

FORM L-1-A : Revenue Account

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

REVENUE ACCOUNT FOR THE PERIOD ENDED MARCH 31, 2015

Policyholders' Account (Technical Account)***

Rs 000

		FOR THE QUARTER ENDED ON MARCH 2015						UP TO THE QUARTER ENDED ON MARCH 2015						FOR THE QUARTER ENDED ON MARCH 2014						UP TO THE QUARTER ENDED ON MARCH 2014						
Particulars	Schedule	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	489,718	1,473,354	367,033	115,702	7,895	2,453,702	1,658,334	4,391,487	909,665	352,191	39,289	7,350,966	430,088	619,834	219,549	98,178	15,113	1,382,762	1,696,417	640,118	260,500	396,589	65,001	3,058,625	
(b) Reinsurance ceded		(3,724)	(41,170)	(423)	(713)	-	(46,030)	(16,461)	(167,898)	(1,075)	(3,094)	-	(188,528)	(3,679)	(7,201)	(58)	(784)	-	(11,722)	(15,865)	(16,426)	(76)	(3,361)	-	(35,728)	
(c) Reinsurance accepted-		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Income from Investments																										
(a) Interest, Dividends & Rent – Gross		51,962	50,880	6,997	22,418	2,272	134,529	156,157	123,683	32,530	97,916	13,922	424,208	24,077	3,446	2,085	19,853	3,247	52,708	75,552	4,641	2,435	77,768	14,622	175,018	
(b) Profit on sale/redemption of investments		449	1,045	3,467	32,403	21,451	58,815	5,040	5,644	23,254	142,215	67,947	244,100	837	-	425	14,966	5,761	21,989	1,813	4	520	104,661	38,803	145,801	
(c) (Loss on sale/redemption of investments)		-	-	-	(731)	(1,109)	(1,840)	-	-	-	(11,130)	(5,361)	(16,491)	-	-	-	(28,362)	(9,984)	(38,346)	(4)	-	-	(94,900)	(33,422)	(128,326)	
(d) Transfer/Gain on revaluation/change in fair value*		-	-	-	9,184	(8,183)	1,001	-	-	-	157,514	24,733	182,247	-	-	-	73,365	23,584	96,949	-	-	-	134,644	45,404	180,048	
(e) Amortisation of discount/premium		817	2,629	(86)	(6)	(1)	3,353	3,974	7,273	302	(15)	(1)	11,533	900	336	41	(3)	-	1,274	3,230	379	54	(12)	-	3,651	
(f) Appropriation/ Expropriation Adjustment Account		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Transferred from Shareholders' Fund		(131,788)	-	165,219	-	-	33,431	497,239	-	309,419	-	-	806,658	(199,810)	(13,655)	218,541	-	-	45,076	652,894	-	293,021	-	-	-	945,915
Other Income (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(a) Fees & Charges		113	-	27	-	-	140	843	-	45	-	-	888	262	-	-	-	-	262	812	-	-	-	-	-	812
TOTAL (A)		407,547	1,486,738	542,234	178,257	22,325	2,637,101	2,305,126	4,360,189	1,274,140	735,597	140,529	8,815,581	292,675	602,760	440,583	177,213	37,721	1,550,952	2,414,849	628,716	556,454	615,389	130,408	4,345,816	
Commission	L-5	35,165	52	40,862	1,745	12	77,836	110,013	177	149,621	4,808	139	264,758	26,736	-	28,853	1,201	45	56,835	147,566	2	37,515	4,105	294	189,482	
Operating Expenses related to Insurance Business	L-6	(65,832)	547,157	310,088	(3,688)	(3,950)	783,775	801,561	1,070,628	787,887	84,588	3,033	2,747,697	79,640	178,453	372,411	39,849	(275)	670,078	1,554,994	197,710	473,705	137,834	9,666	2,373,909	
Provision for doubtful debts		-	-	-	13,222	1,130	14,352	-	-	-	13,222	1,130	14,352	-	-	-	-	-	-	-	-	-	-	-	-	
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)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
TOTAL (B)		(30,667)	547,209	350,950	11,279	(2,808)	875,963	911,574	1,070,805	937,508	102,618	4,302	3,026,807	106,376	178,453	401,264	41,050	(230)	726,913	1,702,560	197,712	511,220	141,939	9,960	2,563,391	
Benefits Paid (Net)	L-7	41,199	36,904	1,886	73,376	60,533	213,898	49,033	71,781	7,216	351,386	225,809	705,315	12,075	831	173	42,329	23,246	78,654	59,856	3,487	173	112,501	71,608	247,625	
Bonuses Paid		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Change in valuation of liability in respect of life policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(a) Gross**		397,015	860,270	189,398	80,498	(40,046)	1,487,136	1,344,519	2,538,946	329,416	258,026	(98,424)	4,372,483	174,224	383,188	39,145	107,707	8,441	712,705	652,433	387,229	45,061	344,939	22,564	1,452,226	
(b) Amount ceded in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
TOTAL (C)		438,214	897,174	191,284	153,874	20,487	1,701,034	1,393,552	2,610,727	336,632	609,412	127,475	5,077,798	186,299	384,019	39,318	150,836	31,687	791,359	712,289	390,716	45,234	457,440	94,172	1,699,851	
SURPLUS/(DEFICIT) (D) =(A)-(B)+(C)		-	42,355	-	13,104	4,646	60,104	0	678,657	(0)	23,567	8,752	710,976	0	40,288	1	(13,873)	6,264	32,680	0	40,288	0	16,010	26,276	82,574	
APPROPRIATIONS																										
Transfer to Shareholders' Account		-	42,355	-	13,104	4,646	60,105	-	678,657	-	23,567	8,752	710,976	-	40,288	-	(13,872)	6,264	32,680	-	40,288	-	16,010	26,276	82,574	
Transfer to Other Reserves (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Balance being Funds for Future Appropriations		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
TOTAL (D)		-	42,355	-	13,104	4,646	60,105	-	678,657	-	23,567	8,752	710,976	-	40,288	-	(13,872)	6,264	32,680	-	40,288	-	16,010	26,276	82,574	
The Total Surplus as mentioned below :																										
(a) Interim Bonus Paid		-	-	68	-	-	68	-	-	68	-	-	68	-	-	-	-	-	-	-	-	-	-	-	-	
(b) Allocation of Bonus to Policyholders		-	-	41,582	-	-	41,582	-	-	41,582	-	-	41,582	-	-	3,710	-	-	3,710	-	-	3,710	-	-	3,710	
(c) Surplus shown in Revenue Account		-	42,355	-	13,104	4,646	60,105	-	678,657	-	23,567	8,752	710,976	-	40,288	-	16,010	26,276	82,574	-	40,288	-	16,010	26,276	82,574	
Total Surplus (a+b+c)		-	42,355	41,650	13,104	4,646	101,755	-	678,657	41,650	23,567	8,752	752,626	-	40,288	3,710	16,010	26,276	86,284	-	40,288	3,710	16,010	26,276	86,284	

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 IRDAI: June 27, 2008

PROFIT & LOSS ACCOUNT FOR THE PERIOD ENDED MARCH 31, 2015

Shareholders' Account (Non-technical Account)

(Rs.'000).

Particulars	Schedule	FOR THE QUARTER ENDED ON MARCH 2015	UP TO THE QUARTER ENDED ON MARCH 2015	FOR THE QUARTER ENDED ON MARCH 2014	UP TO THE QUARTER ENDED ON MARCH 2014
		(Rs.'000).	(Rs.'000).	(Rs.'000).	(Rs.'000).
Amounts transferred from/to the Policyholders Account (Technical Account)		60,105	710,976	32,680	82,574
Income From Investments					
(a) Interest, Dividends & Rent – Gross		127,423	425,255	44,458	121,276
(b) Profit on sale/redemption of investments		45,848	162,753	10,029	35,755
(c) (Loss on sale/ redemption of investments)		(638)	(1,112)	(77)	(4,447)
(d) Amortisation of discount/(premium)		5,879	29,603	5,638	8,487
Other Income (To be specified)		-	-	-	-
TOTAL (A)		238,617	1,327,475	92,728	243,645
Expense other than those directly related to the insurance business:		18,537	62,351	11,216	37,467
Bad debts written off		-	-	-	-
Transfer to Policyholders' fund		33,431	806,658	45,076	945,915
Provisions (Other than taxation)					
(a) For diminution in the value of investments (Net)		-	-	-	-
(b) Provision for doubtful debts		-	-	-	-
(c) Others (to be specified)		-	-	-	-
TOTAL (B)		51,968	869,009	56,292	983,382
Profit/ (Loss) before tax		186,649	458,466	36,436	(739,737)
Provision for Taxation		-	-	-	-
Current Tax Credit/(Charge)		-	-	-	-
Deferred Tax Credit / (Charge)		(24,031)	(59,028)	749,226	749,226
Profit / (Loss) after tax		162,618	399,438	785,662	9,489
APPROPRIATIONS					
(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		162,618	(4,661,381)	785,662	(5,060,819)

FORM L-3-A : Balance Sheet

Name of the Insurer: **DHFL PRAMERICA LIFE INSURANCE CO. LTD.** (Formerly kn Registration No. 140; Date of Registration with the IRDA: June 27, 2008

BALANCESHEET AS AT MARCH 31, 2015

(Rs.'000).

Particulars	Schedule	As at March 31, 2015	As at March 31, 2014
		(Rs.'000).	(Rs.'000).
SOURCES OF FUNDS			
<i>SHAREHOLDERS' FUNDS:</i>			
SHARE CAPITAL	L-8,L-9	3,740,619	3,403,757
SHARE APPLICATION MONEY		-	-
RESERVES AND SURPLUS	L-10	8,329,217	5,168,308
CREDIT/[DEBIT] FAIR VALUE CHANGE ACCOUNT		1,375	-
Sub-Total		12,071,211	8,572,065
BORROWINGS	L-11	-	-
<i>POLICYHOLDERS' FUNDS:</i>			
CREDIT/[DEBIT] FAIR VALUE CHANGE ACCOUNT		39	35
POLICY LIABILITIES		5,929,658	1,717,739
INSURANCE RESERVES		-	-
PROVISION FOR LINKED LIABILITIES		2,514,453	2,353,888
Sub-Total		8,444,150	4,071,662
FUNDS FOR FUTURE APPROPRIATIONS		-	-
TOTAL		20,515,361	12,643,727
APPLICATION OF FUNDS			
INVESTMENTS			
Shareholders'	L-12	6,862,415	2,707,055
Policyholders'	L-13	6,019,890	2,154,792
ASSETS HELD TO COVER LINKED LIABILITIES	L-14	2,514,453	2,353,888
LOANS	L-15	816	24
FIXED ASSETS	L-16	330,388	41,070
DEFERRED TAX ASSETS		690,199	749,226
CURRENT ASSETS			
Cash and Bank Balances	L-17	221,010	234,699
Advances and Other Assets	L-18	832,952	658,788
Sub-Total (A)		1,053,962	893,487
CURRENT LIABILITIES	L-19	1,565,850	1,272,036
PROVISIONS	L-20	52,293	44,598
Sub-Total (B)		1,618,143	1,316,634
NET CURRENT ASSETS (C) = (A - B)		(564,181)	(423,147)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	L-21	-	-
DEBIT BALANCE IN PROFIT & LOSS ACCOUNT (Shareholders' Account)		4,661,381	5,060,819
Debit Balance of Revenue Account		-	-
TOTAL		20,515,361	12,643,727

CONTINGENT LIABILITIES

Particulars	As at March 31, 2015	As at March 31, 2014
1 Partly paid-up investments	-	-
2 Claims, other than against policies, not acknowledged as debts by the company	4,450	3,507
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	62,158	52,827
6 Reinsurance obligations to the extent not provided for in accounts	-	-
7 Others (to be specified)	-	-
TOTAL	66,608	56,334

FORM L-4 : PREMIUM SCHEDULE

(Rs.'000).

PREMIUM

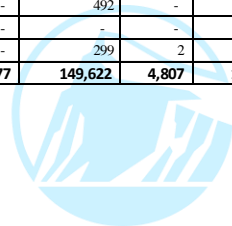
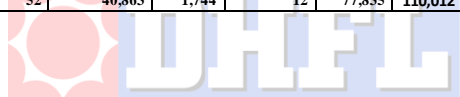
Particulars	FOR THE QUARTER ENDED ON MARCH 2015						FOR THE PERIOD ENDED ON MARCH 2015						FOR THE QUARTER ENDED ON MARCH 2014						FOR THE PERIOD ENDED ON MARCH 2014					
	Non Participating (Non-Linked)		Participating (Non-Linked)	Non Participating (Linked)		Total	Non Participating (Non-Linked)		Participating (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 Pension		Individual Life	Group Life		Individual Life	Individual Pension		Individual Life	Group Life		Individual Life	Individual Pension		Individual Life	Group Life		Individual Life	Individual Pension	
1 First year premiums	174,473	117,898	230,263	40,885	-	563,519	569,258	383,702	747,485	85,382	-	1,785,827	127,149	15,167	219,549	11,112	(270)	372,707	733,566	35,407	260,500	53,928	(724)	1,082,677
2 Renewal Premiums	315,246	4,841	136,769	72,733	7,855	537,444	1,089,076	15,789	162,180	264,575	39,249	1,570,869	302,027	1,831	-	81,898	15,383	401,139	953,032	1,876	-	308,455	65,725	1,329,088
3 Single Premiums	-	1,350,615	-	2,084	40	1,352,739	-	3,991,996	-	2,234	40	3,994,270	913	602,835	-	5,168	-	608,917	9,819	602,835	-	34,206	-	646,861
TOTAL PREMIUM	489,719	1,473,354	367,032	115,702	7,895	2,453,702	1,658,334	4,391,487	909,665	352,191	39,289	7,350,966	430,089	619,834	219,549	98,179	15,113	1,382,764	1,696,418	640,118	260,500	396,589	65,001	3,058,626



FORM L-5 : COMMISSION SCHEDULE

(Rs.'000).

