0.00	0%	12.00	0%	0.00	0%	598.00	17%	863.00	3%
Sub Total (A)	2,065.42	100%	3,630.38	97%	3,535.16	97%	7,497.43	97%	457.08	101%	235.38	104%	522.74	103%	2,792.44	98%	4.81	702%	3,588.00	101%	24,328.84	98%
Current Assets:																						
Accrued Interest	46.73	2%	95.32	3%	64.96	2%	8.78	0%	27.44	6%	4.94	2%	8.40	2%	5.27	0%	0.00	0%	18.48	1%	280.31	1%
Dividend Recievable	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%
Bank Balance	2.79	0%	5.47	0%	5.03	0%	9.89	0%	0.59	0%	0.34	0%	0.94	0%	3.83	0%	0.03	4%	2.44	0%	31.36	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%	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%
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																						
Payable 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%
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	-2.43	0%	-4.88	0%	-4.77	0%	-10.08	0%	-0.56	0%	-0.31	0%	-0.72	0%	-3.79	0%	-0.01	-1%	-1.69	0%	-29.23	0%
Other Current Liabilities (for Investments)	-46.41	-2%	-28.53	-1%	-52.78	-1%	-67.53	-1%	-33.14	-7%	-17.14	-8%	-37.86	-7%	-49.63	-2%	-4.15	-605%	-41.22	-1%	-378.39	-2%
Sub Total (B)	0.67	0%	67.38	2%	12.45	0%	-58.94	-1%	-5.66	-1%	-12.18	-5%	-29.23	-6%	-44.33	-2%	-4.12	-602%	-21.99	-1%	-95.95	0%
Other Investments (<=25%)																						
Corporate Bonds	0.00	0.00	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%
Infrastructure Bonds	0.00	0.00	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%
Equity	0.00	0.00	43.78	1%	81.35	2%	276.14	4%	0.00	0%	2.97	1%	12.02	2%	107.36	4%	0.00	0%	0.00	0%	523.61	2%
Money Market	0.00	0.00	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	0.00	0.00	0.00	0%	0.00	0%	6.02	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	6.02	0%
Sub Total (C)	0.00	0%	43.78	1%	81.35	2%	282.16	4%	0.00	0%	2.97	1%	12.02	2%	107.36	4%	0.00	0%	0.00	0%	529.63	2%
Total (A + B + C)	2,066.10	100%	3,741.54	100%	3,628.95	100%	7,720.65	100%	451.42	100%	226.17	100%	505.52	100%	2,855.47	100%	0.68	100%	3,566.02	100%	24,762.52	100%
Fund Carried Forward (as per LB 2)	2,066.10	-	3,741.54	-	3,628.95	-	7,720.65	-	451.42	-	226.17	-	505.52	-	2,855.47	-	0.68	-	3,566.02	-	24,762.52	-

Note:

- The aggregate of all the above Segregated Unit-Fundsshould 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-Dec-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	2,066.10	15.8723	NA	15.1200	14.8033	14.3370	13.23%	8.45%
2	Balanced Fund	ULIF00227/08/08BALANCFUND140	3,741.54	18.3809	NA	17.6280	17.1065	16.0783	17.95%	12.87%
3	Growth Fund	ULIF00327/08/08GROWTHFUND140	3,628.95	19.8788	NA	19.1634	18.4203	16.8637	22.92%	16.59%
4	Large Cap Equity Fund	ULIF00427/08/08LARCAPFUND140	7,720.65	21.7955	NA	21.2147	20.1783	17.8851	28.72%	20.46%
5	Pension Debt Fund	ULIF00509/02/09PENDEBFUND140	451.42	14.7784	NA	14.1382	13.8439	13.3746	12.95%	8.68%
6	Pension Balanced Fund	ULIF00609/02/09PENBALFUND140	226.17	18.0956	NA	17.3856	16.8706	15.8275	17.92%	12.49%
7	Pension Growth Fund	ULIF00709/02/09PENGROFUND140	505.52	23.4911	NA	22.6576	21.7684	19.9005	22.99%	16.86%
8	Pension Dynamic Equity Fund	ULIF00809/02/09PENDYEFUND140	2,855.47	25.9856	NA	25.2825	24.0438	21.3088	28.74%	20.69%
9	Liquid Fund	ULIF00920/01/11LIQUIDFUND140	0.68	13.1108	NA	12.8826	12.6458	12.4121	7.54%	7.24%
10	Discontinued Policy Fund	ULIF01024/02/11DISCONFUND140	3,566.02	13.5173	NA	13.2490	12.9819	12.7237	8.33%	8.17%
		Total	24,762.52							

LIFE INSURANCE

Note:

1. NAV should reflect the published NAV on the reporting date.



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

Date: 31-Dec-14

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

in Lakhs	MARKET VALUE				Book Value			
	As at 31st Dec 2014	as % of total for this class	As at 31st Dec 2013	as % of total for this class	As at 31st Dec 2014	as % of total for this class	As at 31st Dec 2013	as % of total for this class
<b>Break down by credit rating</b>								
AAA rated	26,976.45	31%	7,418.82	27%	26,140.55	31%	7,530.91	27%
AA or better	3,011.74	3%	1,717.59	6%	2,931.40	4%	1,758.77	6%
Rated below AA but above A	0.00	0%	0.00	0%	0.00	0%	0.00	0%
Rated below A but above B	0.00	0%	0.00	0%	0.00	0%	0.00	0%
Any other-Sovereign Securities	56,391.66	65%	18,158.47	67%	54,563.52	65%	18,941.33	67%
	<b>86,379.85</b>	<b>100%</b>	<b>27,294.88</b>	<b>100%</b>	<b>83,635.47</b>	<b>100%</b>	<b>28,231.00</b>	<b>100%</b>
<b>BREAKDOWN BY RESIDUAL MATURITY</b>								
Up to 1 year	1,636.14	2%	611.27	2%	1,609.30	2%	614.36	2%
more than 1 year and upto 3years	5,514.78	6%	3,318.61	12%	5,501.13	7%	3,412.01	12%
More than 3years and up to 7years	9,766.73	11%	7,296.85	27%	9,513.88	11%	7,440.73	26%
More than 7 years and up to 10 years	32,103.89	37%	8,444.84	31%	31,224.58	37%	8,688.52	31%
More than 10 years and up to 15 years	12,572.52	15%	3,110.24	11%	12,182.25	15%	3,264.88	12%
More than 15 years and up to 20 years	11,926.39	14%	1,645.90	6%	11,413.17	14%	1,714.95	6%
Above 20 years	12,859.39	15%	2,867.18	11%	12,191.16	15%	3,095.56	11%
	<b>86,379.85</b>	<b>100%</b>	<b>27,294.88</b>	<b>100%</b>	<b>83,635.47</b>	<b>100%</b>	<b>28,231.00</b>	<b>100%</b>
<b>Breakdown by type of the issuer</b>								
a. Central Government	54,807.81	63%	17,189.06	63%	53,054.36	63%	17,936.54	64%
b. State Government	1,583.85	2%	969.41	4%	1,509.16	2%	1,004.78	4%
c. Corporate Securities	29,988.19	35%	9,136.41	33%	29,071.95	35%	9,289.68	33%
	<b>86,379.85</b>	<b>100%</b>	<b>27,294.88</b>	<b>100%</b>	<b>83,635.47</b>	<b>100%</b>	<b>28,231.00</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-Dec-14

