

**Notes:**

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

\*\* Represents Mathematical Reserves after allocation of bonus

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

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

Insurer : DHFL Pramerica Life Insurance Company Limited  
Registration No. 140 ; Date of Registration with the IRDAI: June 27, 2008  
Profit & Loss Account For the quarter Ended September 30, 2019

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

**(Rs.'000)**

Particulars	Schedule	FOR THE QUARTER ENDED ON SEPTEMBER 2019	UP TO THE QUARTER ENDED ON SEPTEMBER 2019	FOR THE QUARTER ENDED ON SEPTEMBER 2018	UP TO THE QUARTER ENDED ON SEPTEMBER 2018
Amounts transferred from/to the Policyholders Account (Technical Account)		4,63,820	9,39,455	10,97,384	22,03,867
Income From Investments					
(a) Interest, Dividends & Rent – Gross		96,551	2,31,062	1,47,204	2,92,779
(b) Profit on sale/redemption of investments		11,270	43,626	14,725	28,979
(c) (Loss on sale/ redemption of investments)		(1,154)	(6,101)	(58)	(91)
(d) Amortisation of discount/(premium)		(4,374)	(9,201)	(9,314)	(18,617)
Other Income (To be specified)		-	-	-	-
<b>TOTAL (A)</b>		<b>5,66,112</b>	<b>11,98,841</b>	<b>12,49,941</b>	<b>25,06,917</b>
MD/CEO salary over allowable limit		28,137	28,137	-	-
Expense other than those directly related to the insurance business:		1,57,372	5,39,852	3,18,883	4,33,642
Expenses in excess of Allowable Expense transferred from Policyholders Account		34,839	2,48,629	5,53,169	14,37,922
Bad debts written off		-	-	-	-
Transfer to Policyholders' fund		2,01,334	2,53,402	39,274	68,087
Provisions (Other than taxation)		-	-	-	-
(a) For diminution in the value of investments (Net)		12,83,465	15,40,717	-	-
(b) Provision for doubtful debts		-	-	-	-
(c) Others (to be specified)		-	-	-	-
<b>TOTAL (B)</b>		<b>17,05,147</b>	<b>26,10,737</b>	<b>9,11,326</b>	<b>19,39,651</b>
		-	-	-	-
<b>Profit/ (Loss) before tax</b>		<b>(11,39,034)</b>	<b>(14,11,896)</b>	<b>3,38,615</b>	<b>5,67,266</b>
<b>Provision for Taxation</b>		-	-	-	-
Current Tax Credit/(Charge)		-	-	-	-
Deferred Tax Credit / (Charge)		(35,471)	-	(38,843)	(73,745)
<b>Profit / (Loss) after tax</b>		<b>(11,74,505)</b>	<b>(14,11,896)</b>	<b>2,99,771</b>	<b>4,93,521</b>
<b>APPROPRIATIONS</b>					
(a) Balance at the beginning of the year.		-	(16,28,700)	-	(24,80,527)
(b) Interim dividends paid during the year		-	-	-	-
(c) Proposed final dividend		-	-	-	-
(d) Dividend distribution on tax		-	-	-	-
(e) Transfer from reserves/ other accounts - Funds For Future Appropriation		-	-	-	-
Profit carried -----to the Balance Sheet		<b>(11,74,505)</b>	<b>(30,40,596)</b>	<b>2,99,771</b>	<b>(19,87,006)</b>

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

**Insurer : DHFL Pramerica Life Insurance Company Limited**

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

**Balance Sheet As At September 30, 2019**

**(Rs.'000)**

Particulars	Schedule	As at September 30, 2019	As at September 30, 2018
<b>SOURCES OF FUNDS</b>			
<i>SHAREHOLDERS' FUNDS:</i>			
SHARE CAPITAL	<b>L-8,L-9</b>	37,40,619	37,40,619
SHARE APPLICATION MONEY		-	-
RESERVES AND SURPLUS	<b>L-10</b>	83,29,217	83,29,217
CREDIT/[DEBIT] FAIR VALUE CHANGE ACCOUNT		(91,274)	(6,73,037)
<b>Sub-Total</b>		<b>1,19,78,562</b>	<b>1,13,96,799</b>
BORROWINGS	<b>L-11</b>	-	-
<i>POLICYHOLDERS' FUNDS:</i>			
CREDIT/[DEBIT] FAIR VALUE CHANGE ACCOUNT		(6,887)	(16,630)
POLICY LIABILITIES		3,53,13,885	2,84,29,687
INSURANCE RESERVES		-	-
PROVISION FOR LINKED LIABILITIES		36,47,193	32,89,764
<b>Sub-Total</b>		<b>3,89,54,191</b>	<b>3,17,02,821</b>
FUNDS FOR FUTURE APPROPRIATIONS		-	51,398
<b>TOTAL</b>		<b>5,09,32,753</b>	<b>4,31,51,018</b>
<b>APPLICATION OF FUNDS</b>			
INVESTMENTS			
Shareholders'	<b>L-12</b>	80,78,135	90,49,849
Policyholders'	<b>L-13</b>	3,50,90,641	2,80,41,378
ASSETS HELD TO COVER LINKED LIABILITIES	<b>L-14</b>	36,47,193	32,89,764
LOANS	<b>L-15</b>	2,60,670	1,22,163
FIXED ASSETS	<b>L-16</b>	4,64,729	4,91,911
DEFERRED TAX ASSETS		2,40,636	2,94,176
CURRENT ASSETS			
Cash and Bank Balances	<b>L-17</b>	3,14,574	1,82,783
Advances and Other Assets	<b>L-18</b>	32,33,743	30,34,854
<b>Sub-Total (A)</b>		<b>35,48,317</b>	<b>32,17,637</b>
CURRENT LIABILITIES	<b>L-19</b>	22,07,649	31,89,584
PROVISIONS	<b>L-20</b>	12,30,515	1,53,282
<b>Sub-Total (B)</b>		<b>34,38,164</b>	<b>33,42,866</b>
NET CURRENT ASSETS (C) = (A – B)		1,10,153	(1,25,229)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	<b>L-21</b>	-	-
DEBIT BALANCE IN PROFIT & LOSS ACCOUNT (Shareholders' Account)		30,40,596	19,87,006
Debit Balance of Revenue Account		-	-
<b>TOTAL</b>		<b>5,09,32,753</b>	<b>4,31,51,018</b>