COMMISSION EXPENSES																								
Particulars	FOR THE QUARTER ENDED ON MARCH 2015						FOR THE PERIOD ENDED ON MARCH 2015						FOR THE QUARTER ENDED ON MARCH 2014						FOR THE PERIOD ENDED ON MARCH 2014					
	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	31,448	52	37,947	1,478	7	70,932	91,823	177	145,932	3,546	31	241,509	19,142	-	28,853	645	16	48,656	117,762	2	37,515	1,428	80	156,787
- Renewal premiums	3,716	-	2,916	240	5	6,878	18,190	-	3,689	1,235	108	23,222	7,583	-	-	466	29	8,078	29,688	-	-	2,050	214	31,951
- Single premiums	-	-	-	27	-	27	-	-	-	27	-	27	10	-	-	89	-	100	116	-	-	627	-	743
Total (A)	35,165	52	40,863	1,745	12	77,837	110,013	177	149,622	4,808	139	264,758	26,735	-	28,853	1,201	45	56,835	147,566	2	37,515	4,105	294	189,481
Add: Commission on Re-insurance Accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on Re-insurance Ceded	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net Commission	35,165	52	40,863	1,745	12	77,837	110,013	177	149,622	4,808	139	264,758	26,735	-	28,853	1,201	45	56,835	147,566	2	37,515	4,105	294	189,481
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:																								
Agents	19,902	-	7,240	1,725	12	28,879	62,988	-	39,671	4,427	139	107,225	18,716	-	18,940	1,041	45	38,742	80,362	-	26,001	3,429	293	110,085
Brokers	4,157	52	8,376	15	0	12,601	10,568	177	28,414	122	0	39,281	1,073	2	4,439	23	-	5,536	17,453	2	5,059	155	1	22,670
Corporate Agency	10,873	-	25,130	4	-	36,007	34,163	-	80,745	257	-	115,166	6,370	(2)	5,216	137	-	11,721	46,628	-	6,184	511	-	53,323
Referral	36	-	105	-	-	141	601	-	492	-	-	1,093	300	-	160	(0)	-	460	1,315	-	169	2	-	1,486
Others (pl. specify)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bancassurance	196	-	12	-	-	208	1,693	-	299	2	-	1,993	277	-	99	1	-	376	1,808	-	102	8	-	1,918
TOTAL (B)	35,164	52	40,863	1,744	12	77,835	110,012	177	149,622	4,807	139	264,757	26,736	-	28,853	1,201	45	56,835	147,566	2	37,515	4,105	294	189,482



Pramerica

LIFE INSURANCE

FORM L-6 : OPERATING EXPENSES SCHEDULE

(Rs.'000)

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

Particulars	FOR THE QUARTER ENDED ON MARCH 31, 2015						UPTO THE PERIOD ENDED ON MARCH 31, 2015						FOR THE QUARTER ENDED ON MARCH 31, 2014						UPTO THE PERIOD ENDED ON MARCH 31, 2014										
	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	Individual Life	Group Life	Individual Life	Individual Life		Individual Pension
1 Employees remuneration and welfare benefits	37,359	198,046	94,386	10,417	275	340,483	382,645	488,971	343,577	37,970	2,059	1,255,222	(38,979)	96,458	202,617	4,351	(3,023)	261,424	767,682	107,015	258,138	57,925	2,426	1,193,186					
2 Travel, conveyance and vehicle running expenses	4,766	8,034	3,572	571	19	16,962	17,983	22,693	14,926	1,634	113	57,349	1,245	5,590	9,777	299	41	16,952	40,083	6,098	12,450	2,878	303	61,812					
3 Training expenses (including Agent advisors)	9,561	15,283	7,325	1,088	43	33,300	30,609	38,626	25,405	2,781	192	97,613	25,371	5,440	10,628	1,882	201	43,522	36,734	5,589	11,410	2,637	278	56,648					
4 Rent, rates & taxes	7,240	13,382	5,203	947	22	26,794	35,009	44,179	29,057	3,181	219	111,645	(2,525)	12,948	22,399	335	59	33,216	93,359	14,203	28,998	6,703	707	143,970					
5 Repairs & Maintenance	6,320	10,491	4,768	746	26	22,351	22,772	28,737	18,901	2,069	143	72,622	1,116	5,814	10,160	298	42	17,430	41,704	6,345	12,954	2,994	316	64,313					
6 Printing and stationery	983	1,410	784	101	5	3,283	2,092	2,640	1,736	190	13	6,671	203	541	950	34	4	1,732	3,872	589	1,203	278	29	5,971					
7 Communication expenses	1,910	3,465	1,386	246	6	7,013	8,802	11,108	7,306	800	55	28,071	600	2,806	4,907	148	20	8,481	20,126	3,062	6,251	1,445	152	31,036					
8 Legal, professional and consultancy charges	(4,359)	2,871	9,395	1,674	(236)	9,345	28,938	39,799	37,998	4,352	-	111,087	4,126	13,563	23,773	797	107	42,366	97,150	14,780	30,176	6,975	735	149,816					
9 Medical fees	(1,274)	-	2,533	(70)	-	1,189	3,077	-	2,554	280	-	5,911	1,056	-	2	96	-	1,154	4,834	-	10	347	-	5,191					
10 Auditors' fees, expenses etc :																													
(a) as auditor	152	270	108	20	-	550	692	869	572	63	4	2,200	59	271	475	15	2	822	1,946	296	605	140	15	3,002					
(b) as adviser																													
(i) Taxation matters	71	89	59	6	-	225	71	89	59	6	-	225	113	17	35	8	1	174	113	17	35	8	1	174					
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
(c) in any other capacity (including out of pocket expenses)	22	38	17	3	1	81	87	110	73	8	1	279	35	11	20	2	1	69	73	11	23	5	1	113					
11 Advertisement and publicity	(40,567)	99,242	66,369	2,966	(7)	128,003	84,867	116,718	111,438	12,762	1	325,786	33,868	19,399	48,389	4,120	(848)	104,928	161,426	21,068	57,169	12,592	14	252,269					
12 Interest and bank charges	768	1,477	541	105	2	2,893	4,091	5,163	3,396	372	26	13,048	201	936	1,636	50	7	2,830	6,710	1,021	2,084	482	51	10,348					
13 Investment related charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
14 Postage and courier cost	1,818	2,854	1,403	204	8	6,287	5,477	6,912	4,546	498	34	17,467	593	1,309	2,304	90	12	4,308	9,360	1,424	2,907	672	71	14,434					
15 Sales Promotion expenses	(37,200)	89,334	59,310	2,566	1	114,011	75,645	104,035	99,329	11,376	1	290,386	25,634	5,971	15,509	2,264	(152)	49,226	48,090	6,265	17,055	3,755	-	75,165					
16 Information technology expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-				
17 Recruitment (including Agent advisors)	851	2,021	527	142	-	3,541	7,047	8,893	5,849	640	44	22,473	279	576	1,014	40	5	1,914	4,114	626	1,278	295	31	6,344					
18 Electricity, water and utilities	641	1,519	397	106	-	2,663	5,288	6,673	4,389	480	33	16,863	(600)	1,790	3,085	29	7	4,311	12,930	1,967	4,016	928	98	19,939					
19 Policy issuance and servicing costs	(58,591)	88,272	50,103	(14,792)	(2,455)	62,537	69,563	109,629	64,356	3,768	1	247,317	34,966	(252)	8,296	14,842	2,210	60,062	166,922	1,475	17,378	23,606	3,101	212,482					
20 (Profit)/Loss on fluctuation in foreign exchange	(6)	13	(9)	1	-	(1)	129	162	107	12	1	411	(113)	40	64	(6)	(1)	(16)	297	45	92	21	2	457					
21 (Profit)/Loss on fixed assets	(152)	(192)	(127)	(14)	(1)	(486)	(149)	(189)	(124)	(14)	(1)	(477)	312	48	98	23	2	483	316	48	98	23	2	487					
22 Service Tax expense	(882)	(12,166)	(16)	(11,109)	(1,667)	(25,840)	-	-	-	-	-	-	(7,039)	991	(964)	10,029	1,009	4,026	6,969	1,174	-	10,959	1,104	20,206					
23 Other miscellaneous expenses	2,087	16,977	60	74	(3)	19,195	7,092	22,528	4,358	476	33	34,487	(1,150)	1,753	2,994	(9)	3	3,591	12,713	1,934	3,948	912	97	19,604					
24 Depreciation	2,650	4,427	1,994	314	11	9,396	9,734	12,283	8,079	884	61	31,041	237	2,428	4,233	110	16	7,024	17,439	2,653	5,417	1,252	132	26,893					
TOTAL	(65,832)	547,157	310,088	(3,688)	(3,950)	783,774	801,561	1,070,628	787,887	84,588	3,033	2,747,696	79,640	178,453	372,411	39,849	(275)	670,078	1,554,994	197,710	473,705	137,834	9,666	2,373,909					

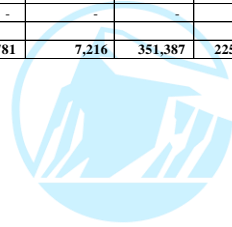
LIFE INSURANCE

FORM L-7 : BENEFITS PAID SCHEDULE

(Rs.'000).

BENEFITS PAID [NET]

Particulars	FOR THE QUARTER ENDED ON MARCH 31, 2015						UP TO THE QUARTER ENDED ON MARCH 31, 2015						FOR THE QUARTER ENDED ON MARCH 31, 2014						UP TO THE QUARTER ENDED ON MARCH 31, 2014					
	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,	2,340	64,191	1,474	1,034	358	69,397	(2,051)	108,223	7,956	2,080	693	116,901	15,167	1,882	173	1,780	401	19,403	87,769	6,518	173	16,945	1,301	112,706
(b) Claims by Maturity,	-	-	-	2,584	-	2,584	-	-	-	82,867	-	82,867	-	-	-	11,042	-	11,042	-	-	-	14,168	-	14,168
(c) Annuities/Pension payment,	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Periodical Benefit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Health	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(f) any other (please specify)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Surrenders/Withdrawals	42,439	13,086	-	69,897	60,175	185,597	55,941	21,514	-	266,800	225,206	569,461	653	-	-	30,521	22,845	54,019	3,959	-	-	84,433	70,307	158,698
Riders	1,000	-	-	(60)	-	940	2,202	-	-	(340)	-	1,862	2,960	-	-	150	-	3,110	2,960	-	-	150	-	3,110
	45,779	77,277	1,474	73,456	60,533	258,518	56,092	129,737	7,956	351,408	225,899	771,092	18,780	1,882	173	43,493	23,246	87,574	94,688	6,518	173	115,696	71,608	288,683
2. (Amount ceded in reinsurance):																								
(a) Claims by Death,	(4,580)	(40,373)	412	(78)	-	(44,620)	(7,059)	(57,956)	(740)	(21)	-	(65,777)	(6,705)	(1,051)	-	(1,164)	-	(8,920)	(34,832)	(3,031)	-	(3,195)	-	(41,058)
(b) Claims by Maturity,	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities/Pension payment,	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Periodical Benefit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Health	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(f) any other (please specify)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(4,580)	(40,373)	412	(78)	-	(44,620)	(7,059)	(57,956)	(740)	(21)	-	(65,777)	(6,705)	(1,051)	-	(1,164)	-	(8,920)	(34,832)	(3,031)	-	(3,195)	-	(41,058)
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	41,199	36,903	1,886	73,377	60,533	213,898	49,033	71,781	7,216	351,387	225,899	705,315	12,075	831	173	42,329	23,246	78,654	59,856	3,487	173	112,501	71,608	247,625



Pramerica

LIFE INSURANCE

FORM L-8 : SHARE CAPITAL SCHEDULE

SHARE CAPITAL

(Rs. '000)

	Particulars	As at March 31, 2015	As at March 31, 2014
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	3,403,757
	374,061,867 Equity Shares (Previous Year: 340,375,683 Equity Shares) of Rs 10/- each		
3	Subscribed Capital	3,740,619	3,403,757
	374,061,867 Equity Shares (Previous Year: 340,375,683 Equity Shares) of Rs 10/- each		
4	Called-up Capital	3,740,619	3,403,757
	374,061,867 Equity Shares (Previous Year: 340,375,683 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		
	TOTAL	3,740,619	3,403,757

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 March 31, 2015		As at March 31, 2014	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
Indian	276,805,782	74%	251,878,006	74%
Foreign	97,256,085	26%	88,497,677	26%
Others		-		-
TOTAL	374,061,867	100%	340,375,683	100%

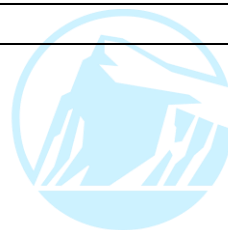


FORM L-10-RESERVES AND SURPLUS SCHEDULE

RESERVES AND SURPLUS

(Rs.'000)

	Particulars	As at March 31, 2015	As at March 31, 2014
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	8,329,217	5,168,308
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	-	-
	TOTAL	8,329,217	5,168,308



Pramerica

L I F E I N S U R A N C E

FORM L-11-BORROWINGS SCHEDULE

BORROWINGS

	Particulars	As at March 31, 2015	As at March 31, 2014
		(Rs.'000).	(Rs.'000).
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others (to be specified)	-	-
	TOTAL	-	-



FORM L-12-INVESTMENTS SHAREHOLDERS SCHEDULE

INVESTMENTS-SHAREHOLDERS

(Rs.'000)