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

in Lakhs	MARKET VALUE				Book Value			
	As at 31st Dec 2014	as % of total for this class	As at 31st Dec 2013	as % of total for this class	As at 31st Dec 2014	as % of total for this class	As at 31st Dec 2013	as % of total for this class
<b>Break down by credit rating</b>								
AAA rated	7,756.84	38%	-	0%	7,505.86	38%	-	0%
AA or better	2,027.16	10%	-	0%	1,970.00	10%	-	0%
Rated below AA but above A	0.00	0%	-	0%	0.00	0%	-	0%
Rated below A but above B	0.00	0%	-	0%	0.00	0%	-	0%
Any other-Sovereign Securities	10,768.32	52%	-	0%	10,360.17	52%	-	0%
	<b>20,552.32</b>	<b>100%</b>	<b>0.00</b>	<b>0%</b>	<b>19,836.03</b>	<b>100%</b>	<b>0.00</b>	<b>0%</b>
<b>BREAKDOWN BY RESIDUAL MATURITY</b>								
Up to 1 year	0.00	0%	-	0%	0.00	0%	-	0%
more than 1 year and upto 3 years	0.00	0%	-	0%	0.00	0%	-	0%
More than 3 years and up to 7 years	7,860.92	38%	-	0%	7,593.88	38%	-	0%
More than 7 years and up to 10 years	6,509.59	32%	-	0%	6,262.33	32%	-	0%
More than 10 years and up to 15 years	3,684.80	18%	-	0%	3,532.16	18%	-	0%
More than 15 years and up to 20 years	1,824.60	9%	-	0%	1,798.52	9%	-	0%
Above 20 years	672.41	3%	-	0%	649.14	3%	-	0%
	<b>20,552.32</b>	<b>100%</b>	<b>0.00</b>	<b>0%</b>	<b>19,836.03</b>	<b>100%</b>	<b>0.00</b>	<b>0%</b>
<b>Breakdown by type of the issuer</b>								
a. Central Government	10,219.00	50%	-	0%	9,858.43	50%	-	0%
b. State Government	549.32	3%	-	0%	501.74	3%	-	0%
c. Corporate Securities	9,784.00	48%	-	0%	9,475.86	48%	-	0%
	<b>20,552.32</b>	<b>100%</b>	<b>0.00</b>	<b>0%</b>	<b>19,836.03</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/ Investment

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

Date: 31-Dec-14

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

Rs. in Lac

in Lakhs	MARKET VALUE				Book Value			
	As at 31st Dec 2014	as % of total for this class	As at 31st Dec 2013	as % of total for this class	As at 31st Dec 2014	as % of total for this class	As at 31st Dec 2013	as % of total for this class
<b>Break down by credit rating</b>								
AAA rated	2,867.05	44%	2,319.89	41%	2,783.99	44%	2,364.52	40%
AA or better	1,104.84	17%	929.63	16%	1,029.51	16%	929.88	16%
Rated below AA but above A	0.00	0%	0.00	0%	0.00	0%	0.00	0%
Rated below A but above B	0.00	0%	0.00	0%	0.00	0%	0.00	0%
Any other-Sovereign Securities	2,497.52	39%	2,433.37	43%	2,479.05	39%	2,575.43	44%
	<b>6,469.42</b>	<b>100%</b>	<b>5,682.90</b>	<b>100%</b>	<b>6,292.55</b>	<b>100%</b>	<b>5,869.83</b>	<b>100%</b>
<b>BREAKDOWN BY RESIDUAL MATURITY</b>								
Up to 1 year	209.16	3%	712.60	13%	208.64	3%	723.50	12%
more than 1 year and upto 3 years	1,082.07	17%	1,162.97	20%	1,041.20	17%	1,166.74	20%
More than 3 years and up to 7 years	1,876.12	29%	1,227.68	22%	1,825.02	29%	1,266.10	22%
More than 7 years and up to 10 years	2,352.18	36%	1,929.77	34%	2,277.11	36%	2,005.56	34%
More than 10 years and up to 15 years	636.72	10%	415.28	7%	619.18	10%	435.63	7%
More than 15 years and up to 20 years	313.17	5%	234.60	4%	321.39	5%	272.29	5%
Above 20 years	0.00	0%	0.00	0%	0.00	0%	0.00	0%
	<b>6,469.42</b>	<b>100%</b>	<b>5,682.90</b>	<b>100%</b>	<b>6,292.55</b>	<b>100%</b>	<b>5,869.83</b>	<b>100%</b>
<b>Breakdown by type of the issuer</b>								
a. Central Government	2,477.17	38%	2,413.61	42%	2,458.99	39%	2,555.37	44%
b. State Government	20.35	0%	19.77	0%	20.06	0%	20.06	0%
c. Corporate Securities	3,971.90	61%	3,249.52	57%	3,813.50	61%	3,294.40	56%
	<b>6,469.42</b>	<b>100%</b>	<b>5,682.90</b>	<b>100%</b>	<b>6,292.55</b>	<b>100%</b>	<b>5,869.83</b>	<b>100%</b>