**CONTINGENT LIABILITIES**

Particulars		As at September 30, 2019	As at September 30, 2018
Partly paid-up investments		949	-
Claims, other than against policies, not acknowledged as debts by the company		1,302	3,300
Underwriting commitments outstanding (in respect of shares and securities)			
Guarantees given by or on behalf of the Company			
Statutory demands/ liabilities in dispute, not provided for		89,094	40,316
Reinsurance obligations to the extent not provided for in accounts			
Other-			
Statutory Bonus (retrospective amendment stayed by Karnataka and Kerala High Courts)		8,115	8,115
Others – Policyholder cases net of provision		1,10,243	92,050
<b>TOTAL</b>		<b>2,09,702</b>	<b>1,43,781</b>

## FORM L-4 : PREMIUM SCHEDULE

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

(Rs.'000)

S.No.	Particulars	FOR THE QUARTER ENDED ON SEPTEMBER 2019									FOR THE PERIOD ENDED ON SEPTEMBER 2019								
		Non Participating (Non-Linked)					Participating (Non-Linked)	Non Participating (Linked)			Non Participating (Non-Linked)					Participating (Non-Linked)	Non Participating (Linked)		
		Individual Life	Group Life	Group Health	Individual Health	Group Variable	Individual Life	Individual Life	Individual Pension	Total	Individual Life	Group Life	Group Health	Individual Health	Group Variable	Individual Life	Individual Life	Individual Pension	Total
1	First year premiums	3,82,601	-	-	254	-	9,634	11,915	-	4,04,404	7,66,870	-	-	485	-	17,947	421	-	7,85,723
2	Renewal Premiums	14,02,762	-	-	127	-	2,62,991	94,981	2,476	17,63,337	26,47,866	-	-	852	-	4,91,337	1,55,914	4,038	33,00,007
3	Single Premiums	598	10,99,281	2,451	226	393	-	7,656	-	11,10,604	1,255	21,20,466	4,568	319	3,442	-	62,357	-	21,92,407
	<b>TOTAL PREMIUM</b>	<b>17,85,961</b>	<b>10,99,281</b>	<b>2,451</b>	<b>606</b>	<b>393</b>	<b>2,72,625</b>	<b>1,14,552</b>	<b>2,476</b>	<b>32,78,345</b>	<b>34,15,991</b>	<b>21,20,466</b>	<b>4,568</b>	<b>1,656</b>	<b>3,442</b>	<b>5,09,284</b>	<b>2,18,692</b>	<b>4,038</b>	<b>62,78,137</b>

(Rs.'000)

S.No.	Particulars	FOR THE QUARTER ENDED ON SEPTEMBER 2018									FOR THE PERIOD ENDED ON SEPTEMBER 2018								
		Non Participating (Non-Linked)					Participating (Non-Linked)	Non Participating (Linked)			Non Participating (Non-Linked)					Participating (Non-Linked)	Non Participating (Linked)		
		Individual Life	Group Life	Group Health	Individual Health	Group Variable	Individual Life	Individual Life	Individual Pension	Total	Individual Life	Group Life	Group Health	Individual Health	Group Variable	Individual Life	Individual Life	Individual Pension	Total
1	First year premiums	7,26,237	-	-	576	-	97,889	76,230	-	9,00,932	13,81,636	-	-	1,547	-	2,01,099	1,34,171	-	17,18,453
2	Renewal Premiums	10,59,139	-	-	(182)	-	2,24,212	71,097	3,080	13,57,346	19,30,962	-	-	315	-	4,09,115	1,13,243	5,622	24,59,257
3	Single Premiums	1,034	31,33,808	5,917	2,779	-	-	35,395	50	31,78,983	1,690	59,96,446	9,045	4,461	-	-	1,00,514	50	61,12,206
	<b>TOTAL PREMIUM</b>	<b>17,86,410</b>	<b>31,33,808</b>	<b>5,917</b>	<b>3,173</b>	<b>-</b>	<b>3,22,101</b>	<b>1,82,722</b>	<b>3,130</b>	<b>54,37,261</b>	<b>33,14,288</b>	<b>59,96,446</b>	<b>9,045</b>	<b>6,323</b>	<b>-</b>	<b>6,10,214</b>	<b>3,47,928</b>	<b>5,672</b>	<b>1,02,89,916</b>

## FORM L-5 : COMMISSION SCHEDULE

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

(Rs.'000)