	Particulars	As at March 31, 2015	As at March 31, 2014
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	4,038,336	1,430,507
2	Other Approved Securities	192,725	193,002
3	Other Investments		
	(a) Shares	-	-
	(aa) Equity	251,445	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	423,843	282,647
	(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	1,500,714	522,223
5	Other than Approved Investments	5,776	-
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	-	25,660
2	Other Approved Securities	-	-
3	Other Investments	-	-
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	203,000	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	-	-
	(e) Other Securities (to be specified)	-	-
	Deposits with Bank	72,000	240,000
	(f) Subsidiaries	-	-
	Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	170,576	9,016
5	Other than Approved Investments	(0)	-
	TOTAL	6,862,415	2,707,054

FORM L-13-INVESTMENTS POLICYHOLDERS SCHEDULE

(Rs.'000)

		As at March 31, 2015						As at March 31, 2014					
	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	
	LONG TERM INVESTMENTS												
1	Government securities and Government guaranteed bonds including Treasury Bills	1,364,951	1,343,936	223,585	18,020	875	2,951,367	677,497	348,413	101,388	15,000	655	1,142,953
2	Other Approved Securities	10,015	50,169	-	-	-	60,184	10,017	50,188	-	-	-	60,205
3	(a) Shares												
	(aa) Equity	-	-	-	-	-	-	-	-	-	-	-	-
	(bb) Preference	-	-	-	-	-	-	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-	-	-	-	-	-	-
	(d) Debentures/ Bonds	410,359	415,375	63,886	9,150	-	898,770	231,448	57,373	52,551	9,141	-	350,513
	(e) Other Securities (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-
	Commercial Paper / Certificate of Deposits	-	-	-	-	-	-	-	-	-	-	-	-
	Deposits with Bank	2,000	20,000	-	-	500	22,500	2,000	-	-	-	500	2,500
	(f) Subsidiaries	-	-	-	-	-	-	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-	-	-	-	-	-	-
4	Investments in Infrastructure and Social Sector	835,467	874,309	97,166	6,000	-	1,812,942	311,820	130,784	67,304	6,000	-	515,908
5	Other than Approved Investments	-	-	-	-	-	-	-	-	-	-	-	-
	SHORT TERM INVESTMENTS												
1	Government securities and Government guaranteed bonds including Treasury Bills	998	61,016	-	-	0	62,014	3,474	1,443	-	-	-	4,917
2	Other Approved Securities	-	-	-	-	-	-	-	-	-	-	-	-
3	(a) Shares												
	(aa) Equity	-	-	-	-	-	-	-	-	-	-	-	-
	(bb) Preference	-	-	-	-	-	-	-	-	-	-	-	-
	(b) Mutual Funds	10,573	121,209	37,736	100	-	169,618	-	20,182	-	202	-	20,384
	(c) Derivative Instruments	-	-	-	-	-	-	-	-	-	-	-	-
	(d) Debentures/ Bonds*	-	-	-	-	-	-	17,000	-	-	-	-	17,000
	(e) Other Securities (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-
	Deposits with Bank	-	35,000	-	-	-	35,000	26,638	13,700	-	-	-	40,338
	(f) Subsidiaries	-	-	-	-	-	-	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-	-	-	-	-	-	-
4	Investments in Infrastructure and Social Sector	7,495	-	-	-	-	7,495	-	-	-	-	-	-
5	Other than Approved Investments	-	-	-	0	-	0	-	-	-	74	-	74
	TOTAL	2,641,858	2,921,014	422,374	33,270	1,375	6,019,891	1,279,894	622,083	221,244	30,417	1,155	2,154,792

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

ASSETS HELD TO COVER LINKED LIABILITIES

(Rs.'000)

	Particulars	As at March 31, 2015			As at March 31, 2014		
		Individual Life	Individual Pension	Total	Individual Life	Individual Pension	Total
	LONG TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	229,806	21,635	251,441	198,409	32,002	230,411
2	Other Approved Securities	2,034	-	2,034	1,983	-	1,983
3	Other Investments						
	(a) Shares						
	(aa) Equity	1,080,636	273,352	1,353,988	1,035,091	341,985	1,377,076
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	199,477	34,159	233,636	147,052	41,096	188,148
	(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	144,681	25,527	170,208	115,549	26,492	142,040
5	Other than Approved Investments	36,162	9,368	45,530	28,986	10,070	39,056
	SHORT TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	335,806	499	336,305	255,584	3,052	258,636
2	Other Approved Securities	-	-	-			
3	(a) Shares			-			
	(aa) Equity	-	-	-	-	-	-
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	35,992	900	36,892	21,368	300	21,668
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	-	-	-	7,018	1,002	8,020
	(e) Other Securities (to be specified)	-	-	-	-	-	-
	Deposit with Bank	64,800	-	64,800	53,000	-	53,000
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	7,973	2,990	10,963
4	Investments in Infrastructure and Social Sector	16,321	1,255	17,576	-	-	-
5	Other than Approved Investments	-	-	-	14,755	810	15,565
	NET CURRENT ASSETS						
	Bank Balances	3,078	810	3,888	3,586	1,057	4,643
	Income accrued on investments	21,331	4,536	25,867	19,112	5,116	24,228
	Payables for purchase of Securities	-	-	-	(11,955)	(2,409)	(14,364)
	FMC Payable	(2,453)	(492)	(2,945)	(2,198)	(594)	(2,792)
	Other Payables	(21,134)	(11,786)	(32,920)	(29,075)	(11,428)	(40,503)
	Other Receivable	1,653	-	1,653	22,052	7,557	29,609
	TOTAL	2,151,190	363,263	2,514,452	1,891,289	462,599	2,353,888

FORM L-15 : LOANS SCHEDULE

LOANS

(Rs. '000).

	Particulars	As at March 31, 2015	As at March 31, 2014
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	816	24
	(d) Others (to be specified)	-	-
	<i>Unsecured</i>	-	-
	TOTAL	816	24
2	BORROWER-WISE CLASSIFICATION	-	-
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Companies	-	-
	(e) Loans against policies	816	24
	(f) Others (to be specified)	-	-
	TOTAL	816	24
3	PERFORMANCE-WISE CLASSIFICATION	-	-
	(a) Loans classified as standard	-	-
	(aa) In India	816	24
	(bb) Outside India	-	-
	(b) Non-standard loans less provisions	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	TOTAL	816	24
4	MATURITY-WISE CLASSIFICATION	-	-
	(a) Short Term	-	-
	(b) Long Term	816	24
	TOTAL	816	24

FORM L-16 : FIXED ASSETS SCHEDULE

FIXED ASSETS

(Rs. '000)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	Opening	Additions	Deductions	Closing	Up to Last Year	For The Period	On Sales/ Adjustments	To Date	As at March 31, 2015	As at March 31, 2014
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles - Software	60,835	3,291	-	64,126	48,106	9,558	-	57,664	6,462	12,729
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	31,346	20,850	-	52,196	20,510	5,706	-	26,217	25,980	10,836
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	9,572	1,726	235	11,063	9,518	952	227	10,243	820	54
Information Technology Equipment	54,816	15,055	1,073	68,798	40,645	12,119	666	52,097	16,701	14,171
Vehicles	-	-	-	-	-	-	-	-	-	-
Office Equipment	17,784	1,830	1,222	18,391	14,504	2,706	1,106	16,104	2,287	3,280
Others (Specify nature)	-	-	-	-	-	-	-	-	-	-
TOTAL	174,353	42,751	2,530	214,574	133,283	31,042	2,000	162,325	52,250	41,069
Work in progress	-	-	-	-	-	-	-	-	278,138	-
Grand Total	174,353	42,752	2,530	214,575	133,283	31,041	1,999	162,325	330,388	41,069
PREVIOUS YEAR	153,680	21,916	1,243	174,353	107,091	26,893	701	133,283	41,069	18,995

LIFE INSURANCE

FORM L-17 : CASH AND BANK BALANCE SCHEDULE

CASH AND BANK BALANCES

(Rs.'000).

	Particulars	As at March 31, 2015	As at March 31, 2014
1	Cash (including cheques, drafts and stamps)	164,163	118,049
2	Bank Balances		
	(a) Deposit Accounts	-	-
	(aa) Short-term (due within 12 months of the date of Balance Sheet)	-	-
	(bb) Others	-	-
	(b) Current Accounts	56,847	116,650
	(c) Others (to be specified)	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others (to be specified)	-	-
	TOTAL	221,010	234,699
	Balances with non-scheduled banks included in 2 and 3 above	-	-
	CASH & BANK BALANCES		
1	In India	221,010	234,699
2	Outside India	-	-
	TOTAL	221,010	234,699

LIFE INSURANCE

FORM L-18-ADVANCE AND OTHER ASSETS SCHEDULE

ADVANCES AND OTHER ASSETS

(Rs.'000)

	Particulars	As at March 31, 2015	As at March 31, 2014
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	58,510	43,400
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	49,181	64,599
	Deposit -Others	11,065	-
	Advances to employees for travel, etc.	7,425	6,848
	TOTAL (A)	126,191	114,856
	OTHER ASSETS		
1	Income accrued on investments	306,582	132,335
2	Outstanding Premiums	219,680	170,436
3	Agents' Balances	6,408	10,838
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsures)	82,654	67,426
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	32,920	40,503
	Service Tax Unutilized Credit	41,842	132,690
	Receivable towards non-par non linked funds	-	-
	Receivable from clearing firm	-	-
	Receivable from ex employees	7,108	6,703
	Other Dues	22,754	1,042
	Agents' Balances - provision for doubtful amounts	(4,747)	(9,665)
	Receivable from ex employees- provision	(3,554)	(3,351)
	Provision on Vendor Advances	(4,886)	(5,026)
	TOTAL (B)	706,761	543,931
	TOTAL (A+B)	832,952	658,787

FORM L-19-CURRENT LIABILITIES SCHEDULE

CURRENT LIABILITIES

(Rs.'000)

	Particulars	As at March 31, 2015	As at March 31, 2014
1	Agents' Balances	37,867	34,716
2	Balances due to other insurance companies	139,236	29,673
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	13,244	42,299
5	Unallocated premium	479,362	362,997
6	Sundry creditors	52,754	6,978
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	46,457	154,165
9	Annuities Due	-	-
10	Due to Officers/ Directors	-	-
11	Others (to be specified)		
	-Proposal / Policyholder deposits	3,830	3,615
	-Withholding Tax Deducted at Source	58,850	37,942
	-Accrued Expenses	640,129	496,691
	-Other Statutory liabilities	11,143	9,439
	-Policy Holders Unclaimed	73,568	89,566
	- Due to Non- par non linked funds	1,654	-
	-Lease Equalisation Reserve	7,756	3,955
	- Service Tax Liability	-	-
	TOTAL	1,565,850	1,272,036

LIFE INSURANCE

FORM L-20-PROVISIONS SCHEDULE

PROVISIONS

(Rs.'000)

	Particulars	As at March 31, 2015	As at March 31, 2014
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	34,062	28,680
	- Provision for Leave Encashment	18,231	15,918
	TOTAL	52,293	44,598



L I F E I N S U R A N C E

FORM L-21-MISC EXPENDITURE SCHEDULE

MISCELLANEOUS EXPENDITURE

(To the extent not written off or adjusted)

(Rs.'000)

	Particulars	As at March 31, 2015	As at March 31, 2014
		(Rs.'000).	(Rs.'000).
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others (to be specified)	-	-
	TOTAL	-	-



FORM L-22 : Analytical Ratios*

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

Date: 31-Mar-15

Sl.No.	Particular	For the Quarter ended March 15		Upto the Quarter ended March 15		For the Quarter ended March 14		Upto the Quarter ended March 14	
1	New business premium income growth rate - segment wise	95%		234%		127%		24%	
	Non Par Individual Life - Non Linked	36%		-23%		-67%		-41%	
	Non Par Group Life	138%		586%		10246%		6478%	
	Participating Individual Life	5%		187%		-		-	
	Non Par Individual Life - Linked	164%		-1%		-59%		-36%	
2	Net Retention Ratio	98%		97%		99%		99%	
3	Expense of Management to Gross Direct Premium Ratio	35%		41%		53%		84%	
4	Commission Ratio (Gross commission paid to Gross Premium)	3%		4%		4%		6%	
5	Ratio of policy holder's liabilities to shareholder's funds	114%		114%		116%		116%	
6	Growth rate of shareholders' fund	111%		111%		155%		155%	
7	Ratio of surplus to policyholders' liability	1%		8%		1%		2%	
8	Change in net worth ('000)	3,898,584		3,898,584		2,131,883		2,131,883	
9	Profit after tax/Total Income	6%		5%		0%		0%	
10	(Total real estate + loans)/(Cash & invested assets)	0%		0%		0%		0%	
11	Total investments/(Capital + Surplus)	128%		128%		84%		84%	
12	Total affiliated investments/(Capital+ Surplus)	0%		0%		0%		0%	
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								
	PAR	12.18%	12.18%	14.67%	14.67%	9.58%	9.58%	9.35%	9.35%
	Non-PAR	8.98%	8.98%	9.32%	9.32%	9.24%	9.24%	9.18%	9.18%
	Linked								
	Non-PAR	11.67%	11.67%	20.63%	20.63%	17.84%	17.84%	12.66%	12.66%
	Shareholder's Fund	10.61%	10.61%	10.88%	10.88%	9.06%	9.06%	9.25%	9.25%
14	Conservation Ratio	69%		65%		55%		57%	
15	Persistency Ratio	On Policies	On Premium	On Policies	On Premium	On Policies	On Premium	On Policies	On Premium
	For 13th month	43.21%	50.12%	43.21%	50.12%	41.38%	44.79%	41.38%	44.79%
	For 25th month(+)	27.34%	34.64%	27.34%	34.64%	34.88%	44.19%	34.88%	44.19%
	For 37th month(+)	24.91%	34.46%	24.91%	34.46%	32.65%	39.59%	32.65%	39.59%
	For 49th Month(+)	22.66%	29.27%	22.66%	29.27%	37.87%	42.42%	37.87%	42.42%
	for 61st month	10.16%	11.44%	10.16%	11.44%	NA	NA	NA	NA
16	NPA Ratio								
	Gross NPA Ratio	-	-	-	-	-	-	-	-
	Net NPA Ratio	-	-	-	-	-	-	-	-