## Note

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

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

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

**Date: 31-Dec-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 Dec 31, 2014	Up to the Quarter ended Dec 31 2014	For the quarter ended Dec 31, 2013	Up to the Quarter ended Dec 31, 2013
1	DLF Limited	Holding Co.	Equity Infusion	-	-	-	428
2	DLF Utilities Ltd.	Fellow Subsidiary	maintenance & electricity exps	-	-	-	2
3	DLF Cyber City Developer Ltd.	Fellow Subsidiary	maintenance & electricity exps	-	-	32	89
4	DLF Cyber City Developer Ltd.	Fellow Subsidiary	Rent	-	-	68	207
5	DLF Cyber City Developer Ltd.	Fellow Subsidiary	Security deposit	-	-	-	26
6	Key Management Personnel	Key Management Personnel	Receiving of services	93	278	64	168
7	Prudential International Insurance Holdings Ltd.	Shareholders with Significant influence	Equity infusion	-	876	292	442
8	Prudential International Insurance Holdings Ltd.	Shareholders with Significant influence	Share Premium	-	31,609	10,538	15,960
9	Prudential International Insurance Service Co. LLC	Associated Enterprise	Receiving of services	7	22	7	22
10	Prudential International Insurance Service Co. LLC	Associated Enterprise	Rendering of services	63	114	50	199
11	Dewan Housing Finance Corporation Ltd.	Shareholders with Significant influence	Equity infusion	-	1,684	562	562
12	Yardstick Developers Pvt Ltd.	Fellow Subsidiary	Equity infusion	-	404	135	135
13	Resources Realty Pvt. Ltd.	Fellow Subsidiary	Equity infusion	-	404	135	135
14	Dewan Housing Finance Corporation Limited	Shareholders with Significant influence	Commission Expense	240	647	-	-
15	DHFL Vysya Housing Finance Ltd	Shareholders with Significant influence	Commission Expense	2	2	-	-
16	Dewan Housing Finance Corporation Limited	Shareholders with Significant influence	Premium Income	8,558	24,266	-	-
17	Aadhar Housing Finance Ltd	Shareholders with Significant influence	Premium Income	599	1,426	-	-
18	Arthveda Fund Manangement Private Limited	Shareholders with Significant influence	Premium Income	2	2	-	-
19	Avanse Financial Services Limited	Shareholders with Significant influence	Premium Income	65	175	-	-
20	DHFL Vysya Housing Finance Ltd	Shareholders with Significant influence	Premium Income	220	551	-	-
21	DHFL Sales & Services Pvt. Ltd	Shareholders with Significant influence	Premium Income	0	3	-	-
22	Dewan Housing Finance Corporation Limited	Shareholders with Significant influence	Trademark License fee	875	875	-	-

**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 previous year reporting period.

## 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-Dec-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	Mr. Kapil Wadhawan	Non-Executive Director (Chairman)	
2	Mr. Anoop Pabby	Managing Director & CEO	
3	Mr. Anil Baijal	Non-Executive Independent Director	
4	Mr. Bikram Chintahran Sen	Non-Executive Director	Resigned w.e.f. 17th December, 2014
5	Mr. Harshil Rajnikant Mehta	Non-Executive Director	
6	Mr. Jan Van Den Berg	Non-Executive Director	
7	Mr. Sunjoy Joshi	Non-Executive Independent Director	
8	Mr. Timothy Edward Feige	Non-Executive Director	
9	Mr. Suresh Mahalingam	Non-Executive Director	Appointed w.e.f. 17th December, 2014
10	Mr. Pradeep K Thapliyal	Executive Vice President & Chief Actuary	Changed on 1 Oct 2014
11	Mr. Varun Gupta	Senior Vice President & Appointed Actuary	Appointed on 1 Oct 2014
12	Ms. Sonali Athalye	Vice President & Chief Financial Officer	
13	Mr. Chittaranjan Savadi	Vice President & Head – Products & Marketing	
14	Mr. K Sridharan	Head - Internal Audit	
15	Mr. Amit C Patra	Chief Investments Officer	
16	Ms. 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)

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

**Registration Number:** 140

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

(Rs in Lakhs)

Item	Description	Adjusted Value As at : 31-Dec-14
(1)	(2)	(4)
01	Available Assets in Policyholders' Fund:	71,466
	Deduct:	
02	Mathematical Reserves	69,570
03	Other Liabilities	-
04	<b>Excess in Policyholders' funds</b>	<b>1,896</b>
05	Available Assets in Shareholders Fund:	75,630
	Deduct:	
06	Other Liabilities of shareholders' fund	14,722
07	<b>Excess in Shareholders' funds</b>	<b>60,908</b>
08	Total ASM (04)+(07)	62,804
09	Total RSM	5,000
10	<b>Solvency Ratio (ASM/RSM)</b>	<b>1256%</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-Dec-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:**  
 A. Category of Investmet (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 - Pension & General Annuity And Group 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-Dec-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 Investmet (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-Dec-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 Investmet (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-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-Dec-14  
 Periodicity of Submission: Quarterly  
 Name of the Fund LIFE FUND