Particulars	FOR THE QUARTER ENDED ON SEPTEMBER 2019									FOR THE PERIOD ENDED ON SEPTEMBER 2019								
	Non Participating (Non-Linked)					Participating (Non-Linked)	Non Participating (Linked)		Total	Non Participating (Non-Linked)					Participating (Non-Linked)	Non Participating (Linked)		Total
	Individual Life	Group Life	Group Health	Individual Health	Group variable	Individual Life	Individual Life	Individual Pension		Individual Life	Group Life	Group Health	Individual Health	Group variable	Individual Life	Individual Life	Individual Pension	
Commission paid																		
Direct – First year premiums	45,157	-	-	58	-	2,197	385	-	47,798	85,635	-	-	80	-	4,047	51	-	89,814
- Renewal premiums	26,913	-	-	2	-	6,200	584	-	33,698	48,774	-	-	15	-	11,346	926	-	61,060
- Single premiums	4	24,379	-	2	-	-	146	-	24,531	6	45,371	(0)	3	-	-	709	-	46,090
<b>Sub Total</b>	<b>72,074</b>	<b>24,379</b>	<b>-</b>	<b>62</b>	<b>-</b>	<b>8,397</b>	<b>1,115</b>	<b>-</b>	<b>1,06,026</b>	<b>1,34,415</b>	<b>45,371</b>	<b>(0)</b>	<b>98</b>	<b>-</b>	<b>15,393</b>	<b>1,686</b>	<b>-</b>	<b>1,96,963</b>
Add: Commission on Re-insurance Accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on Re-insurance Ceded	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Net Commission</b>	<b>72,074</b>	<b>24,379</b>	<b>-</b>	<b>62</b>	<b>-</b>	<b>8,397</b>	<b>1,115</b>	<b>-</b>	<b>1,06,026</b>	<b>1,34,415</b>	<b>45,371</b>	<b>(0)</b>	<b>98</b>	<b>-</b>	<b>15,393</b>	<b>1,686</b>	<b>-</b>	<b>1,96,963</b>
Rewards and Remuneration	3,040	-	-	-	-	243	74	-	3,357	3,040	-	-	-	-	243	74	-	3,357
<b>Total (A)</b>	<b>75,114</b>	<b>24,379</b>	<b>-</b>	<b>62</b>	<b>-</b>	<b>8,640</b>	<b>1,189</b>	<b>-</b>	<b>1,09,383</b>	<b>1,37,455</b>	<b>45,371</b>	<b>(0)</b>	<b>98</b>	<b>-</b>	<b>15,636</b>	<b>1,760</b>	<b>-</b>	<b>2,00,320</b>
<b>Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:</b>																		
Agents	53,924	-	-	51	-	6,554	1,173	-	61,702	98,292	-	-	83	-	11,507	1,738	-	1,11,619
Brokers	281	4,459	0	-	-	149	4	-	4,893	563	9,256	-	-	-	252	8	-	10,079
Corporate Agency	13,529	14,933	-	-	-	1,687	2	-	30,151	24,760	26,858	-	-	-	3,347	(19)	-	54,947
Referral	172	-	-	-	-	20	-	-	192	370	-	-	-	-	57	-	-	427
Micro Insurance Agent	-	4,958	-	-	-	-	-	-	4,958	-	9,210	-	-	-	-	-	-	9,210
Others (pl. specify)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bancassurance	7,209	29	-	11	-	232	11	-	7,492	13,470	47	-	15	-	473	33	-	14,038
<b>TOTAL (B)</b>	<b>75,114</b>	<b>24,379</b>	<b>0</b>	<b>62</b>	<b>-</b>	<b>8,640</b>	<b>1,189</b>	<b>-</b>	<b>1,09,383</b>	<b>1,37,455</b>	<b>45,371</b>	<b>-</b>	<b>98</b>	<b>-</b>	<b>15,637</b>	<b>1,760</b>	<b>-</b>	<b>2,00,320</b>

(Rs.'000)

Particulars	FOR THE QUARTER ENDED ON SEPTEMBER 2018									FOR THE PERIOD ENDED ON SEPTEMBER 2018								
	Non Participating (Non-Linked)					Participating (Non-Linked)	Non Participating (Linked)		Total	Non Participating (Non-Linked)					Participating (Non-Linked)	Non Participating (Linked)		Total
	Individual Life	Group Life	Group Health	Individual Health	Group variable	Individual Life	Individual Life	Individual Pension		Individual Life	Group Life	Group Health	Individual Health	Group Variable	Individual Life	Individual Life	Individual Pension	
Commission paid																		
Direct – First year premiums	1,23,562	-	-	88	-	15,437	2,649	-	1,41,736	2,26,778	-	-	324	-	28,847	4,308	-	2,60,257
- Renewal premiums	19,958	-	-	0	-	6,125	435	-	26,516	33,600	-	-	0	-	11,326	669	-	45,595
- Single premiums	1	1,13,115	61	26	-	-	425	-	1,13,629	1	2,21,665	61	26	-	-	1,354	-	2,23,107
<b>Total (A)</b>	<b>1,43,521</b>	<b>1,13,115</b>	<b>61</b>	<b>114</b>	<b>-</b>	<b>21,561</b>	<b>3,509</b>	<b>-</b>	<b>2,81,881</b>	<b>2,60,379</b>	<b>2,21,665</b>	<b>61</b>	<b>350</b>	<b>-</b>	<b>40,173</b>	<b>6,331</b>	<b>-</b>	<b>5,28,959</b>
Add: Commission on Re-insurance Accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on Re-insurance Ceded	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Net Commission</b>	<b>1,43,521</b>	<b>1,13,115</b>	<b>61</b>	<b>114</b>	<b>-</b>	<b>21,561</b>	<b>3,509</b>	<b>-</b>	<b>2,81,881</b>	<b>2,60,379</b>	<b>2,21,665</b>	<b>61</b>	<b>350</b>	<b>-</b>	<b>40,173</b>	<b>6,331</b>	<b>-</b>	<b>5,28,959</b>
<b>Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:</b>																		
Agents	54,718	14	-	87	-	15,400	3,263	-	73,482	1,01,037	14	-	310	-	29,168	5,266	-	1,35,795
Brokers	385	25,390	61	0	-	264	(5)	-	26,095	673	48,685	61	0	-	355	31	-	49,805
Corporate Agency	77,821	86,231	-	-	-	4,814	128	-	1,68,994	1,43,017	1,71,417	-	-	-	9,275	791	-	3,24,500
Referral	1,043	-	-	-	-	19	13	-	1,075	1,514	-	-	-	-	27	13	-	1,554
Micro Insurance Agent	-	1,401	-	-	-	-	-	-	1,401	-	1,401	-	-	-	-	-	-	1,401
Others (pl. specify)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bancassurance	9,555	79	-	27	-	1,064	110	-	10,835	14,138	148	-	40	-	1,348	230	-	15,904
<b>TOTAL (B)</b>	<b>1,43,521</b>	<b>1,13,115</b>	<b>61</b>	<b>114</b>	<b>-</b>	<b>21,561</b>	<b>3,509</b>	<b>-</b>	<b>2,81,881</b>	<b>2,60,379</b>	<b>2,21,665</b>	<b>61</b>	<b>350</b>	<b>-</b>	<b>40,173</b>	<b>6,331</b>	<b>-</b>	<b>5,28,959</b>

## FORM L-6 : OPERATING EXPENSES SCHEDULE

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

(Rs.'000)