Equity Holding Pattern for Life		(Rs in Lakhs)	(Rs in Lakhs)
1	(a) No. of shares	374,061,867	340,375,683
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)	1.09	0.03
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	1.09	0.03
6	(iv) Book value per share (Rs)	19.81	10.32

+ 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-Mar-15

(Rs in Lakhs)

Valuation of net liabilities			
Sl.No.	Particular	As at 31.03.2015	As at 31.03.2014
1	Linked		
a	Life	21,673	19,093
b	General Annuity	-	-
c	Pension	3,645	4,629
d	Health	-	-
2	Non-Linked		
a	Life	59,123	16,994
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 March 31st, 2015

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	107	107	0.19	1.21	297	295	0.99	6.56	404	402	1.17	7.76
2	Arunachal Pradesh	-	-	0.00	-	18	18	0.02	0.35	18	18	0.02	0.35
3	Assam	123	122	0.22	1.89	90	90	0.20	1.65	213	212	0.42	3.54
4	Bihar	323	321	0.43	4.47	38	37	0.07	0.82	361	358	0.50	5.28
5	Chattisgarh	3	3	0.00	0.04	16	18	0.03	0.25	19	21	0.04	0.29
6	Goa	-	-	0.00	-	6	6	0.01	0.11	6	6	0.01	0.11
7	Gujarat	37	36	0.26	2.40	622	616	2.46	29.54	659	652	2.72	31.94
8	Haryana	178	178	0.48	2.76	297	304	1.20	9.29	475	482	1.68	12.05
9	Himachal Pradesh	10	10	0.03	0.15	217	216	0.74	4.56	227	226	0.78	4.71
10	Jammu & Kashmir	66	66	0.16	1.13	910	907	1.65	24.44	976	973	1.81	25.57
11	Jharkhand	5	5	0.01	0.07	43	43	0.21	1.26	48	48	0.22	1.33
12	Karnataka	16	16	0.03	0.37	299	297	1.06	10.84	315	313	1.09	11.22
13	Kerala	16	16	0.08	0.55	280	279	0.76	5.21	296	295	0.84	5.76
14	Madhya Pradesh	241	236	0.73	5.73	537	533	1.33	11.31	778	769	2.06	17.04
15	Maharashtra	24	24	0.06	0.47	2,481	2,427	10.11	65.57	2,505	2,451	10.17	66.04
16	Manipur	4	4	0.00	0.05	-	-	0.00	-	4	4	0.00	0.05
17	Meghalaya	7	7	0.00	0.13	10	10	0.03	0.14	17	17	0.04	0.27
18	Mirzoram	-	-	0.00	-	-	-	0.00	-	-	-	0.00	-
19	Nagaland	26	25	0.03	0.34	4	4	0.00	0.06	30	29	0.03	0.40
20	Orissa	803	803	1.10	10.45	14	14	0.04	0.24	817	817	1.13	10.69
21	Punjab	110	105	0.48	3.63	1,218	1,197	4.63	38.42	1,328	1,302	5.11	42.05
22	Rajasthan	107	107	0.18	2.49	876	866	2.06	19.67	983	973	2.24	22.16
23	Sikkim	-	-	0.00	-	2	2	0.01	0.03	2	2	0.01	0.03
24	Tamil Nadu	131	131	0.41	4.03	288	287	1.61	10.15	419	418	2.02	14.18
25	Telangana	-	-	0.00	-	42	42	0.10	0.80	42	42	0.10	0.80
26	Tripura	2	2	0.00	0.03	-	-	0.01	-	2	2	0.01	0.03
27	Uttar Pradesh	938	875	1.24	11.88	1,367	1,351	3.91	36.97	2,305	2,226	5.14	48.85
28	Uttarakhand	18	16	0.06	0.31	486	484	1.02	7.91	504	500	1.09	8.22
29	West Bengal	424	412	0.70	6.17	233	226	0.91	5.76	657	638	1.61	11.93
30	Andaman & Nicobar Islands	-	-	-	-	-	-	0.00	-	-	-	0.00	-
31	Chandigarh	76	76	0.12	1.40	54	49	0.28	1.81	130	125	0.41	3.21
32	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	-	-
33	Daman & Diu	-	-	-	-	2	2	0.00	0.03	2	2	0.00	0.03
34	Delhi	12	12	0.03	0.22	403	375	1.99	18.43	415	387	2.02	18.65
35	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
36	Puducherry	-	-	-	-	2	2	0.01	0.03	2	2	0.01	0.03
COMPANY TOTAL		3,807	3,715	7.03	62.40	11,152	10,997	37.46	312.21	14,959	14,712	44.50	374.61

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 March 31st, 2015

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	345	345	0.43	4.37	1,065	1,044	2.74	20.69	1,410	1,389	3.18	25.06
2	Arunachal Pradesh	5	5	0.02	0.08	21	21	0.03	0.41	26	26	0.04	0.49
3	Assam	473	470	0.79	7.37	232	231	0.53	5.14	705	701	1.33	12.52
4	Bihar	944	930	1.18	14.05	101	100	0.21	2.09	1,045	1,030	1.38	16.14
5	Chattisgarh	33	33	0.05	0.41	238	237	0.44	3.15	271	270	0.49	3.56
6	Goa	2	2	0.01	0.08	19	19	0.03	0.36	21	21	0.04	0.44
7	Gujarat	138	128	0.67	7.10	2,103	2,017	6.67	77.87	2,241	2,145	7.33	84.98
8	Haryana	620	613	1.66	10.25	1,132	1,077	4.00	39.99	1,752	1,690	5.65	50.24
9	Himachal Pradesh	71	69	0.14	1.39	1,019	996	2.48	25.04	1,090	1,065	2.62	26.44
10	Jammu & Kashmir	262	262	0.76	4.56	2,485	2,465	4.54	56.38	2,747	2,727	5.29	60.94
11	Jharkhand	15	15	0.04	0.26	219	216	0.71	4.55	234	231	0.75	4.80
12	Karnataka	46	46	0.10	1.11	863	853	2.35	25.47	909	899	2.46	26.59
13	Kerala	59	59	0.17	1.12	764	756	1.90	13.70	823	815	2.07	14.82
14	Madhya Pradesh	1,189	1,176	2.77	27.89	1,830	1,797	4.04	39.29	3,019	2,973	6.81	67.18
15	Maharashtra	177	176	0.44	3.92	8,486	8,107	27.46	206.22	8,663	8,283	27.90	210.14
16	Manipur	8	8	0.01	0.14	6	6	0.02	0.13	14	14	0.03	0.27
17	Meghalaya	16	16	0.03	0.30	37	37	0.23	0.48	53	53	0.26	0.78
18	Mirzoram	1	1	0.00	0.02	4	4	0.01	0.07	5	5	0.01	0.08
19	Nagaland	48	47	0.05	0.72	9	9	0.01	0.14	57	56	0.06	0.85
20	Orissa	3,374	3,349	4.21	44.40	65	64	0.17	1.50	3,439	3,413	4.38	45.90
21	Punjab	519	490	1.72	14.73	5,119	4,895	15.73	170.53	5,638	5,385	17.44	185.26
22	Rajasthan	194	194	0.34	5.05	2,951	2,909	7.19	63.40	3,145	3,103	7.53	68.46
23	Sikkim	-	-	0.00	-	5	5	0.04	0.09	5	5	0.04	0.09
24	Tamil Nadu	994	985	2.79	28.14	1,004	975	5.09	33.85	1,998	1,960	7.88	61.99
25	Telangana	1	1	0.00	0.01	89	88	0.14	1.64	90	89	0.14	1.66
26	Tripura	10	10	0.01	0.15	4	4	0.02	0.03	14	14	0.04	0.18
27	Uttar Pradesh	3,557	3,251	4.99	49.11	4,707	4,547	12.93	112.66	8,264	7,798	17.92	161.77
28	UttrKhand	82	79	0.15	1.42	1,571	1,556	3.29	24.68	1,653	1,635	3.44	26.10
29	West Bengal	1,557	1,515	2.45	23.23	1,069	1,021	3.06	23.77	2,626	2,536	5.51	47.00
30	Andaman & Nicobar Islands	-	-	-	-	1	1	0.00	0.01	1	1	0.00	0.01
31	Chandigarh	193	193	0.26	3.55	295	286	1.00	9.86	488	479	1.26	13.42
32	Dadra & Nagrahaveli	-	-	-	-	1	1	0.00	0.02	1	1	0.00	0.02
33	Daman & Diu	-	-	-	-	4	4	0.01	0.07	4	4	0.01	0.07
34	Delhi	48	48	0.13	1.58	1,542	1,405	6.40	65.56	1,590	1,453	6.52	67.14
35	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
36	Puducherry	-	-	-	-	10	10	0.02	0.15	10	10	0.02	0.15
COMPANY TOTAL		14,981	14,516	26.38	256.52	39,070	37,763	113.47	1,029.02	54,051	52,279	139.84	1,285.53

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 March 31st, 2015

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	-	28,107	0.29	140.54	2	267,618	2.72	598.48	2	295,725	3.01	739.02
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	-	-	-	-	-	-	-	-	-	-	-
8	Haryana	-	-	-	-	1	137,246	1.71	301.51	1	137,246	1.71	301.51
9	Himachal Pradesh	-	-	-	-	-	483	0.42	21.87	-	483	0.42	21.87
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	-	-	-	-	2	2,533	2.57	250.46	2	2,533	2.57	250.46
13	Kerala	-	-	-	-	6	181,822	5.00	884.22	6	181,822	5.00	884.22
14	Madhya Pradesh	-	5,523	0.06	27.62	-	-	-	-	-	5,523	0.06	27.62
15	Maharashtra	-	-	-	-	-	24,930	132.15	3,245.32	-	24,930	132.15	3,245.32
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mirzoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	-	9	0.00	0.47	-	9	0.00	0.47
21	Punjab	-	-	-	-	-	-	-	-	-	-	-	-
22	Rajasthan	-	-	-	-	-	-	-	-	-	-	-	-
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	6	221,474	1.43	353.22	6	221,474	1.43	353.22
25	Telangana	-	-	-	-	-	-	-	-	-	-	-	-
26	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
27	Uttar Pradesh	-	-	-	-	8	72,733	0.47	132.26	8	72,733	0.47	132.26
28	UttrKhand	-	-	-	-	-	1,015	0.01	5.08	-	1,015	0.01	5.08
29	West Bengal	-	-	-	-	-	-	-	-	-	-	-	-
30	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
31	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
32	Dadra & Nagrahaveli	-	-	-	-	-	-	-	-	-	-	-	-
33	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
34	Delhi	-	-	-	-	-	13	0.00	1.01	-	13	0.00	1.01
35	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
36	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
COMPANY TOTAL		-	33,630	0.35	168.15	25	909,876	146.50	5,793.89	25	943,506	146.85	5,962.04

** 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 March 31st, 2015

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	98,287	1.84	491.44	18	1,264,958	11.97	2,581.73	19	1,363,245	13.81	3,073.16
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	-	-	-	-	-	-	-	-	-	-	-
8	Haryana	-	-	-	-	3	143,725	2.44	1,180.91	3	143,725	2.44	1,180.91
9	Himachal Pradesh	-	-	-	-	2	2,615	1.04	84.21	2	2,615	1.04	84.21
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	-	-	-	-	6	10,519	8.41	1,068.54	6	10,519	8.41	1,068.54
13	Kerala	5	163,100	1.46	272.96	15	1,421,111	13.88	2,547.10	20	1,584,211	15.34	2,820.06
14	Madhya Pradesh	5	66,431	1.41	329.38	-	-	-	-	5	66,431	1.41	329.38
15	Maharashtra	-	-	-	-	-	76,667	390.36	9,614.66	-	76,667	390.36	9,614.66
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	1	605	0.10	28.71	1	605	0.10	28.71
21	Punjab	-	-	-	-	-	-	-	-	-	-	-	-
22	Rajasthan	-	-	-	-	-	-	-	-	-	-	-	-
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	6	55,407	0.25	111.82	12	465,626	3.30	753.51	18	521,033	3.55	865.33
25	Telangana	-	-	-	-	-	-	-	-	-	-	-	-
26	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
27	Uttar Pradesh	8	33,546	0.23	63.57	10	82,963	0.54	150.68	18	116,509	0.77	214.26
28	Uttarakhand	-	-	-	-	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 & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	-	-
33	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
34	Delhi	-	-	-	-	-	8	0.00	0.63	-	8	0.00	0.63
35	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
36	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
COMPANY TOTAL		25	416,771	5.20	1,269.17	68	3,483,692	432.36	18,085.16	93	3,900,463	437.56	19,354.33

** 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

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

Statement as on: 31-Mar-15

Statement of Investment Assets (Life Insurers)

(Business within India)

Periodicity of Submission: Quarterly

Quarterly

Rs. Lac

Total Application as per Balance Sheet (A)

205153.61

Add (B)

Provisions	Sch-14	522.93
Current Liabilities	Sch-13	15658.50

Less (C)

Debit Balance in P & L A/c		46613.81
Deferred tax asset		6901.99
Loans	Sch-09	8.16
Adv & Other Assets	Sch-12	8000.32
Cash & Bank Balance	Sch-11	2210.10
Fixed Assets	Sch-10	3303.88
Misc Exp Not Written Off	Sch-15	0.00