Rs. in Lac

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	52,009.36	53,805.30	1,869.13	3.81%	3.81%	52,009.36	53,805.30	3,519.22	8.50%	8.50%	16,887.39	16,259.64	684.49	6.68%	6.68%
	Central Government Guaranteed Loans	CGSL															
	Special Deposits	CSPD															
	Deposit under Section 7 of Insurance Act, 1938	CDS	526.06	508.16	9.49	1.80%	1.80%	526.06	508.16	28.47	5.40%	5.40%	528.52	477.80	28.47	5.38%	5.38%
	Treasury Bills	CTRB	4,983.97	4,983.97	105.16	2.15%	2.15%	4,983.97	4,983.97	250.78	6.33%	6.33%	2,965.23	2,965.23	41.34	3.65%	3.65%
<b>B</b>	<b>STATE GOVERNMENT / OTHER APPROVED SECURITIES / OTHER GUARANTEED SECURITIES</b>																
	State Government Bonds	SGGB															
	State Government Guaranteed Loans	SGGL	1,509.16	1,583.85	34.01	2.25%	2.25%	1,509.16	1,583.85	102.05	6.76%	6.76%	1,004.78	969.41	78.95	7.65%	7.65%
	Other Approved Securities (excluding Infrastructure / Social Sector Investments)	SGOA	518.93	494.34	9.51	1.83%	1.83%	518.93	494.34	28.53	5.49%	5.49%	520.63	451.62	28.53	5.47%	5.47%
	Guaranteed Equity	SGGE															
<b>C</b>	<b>HOUSING SECTOR INVESTMENTS</b>																
	Debentures / Bonds / CPs / Loans - (Promoter Group)	HDPG	170.00	175.85	4.71	2.77%	2.77%	170.00	175.85	14.09	8.29%	8.29%	170.00	170.72	0.72	0.42%	0.42%
	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	904.64	939.32	8.43	2.41%	2.41%	904.64	939.32	8.69	2.55%	2.55%	-	-	16.02	7.00%	7.00%
	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	1,184.94	1,246.02	28.83	2.43%	2.43%	1,184.94	1,246.02	86.17	7.28%	7.28%	650.42	641.30	46.20	7.11%	7.11%
	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	100.00	100.14	2.19	2.19%	2.19%	100.00	100.14	6.56	6.56%	6.56%	100.00	97.22	6.54	6.54%	6.54%
	TAXABLE BONDS OF																
	Infrastructure / Social Sector - PSU - Debentures / Bonds	IPTD	19,000.47	19,596.83	393.75	2.42%	2.42%	19,000.47	19,596.83	913.09	7.08%	7.08%	5,027.12	4,949.76	242.12	6.89%	6.89%
	Infrastructure/ Social Sector - Other Corporate Securities (Approved investments) - Debentures/ Bonds	ICTD	1,910.00	1,958.49	32.61	2.29%	2.29%	1,910.00	1,958.49	86.95	6.95%	6.95%	910.00	911.64	65.67	7.22%	7.22%
	Infrastructure - PSU - Equity shares - Quoted	ITPE	35.61	35.61	(0.25)	-0.69%	-0.69%	35.61	35.61	(0.33)	-0.94%	-0.94%					
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	210.40	210.40	0.29	0.61%	0.61%	210.40	210.40	0.81	2.78%	2.78%					
	Infrastructure / Social Sector - Term Loans (with Charge)	ILWC															
	TAX FREE BONDS																
	Infrastructure / Social Sector - PSU - Debentures / Bonds	IPFD															
	Infrastructure - Equity (including unlisted)	IOEQ	33.12	33.12	-	0.00%	0.00%	33.12	33.12	1.33	4.45%	4.45%					
	Infrastructure/ Social Sector - Other Corporate Securities (Approved investments) - Debentures/ Bonds	ICFD															

# 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 Name of the Fund LIFE FUND  
STATEMENT AS ON: 31-Dec-14  
Periodicity of Submission: Quarterly

Rs. in Lac

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	91.82	91.82	2.37	2.48%	2.48%	91.82	91.82	2.53	2.92%	2.92%						
	Corporate Securities (Approved investment) - Equity shares (Ordinary)-quoted	EACE	1,171.72	1,171.72	7.26	1.10%	1.10%	1,171.72	1,171.72	16.32	3.44%	3.44%						
	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	1,400.00	1,456.64	24.85	1.99%	1.99%	1,400.00	1,456.64	24.85	1.99%	1.99%						
	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	4,401.90	4,514.90	157.17	3.51%	3.51%	4,401.90	4,514.90	475.12	9.53%	9.53%	2,432.14	2,365.78	179.54	7.43%	7.43%	
	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	582.00	582.00	13.34	2.60%	2.60%	582.00	582.00	43.29	7.58%	7.58%	468.38	468.38	36.13	7.49%	7.49%	
	Deposits - Money at call and short notice with banks /Repo	ECMR	-	-	-	0.00%	0.00%	-	-	22.48	0.13%	0.13%						
	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	-	-	1.04	0.21%	0.21%	-	-	1.04	0.21%	0.21%						
	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	3,135.33	3,135.33	67.03	2.37%	2.37%	3,135.33	3,135.33	142.63	6.42%	6.42%	1,760.29	1,760.29	35.18	5.95%	5.95%	
F	OTHER INVESTMENTS																	
	Bonds - PSU - Taxable	OBPT																
	Bonds - PSU - Tax Free	OBPF																
	Equity Shares (Incl Co-op Societies)	OESH	-	-	-	0.00%	0.00%	-	-	0.58	1.89%	1.89%						
	Equity Shares (PSUs & Unlisted)	OEPU	-	-	-	0.00%	0.00%	-	-									
	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	378.39	378.39	11.19	2.96%	2.96%	378.39	378.39	69.36	18.33%	18.33%	367.75	367.75	51.29	13.95%	13.95%	
	Term Loans (without Charge)	OTLW																0.00%
	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	-	-	74.86	2.27%	2.27%			183.09	6.45%	6.45%	1,812.16	1,812.16	54.06	6.12%	6.12%	
	Derivative Instruments	OCDI																
	Securitised Assets	OPSA																
	Investment properties - Immovable	OIPI																
	TOTAL		94,257.84	97,002.21	2,856.959	3.17%	3.17%	94,257.84	97,002.21	6,027.70	6.39%	6.39%	35,604.82	34,668.70	1,595.26	6.71%	6.71%	

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 - Pension & General Annuity Fund And Group 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-Dec-14  
Periodicity of Submission: Quarterly

Rs. in Lac

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	9,858.43	10,219.00	159.66	2.20%	2.20%	9,858.43	10,219.00	338.32	6.75%	6.75%					
	Central Government Guaranteed Loans	CGSL															
	Special Deposits	CSPD															
	Deposit under Section 7 of Insurance Act, 1938	CDSS															
	Treasury Bills	CTRB	98.41	98.41	2.09	2.15%	2.15%	98.41	98.41	4.63	4.70%	4.70%					
B	STATE GOVERNMENT / OTHER APPROVED SECURITIES / OTHER GUARANTEED SECURITIES																
	State Government Bonds	SGGB															
	State Government Guaranteed Loans	SGGL	501.74	549.32	12.14	2.42%	2.42%	501.74	549.32	36.42	7.26%	7.26%					
	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	1,220.00	1,257.90	19.67	2.44%	2.44%	1,220.00	1,257.90	22.62	2.97%	2.97%					
	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	292.75	311.87	7.27	2.48%	2.48%	292.75	311.87	21.73	7.43%	7.43%					
	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	5,822.79	6,011.33	101.43	2.34%	2.34%	5,822.79	6,011.33	217.85	7.04%	7.04%					
	Infrastructure/ Social Sector - Other Corporate Securities (Approved investments) - Debentures/ Bonds	ICTD	500.00	514.71	0.37	0.07%	0.07%	500.00	514.71	0.37	0.07%	0.07%					
	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 And Group Fund