S.No.	Particulars	FOR THE QUARTER ENDED ON SEPTEMBER 30, 2019									UPTO THE PERIOD ENDED ON SEPTEMBER 30, 2019								
		Non Participating (Non-Linked)					Participating (Non-Linked)	Non Participating (Linked)		Total	Non Participating (Non-Linked)					Participating (Non-Linked)	Non Participating (Linked)		Total
		Individual Life	Group Life	Group Health	Individual Health	Group Variable	Individual Life	Individual Life	Individual Pension		Individual Life	Group Life	Group Health	Individual Health	Group Variable	Individual Life	Individual Life	Individual Pension	
1	Employees remuneration and welfare benefits	3,41,891	1,28,684	1,055	1,096	25	16,745	13,276	878	5,03,650	7,64,686	2,05,230	2,169	2,246	290	33,803	10,809	1,821	10,21,054
2	Travel, conveyance and vehicle running expenses	7,509	4,376	25	28	1	356	260	23	12,578	15,770	7,353	61	64	5	776	289	56	24,374
3	Training expenses (including Agent advisors)	3,385	2,778	33	36	-	160	67	33	6,492	4,915	3,504	30	34	-	254	76	30	8,843
4	Rent, rates & taxes	23,967	25,053	40	44	2	807	889	27	50,829	50,851	44,291	79	85	82	1,534	566	52	97,540
5	Repairs & Maintenance	6,094	21,239	194	195	2	835	465	191	29,215	22,733	25,834	353	354	8	1,574	741	348	51,945
6	Printing and stationery	576	656	5	5	-	39	16	5	1,302	1,328	812	10	10	-	75	27	10	2,272
7	Communication expenses	(1,833)	11,215	83	84	-	187	105	84	9,925	6,732	11,910	171	172	-	534	281	172	19,972
8	Legal, professional and consultancy charges	3,605	36,316	325	329	-	1,460	708	328	43,071	37,415	41,124	639	646	7	3,346	1,463	644	85,284
9	Medical fees	(519)	1,644	12	12	-	8	7	12	1,176	551	1,669	24	24	-	38	28	24	2,358
10	Auditors' fees, expenses etc.:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	(207)	1,031	9	9	-	15	9	9	875	534	1,093	18	18	-	44	26	18	1,751
	(b) as adviser	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	206	422	7	7	-	17	10	7	676	206	422	7	7	-	17	10	7	676
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) out of pocket expense	11	118	1	1	-	3	2	1	137	66	125	2	2	-	5	3	2	205
	(d) in any other capacity	(250)	455	2	2	-	1	1	2	213	273	522	8	8	-	21	12	8	852
11	Advertisement and publicity	1,653	11,074	50	52	3	81	103	47	13,063	14,358	11,828	94	101	3	631	229	91	27,335
12	Interest and bank charges	(1,692)	5,661	41	41	-	29	28	41	4,149	2,012	5,894	83	83	-	134	99	83	8,388
13	Investment related charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Postage and courier cost	(685)	5,263	36	36	-	24	53	36	4,763	5,642	6,682	57	60	-	315	118	57	12,931
15	Sales Promotion expenses	120	11,759	3	4	2	118	12	(2)	12,016	9,066	5,751	102	103	2	292	168	98	15,582
16	Information technology expenses	(10,048)	31,861	210	211	-	135	144	211	22,724	11,752	33,184	444	445	1	706	525	444	47,501
17	Recruitment (including Agent advisors)	2,668	828	4	7	-	127	37	3	3,764	4,880	1,130	8	12	-	242	59	7	6,338
18	Electricity, water and utilities	4,722	3,412	45	45	-	356	187	44	8,811	8,490	5,515	76	77	1	619	250	74	15,102
19	Policy issuance and servicing costs	2,768	26,222	60	3	-	46	39	-	29,138	6,087	52,941	229	4	-	115	74	1	59,451
20	(Profit)/Loss on fluctuation in foreign exchange	(4)	1	-	-	-	-	-	-	(3)	19	17	-	-	-	-	-	-	37
21	(Profit)/Loss on fixed assets	(240)	(225)	(1)	(1)	-	(8)	(5)	(1)	(481)	(322)	(282)	(1)	(1)	-	(11)	(4)	(1)	(622)
22	Service Tax expense	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
23	Other miscellaneous expenses	4,470	20,877	(9)	(9)	(1)	(185)	(19)	(9)	25,115	17,176	48,267	25	30	-	365	93	25	65,981
24	Depreciation	(6,067)	57,238	389	389	5	425	481	384	53,245	29,577	62,994	716	717	24	1,328	920	708	96,984
	<b>TOTAL</b>	<b>3,82,101</b>	<b>4,07,958</b>	<b>2,619</b>	<b>2,626</b>	<b>39</b>	<b>21,781</b>	<b>16,875</b>	<b>2,354</b>	<b>8,36,353</b>	<b>10,14,797</b>	<b>5,77,810</b>	<b>5,404</b>	<b>5,301</b>	<b>423</b>	<b>46,758</b>	<b>16,862</b>	<b>4,779</b>	<b>16,72,134</b>

(Rs.'000)