Funds available for Investments

154,304.94

Reconciliation of Investment Assets

Total Investment Assets (as per Balance Sheet)

154304.94

Balance Sheet Value of:

A. Life Fund	102308.00
B. Pension & General Annuity Fund	26827.73
C. Unit Linked Funds	25144.50
	154280.23

NON - LINKED BUSINESS

A. LIFE FUND			% as per Reg	SH		PH		Book Value	Actual %	FVC Amount	Total Fund	Market Value	
				Balance	FRSM ⁺	UL-Non Unit Res	PAR	NON PAR					(SH+PH)
				(a)	(b)	(c)	(d)	(e)					F= [b+c+d+e]
1	'G. Sec		Not Less than 25%	-	40,383.36	188.94	2,235.85	14,830.81	57,638.97	56%	-	57,638.97	59,699.52
2	G.Sec or Other Approved Securities (incl (i) above)		Not Less than 50%	-	42,310.61	188.94	2,235.85	14,930.96	59,666.37	58%	-	59,666.37	61,790.10
3	Investment Subject to Exposure Norms				-	-	-	-	-			-	-
	a.	Housing & Infrastructure			-	-	-	-	-			-	-
		i) Approved Investments	Not Less than 15%		18,144.04	91.50	1,215.81	10,762.95	30,214.30	0.30	29.58	30,243.88	31,345.16
		2. Other Investments			50.19	-	-	-	50.19		(13.21)	36.98	36.98
		b. i) Approved Investments	Not exceeding 35%		8,085.68	66.00	771.80	3,106.98	12,030.46	0.12	(3.14)	12,027.32	12,274.31
		ii) "Other Investments" not to exceed 15%			-	332.54	-	-	-	332.54	0%	0.91	333.45
TOTAL LIFE FUND			100%	-	68,923.06	346.45	4,223.47	28,800.88	102,293.86	100%	14.15	102,308.00	105,779.99

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

Company Name & Code:

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

Statement as on:

31-Mar-15

Statement of Investment Assets (Life Insurers)

(Business within India)

Periodicity of Submission: Quarterly

Quarterly

Rs. 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%	-	12,878.20	12,878.20	48%	-	12,878.20	13,342.25
2	G.Sec or Other Approved Securities (incl (i) above)		Not Less than 40%	-	13,379.89	13,379.89	50%	-	13,379.89	13,894.07
3	Balance in Approved investment		Not Exceeding 60%	-	13,447.84	13,447.84	50%	0.00	13,447.84	13,968.71
TOTAL PENSION, GENERAL ANNUITY FUND			100%	-	26,827.73	26,827.73	100%	0.00	26,827.73	27,862.78

LINKED BUSINESS

C. LINKED FUNDS		% as per Reg	PH		Total Fund	Actual %
			PAR	NON PAR		
1	Approved Investment	Not Less than 75%	-	24689.21	24689.21	98%
2	Other Investments	Not More than 25%	-	455.29	455.29	2%
TOTAL LINKED INSURANCE FUND		100%	-	25144.50	25144.50	100%

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

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

Funds beyond Solvency Margin shall have a separate Custody Account.

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

FORM L-27-UNIT LINKED BUSINESS-3A

Unit Linked Insurance Business

PART - B

Company Name:

DHFL Pramerica Life Insurance Company Limited (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-Mar-15

Periodicity of Submission:

Quarterly

Rs. Lac

PARTICULARS	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
	ULIF00127/08/08FIXE DIFUND140	ULIF00227/08/08BALA NCFUND140	ULIF00327/08/08GROW THFUND140	ULIF00427/08/08LARCA PFUND140	ULIF00509/02/09PEN NDEFUND140	ULIF00609/02/09PENB ALFUND140	ULIF00709/02/09PENB ROFUND140	ULIF00809/02/09PEN DYEFUND140	ULIF00920/01/11LIQUI DFUND140	ULIF01024/02/11DISCON FUND140	
Opening Balance (Market Value)	2066.10	3741.54	3628.95	7720.65	451.42	226.17	505.52	2855.47	0.68	3566.02	24762.52
Add: Inflow during the Quarter	60.00	50.00	89.00	248.50	120.00	0.50	0.00	10.00	0.00	251.50	829.50
Increase / (Decrease) Value of Inv [Net]	118.78	109.91	136.26	245.14	21.22	7.63	33.90	91.30	0.06	-2.72	761.48
Less: Outflow during the Quarter	73.00	132.00	89.00	223.00	42.50	29.50	99.50	519.00	0.00	1.50	1209.00
TOTAL INVESTIBLE FUNDS (MKT VALUE)	2171.88	3769.46	3765.21	7991.28	550.14	204.80	439.92	2437.77	0.75	3813.30	25144.50

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	1129.40	52.00%	837.10	22.21%	446.65	11.86%	0.00	0.00%	126.44	22.98%	45.48	22.21%	49.41	11.23%	0.00	0.00%	4.91	654.74%	3258.39	85.45%	5897.79	23.46%
Corporate Bonds	388.95	17.91%	724.91	19.23%	413.28	10.98%	0.00	0.00%	190.05	34.55%	31.74	15.50%	41.73	9.49%	0.00	0.00%	0.00	0.00%	0.00	0.00%	1790.68	7.12%
Infrastructure Bonds	555.20	25.56%	969.97	25.73%	552.45	14.67%	0.00	0.00%	207.08	37.64%	64.09	31.30%	74.72	16.99%	0.00	0.00%	0.00	0.00%	0.00	0.00%	2423.51	9.64%
Equity	0.00	0.00%	0.00	0.00%	2172.32	57.69%	7536.05	94.30%	0.00	0.00%	68.79	33.59%	276.58	62.87%	2388.14	97.96%	0.00	0.00%	0.00	0.00%	13539.88	53.85%
Money Market	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Mutual Funds	22.04	1.01%	43.08	1.14%	69.11	1.84%	218.68	2.74%	0.00	0.00%	4.00	1.95%	0.00	0.00%	5.00	0.21%	0.00	0.00%	7.01	0.18%	368.92	1.47%
Deposit with banks	0.00	0.00%	0.00	0.00%	10.00	0.27%	20.00	0.25%	23.00	4.18%	0.00	0.00%	0.00	0.00%	12.00	0.49%	0.00	0.00%	648.00	16.99%	713.00	2.84%
Sub Total (A)	2095.59	96.49%	3673.07	97.44%	3663.80	97.31%	7774.73	97.29%	546.57	99.35%	214.11	104.54%	442.45	100.58%	2405.14	98.66%	4.91	654.74%	3913.40	102.63%	24733.77	98.37%
Current Assets:	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Accrued Interest	59.04	2.72%	80.56	2.14%	47.97	1.27%	9.45	0.12%	29.28	5.32%	3.88	1.89%	6.53	1.49%	5.67	0.23%	0.00	0.00%	16.31	0.43%	258.68	1.03%
Dividend Receivable	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Bank Balance	3.16	0.15%	5.66	0.15%	6.40	0.17%	13.48	0.17%	1.34	0.24%	0.90	0.44%	1.16	0.26%	4.70	0.19%	0.01	1.47%	2.07	0.05%	38.88	0.15%
Receivable for Unitholders - subs	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Receivable for Sale of Investments	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Other Current Assets (for Investments)	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Less: Current Liabilities	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Payable for Investments	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Payable for Unitholders - reds	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Fund Mgmt Charges Payable	-2.45	-0.11%	-4.91	-0.13%	-4.87	-0.13%	-10.46	-0.13%	-0.67	-0.12%	-0.30	-0.15%	-0.61	-0.14%	-3.35	-0.14%	-0.01	-0.75%	-1.85	-0.05%	-29.46	-0.12%
Other Current Liabilities (for Investments)	16.53	0.76%	-25.68	-0.68%	-24.84	-0.66%	-40.02	-0.50%	-26.38	-4.80%	-16.17	-7.90%	-19.70	-4.48%	-55.60	-2.28%	-4.16	-555.46%	-116.64	-3.06%	-312.67	-1.24%
Sub Total (B)	76.29	3.51%	55.63	1.48%	24.66	0.65%	-27.55	-0.34%	3.56	0.65%	-11.70	-5.71%	-12.61	-2.87%	-48.58	-1.99%	-4.16	-554.74%	-100.11	-2.63%	-44.57	-0.18%
Other Investments (<=25%)	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Corporate Bonds	0.00	0.0000%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Infrastructure Bonds	0.00	0.0000%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Equity	0.00	0.0000%	40.76	1.08%	76.75	2.04%	244.10	3.05%	0.00	0.00%	2.39	1.17%	10.08	2.29%	81.21	3.33%	0.00	0.00%	0.00	0.00%	455.29	1.81%
Money Market	0.00	0.0000%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Mutual funds	0.00	0.0000%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Sub Total (C)	0.00	0.0%	40.76	1.08%	76.75	2.04%	244.10	3.05%	0.00	0.00%	2.39	1.17%	10.08	2.29%	81.21	3.33%	0.00	0.00%	0.00	0.00%	455.29	1.81%
Total (A + B + C)	2171.88	100%	3769.46	100%	3765.21	100%	7991.28	100%	550.14	100%	204.80	100%	439.92	100%	2437.77	100%	0.75	100%	3813.30	100%	25144.50	100%
Fund Carried Forward (as per LB 2)	2171.88	-	3769.46	-	3765.21	-	7991.28	-	550.14	-	204.80	-	439.92	-	2437.77	-	0.75	-	3813.30	-	25144.50	-

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-Mar-15

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	2,171.88	16.2947	NA	15.8723	15.1200	14.8033	13.65%	8.90%
2	Balanced Fund	ULIF00227/08/08BALANCFUND140	3,769.46	18.8981	NA	18.3809	17.6280	17.1065	17.54%	11.45%
3	Growth Fund	ULIF00327/08/08GROWTHFUND140	3,765.21	20.4636	NA	19.8788	19.1634	18.4203	21.35%	14.00%
4	Large Cap Equity Fund	ULIF00427/08/08LARCAPFUND140	7,991.28	22.3959	NA	21.7955	21.2147	20.1783	25.22%	16.90%
5	Pension Debt Fund	ULIF00509/02/09PENDEBFUND140	550.14	15.1949	NA	14.7784	14.1382	13.8439	13.61%	9.11%
6	Pension Balanced Fund	ULIF00609/02/09PENBALFUND140	204.80	18.5834	NA	18.0956	17.3856	16.8706	17.41%	11.31%
7	Pension Growth Fund	ULIF00709/02/09PENGROFUND140	439.92	24.1586	NA	23.4911	22.6576	21.7684	21.40%	14.03%
8	Pension Dynamic Equity Fund	ULIF00809/02/09PENDYEFUND140	2,437.77	26.7446	NA	25.9856	25.2825	24.0438	25.51%	16.95%
9	Liquid Fund	ULIF00920/01/11LIQUIDFUND140	0.75	13.3332	NA	13.1108	12.8826	12.6458	7.42%	7.22%
10	Discontinued Policy Fund	ULIF01024/02/11DISCONFUND140	3,813.30	13.7810	NA	13.5173	13.2490	12.9819	8.31%	8.11%
		Total	25,144.50							

Note:

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

FORM L-29 : Detail regarding debt securities - Life

Date: 31-Mar-15

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

in Lakhs	MARKET VALUE				Book Value			
	As at 31st Mar 2015	as % of total for this class	As at 31st Mar 2014	as % of total for this class	As at 31st Mar 2015	as % of total for this class	As at 31st Mar 2014	as % of total for this class
Break down by credit rating								
AAA rated	32,521.84	33%	13,304.84	34%	31,325.91	33%	13,343.38	34%
AA or better	4,592.98	5%	1,732.14	4%	4,440.65	5%	1,768.14	4%
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	61,179.94	62%	23,890.66	61%	59,056.21	62%	24,578.55	62%
	98,294.76	100%	38,927.64	100%	94,822.77	100%	39,690.06	100%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	1,831.53	2%	548.81	1%	1790.68	2%	551.50	1%
more than 1 year and upto 3 years	3,721.50	4%	1,746.05	4%	3705.84	4%	1768.36	4%
More than 3 years and up to 7 years	13,509.07	14%	10,197.46	26%	13150.64	14%	10308.84	26%
More than 7 years and up to 10 years	30,917.08	31%	16,694.70	43%	29869.17	31%	16913.73	43%
More than 10 years and up to 15 years	17,400.89	18%	4,569.55	12%	16829.70	18%	4752.97	12%
More than 15 years and up to 20 years	13,808.87	14%	2,256.02	6%	13167.54	14%	2299.55	6%
Above 20 years	17,105.84	17%	2,915.05	7%	16309.21	17%	3095.11	8%
	98,294.76	100%	38,927.64	100%	94822.77	100%	39690.06	100%
Breakdown by type of the issuer								
a. Central Government	59,590.03	61%	22,417.89	58%	57547.32	61%	23068.57	58%
b. State Government	1,589.91	2%	1,472.77	4%	1508.89	2%	1509.98	4%
c. Corporate Securities	37,114.83	38%	15,036.98	39%	35766.56	38%	15111.51	38%
	98,294.76	100%	38927.64	100%	94822.77	100%	39690.06	100%