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

PENSION &amp; GENERAL ANNUITY AND GROUP FUND

31-Dec-14

Rs. in Lac

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	1,640.32	1,688.19	66.41	3.63%	3.63%	1,640.32	1,688.19	108.02	9.08%	9.08%					
	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	-	-	0.58	0.14%	0.14%			0.58	0.14%	0.14%					
	Deposits - Money at call and short notice with banks /Repo	ECMR								0.03	0.05%	0.05%					
	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			1.04	0.21%	0.21%			1.04	0.21%	0.21%					
	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	-	-	10.37	2.26%	2.26%	-		20.15	6.25%	6.25%					
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		19,934.44	20,650.73	381.02	2.24%	2.24%	19,934.44	20,650.73	771.75	6.06%	6.06%	-	-	-		

1 To be calculated based on Monthly or lesser frequency 'Weighted Agerage' of Investments  
2 Yield netted for Tax  
3 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-Dec-14

Statement of Investment and Income on Investment

Rs. in Lac

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	Book Value				Market Value					
A	CENTRAL GOVERNMENT SECURITIES																	
	Central Government Bonds	CGSB	2,477.17	2,477.17	157.59	6.12%	6.12%	2,477.17	2,477.17	339.93	12.09%	12.09%	2,413.61	2,413.61	(16.71)	-0.69%	-0.69%	
	Central Government Guaranteed Loans	CGSL																
	Special Deposits	CSPD																
	Deposit under Section 7 of Insurance Act, 1938	CDSS																
	Treasury Bills	CTRB	2,940.79	2,940.79	59.93	2.10%	2.10%	2,940.79	2,940.79	169.60	6.35%	6.35%	2,162.74	2,162.74	91.54	6.08%	6.08%	
B	STATE GOVERNMENT / OTHER APPROVED SECURITIES / OTHER GUARANTEED SECURITIES																	
	State Government Bonds	SGGB																
	State Government Guaranteed Loans	SGGL	20.35	20.35	0.73	3.59%	3.59%	20.35	20.35	1.85	9.23%	9.23%	19.77	19.77	7.67	18.66%	18.66%	
	Other Approved Securities (excluding Infrastructure / Social Sector Investments)	SGOA																
	Guaranteed Equity	SGGE																
C	HOUSING SECTOR INVESTMENTS																	
	Debentures / Bonds / CPs / Loans - (Promoter Group)	HDPG	82.75	82.75	2.55	3.08%	3.08%	82.75	82.75	9.19	11.25%	11.25%	80.34	80.34	0.29	0.36%	0.36%	
	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	311.86	311.86	11.13	3.61%	3.61%	311.86	311.86	23.47	9.44%	9.44%	204.12	204.12	9.78	8.37%	8.37%	
	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	142.37	142.37	6.95	4.92%	4.92%	142.37	142.37	16.29	11.75%	11.75%	284.89	284.89	14.12	4.89%	4.89%	
	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	100.14	100.14	3.27	3.27%	3.27%	100.14	100.14	8.75	8.83%	8.83%	97.22	97.22	4.29	4.36%	4.36%	
	TAXABLE BONDS OF																	
	Infrastructure / Social Sector - PSU - Debentures / Bonds	IPTD	1,469.96	1,469.96	67.72	4.63%	4.63%	1,469.96	1,469.96	155.01	11.04%	11.04%	1,268.95	1,268.95	39.40	3.06%	3.06%	
	Infrastructure/ Social Sector - Other Corporate Securities (Approved investments) - Debentures/ Bonds	ICTD	96.45	96.45	5.11	5.34%	5.34%	96.45	96.45	11.60	12.38%	12.38%	91.32	91.32	2.46	2.62%	2.62%	
	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	595.68	595.68	(74.76)	-10.06%	-10.06%	595.68	595.68	58.50	8.63%	8.63%	553.76	553.76	(55.47)	-8.46%	-8.46%	
	Infrastructure - Equity (including unlisted)	IOEQ	353.56	353.56	(72.64)	-18.64%	-18.64%	353.56	353.56	(51.00)	-14.15%	-14.15%						
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	1,116.73	1,116.73	32.70	3.54%	3.54%	1,116.73	1,116.73	184.94	19.88%	19.88%	878.75	878.75	60.53	7.22%	7.22%	

# 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-Dec-14

Statement of Investment and Income on Investment

Rs. in Lac

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	841.17	841.17	133.22	20.95%	20.95%	841.17	841.17	245.32	41.47%	41.47%	614.01	614.01	(0.78)	-0.15%	-0.15%
	Corporate Securities (Approved investment) - Equity shares (Ordinary)-quoted	EACE	11,322.65	11,322.65	428.94	3.65%	3.65%	11,322.65	11,322.65	2,655.91	22.15%	22.15%	10,822.49	10,822.49	1,640.54	16.19%	16.19%
	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	107.05	107.05	8.39	7.83%	7.83%	107.05	107.05	8.39	7.83%	7.83%					
	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	1,661.31	1,661.31	88.89	5.29%	5.29%	1,661.31	1,661.31	192.63	11.95%	11.95%	1,222.69	1,222.69	28.33	2.64%	2.64%
	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	863.00	863.00	17.83	2.58%	2.58%	863.00	863.00	48.07	7.67%	7.67%	595.00	595.00	47.59	7.62%	7.62%
	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	-	-	-	0.00%	0.00%								0.03	0.03%	0.03%
	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	179.40	179.40	4.67	2.17%	2.17%	179.40	179.40	13.91	6.60%	6.60%	264.25	264.25	16.61	6.78%	6.78%
	Net Current Assets (Only in respect of ULIP Business)	ENCA	(95.95)	(95.95)	(11.19)	11.67%	11.67%	(95.95)	(95.95)	(69.36)	72.30%	72.30%	(36.00)	(36.00)	(51.29)	142.47%	142.47%
F	OTHER INVESTMENTS																
	Bonds - PSU - Taxable	OBPT															
	Bonds - PSU - Tax Free	OBPF															
	Equity Shares (incl Co-op Societies)	OESH	170.06	170.06	18.63	15.54%	15.54%	170.06	170.06	47.73	19.07%	19.07%	771.85	771.85	(12.28)	-1.65%	-1.65%
	Equity Shares (PSUs & Unlisted)	OEPU											61.96	61.96	(3.16)	-5.09%	-5.09%
	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	6.02	6.02	2.33	2.11%	2.11%	6.02	6.02	7.40	6.52%	6.52%	59.51	59.51	7.66	6.49%	6.49%
	Mutual Funds - (under Insurer's Promoter Group)	OMPG															
	Derivative Instruments	OCDI															
	Securitised Assets	OPSA															
	Investment properties - Immovable	OIPI															
	TOTAL		24,762.52	24,762.52	891.98	3.58%	3.58%	24,762.52	24,762.52	4,078.12	16.35%	16.35%	22,431.20	22,431.20	1,831.13	8.72%	8.72%