S.No.	Particulars	FOR THE QUARTER ENDED ON SEPTEMBER 30, 2018									UPTO THE PERIOD ENDED ON SEPTEMBER 30, 2018								
		Non Participating (Non-Linked)					Participating (Non-Linked)	Non Participating (Linked)		Total	Non Participating (Non-Linked)					Participating (Non-Linked)	Non Participating (Linked)		Total
		Individual Life	Group Life	Group Health	Individual Health	Group Variable	Individual Life	Individual Life	Individual Pension		Individual Life	Group Life	Group Health	Individual Health	Group Variable	Individual Life	Individual Life	Individual Pension	
1	Employees remuneration and welfare benefits	3,99,672	2,55,905	3,270	3,326	-	1,35,894	36,528	3,060	8,37,655	8,99,586	5,38,641	6,819	7,380	-	1,78,952	79,546	6,500	17,17,424
2	Travel, conveyance and vehicle running expenses	16,727	8,182	127	129	-	1,000	1,174	121	27,460	28,678	13,081	166	182	-	2,040	2,199	159	46,505
3	Training expenses (including Agent advisors)	3,457	4,201	41	42	-	358	129	40	8,268	5,830	6,039	51	57	-	653	201	50	12,881
4	Rent, rates & taxes	11,512	30,947	228	233	-	699	1,569	217	45,405	31,434	48,802	430	455	-	2,625	3,154	413	87,313
5	Repairs & Maintenance	14,785	5,225	156	158	-	630	801	153	21,908	20,540	13,910	267	273	-	1,102	1,222	263	37,577
6	Printing and stationery	1,005	787	10	10	-	39	90	9	1,950	2,041	1,675	22	23	-	144	152	21	4,078
7	Communication expenses	11,557	(2,384)	93	91	-	435	430	93	10,315	16,617	4,663	192	194	-	991	639	194	23,490
8	Legal, professional and consultancy charges	49,169	9,055	371	376	-	2,878	2,621	372	64,842	72,244	34,387	709	735	-	5,588	3,832	719	1,18,214
9	Medical fees	3,537	(1,121)	27	27	-	120	107	27	2,724	4,222	800	55	55	-	167	138	55	5,492
10	Auditors' fees, expenses etc.:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	971	(185)	9	9	-	33	31	9	877	1,189	419	18	18	-	49	41	18	1,752
	(b) as adviser	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) out of pocket expense	98	74	1	1	-	4	3	1	182	117	201	2	2	-	5	4	2	333
	(d) in any other capacity	283	186	3	3	-	10	9	3	497	341	585	5	5	-	14	12	5	967
11	Advertisement and publicity	(3,390)	1,59,683	(680)	(651)	-	(2,479)	1,165	(710)	1,52,922	96,217	3,55,024	1,427	1,518	-	9,844	7,824	1,382	4,73,236
12	Interest and bank charges	-	(2,038)	40	40	-	200	168	40	4,037	6,575	822	81	81	-	256	211	81	8,107
13	Investment related charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Postage and courier cost	5,663	3,005	68	62	-	132	225	66	9,221	11,780	5,475	86	93	-	903	401	84	18,822
15	Sales Promotion expenses	15,823	1,67,408	694	709	-	148	4,140	669	1,89,591	82,235	2,64,698	1,780	1,841	-	7,181	9,430	1,739	3,68,904
16	Information technology expenses	35,957	(8,346)	259	255	-	1,378	1,121	258	30,882	47,908	11,652	492	498	-	2,294	1,815	491	65,150
17	Recruitment (including Agent advisors)	3,841	2,647	32	31	-	338	173	30	7,092	8,645	4,457	48	56	-	876	402	45	14,529
18	Electricity, water and utilities	821	6,860	50	49	-	(67)	315	48	8,076	5,872	10,493	91	96	-	462	653	88	17,755
19	Policy issuance and servicing costs	713	45,070	7	6	-	(373)	44	(14)	45,453	10,615	84,834	81	53	-	618	385	4	96,590
20	(Profit)/Loss on fluctuation in foreign exchange	(6)	6	-	-	-	(1)	-	-	(1)	1	22	-	-	-	-	-	-	23
21	(Profit)/Loss on fixed assets	30	(152)	(2)	(2)	-	2	(1)	(2)	(127)	(6)	(234)	(3)	(3)	-	(3)	(3)	(3)	(255)
22	Service Tax expense	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
23	Other miscellaneous expenses	34,074	15,116	87	84	-	326	203	85	49,975	94,384	20,423	154	162	-	1,120	450	152	1,16,845
24	Depreciation	73,356	(13,582)	588	589	-	2,752	2,686	583	66,952	90,864	24,079	1,100	1,108	-	3,930	3,724	1,093	1,25,998
	<b>TOTAL</b>	<b>6,85,242</b>	<b>6,86,529</b>	<b>5,479</b>	<b>5,577</b>	<b>-</b>	<b>1,44,460</b>	<b>53,711</b>	<b>5,158</b>	<b>15,86,156</b>	<b>15,38,029</b>	<b>14,44,948</b>	<b>14,073</b>	<b>14,882</b>	<b>-</b>	<b>2,19,811</b>	<b>1,16,432</b>	<b>13,555</b>	<b>33,61,730</b>

**FORM L-7 : BENEFITS PAID SCHEDULE**

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

(Rs.'000)

Particulars	FOR THE QUARTER ENDED ON SEPTEMBER 30, 2019									UP TO THE QUARTER ENDED ON SEPTEMBER 30, 2019								
	Non Participating (Non Linked)					Participating (Non-Linked)	Non Participating (Linked)		Total	Non Participating (Non Linked)					Participating (Non-Linked)	Non Participating (Linked)		Total
	Individual Life	Group Life	Group Health	Individual Health	Group Variable	Individual Life	Individual Life	Individual Pension		Individual Life	Group Life	Group Health	Individual Health	Group Variable	Individual Life	Individual Life	Individual Pension	
1. Insurance Claims																		
(a) Claims by Death,	34,706	8,77,464	-	-	-	4,520	5,593	214	9,22,497	71,897	16,86,460	-	-	-	8,210	7,630	214	17,74,411
(b) Claims by Maturity,	(0)	-	-	-	-	-	4,235	1,983	6,217	-	-	-	-	-	-	8,474	10,007	18,481
(c) Annuities/Pension payment,	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Other Benefits	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Surrenders/Withdrawals	78,438	2,00,690	-	3	247	25,535	61,908	7,335	3,74,155	1,42,774	4,05,746	-	4	247	48,881	99,455	17,688	7,14,795
Survival	(2)	-	-	-	-	7,483	(0)	-	7,480	128	-	-	-	-	14,756	(0)	-	14,883
Health	-	-	-	1,231	-	-	-	-	1,231	-	-	25	1,306	-	-	-	-	1,331
Riders	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Claim Investigation Fees	(65)	1,510	-	5	-	27	9	-	1,486	432	1,510	-	15	-	74	20	-	2,051
Investment Income to Policy holders on unclaimed amounts	1,991	-	-	-	-	-	-	-	1,991	6,911	-	-	-	-	-	-	-	6,911
Others	(2,095)	2,593	-	-	-	-	-	-	498	3,685	1,977	-	-	-	-	-	-	5,662
<b>Total paid</b>	<b>1,12,974</b>	<b>10,82,257</b>	<b>-</b>	<b>1,239</b>	<b>247</b>	<b>37,565</b>	<b>71,744</b>	<b>9,532</b>	<b>13,15,557</b>	<b>2,25,827</b>	<b>20,95,693</b>	<b>25</b>	<b>1,325</b>	<b>247</b>	<b>71,921</b>	<b>1,15,579</b>	<b>27,909</b>	<b>25,38,526</b>
2. (Amount ceded in reinsurance):	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Claims by Death,	(5,479)	(3,80,023)	-	-	-	-	-	-	(3,85,501)	(8,552)	(7,44,201)	-	-	-	-	3	-	(7,52,750)
(b) Claims by Maturity,	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities/Pension payment,	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Other Benefits	-	-	-	(683)	-	-	-	-	(683)	-	-	-	(708)	-	-	-	-	(708)
<b>Total ceded</b>	<b>(5,479)</b>	<b>(3,80,023)</b>	<b>-</b>	<b>(683)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(3,86,183)</b>	<b>(8,552)</b>	<b>(7,44,201)</b>	<b>-</b>	<b>(708)</b>	<b>-</b>	<b>-</b>	<b>3</b>	<b>-</b>	<b>(7,53,458)</b>
3. Amount accepted in reinsurance:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Claims by Death,	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Claims by Maturity,	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities/Pension payment,	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Periodical Benefit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Health	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(f) any other (please specify)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>1,07,496</b>	<b>7,02,234</b>	<b>-</b>	<b>556</b>	<b>247</b>	<b>37,565</b>	<b>71,744</b>	<b>9,532</b>	<b>9,29,373</b>	<b>2,17,275</b>	<b>13,51,492</b>	<b>25</b>	<b>617</b>	<b>247</b>	<b>71,921</b>	<b>1,15,582</b>	<b>27,909</b>	<b>17,85,068</b>