Note

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

FORM L-29 : Detail regarding debt securities - Pension

Date: 31-Mar-15

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

in Lakhs	MARKET VALUE				Book Value			
	As at 31st Mar 2015	as % of total for this class	As at 31st Mar 2014	as % of total for this class	As at 31st Mar 2015	as % of total for this class	As at 31st Mar 2014	as % of total for this class
Break down by credit rating								
AAA rated	9,811.39	37%	1,865.64	32%	9406.84	37%	1,861.57	32%
AA or better	3,086.33	12%	-	0%	2970.00	12%	-	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	13894.07	52%	3,999.32	68%	13379.89	52%	3,979.46	68%
	26791.78	100%	5864.95	100%	25756.73	100%	5841.03	100%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	0.00	0%	0.00	0%	0.00	0%	-	0%
more than 1 year and upto 3 years	0.00	0%	0.00	0%	0.00	0%	-	0%
More than 3 years and up to 7 years	8437.86	31%	2,555.82	44%	8102.30	31%	2,543.72	44%
More than 7 years and up to 10 years	9611.88	36%	1,882.27	32%	9159.30	36%	1,867.31	32%
More than 10 years and up to 15 years	4811.19	18%	1,426.86	24%	4644.30	18%	1,430.01	24%
More than 15 years and up to 20 years	1849.00	7%	0.00	0%	1796.97	7%	-	0%
Above 20 years	2081.85	8%	0.00	0%	2053.86	8%	-	0%
	26791.78	100%	5864.95	100%	25756.73	100%	5841.03	100%
Breakdown by type of the issuer								
a. Central Government	13342.25	50%	3,489.32	59%	12878.20	50%	3,477.58	60%
b. State Government	551.82	2%	510.00	9%	501.69	2%	501.88	9%
c. Corporate Securities	12897.71	48%	1,865.64	32%	12376.84	48%	1,861.57	32%
	26791.78	100%	5864.95	100%	25756.73	100%	5841.03	100%

Note

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

FORM L-29 : Detail regarding debt securities - Linked

Date: 31-Mar-15

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

<i>in Lakhs</i>	MARKET VALUE				Book Value			
	As at 31st Mar 2015	as % of total for this class	As at 31st Mar 2014	as % of total for this class	As at 31st Mar 2015	as % of total for this class	As at 31st Mar 2014	as % of total for this class
Break down by credit rating								
AAA rated	3090.21	45%	2550.27	41%	2978.37	45%	2579.35	40%
AA or better	1123.98	16%	941.43	15%	1032.51	16%	929.88	14%
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	2634.48	38%	2804.90	45%	2592.96	39%	2946.54	46%
	6848.67	100%	6296.59	100%	6603.83	100%	6455.77	100%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	275.49	4%	670.79	11%	272.42	4%	684.57	11%
more than 1 year and upto 3 years	945.47	14%	612.49	10%	899.05	14%	610.97	9%
More than 3 years and up to 7 years	2237.28	33%	1560.71	25%	2169.27	33%	1566.77	24%
More than 7 years and up to 10 years	2283.78	33%	2188.37	35%	2177.02	33%	2229.22	35%
More than 10 years and up to 15 years	791.17	12%	1026.40	16%	765.11	12%	1091.96	17%
More than 15 years and up to 20 years	315.48	5%	237.84	4%	320.96	5%	272.29	4%
Above 20 years	0.00	0%	0.00	0%	0.00	0%	0.00	0%
	6848.67	100%	6296.59	100%	6603.83	100%	6455.77	100%
Breakdown by type of the issuer								
a. Central Government	2614.15	38%	2785.07	44%	2572.90	39%	2926.48	45%
b. State Government	20.34	0%	19.83	0%	20.06	0%	20.06	0%
c. Corporate Securities	4214.19	62%	3491.70	55%	4010.87	61%	3509.23	54%
	6848.67	100%	6296.59	100%	6603.83	100%	6455.77	100%

Note

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

FORM L-30 : Related Party Transactions

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

Date: 31-Mar-15

(Rs in Lakhs)

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received*			
				For the quarter ended Mar 31, 2015	Up to the Quarter ended Mar 31 2015	For the quarter ended Mar 31, 2014	Up to the Quarter ended Mar 31 2014
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	-	-	-	89
4	DLF Cyber City Developer Ltd.	Fellow Subsidiary	Rent	-	-	-	207
5	DLF Cyber City Developer Ltd.	Fellow Subsidiary	Security deposit	-	-	-	26
6	Key Management Personnel	Key Management Personnel	Receiving of services	106	383	78	246
7	Prudential International Insurance Holdings Ltd.	Shareholders with Significant influence	Equity infusion	-	876	87	529
8	Prudential International Insurance Holdings Ltd.	Shareholders with Significant influence	Share Premium	-	31,609	3,137	19,097
9	Prudential International Insurance Service Co. LLC	Associated Enterprise	Receiving of services	7	29	7	29
10	Prudential International Insurance Service Co. LLC	Associated Enterprise	Rendering of services	114	228	13	212
11	Dewan Housing Finance Corporation Ltd.	Shareholders with Significant influence	Equity infusion	-	1,684	167	729
12	Yardstick Developers Pvt Ltd.	Fellow Subsidiary	Equity infusion	-	404	40	175
13	Resources Realty Pvt. Ltd.	Fellow Subsidiary	Equity infusion	-	404	40	175
14	Dewan Housing Finance Corporation Limited	Shareholders with Significant influence	Commission Expense	314	961	39	39
15	DHFL Vysya Housing Finance Ltd	Shareholders with Significant influence	Commission Expense	11	13	-	-
16	Dewan Housing Finance Corporation Limited	Shareholders with Significant influence	Premium Income	12,425	36,691	5,824	5,824
17	Aadhar Housing Finance Ltd	Shareholders with Significant influence	Premium Income	682	2,108	164	164
18	Arthveda Fund Manangement Private Limited	Shareholders with Significant influence	Premium Income	-	2	2	2
19	Avanse Financial Services Limited	Shareholders with Significant influence	Premium Income	107	282	17	17
20	DHFL Vysya Housing Finance Ltd	Shareholders with Significant influence	Premium Income	251	802	64	64
21	DHFL Sales & Services Pvt. Ltd	Shareholders with Significant influence	Premium Income	15	17	10	10
22	DHFL Property Services Ltd	Shareholders with Significant influence	Premium Income	0	0	1	1
23	Dewan Housing Finance Corporation Limited	Shareholders with Significant influence	Security Deposit	-	-	10	10
24	Dewan Housing Finance Corporation Limited	Shareholders with Significant influence	Trademark License fee	875	1,750	-	-
25	Avanse Financial Services Limited	Shareholders with Significant influence	Security Deposit	-	-	2	2
26	Aadhar Housing Finance Ltd	Shareholders with Significant influence	Security Deposit	-	-	12	12
27	DHFL Vysya Housing Finance Ltd	Shareholders with Significant influence	Security Deposit	-	-	10	10

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-Mar-15

BOD and Key Person information

Sl. No.	Name of person	Role/designation	Details of change in the period
1	Mr. Kapil Wadhawan	Non-Executive Director (Chairman)	
2	Mr. Anoop Pabby	Managing Director & CEO	
3	Mr. Anil Baijal	Non-Executive Independent Director	
4	Ms. Candace Jo Woods	Non-Executive Director	Appointed w.e.f. 27.03.2015
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	
10	Mr. Srinath Sridharan	Non-Executive Director	Appointed w.e.f. 27.03.2015
11	Mr. Anoop Pabby	Managing Director & CEO	
12	Mr. Varun Gupta	Senior Vice President & Appointed Actuary	
13	Ms. Sonali Athalye	Vice President & Chief Financial Officer	
14	Mr. Chittaranjan Savadi	Vice President & Head – Products & Marketing	
15	Mr. K Sridharan	Head - Internal Audit	
16	Mr. Amit C Patra	Chief Investments Officer	
17	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-Mar-15
(1)	(2)	(4)
01	Available Assets in Policyholders' Fund:	89,024
	Deduct:	
02	Mathematical Reserves	84,441
03	Other Liabilities	-
04	Excess in Policyholders' funds	4,583
05	Available Assets in Shareholders Fund:	75,060
	Deduct:	
06	Other Liabilities of shareholders' fund	16,181
07	Excess in Shareholders' funds	58,879
08	Total ASM (04)+(07)	63,461
09	Total RSM	5,000
10	Solvency Ratio (ASM/RSM)	1269%

FORM L-33 : NPAs-7A - Life

Company Name: DHFL Pramerica Life Insurance Company Limited (erstwhile DLF Pramerica Life Insurance Company Limited)
CODE: 140 **Name of the Fund** LIFE
STATEMENT AS ON: 31-Mar-15
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.

L I F E I N S U R A N C E

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-Mar-15
Periodicity of Submission: Quarterly

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

Note:

- A.** Category of 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.

L I F E I N S U R A N C E

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

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

CODE: 140 Name of the Fund LINKED FUND

STATEMENT AS ON: 31-Mar-15

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			

Note:

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

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

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

FORM L-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-Mar-15
Periodicity of Submission: Quarterly

Rs. Lac

No.	Category of Investment	Category Code	Current Quarter					Year to Date					Previous Year				
			Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
A	CENTRAL GOVERNMENT SECURITIES																
	Central Government Bonds	CGSB	56,503.35	58,575.77	1,385.50	2.61%	2.61%	56,503.35	58,575.77	4,904.72	11.07%	11.07%	22,020.44	21,485.32	1,111.07	8.87%	8.87%
	Central Government Guaranteed Loans	CGSL															
	Special Deposits	CSPD															
	Deposit under Section 7 of Insurance Act, 1938	CDSS	525.46	513.59	9.50	1.81%	1.81%	525.46	513.59	37.98	7.21%	7.21%	527.92	478.95	37.98	7.18%	7.18%
	Treasury Bills	CTRB	610.16	610.16	89.91	2.05%	2.05%	610.16	610.16	340.69	8.38%	8.38%	14.43	14.43	90.54	5.57%	5.57%
B	STATE GOVERNMENT / OTHER APPROVED SECURITIES / OTHER GUARANTEED SECURITIES																
	State Government Bonds	SGGB															
	State Government Guaranteed Loans	SGGL	1,508.89	1,589.91	34.02	2.25%	2.25%	1,508.89	1,589.91	136.07	9.01%	9.01%	1,509.98	1,472.77	107.55	9.84%	9.84%
	Other Approved Securities (excluding Infrastructure / Social Sector Investments)	SGOA	518.51	500.67	9.52	1.83%	1.83%	518.51	500.67	38.05	7.33%	7.33%	520.21	453.62	38.05	7.30%	7.30%
	Guaranteed Equity	SGGE															
C	HOUSING SECTOR INVESTMENTS																
	Debentures / Bonds / CPs / Loans - (Promoter Group)	HDPG	170.00	175.40	4.61	2.71%	2.71%	170.00	175.40	18.70	11.00%	11.00%	170.00	170.42	5.33	3.13%	3.13%
	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	1,904.52	1,982.74	38.18	2.30%	2.30%	1,904.52	1,982.74	46.88	4.80%	4.80%	-	-	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	1,185.84	1,260.90	28.20	2.38%	2.38%	1,185.84	1,260.90	114.37	9.66%	9.66%	1,182.22	1,180.27	59.66	9.41%	9.41%
	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	100.00	100.86	2.14	2.14%	2.14%	100.00	100.86	8.70	8.70%	8.70%	100.00	97.96	8.68	8.68%	8.68%
	TAXABLE BONDS OF																
	Infrastructure / Social Sector - PSU - Debentures / Bonds	IPTD	23,184.18	24,036.28	494.38	2.42%	2.42%	23,184.18	24,036.28	1,407.47	9.53%	9.53%	8,173.64	8,131.45	389.06	9.21%	9.21%
	Infrastructure/ Social Sector - Other Corporate Securities (Approved investments) - Debentures/ Bonds	ICTD	2,410.00	2,479.06	44.11	2.23%	2.23%	2,410.00	2,479.06	131.06	9.16%	9.16%	910.00	915.36	87.17	9.58%	9.58%
	Infrastructure - PSU - Equity shares - Quoted	ITPE	53.68	53.68	(0.61)	-1.29%	-1.29%	53.68	53.68	(0.95)	-2.42%	-2.42%					
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	235.67	235.67	1.68	0.72%	0.72%	235.67	235.67	2.49	2.72%	2.72%					
	Infrastructure / Social Sector - Term Loans (with Charge)	ILWC															
	TAX FREE BONDS																
	Infrastructure / Social Sector - PSU - Debentures / Bonds	IPFD															
	Infrastructure - Equity (including unlisted)	IOEQ	36.98	36.98	-	0.00%	0.00%	36.98	36.98	1.33	4.16%	4.16%					
	Long Term Bank Bonds Approved Investment-Infrastructure	ILBI	1,000.00	1,020.57	18.40	1.84%	1.84%	1,000.00	1,020.57	18.40	1.84%	1.84%					



————— LIFE INSURANCE —————

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

Company Name: DHFL Pramerica Life Insurance Company Limited (erstwhile DLF Pramerica Life Insurance Company Limited)
CODE: 140
STATEMENT AS ON: 31-Mar-15
Periodicity of Submission: Quarterly
Name of the Fund: LIFE FUND