Note: Category of Investment (COI) shall be as per Guidelines  
 1 To be calculated based on Monthly or lesser frequency 'Weighted Agerage' of Investments  
 2 Yield netted for Tax  
 3 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-Dec-14

Statement of Down Graded Investments

Periodicity of Submission: Quarterly Rs. in Lac

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>					NA			
B.	<u>As on Date <sup>2</sup></u>								
	9.55% Hindalco Inds. Ltd NCD 25-04-2022	ECOS	300.00	25-Apr-2012	CRISIL	AA+	AA	20-Jun-2014	

**Note:**

- 1 Provide details of Down Graded Investments during the Quarter.*
- 2 Investments currently upgraded, listed as Down Graded during earlier Quarter shall be deleted from the Cumulative listing.*
- 3 FORM-2 shall be prepared in respect of each fund.*
- 4 Category of Investmet (COI) shall be as per INV/GLN/001/2003-04*



# FORM L-35 : DOWNGRADING OF INVESTMENTS - 2 - Pension & General Annuity and Group 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-Dec-14

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

Rs. in Lac

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

Note:

- 1 Provide details of Down Graded Investments during the Quarter.
- 2 Investments currently upgraded, listed as Down Graded during earlier Quarter shall be deleted from the Cumulative listing.
- 3 FORM-2 shall be prepared in respect of each fund.
- 4 Category of Investment (COI) shall be as per INV/GLN/001/2003-04

## 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

Name of Fund LINKED FUND

Statement as on: 31-Dec-14

### Statement of Down Graded Investments

Periodicity of Submission: Quarterly

Rs. in Lac

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>								
					NA				
B.	As on Date <sup>2</sup>								
	9.55% Hindalco Inds. Ltd NCD 25-04-2022	ECOS	196.07	25-Apr-2012	CRISIL	AA+	AA	20-Jun-2014	

### Note:

- 1 Provide details of Down Graded Investments during the Quarter.
- 2 Investments currently upgraded, listed as Down Graded during earlier Quarter shall be deleted from the Cumulative listing.
- 3 FORM-2 shall be prepared in respect of each fund.
- 4 Category of Investmet (COI) shall be as per INV/GLN/001/2003-04

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

Insurer: <b>DHFL Pramerica Life Insurance Company Limited (erstwhile DLF Pramerica Life Insurance Company Limited)</b>		Date: <b>31-Dec-14</b>												Rs. Lakhs			
Sl. No	Particulars	For the Qtr Q3 '2014-15				For the Qtr Q3 '2013-14				Upto the period '2014-15				Upto the period '2013-14			
		Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable
<b>1</b>	<b>First year Premium</b>																
	i) Individual Single Premium- (ISP)																
	From 0-10000	-	-	-	-	-	-	-	-	1.50	2.00	2.00	5.55	36.76	57.00	56.00	121.33
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	20.05	10.00	10.00	53.79
	From 25001-50,000	-	-	-	-	40.97	82.00	80.00	94.19	-	-	-	-	57.81	86.00	83.00	115.24
	From 50,001- 75,000	-	-	-	-	9.97	15.00	15.00	22.35	-	-	-	-	9.97	15.00	15.00	22.35
	From 75,000-100,000	-	-	-	-	49.81	50.00	48.00	93.84	-	-	-	-	69.21	52.00	50.00	118.09
	From 1,00,001 -1,25,000	-	-	-	-	9.52	8.00	8.00	11.15	-	-	-	-	20.68	9.00	9.00	25.09
	Above Rs. 1,25,000	-	-	-	-	164.96	41.00	35.00	345.30	-	-	-	-	164.96	41.00	35.00	345.30
	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	10,255.55	-	18,163.00	241,684.59	-	-	-	-	10,255.55	-	18,163.00	241,684.59	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-	8.62	1.00	126.00	488.11	-	-	-	-
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	921.41	-	4,010.00	29,553.37	-	-	-	-	16,149.64	-	35,462.00	401,365.18	-	-	-	-
	iv) Group Single Premium- Annuity- GSPA																
	From 0-50000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 150,001- 2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,00,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,50,001 -3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	v) Individual non Single Premium- INSP																
	From 0-10000	83.53	924.00	891	1,610.99	1,163.60	10,119.00	9,940.00	19,325.14	296.14	3,171.00	3,078.00	8,349.84	2,172.69	23,210.00	19,979.00	45,035.61
	From 10,000-25,000	1,061.77	6,231.00	6,120	9,095.16	646.99	4,052.00	3,951.00	10,587.66	3,078.23	17,349.00	17,007.00	30,174.94	2,327.09	16,377.00	14,887.00	37,360.70
	From 25001-50,000	1,556.11	6,683.00	6,558	13,929.38	360.91	942.00	908.00	4,693.41	3,907.11	15,932.00	15,557.00	34,182.56	1,515.17	5,339.00	4,978.00	18,279.10
	From 50,001- 75,000	265.96	650.00	629	2,713.57	97.64	157.00	154.00	1,326.65	699.41	1,562.00	1,492.00	6,436.48	237.79	450.00	393.00	3,213.08
	From 75,000-100,000	209.92	222.00	210	1,657.34	133.89	142.00	136.00	1,468.57	522.59	567.00	532.00	4,109.21	329.12	365.00	312.00	3,850.32
	From 1,00,001 -1,25,000	51.52	52.00	50	411.21	20.80	22.00	21.00	281.66	191.04	191.00	183.00	1,479.04	61.51	61.00	51.00	992.94
	Above Rs. 1,25,000	428.88	148.00	134	2,902.63	137.64	63.00	55.00	1,446.31	838.48	318.00	282.00	6,354.97	290.22	141.00	116.00	3,533.48
	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