Particulars	FOR THE QUARTER ENDED ON SEPTEMBER 30, 2018									UP TO THE QUARTER ENDED ON SEPTEMBER 30, 2018								
	Non Participating (Non Linked)					Participating (Non-Linked)	Non Participating (Linked)		Total	Non Participating (Non Linked)					Participating (Non-Linked)	Non Participating (Linked)		Total
	Individual Life	Group Life	Group Health	Individual Health	Group Variable	Individual Life	Individual Life	Individual Pension		Individual Life	Group Life	Group Health	Individual Health	Group Variable	Individual Life	Individual Life	Individual Pension	
1. Insurance Claims																		
(a) Claims by Death,	37,768	7,21,424	-	-	-	3,974	3,992	-	7,67,158	65,600	14,11,822	-	-	-	10,350	6,161	-	14,93,933
(b) Claims by Maturity,	-	-	-	-	-	-	-	-	-	0	-	-	-	-	-	-	-	0
(c) Annuities/Pension payment,	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Other Benefits	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Surrenders/Withdrawals	53,080	1,43,749	-	1	-	23,482	68,969	5,507	2,94,788	1,03,379	3,00,015	-	1	-	43,573	1,36,074	15,300	5,98,342
Survival	1,350	-	-	-	-	6,441	-	-	7,791	2,890	-	-	-	-	13,140	-	-	16,030
Health	-	-	140	1,425	-	-	-	-	1,565	-	-	155	1,575	-	-	-	-	1,730
Riders	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Claim Investigation Fees	1,256	926	4	80	-	221	63	-	2,550	1,904	2,166	4	123	-	327	72	-	4,596
Investment Income to Policy holders on unclaimed amounts	2,894	-	-	-	-	-	-	-	2,894	5,385	-	-	-	-	-	-	-	5,385
Others	1,446	1,404	-	-	-	-	-	-	2,850	1,446	1,404	-	-	-	-	-	-	2,850
<b>Total paid</b>	<b>97,795</b>	<b>8,67,502</b>	<b>144</b>	<b>1,506</b>	<b>-</b>	<b>34,117</b>	<b>73,023</b>	<b>5,507</b>	<b>10,79,594</b>	<b>1,80,604</b>	<b>17,15,407</b>	<b>159</b>	<b>1,699</b>	<b>-</b>	<b>67,390</b>	<b>1,42,307</b>	<b>15,300</b>	<b>21,22,866</b>
2. (Amount ceded in reinsurance):	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Claims by Death,	(9,489)	(3,10,626)	-	(763)	-	-	(8)	-	(3,20,886)	(6,737)	(6,09,591)	(10)	(713)	-	-	(31)	-	(6,17,082)
(b) Claims by Maturity,	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities/Pension payment,	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Other Benefits	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total ceded</b>	<b>(9,489)</b>	<b>(3,10,626)</b>	<b>-</b>	<b>(763)</b>	<b>-</b>	<b>-</b>	<b>(8)</b>	<b>-</b>	<b>(3,20,886)</b>	<b>(6,737)</b>	<b>(6,09,591)</b>	<b>(10)</b>	<b>(713)</b>	<b>-</b>	<b>-</b>	<b>(31)</b>	<b>-</b>	<b>(6,17,082)</b>
3. Amount accepted in reinsurance:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Claims by Death,	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Claims by Maturity,	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities/Pension payment,	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Periodical Benefit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Health	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(f) any other (please specify)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>88,306</b>	<b>5,56,877</b>	<b>144</b>	<b>743</b>	<b>-</b>	<b>34,117</b>	<b>73,015</b>	<b>5,507</b>	<b>7,58,708</b>	<b>1,73,867</b>	<b>11,05,816</b>	<b>149</b>	<b>986</b>	<b>-</b>	<b>67,390</b>	<b>1,42,276</b>	<b>15,300</b>	<b>15,05,784</b>

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

**Insurer : DHFL Pramerica Life Insurance Company Limited**

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

**(Rs.'000)**

<b>S.No.</b>	<b>Particulars</b>	<b>As at September 30, 2019</b>	<b>As at September 30, 2018</b>
1	Authorised Capital 2,000,000,000 Equity Shares (Previous Year: 2,000,000,000 Equity Shares) of Rs 10 each	2,00,00,000	2,00,00,000
2	Issued Capital 374,061,867 Equity Shares (Previous Year: 374,061,867 Equity Shares) of Rs 10/- each	37,40,619	37,40,619
3	Subscribed Capital 374,061,867 Equity Shares (Previous Year: 374,061,867 Equity Shares) of Rs 10/- each	37,40,619	37,40,619
4	Called-up Capital 374,061,867 Equity Shares (Previous Year: 374,061,867 Equity Shares) of Rs 10/- each Less : Calls unpaid Add : Shares forfeited (Amount originally paid up) Less : Par value of Equity Shares bought back Less : Preliminary Expenses Expenses including commission or brokerage on Underwriting or subscription of shares	37,40,619	37,40,619
	<b>TOTAL</b>	<b>37,40,619</b>	<b>37,40,619</b>