Rs. Lac

No.	Category of Investment	Category Code	Current Quarter					Year to Date					Previous Year				
			Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
E	APPROVED INVESTMENTS																
	ACTIVELY TRADED																
	PSU - (Approved investment) - Equity shares - quoted	EAEQ	430.28	430.28	1.97	0.74%	0.74%	430.28	430.28	4.50	3.17%	3.17%					
	Corporate Securities (Approved investment) - Equity shares (Ordinary)-quoted	EACE	1,794.82	1,794.82	77.22	5.61%	5.61%	1,794.82	1,794.82	93.54	12.46%	12.46%					
	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	1,482.38	32.05	2.29%	2.29%	1,400.00	1,482.38	56.90	4.28%	4.28%					
	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	4,412.03	4,576.64	103.55	2.35%	2.35%	4,412.03	4,576.64	578.67	11.95%	11.95%	4,575.66	4,541.52	249.49	9.83%	9.83%
	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	1,335.00	1,335.00	22.24	2.31%	2.31%	1,335.00	1,335.00	65.53	9.82%	9.82%	2,868.38	2,868.38	48.75	10.04%	10.04%
	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	ECPC															
	Application Money	ECAM	-	-	0.00	0.07%	0.07%	-	-	1.52	0.28%	0.28%					
	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	2,655.18	2,655.18	46.91	2.11%	2.11%	2,655.18	2,655.18	189.54	8.53%	8.53%	3.50	3.53	71.80	9.02%	9.02%
F	OTHER INVESTMENTS																
	Bonds - PSU - Taxable	OBPT															
	Bonds - PSU - Tax Free	OBPF															
	Equity Shares (incl Co-op Societies)	OESH	20.78	20.78	-	0.00%	0.00%	20.78	20.78	0.58	2.04%	2.04%					
	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	20.13	20.13	12.45	3.98%	3.98%	20.13	20.13	81.81	26.17%	26.17%	405.03	405.03	71.14	17.57%	17.57%
	Term Loans (without Charge)	OTLW															0.00%
	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	-	-	20.19	1.52%	1.52%			203.28	7.99%	7.99%	0.72	0.74	98.42	8.87%	8.87%
	Derivative Instruments	OCDI															
	Securitised Assets	OPSA															
	Investment properties - Immovable	OIPI															
TOTAL			102,015.46	105,487.45	2,476.12	2.48%	2.48%	102,015.46	105,487.45	8,504.30	8.41%	8.41%	42,982.12	42,219.75	2,490.72	8.93%	8.93%

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-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-Mar-15		
Periodicity of Submission:	Quarterly		Rs. Lac

No.	Category of Investment	Category Code	Current Quarter					Year to Date					Previous Year				
			Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
A	CENTRAL GOVERNMENT SECURITIES																
	Central Government Bonds	CGSB	12,878.20	13,342.25	236.22	2.11%	2.11%	12,878.20	13,342.25	5.75	8.80%	8.80%	3,477.58	3,489.32	23.32	1.44%	1.44%
	Central Government Guaranteed Loans	CGSL															
	Special Deposits	CSPD															
	Deposit under Section 7 of Insurance Act, 1938	CDSS															
	Treasury Bills	CTRB	-	-	1.59	1.60%	1.60%	-	-	0.06	6.31%	6.31%					
B	STATE GOVERNMENT / OTHER APPROVED SECURITIES / OTHER GUARANTEED SECURITIES																
	State Government Bonds	SGGB															
	State Government Guaranteed Loans	SGGL	501.69	551.82	12.14	2.42%	2.42%	501.69	551.82	0.49	9.68%	9.68%	501.88	510.00	4.72	0.94%	0.94%
	Other Approved Securities (excluding Infrastructure / Social Sector Investments)	SGOA															
	Guaranteed Equity	SGGE															
C	HOUSING SECTOR INVESTMENTS																
	Debentures / Bonds / CPs / Loans - (Promoter Group)	HDPG															
	Loans to State Government for Housing	HLSH															
	Loans to State Government for Fire Fighting Equipments	HLSF															
	Term Loan - HUDCO	HTLH															
	Term Loan to Institutions accredited by NHB	HTLN															
	TAXABLE BONDS OF																
	Bonds / Debentures issued by HUDCO	HTHD															
	Bonds / Debentures issued by NHB	HTDN	2,220.00	2,309.87	41.86	2.33%	2.33%	2,220.00	2,309.87	0.64	5.27%	5.27%					
	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	292.99	315.87	7.11	2.43%	2.43%	292.99	315.87	0.29	9.86%	9.86%	292.05	294.29	0.47	0.16%	0.16%
	TAX FREE BONDS																
	Bonds / Debentures issued by HUDCO	HFHD															
	Bonds / Debentures issued by NHB	HFDN															
	Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central / State / any Authority or Body constituted by Central / State Act	HFDA															
D	INFRASTRUCTURE / SOCIAL SECTOR INVESTMENTS																
	Infrastructure/ Social Sector - Other Approved Securities	ISAS															
	TAXABLE BONDS OF																
	Infrastructure / Social Sector - PSU - Debentures / Bonds	IPTD	7,723.09	8,042.25	141.84	2.23%	2.23%	7,723.09	8,042.25	3.59	9.22%	9.22%	1,287.84	1,286.45	3.46	1.08%	1.08%
	Infrastructure/ Social Sector - Other Corporate Securities (Approved investments) - Debentures/ Bonds	ICTD	500.00	524.13	11.10	2.22%	2.22%	500.00	524.13	0.11	2.29%	2.29%					
	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

Company Name: DHFL Pramerica Life Insurance Company Limited (erstwhile DLF Pramerica Life Insurance Company Limited)
 CODE: 140 Name of the Fund: PENSION & GENERAL ANNUITY AND GROUP FUND
 STATEMENT AS ON: 31-Mar-15
 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 (%) ¹	Net Yield (%) ²	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
			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	1,640.76	1,705.59	38.53	2.35%	2.35%	1,640.76	1,705.59	1.47	11.27%	11.27%	281.68	284.89	1.51	0.54%	0.54%
	Corporate Securities (Approved Investment) - Derivative Instruments	ECDI															
	Investment properties - Immovable	EINP															
	Loans - Policy Loans	ELPL															
	Loans - Secured Loans - Mortgage of Property in India (Term Loan)	ELMI															
	Loans - Secured Loans - Mortgage of Property outside India (Term Loan)	ELMO															
	Deposits - Deposit with scheduled banks	ECDB								0.01	0.14%	0.14%					
	Deposits - Money at call and short notice with banks /Repo	ECMR								0.00	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			0.00	0.05%	0.05%			0.01	0.26%	0.26%					
	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	EPDS															
	MF - Gilt / G Sec / Liquid Schemes	EGMF	1,071.00	1,071.00	7.35	1.89%	1.89%	1,071.00	1,071.00	0.28	8.12%	8.12%	200.00	200.30	-		
F	OTHER INVESTMENTS																
	Bonds - PSU - Taxable	OBPT															
	Bonds - PSU - Tax Free	OBPF															
	Equity Shares (incl Co-op Societies)	OESH															
	Equity Shares (PSUs & Unlisted)	OESU															
	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		26,827.73	27,862.78	497.76	2.11%	2.11%	26,827.73	27,862.78	12.70	8.07%	8.07%	6,041.03	6,065.26	33.49	1.04%	1.04%

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-34 : YIELD ON INVESTMENTS-1 - Linked Fund

Company Name: DHFL Pramerica Life Insurance Company Limited (erstwhile DLF Pramerica Life Insurance Company Limited)
 CODE: 140 Name of the Fund LINKED FUND
 STATEMENT AS ON: 31-Mar-15

Statement of Investment and Income on Investment

Rs. 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 (%) ¹	Net Yield (%) ²	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
A	CENTRAL GOVERNMENT SECURITIES																
	Central Government Bonds	CGSB	2,614.15	2,614.15	74.24	2.89%	2.89%	2,614.15	2,614.15	414.17	15.05%	15.05%	2,785.07	2,785.07	44.75	1.80%	1.80%
	Central Government Guaranteed Loans	CGSL															
	Special Deposits	CSPD															
	Deposit under Section 7 of Insurance Act, 1938	CDSS															
	Treasury Bills	CTRB	3,263.30	3,263.30	59.02	2.01%	2.01%	3,263.30	3,263.30	228.62	8.35%	8.35%	2,105.39	2,105.39	136.03	8.17%	8.17%
B	STATE GOVERNMENT / OTHER APPROVED SECURITIES / OTHER GUARANTEED SECURITIES																
	State Government Bonds	SGGB															
	State Government Guaranteed Loans	SGGL	20.34	20.34	0.43	2.10%	2.10%	20.34	20.34	2.28	11.32%	11.32%	19.83	19.83	8.17	22.80%	22.80%
	Other Approved Securities (excluding Infrastructure / Social Sector Investments)	SGOA															
	Guaranteed Equity	SGGE															
C	HOUSING SECTOR INVESTMENTS																
	Debentures / Bonds / CPs / Loans - (Promoter Group)	HDPG	82.54	82.54	1.96	2.37%	2.37%	82.54	82.54	11.14	13.61%	13.61%	80.20	80.20	2.32	2.89%	2.89%
	Loans to State Government for Housing	HLSH															
	Loans to State Government for Fire Fighting Equipments	HLSF															
	Term Loan - HUDCO	HTLH															
	Term Loan to institutions accredited by NHB	HTLN															
	TAXABLE BONDS OF																
	Bonds / Debentures issued by HUDCO	HTHD															
	Bonds / Debentures issued by NHB	HTDN	319.27	319.27	9.32	2.95%	2.95%	319.27	319.27	32.79	12.36%	12.36%	210.45	210.45	16.11	11.59%	11.59%
	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	143.87	143.87	4.59	3.20%	3.20%	143.87	143.87	20.89	14.94%	14.94%	135.53	135.53	18.59	7.19%	7.19%
	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	100.86	100.86	2.86	2.84%	2.84%	100.86	100.86	11.61	11.68%	11.68%	97.96	97.96	7.17	7.30%	7.30%
	TAXABLE BONDS OF																
	Infrastructure / Social Sector - PSU - Debentures / Bonds	IPTD	1,679.52	1,679.52	51.88	3.49%	3.49%	1,679.52	1,679.52	206.89	14.53%	14.53%	1,340.44	1,340.44	75.71	5.89%	5.89%
	Infrastructure/ Social Sector - Other Corporate Securities (Approved investments) - Debentures/ Bonds	ICTD	97.45	97.45	3.21	3.30%	3.30%	97.45	97.45	14.81	15.65%	15.65%	91.62	91.62	4.97	5.32%	5.32%
	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	498.94	498.94	5.97	1.02%	1.02%	498.94	498.94	64.47	9.85%	9.85%	496.17	496.17	(26.77)	-4.33%	-4.33%
	Infrastructure - Equity (including unlisted)	IOEQ	264.37	264.37	4.52	1.47%	1.47%	264.37	264.37	(46.48)	-13.56%	-13.56%					
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	1,254.15	1,254.15	118.85	9.85%	9.85%	1,254.15	1,254.15	303.79	30.43%	30.43%	800.11	800.11	149.94	18.08%	18.08%

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

Company Name: DHFL Pramerica Life Insurance Company Limited (erstwhile DLF Pramerica Life Insurance Company Limited)
 CODE: 140 Name of the Fund LINKED FUND
 STATEMENT AS ON: 31-Mar-15
 Statement of Investment and Income on Investment
 Periodicity of Submission: Quarterly

Rs. Lac

No.	Category of Investment	Category Code	Current Quarter					Year to Date					Previous Year				
			Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
E	APPROVED INVESTMENTS																
	ACTIVELY TRADED																
	PSU - (Approved investment) - Equity shares - quoted	EAEQ	925.80	925.80	(150.00)	-16.55%	-16.55%	925.80	925.80	95.32	14.24%	14.24%	516.23	516.23	30.86	5.75%	5.75%
	Corporate Securities (Approved investment) - Equity shares (Ordinary)-quoted	EACE	10,860.99	10,860.99	454.61	4.00%	4.00%	10,860.99	10,860.99	3,110.52	26.29%	26.29%	11,958.25	11,958.25	2,322.33	22.46%	22.46%
	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	108.76	108.76	4.17	3.85%	3.85%	108.76	108.76	12.57	11.63%	11.63%					
	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	1,681.92	1,681.92	56.13	3.35%	3.35%	1,681.92	1,681.92	248.76	15.28%	15.28%	1,535.51	1,535.51	72.90	6.29%	6.29%
	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	713.00	713.00	25.07	2.43%	2.43%	713.00	713.00	73.14	10.07%	10.07%	595.00	595.00	62.15	10.18%	10.18%
	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	-	-	0.05	0.05%	0.05%								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	368.92	368.92	4.08	2.06%	2.06%	368.92	368.92	17.98	8.67%	8.67%	216.68	216.68	20.05	8.99%	8.99%
	Net Current Assets (Only in respect of ULIP Business)	ENCA	(44.57)	(44.57)	(12.45)	27.93%	27.93%	(44.57)	(44.57)	(81.81)	183.58%	183.58%	8.21	8.21	(71.14)	-866.92%	-866.92%
F	OTHER INVESTMENTS																
	Bonds - PSU - Taxable	OBPT															
	Bonds - PSU - Tax Free	OBPF															
	Equity Shares (Incl Co-op Societies)	OESH	190.92	190.92	50.40	26.72%	26.72%	190.92	190.92	98.12	42.55%	42.55%	390.57	390.57	(36.72)	-5.33%	-5.33%
	Equity Shares (PSUs & Unlisted)	OEPU											-	-	0.72	1.30%	1.30%
	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	-	-	0.44	1.46%	1.46%	-	-	7.84	8.02%	8.02%	155.65	155.65	10.24	8.69%	8.69%
	Mutual Funds - (under Insurer's Promoter Group)	OMPG															
	Derivative Instruments	OCDI															
	Securitised Assets	OPSA															
	Investment properties - Immovable	OIPI															
TOTAL			25,144.50	25,144.50	769.34	3.03%	3.03%	25,144.50	25,144.50	4,847.41	19.26%	19.26%	23,538.85	23,538.85	2,848.41	13.32%	13.32%

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-Mar-15

Statement of Down Graded Investments

Periodicity of Submission:		Quarterly							Rs. 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> ¹					NA			
B.	<u>As on Date</u> ²								
	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-Mar-15

Statement of Down Graded Investments

Periodicity of Submission: Quarterly Rs. 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> ¹								
					NA				
B.	<u>As on Date</u> ²								

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 - 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-Mar-15