**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-Dec-14				Rs. Lakhs			
Sl. No	Particulars	For the Qtr Q3 '2014-15				For the Qtr Q3 '2013-14				Upto the period '2014-15				Upto the period '2013-14			
		Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable
1	First year Premium																
	vii Group Non Single Premium (GNSP)																
	From 0-10000	0.01	-	1.00	7.80	0.06	1.00	62.00	0.00	0.03	-	32.00	14.00	0.24	4.00	286.00	0.00
	From 10,000-25,000	0.67	1.00	95.00	765.83	0.34	2.00	358.00	0.00	0.67	1.00	95.00	765.83	1.43	9.00	1,872.00	0.02
	From 25001-50,000	3.07	1.00	1,213.00	434.13	1.93	5.00	1,972.00	0.02	5.40	2.00	4,626.00	1,290.46	6.44	17.00	8,957.00	0.09
	From 50,001- 75,000	0.81	-	63.00	866.92	0.64	1.00	932.00	0.01	2.72	3.00	2,033.00	1,282.53	1.70	3.00	2,589.00	0.03
	From 75,000-100,000	(0.20)	-	(79.00)	(417.91)	2.47	2.00	1,232.00	0.01	1.61	2.00	976.00	4.25	8.39	9.00	9,608.00	0.10
	From 1,00,001 -1,25,000	1.85	-	5,236.00	543.37	4.47	4.00	4,704.00	0.05	3.06	1.00	6,117.00	785.63	6.91	6.00	10,048.00	0.10
	Above Rs. 1,25,000	1,452.36	19.00	1,857,951.00	304,938.43	82.10	12.00	42,514.00	0.43	2,644.54	58.00	2,890,342.00	692,055.67	177.28	36.00	153,870.00	1.54
	viii Group Non Single Premium- Annuity- GNSPA																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Renewal Premium																
	i Individual																
	From 0-10000	621.97	9,806.00	8,604.00	22,161.14	811.04	12,363.00	11,029.00	24,343.46	2,069.02	32,288.00	25,956.00	63,666.60	2,081.67	33,141.00	26,535.00	68,644.98
	From 10,000-25,000	1,309.49	27,930.00	13,996.00	48,429.56	1,029.17	15,174.00	9,211.00	31,720.78	3,704.37	73,164.00	25,182.00	125,634.83	2,882.83	40,780.00	18,505.00	87,124.47
	From 25001-50,000	1,048.15	17,168.00	7,533.00	38,477.35	719.49	6,878.00	3,573.00	18,871.00	2,804.43	42,393.00	10,448.00	96,773.74	1,946.71	16,541.00	6,016.00	50,298.57
	From 50,001- 75,000	149.70	900.00	467.00	5,305.42	125.16	608.00	350.00	3,511.86	404.98	2,403.00	799.00	13,891.26	326.94	1,626.00	609.00	10,054.11
	From 75,000-100,000	193.30	429.00	297.00	4,157.15	194.19	357.00	264.00	3,131.34	612.71	1,224.00	655.00	11,570.47	630.24	1,107.00	638.00	11,183.86
	From 1,00,001 -1,25,000	37.45	98.00	56.00	1,838.40	29.00	83.00	47.00	1,527.12	124.64	302.00	119.00	5,606.61	97.78	265.00	100.00	5,968.17
	Above Rs. 1,25,000	214.85	123.00	103.00	3,346.09	236.81	123.00	91.00	4,236.07	604.30	365.00	269.00	11,634.80	651.93	380.00	248.00	12,455.76
	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	0.05	-	4.00	50.18	-	-	-	-	0.16	2.00	156.00	85.73	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	1.42	1.00	199.00	1,615.80	0.65	2.00	798.00	58.33	1.42	1.00	199.00	1,615.80	0.65	2.00	798.00	58.33
	From 50,001- 75,000	1.77	1.00	80.00	1,885.09	-	-	-	-	1.77	1.00	80.00	1,885.09	-	-	-	-
	From 75,000-100,000	0.79	(1.00)	6.00	832.01	-	-	-	-	1.59	-	289.00	1,934.01	-	-	-	-
	From 1,00,001 -1,25,000	5.21	2.00	1,722.00	4,050.68	-	-	-	-	5.21	2.00	1,722.00	4,050.68	-	-	-	-
	Above Rs. 1,25,000	82.82	3.00	15,453.00	73,412.89	-	-	-	-	84.68	5.00	15,777.00	75,653.72	-	-	-	-
	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 Dec 2014**

(Rs in Lakhs)

### Business Acquisition through different channels (Group)

Sl.No.	Channels	For the Qtr Q3 '2014-15			For the Qtr Q3 '2013-14			Upto the period '2014-15			Upto the Period '2013-14		
		No. of Policies	No. of Lives covered	Premium	No. of Policies	No. of Lives covered	Premium	No. of Policies	No. of Lives covered	Premium	No. of Policies	No. of Lives covered	Premium
1	Individual agents	-	-	-	-	-	-	-	-	-	-	-	-
2	Corporate Agents-Banks	-	-	-	-	-	-	-	-	-	-	-	-
3	Corporate Agents -Others	-	-	-	-	-	-	-	-	-	-	-	-
4	Brokers	5	984,979	626.46	1	95	0.36	11	994,507	716.02	3	623	3
5	Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-
6	Direct Business	16	901,674	12,009.09	26	51,679	91.65	57	1,963,465	28,355.83	81	186,607	199
	Total(A)	<b>21</b>	<b>1,886,653</b>	<b>12,635.54</b>	<b>27</b>	<b>51,774</b>	<b>92</b>	<b>68</b>	<b>2,957,972</b>	<b>29,071.85</b>	<b>84</b>	<b>187,230</b>	<b>202</b>
1	Referral (B)	-	-	-	-	-	-	-	-	-	-	-	-
	Grand Total (A+B)	<b>21</b>	<b>1,886,653</b>	<b>12,635.54</b>	<b>27</b>	<b>51,774</b>	<b>92</b>	<b>68</b>	<b>2,957,972</b>	<b>29,071.85</b>	<b>84</b>	<b>187,230</b>	<b>202</b>