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

**Insurer : DHFL Pramerica Life Insurance Company Limited**

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

Shareholder	As at September 30, 2019		As at September 30, 2018	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
Indian	19,07,71,553	51%	19,07,71,553	51%
Foreign	18,32,90,314	49%	18,32,90,314	49%
Others				
<b>TOTAL</b>	<b>37,40,61,867</b>	<b>100%</b>	<b>37,40,61,867</b>	<b>100%</b>

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

**Insurer : DHFL Pramerica Life Insurance Company Limited**

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

**(Rs.'000)**

<b>S.No.</b>	<b>Particulars</b>	<b>As at September 30, 2019</b>	<b>As at September 30, 2018</b>
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	83,29,217	83,29,217
4	Revaluation Reserve	-	-
5	General Reserves	-	-
	Less: Debit balance in Profit and Loss Account, if any	-	-
	Less: Amount utilized for Buy-back	-	-
6	Catastrophe Reserve	-	-
7	Other Reserves (to be specified)	-	-
8	Balance of profit in Profit and Loss Account	-	-
	<b>TOTAL</b>	<b>83,29,217</b>	<b>83,29,217</b>

**FORM L-11-BORROWINGS SCHEDULE**

**Insurer : DHFL Pramerica Life Insurance Company Limited**

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

**(Rs.'000)**

<b>S.No.</b>	<b>Particulars</b>	<b>As at September 30, 2019</b>	<b>As at September 30, 2018</b>
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others (to be specified)	-	-
	<b>TOTAL</b>	-	-

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

**Insurer : DHFL Pramerica Life Insurance Company Limited**

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

**(Rs.'000)**

S.No.	Particulars	As at September 30, 2019	As at September 30, 2018
	<b>LONG TERM INVESTMENTS</b>		
1	Government securities and Government guaranteed bonds including Treasury Bills	42,07,323	53,91,850
2	Other Approved Securities	2,47,773	3,55,836
3	Other Investments		
	(a) Shares	-	-
	(aa) Equity	1,96,731	11,37,274
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds*	70,000	5,62,755
	(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 Bonds	6,36,944	9,83,143
5	Other than Approved Investments		
	Debentures/ Bonds	13,18,710	30,000
	Equity Shares	5,72,191	87,955
	Alternative Investment Fund	97,907	82,110
	<b>SHORT TERM INVESTMENTS</b>		
1	Government securities and Government guaranteed bonds including Treasury Bills	-	7,087
2	Other Approved Securities	20,022	-
3	Other Investments		
	(a) Shares	-	-
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	80,021
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	75,000	-
	(e) Other Securities (to be specified)	-	-
	Deposits with Bank	-	-
	Reverse Repo	2,51,534	3,01,818
	(f) Subsidiaries	-	-
	Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	(0)	26,000
5	Other than Approved Investments		
	Mutual Fund	0	-
	Debentures/ Bonds	3,80,000	-
	<b>TOTAL</b>	<b>80,78,135</b>	<b>90,49,849</b>
	Aggregate Amount of Investments other than listed equity securities, derivative instruments and Additional tier 1 Bonds	73,09,214	78,24,621
	Aggregate Market Value of Investments other than listed equity securities, derivative instruments and Additional tier 1 Bonds	63,01,151	73,72,963

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

\*Investment in Associate Company at Cost is Rs. 172,326/- [Previous year Rs. 244,265/- ]

**FORM L-13-INVESTMENTS POLICYHOLDERS SCHEDULE**

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

(Rs.'000)																			
S.No.	Particulars	As at September 30, 2019									As at September 30, 2018								
		Non Participating (Non-Linked)					Participating (Non-Linked)	Non Participating (Linked)		Total	Non Participating (Non-Linked)					Participating (Non-Linked)	Non Participating (Linked)		Total
		Individual Life	Group Life	Group Health	Individual Health	Group Variable	Individual Life	Individual Life	Individual Pension		Individual Life	Group Life	Group Health	Individual Health	Group Variable	Individual Life	Individual Life	Individual Pension	
1	LONG TERM INVESTMENTS																		
	Government securities and Government guaranteed bonds including Treasury Bills	97,21,971	70,30,930	19,563	20,420	1,05,934	17,50,281	12,498	2,858	1,86,64,454	57,38,642	63,30,258	21,565	25,304	-	11,56,297	28,379	3,637	1,33,04,082
2	Other Approved Securities	1,51,553	10,76,944	-	-	-	1,11,938	-	-	13,40,435	50,105	13,42,413	-	-	-	98,189	-	-	14,90,707
3	Other Investments																		
	(a) Shares	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(aa) Equity	51,761	1,86,341	-	-	-	20,705	-	-	2,58,807	1,45,954	3,19,078	-	-	-	68,208	-	-	5,33,240
	(bb) Preference	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(d) Debentures/ Bonds*	20,05,809	15,72,029	-	-	3,009	5,65,952	3,000	-	41,49,799	14,74,383	21,97,273	-	-	-	3,83,941	6,534	-	40,62,131
	(e) Other Securities (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Commercial Paper / Certificate of Deposits	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Deposits with Bank	2,000	-	-	-	-	-	-	500	2,500	2,000	-	-	-	-	-	-	500	2,500
	(f) Subsidiaries	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(h) Policy Loans	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Investments in Infrastructure and Social Sector	39,13,478	44,75,944	-	15,000	87,000	7,25,039	10,948	-	92,27,409	26,63,851	40,62,881	-	15,000	-	6,00,532	10,929	-	73,53,193
5	Other than Approved Investments																		
	Debentures/Bonds	4,00,377	89,905	-	-	-	1,29,453	2,534	-	6,22,269	1,11,000	3,52,992	-	-	-	-	-	-	4,63,992
	Equity Shares	89,538	-	-	-	-	44,769	-	-	1,34,307	-	-	-	-	-	-	-	-	-
	SHORT TERM INVESTMENTS																		
1	Government securities and Government guaranteed bonds including Treasury Bills	(0)	15,099	0	-	-	-	-	0	15,099	(0)	1,517	-	-	-	-	-	0	1,517
2	Other Approved Securities	-	20,003	-	-	-	-	-	-	20,003	-	-	-	-	-	-	-	-	-
3	Other Investments																		
	(a) Shares	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(aa) Equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(bb) Preference	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(b) Mutual Funds	12,400	13,800	(0)	(0)	502	6,900	0	-	33,602	2,32,013	63,917	0	(0)	-	1,901	0	-	2,97,831
	(c) Derivative Instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(d) Debentures/ Bonds	50,000	1,00,000	-	-	-	20,000	-	-	1,70,000	40,000	2,17,559	-	-	-	-	-	-	2,57,559
	(e) Other Securities (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Commercial Paper / Certificate of Deposits	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Deposits with Bank	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Reverse Repo	1,81,105	1,30,798	-	-	-	(0)	-	-	3,11,903	50,303	50,303	-	-	-	1,00,606	-	-	2,01,212
	(f) Subsidiaries	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Investments in Infrastructure and Social Sector	30,000	16,053	-	-	-	0	-	-	46,053	5,000	68,414	-	-	-	-	-	-	73,414
5	Other than Approved Investments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Mutual Funds	-	-	-	-	-	-	0	-	0	-	-	-	-	-	-	-	-	-
	Debentures/Bonds	50,000	43,000	-	-	-	-	1,000	-	94,000	-	-	-	-	-	-	-	-	-
TOTAL		1,66,59,992	1,47,70,846	19,563	35,420	1,96,445	33,75,037	29,980	3,358	3,50,90,641	1,05,13,251	1,50,06,605	21,565	40,304	-	24,09,674	45,842	4,137	2,80,41,378
	Aggregate Amount of Investments other than listed equity securities, derivative instruments and Additional tier 1 Bonds	1,65,18,694	1,45,84,503	19,563	35,420	1,96,445	33,09,563	29,980	3,358	3,46,97,526	1,03,67,298	1,46,87,527	21,565	40,304	-	23,41,466	45,843	4,137	2,75,08,140
	Aggregate Market Value of Investments other than listed equity securities, derivative instruments and Additional tier 1 Bonds	1,65,00,219	1,47,17,900	20,158	36,624	2,05,280	33,62,034	29,150	3,531	3,48,74,896	99,10,728	1,39,95,574	21,092	39,436	-	22,46,791	45,560	4,035	2,62,63,216