Statement of Down Graded Investments

Periodicity of Submission: Quarterly **Rs. 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 ¹								
					NA				
B.	As on Date ²								
	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 Investment (COI) shall be as per INV/GLN/001/2003-04

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

Insurer: **DHFL Pramerica Life Ins Co. Ltd.**

Date: **31-Mar-15**

Rs. Lakhs

Sl. No	Particulars	For the Qtr Q4 '2014-15				For the Qtr Q4 '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 Premum																
	i Individual Single Premium- (ISP)																
	From 0-10000	7.84	10	10	9.01	2.69	6.00	6.00	10.56	9.34	12.00	12.00	14.56	39.45	63.00	62.00	131.89
	From 10,000-25,000	0.40	-	-	-	9.04	5.00	5.00	11.30	0.40	-	-	-	29.09	15.00	15.00	65.09
	From 25001-50,000	13.00	3	3	14.30	22.08	5.00	4.00	25.35	13.00	3.00	3.00	14.30	79.89	91.00	87.00	140.60
	From 50,001- 75,000	-	-	-	-	6.00	1.00	1.00	7.50	-	-	-	-	15.97	16.00	16.00	29.85
	From 75,000-100,000	-	-	-	-	10.00	1.00	1.00	11.00	-	-	-	-	79.21	53.00	51.00	129.09
	From 1,00,001 -1,25,000	-	-	-	-	11.00	1.00	1.00	16.00	-	-	-	-	31.68	10.00	10.00	41.09
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	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	-	-	-	-
	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	13,506.15	-	25,976.00	332,273.24	6,028.35	4.00	11,537.00	142,109.40	29,655.79	-	61,438.00	733,638.42	6,028.35	4.00	11,537.00	142,109.40
	iv Group Single Premium- Annuity- GSPA																
	From 0-50000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 150,001- 2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,00,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,50,001 -3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	v Individual non Single Premium- INSP																
	From 0-10000	91.23	1,012	956	2,219.07	273.66	3,123.00	3,058.00	6,833.80	387.37	4,183	4,045	10,568.91	2,446.35	26,333.00	25,785.00	51,869.41
	From 10,000-25,000	1,038.89	5,888	5,749	9,264.28	1,329.59	7,702.00	7,596.00	15,294.71	4,117.11	23,237	22,795	39,439.22	3,656.68	24,079.00	23,408.00	52,655.41
	From 25001-50,000	1,828.01	6,769	6,637	14,046.74	1,140.35	4,744.00	4,665.00	11,629.43	5,735.12	22,701	22,217	48,229.30	2,655.52	10,083.00	9,809.00	29,908.53
	From 50,001- 75,000	311.59	643	617	2,620.81	193.70	375.00	364.00	1,629.53	1,011.00	2,205	2,123	9,057.29	431.49	825.00	801.00	4,842.61
	From 75,000-100,000	286.08	305	295	2,337.89	222.93	246.00	240.00	2,332.83	808.67	872	830	6,447.10	552.05	611.00	577.00	6,183.16
	From 1,00,001 -1,25,000	98.41	91	86	1,601.49	84.76	81.00	79.00	634.10	289.45	282	272	3,080.53	146.27	142.00	135.00	1,627.04
	Above Rs. 1,25,000	774.27	238	230	5,347.13	324.06	117.00	112.00	7,453.29	1,612.75	556	511	11,702.10	614.27	258.00	239.00	10,986.77
	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 Ins Co. Ltd.**

Date: **31-Mar-15**

Rs. Lakhs

Sl. No	Particulars	For the Qtr Q4 '2014-15				For the Qtr Q4 '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	-	-	-	-	(0.82)	-	78.00	(1,317.55)	0.03	-	32	14.00	(0.58)	4.00	364.00	(1,234.84)
	From 10,000-25,000	0.01	-	2	10.00	0.99	3.00	645.00	745.94	0.68	1	97	775.83	2.42	12.00	2,517.00	1,006.80
	From 25001-50,000	(0.01)	-	(27)	(31.00)	0.87	1.00	807.00	971.00	5.39	2	4,599	1,259.46	7.31	18.00	9,764.00	2,912.75
	From 50,001- 75,000	0.02	-	8	31.00	0.95	1.00	3,321.00	323.43	2.74	3	2,041	1,313.53	2.66	3.00	5,910.00	769.54
	From 75,000-100,000	(0.01)	-	(4)	(60.00)	3.50	4.00	2,108.00	2,017.24	1.60	2	972	(55.75)	11.89	13.00	11,716.00	5,174.49
	From 1,00,001 -1,25,000	1.02	1	55	1,280.00	3.38	3.00	3,949.00	846.76	4.08	2	6,172	2,065.63	10.29	9.00	13,997.00	2,600.22
	Above Rs. 1,25,000	1,177.95	24	917,496	262,700.83	142.79	22.00	147,807.00	52,402.89	3,822.50	82	3,807,838	954,756.50	320.08	58.00	301,677.00	152,269.42
	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	757.61	11,157.00	9,954.00	21,600.02	1,163.38	16,814.00	15,312.00	29,730.39	2,826.64	43,445.00	26,026.00	85,266.62	3,245.05	37,592.00	30,383.00	98,375.37
	From 10,000-25,000	1,716.03	32,699.00	16,784.00	53,800.95	1,317.43	18,774.00	11,563.00	41,245.50	5,420.40	105,863.00	25,330.00	179,435.78	4,200.26	44,380.00	20,668.00	128,369.97
	From 25001-50,000	1,452.62	23,431.00	10,382.00	49,509.21	923.13	9,188.00	4,715.00	25,757.14	4,257.05	65,824.00	10,519.00	146,282.94	2,869.83	18,851.00	7,090.00	76,055.72
	From 50,001- 75,000	198.37	1,127.00	599.00	5,325.85	132.17	652.00	372.00	4,933.04	603.35	3,530.00	812.00	19,217.10	459.10	1,670.00	629.00	14,987.15
	From 75,000-100,000	288.74	591.00	398.00	6,048.38	291.88	461.00	354.00	5,293.85	901.45	1,815.00	671.00	17,618.85	922.11	1,211.00	716.00	16,477.71
	From 1,00,001 -1,25,000	53.48	112.00	72.00	2,894.85	44.23	89.00	53.00	3,043.49	178.12	414.00	121.00	8,501.46	142.00	271.00	111.00	9,011.66
	Above Rs. 1,25,000	327.01	158.00	134.00	13,393.25	226.66	144.00	111.00	8,083.14	931.31	523.00	282.00	25,028.05	878.59	401.00	261.00	20,538.90
	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	0.04	-	50.00	17.12	-	-	-	-	0.20	2	206	102.85	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	0.34	-	436.00	132.14	-	-	-	-	1.77	1	635	1,747.94	0.65	2.00	798.00	58.33
	From 50,001- 75,000	-	-	-	-	-	-	-	-	1.77	1	80	1,885.09	-	-	-	-
	From 75,000-100,000	1.00	1.00	791.00	205.66	-	-	-	-	2.58	1	1,080	2,139.67	-	-	-	-
	From 1,00,001 -1,25,000	2.17	2.00	1,653.00	441.16	-	-	-	-	7.38	4	3,375	4,491.84	-	-	-	-
	Above Rs. 1,25,000	59.28	8.00	30,734.00	30,834.92	-	-	-	-	143.96	13	46,511	106,488.65	-	-	-	-
	iv Group- Annuity																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

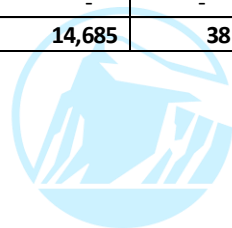
Insurer: DHFL Pramerica Life Insurance Company Limited (erstwhile DLF Pramerica Life Insurance Company Limited)

Date: 31st March 2015

(Rs in Lakhs)

Business Acquisition through different channels (Group)

Sl.No.	Channels	For the Qtr Q4'2014-15			For the Qtr Q4 '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	13	375,076	645.40	7	1,792	11.17	24	1,369,583	1,361	10	2,415	14.17
5	Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-
6	Direct Business	12	568,430	14,040	31	168,460	6,169	69	2,531,895	42,396	111	355,067	6,368
	Total(A)	25	943,506	14,685	38	170,252	6,180	93	3,901,478	43,757	121	357,482	6,382
1	Referral (B)	-	-	-	-	-	-	-	-	-	-	-	-
	Grand Total (A+B)	25	943,506	14,685	38	170,252	6,180	93	3,901,478	43,757	121	357,482	6,382



Pramerica

LIFE INSURANCE

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

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

Date: 31st March 2015

(Rs in Lakhs)

Business Acquisition through different channels (Individuals)

Sl.No.	Channels	For the Qtr Q4'2014-15		For the Qtr Q4 '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	3,196	1,016.32	3,960	1,152.76	11,917	3,556.38	17,730	4,283
2	Corporate Agents-Banks	31	5.54	103	12.30	349	56.86	665	78
3	Corporate Agents -Others	4,475	1,816.09	1,780	339.51	14,085	4,894.44	11,903	1,402
4	Brokers	2,439	392.20	397	156.87	7,009	1,233.25	2,321	761
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	4,660	1,197.33	9,647	1,901	19,686	4,082.46	27,888	4,169
	Total (A)	14,801	4,427.47	15,887	3,562	53,046	13,823.38	60,507	10,694
1	Referral (B)	158	22.25	520	67	1,005	160.84	2,113	249
	Grand Total (A + B)	14,959	4,449.72	16,407	3,630	54,051	13,984.22	62,620	10,943

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: 31st March 2015

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	Maturity Claims	91	91	-	-	-	-	91	121
2	Survival Benefit	-	-	-	-	-	-		
3	for Annuities / Pension	-	-	-	-	-	-		
4	For Surrender	2286	11	-	-	-	-	2297	1,170
5	Other benefits	-	-	-	-	-	-	-	
	Individual Death Claims	-	164	-	-	-	-	164	447

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

L I F E I N S U R A N C E

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-Mar-15	
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	171	69	NIL		83	
2	Claims reported during the period	118	22	NIL		3160	
3	Claims Settled during the period	164	91	NIL		2297	
4	Claims Repudiated during the period	57	NIL	NIL		NIL	
a	Less than 2years from the date of acceptance of risk	53	NIL	NIL		NA	
b	Grater than 2 year from the date of acceptance of risk	4	NIL	NIL		NA	
5	Claims Written Back	5	NIL	NIL		NIL	
6	Claims O/S at End of the period	55	0	NIL		946	
	Less than 3months	30	0	NIL		946	
	3 months to 6 months	10	NIL	NIL		NA	
	6months to 1 year	9	NIL	NIL		NA	
	1year and above	6	NIL	NIL		NA	

FORM L-41 : GREIVANCE DISPOSAL

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

Date: **31-Mar-15**

GRIEVANCE DISPOSAL

(Rs in Lakhs)

Sl No.	Particulars	Opening Balance	Additions	Complaints Resolved/ settled			Complaints Pending	Total complaints registered upto the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by customers							
a)	Death Claims	2	6	0	2	5	0	25
b)	Policy Servicing	2	18	8	5	3	4	80
c)	Proposal Processing	3	31	18	1	8	7	146
d)	Survival Claims	3	15	8	0	9	1	100
e)	ULIP Related	-	2	2	-	-	-	399
f)	Unfair Business Practices	17	209	41	21	135	30	883
g)	Others	-	6	2	0	2	2	25
	Total Number	27	287	79	29	162	44	1,658

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	54,144
5	Total No. of claims during current year	4,246
6	Total No. of Policy Complaints (current year) per 10, 000 policies (current year)	302
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year) :	59

2	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
a)	Upto 7 days	24	-	24
b)	7-15 Days	20	1	21
c)	15-30 Days	-	-	-
d)	30-90 Days	-	-	-
e)	90 days & Beyond	-	-	-
	Total Number	44	1	45

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	6.10%	Not Applicable
ii) Life- Non-participating Policies	6.40%	6.90%*
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	6.00%	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)

	Duration	Individual Business	Group business
i) Life Participating Business	0	103.50% - 207.00%	Not Applicable
	1	103.50% - 120.75%	Not Applicable
	2	103.50% - 120.75%	Not Applicable
	3	103.50% - 120.75%	Not Applicable
	4+	103.50% - 120.75%	Not Applicable
ii) Life- Non-participating Policies	0	103.50%-414.00%	100.05%-132.25%*
	1	103.50%-230.00%	100.05%-132.25%*
	2	103.50%-126.50%	100.05%-132.25%*
	3	103.50%-126.50%	100.05%-132.25%*
	4+	103.50%-126.50%	100.05%-132.25%*
iii) Annuities - Participating policies	Not Applicable	Not Applicable	Not Applicable
iv) Annuities – Non-participating policies	Not Applicable	Not Applicable	Not Applicable
v) Annuities- Individual Pension Plan	Not Applicable	Not Applicable	Not Applicable
vi) Unit Linked	0	76.50% - 172.50%	Not Applicable
	1	76.50% - 161.00%	Not Applicable
	2	76.50% - 161.00%	Not Applicable
	3	76.50% - 161.00%	Not Applicable
	4+	76.50% - 161.00%	Not Applicable
vii) Health Insurance	Not Applicable	Not Applicable	Not Applicable

* excludes one year term policies.

3. Expenses and Expense Inflation

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

An assumption of 5.5% p.a. for expense inflation was used for projecting future expenses.

Additional expense provisions have also been set up to adequately cover future expenses.

4. Bonus Rates

The future reversionary bonus rates assumed vary from 1.05% to 3.32% of sum assured and previously accrued reversionary bonuses. Future final bonuses assumed vary with duration 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 three months.

D. Change in Valuation Methods or Bases

Interest rate, mortality assumptions and lapse rates have been revised.

Place: Gurgaon

Appointed Actuary : Varun Gupta