L I F E   I N S U R A N C E

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

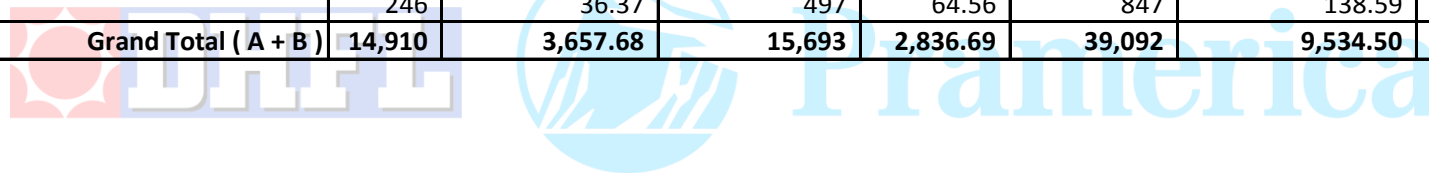
Insurer: DHFL Pramerica Life Insurance Company Limited (erstwhile DLF Pramerica Life Insurance Company Limited)

Date: 31st Dec 2014

(Rs in Lakhs)

### Business Acquisition through different channels (Individuals)

Sl.No.	Channels	For the Qtr Q3'2014-15		For the Qtr Q3 '2013-14		Upto the period '2014-15		Upto the Period '2013-14	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	3,216	969.85	4,792	1,337.15	8,721	2,540.06	13,771	3,130.78
2	Corporate Agents-Banks	130	20.92	186	23.87	318	51.32	562	65.42
3	Corporate Agents -Others	3,873	1,293.79	2,004	246.12	9,610	3,078.34	10,123	1,062.80
4	Brokers	2,524	386.01	655	237.29	4,570	841.05	1,924	604.56
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	4,921	950.73	7,559	927.69	15,026	2,885.13	18,240	2,268.11
	Total (A)	14,664	3,621.32	15,196	2,772.13	38,245	9,395.91	44,620	7,131.66
1	Referral (B)	246	36.37	497	64.56	847	138.59	1,593	181.36
	Grand Total ( A + B )	14,910	3,657.68	15,693	2,836.69	39,092	9,534.50	46,213	7,313.02



LIFE INSURANCE

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

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

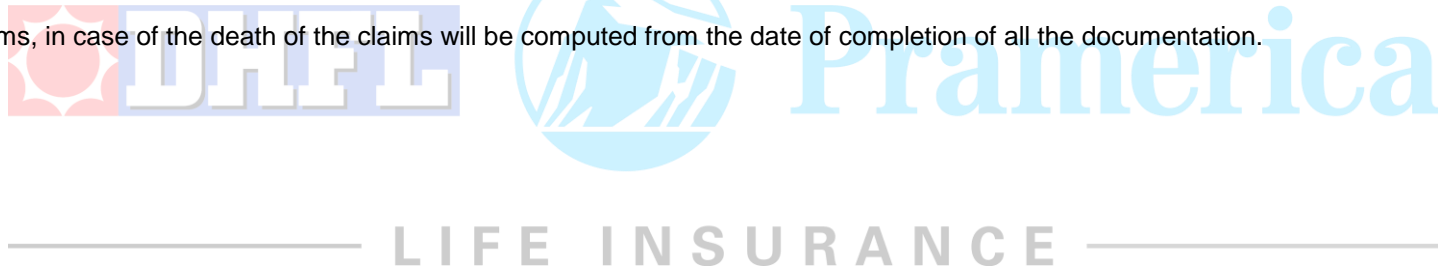
Date:

**31-Dec-14**

### Ageing of Claims

Sl.No.	Types of Claims	No. of claims						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	<b>Maturity Claims</b>	308	307	1	-	-	-	<b>308</b>	<b>318</b>
2	<b>Survival Benefit</b>	-	-	-	-	-	-	-	-
3	<b>for Annuities / Pension</b>	-	-	-	-	-	-	-	-
4	<b>For Surrender</b>	701	695	6	-	-	-	<b>701</b>	<b>702</b>
5	<b>Other benefits</b>	-	-	-	-	-	-	-	-
-									
1	<b>Individual Death Claims</b>	-	110	6	1	1	-	<b>118</b>	<b>310</b>

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



## FOR L-40 : Quarterly claims data for Life

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

*No. of claims only*

**Date:** 31-Dec-14

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	282	43	NIL		124	
2	Claims reported during the period	106	334	NIL		660	
3	Claims Settled during the period	118	308	NIL		701	
4	Claims Repudiated during the period	89	NIL	NIL		NIL	
a	Less than 2years from the date of acceptance of risk	89	NIL	NIL		NA	
b	Grater than 2 year from the date of acceptance of risk	0	NIL	NIL		NA	
5	Claims Written Back	10	NIL	NIL		NIL	
6	Claims O/S at End of the period	171	69	NIL		83	
	Less than 3months	70	69	NIL		83	
	3 months to 6 months	64	NIL	NIL		NA	
	6months to 1 year	24	NIL	NIL		NA	
	1year and above	13	NIL	NIL		NA	

L I F E   I N S U R A N C E



# FORM L-41 : GREIVANCE DISPOSAL

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

Date: 31-Dec-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	-	8	9	3	3	2	19
b)	Policy Servicing	4	18	18	3	4	2	62
c)	Proposal Processing	4	34	17	2	11	3	115
d)	Survival Claims	3	29	2	3	6	3	85
e)	ULIP Related	-	2	53	-	-	-	397
f)	Unfair Business Practices	67	322	1	30	222	17	674
g)	Others	1	4	-	1	2	-	19
	Total Number	79	417	100	42	248	27	1,371

2	Total No . of policies during previous year:	62,741
3	Total No. of claims during previous year	951
4	Total No. of policies during current year	39,160
5	Total No. of claims during current year	1,563
6	Total No. of Policy Complaints ( current year) per 10, 000 policies ( current year)	345
7	Total No. of Claim Complaints (current year) per 10,000 claims registered ( current year) :	122

2	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
a)	Upto 7 days	17	-	17
b)	7-15 Days	10	-	10
c)	15-30 Days	-	-	-
d)	30-90 Days	-	-	-
e)	90 days & Beyond	-	-	-
	Total Number	27	-	27

## 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	6.20%	Not Applicable
ii) Life- Non-participating Policies	6.50%	6.95%*
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	6.30%	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% - 201.25% %	Not Applicable
ii) Life- Non-participating Policies	92.00%-494.50%	97.75%-132.25%*
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	80.00% - 172.50%	Not Applicable
vii) Health Insurance	Not Applicable	Not Applicable

\* excludes one year term policies.

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

### 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 1.09% to 3.39% of sum assured and previously accrued reversionary bonuses. Future final bonuses assumed vary with duration up to maximum of 300% 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

Interest rate and mortality assumptions have been revised.

Place: Gurgaon

Appointed Actuary : Varun Gupta