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

\*Investment in Associate Company at Cost is Rs. 102,406/- (Previous Year 1,057,161/-)

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

**Insurer : DHFL Pramerica Life Insurance Company Limited**

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

**(Rs.'000)**

S.No.	Particulars	As at September 30, 2019			As at September 30, 2018		
		Individual Life	Individual Pension	Total	Individual Life	Individual Pension	Total
	<b>LONG TERM INVESTMENTS</b>						
1	Government securities and Government guaranteed bonds including Treasury Bills	5,11,137	16,700	<b>5,27,837</b>	4,24,276	11,976	<b>4,36,252</b>
2	Other Approved Securities						
3	Other Investments						
	(a) Shares	-	-	-	-	-	-
	(aa) Equity	17,56,898	80,071	<b>18,36,969</b>	16,67,712	1,07,216	<b>17,74,928</b>
	(bb) Preference						
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds*	1,91,966	4,278	<b>1,96,244</b>	1,84,624	5,068	<b>1,89,692</b>
	(e) Other Securities - Fixed Deposits	6,500	-	<b>6,500</b>	6,500	-	<b>6,500</b>
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Social Sector	2,17,349	2,104	<b>2,19,453</b>	1,67,095	7,224	<b>1,74,319</b>
5	Other than Approved Investments						
	(a) Debentures/Bonds	8,713	-	<b>8,713</b>	6,000	750	<b>6,750</b>
	(b) Equity	1,09,507	5,086	<b>1,14,593</b>	54,191	3,814	<b>58,005</b>
	(c) Exchange Traded Fund	1,77,548	7,475	<b>1,85,023</b>	76,830	-	<b>76,830</b>
	<b>SHORT TERM INVESTMENTS</b>						
1	Government securities and Government guaranteed bonds including Treasury Bills	4,53,472	498	<b>4,53,970</b>	2,96,716	1,397	<b>2,98,113</b>
2	Other Approved Securities	-	-	-	-	-	-
3	(a) Shares	-	-	-	-	-	-
	(aa) Equity	-	-	-	-	-	-
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	31,700	2,800	<b>34,500</b>	1,20,127	7,602	<b>1,27,729</b>
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	28,386	-	<b>28,386</b>	42,190	-	<b>42,190</b>
	(e) Other Securities (to be specified)	-	-	-	-	-	-
	Deposit with Bank	-	-	-	-	-	-
	Reverse Repo	70,430	-	<b>70,430</b>	-	-	-
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Social Sector	-	-	-	70,351	2,007	<b>72,358</b>
5	Other than Approved Investments						
	(a) Equity Shares	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Debentures/ Bonds	1,500	-	<b>1,500</b>	-	-	-
	<b>NET CURRENT ASSETS</b>						
	Bank Balances	5,174	371	<b>5,545</b>	3,942	315	<b>4,257</b>
	Income accrued on investments	52,578	555	<b>53,133</b>	85,880	958	<b>86,838</b>
	Other Receivable	-	-	-	6,057	-	<b>6,057</b>
	Payables for purchase of Securities	-	-	-	(0)	-	<b>(0)</b>
	FMC Payable	(4,202)	(151)	<b>(4,353)</b>	(3,956)	(196)	<b>(4,152)</b>
	Other Payables	(85,694)	(5,556)	<b>(91,250)</b>	(64,002)	(2,900)	<b>(66,902)</b>
	<b>TOTAL</b>	<b>35,32,962</b>	<b>1,14,232</b>	<b>36,47,193</b>	<b>31,44,533</b>	<b>1,45,231</b>	<b>32,89,764</b>
	Aggregate Amount of Investments other than listed equity securities and derivative instruments	16,38,718	32,220	<b>16,70,938</b>	13,94,709	36,024	<b>14,30,733</b>

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

\*Investment in Associate Company at Cost is Rs. 8,713/- (Previous Year 35,021/-)

**FORM L-15 : LOANS SCHEDULE**

**Insurer : DHFL Pramerica Life Insurance Company Limited**

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

**(Rs.'000)**

<b>S.No.</b>	<b>Particulars</b>	<b>As at September 30, 2019</b>	<b>As at September 30, 2018</b>
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	2,60,670	1,22,163
	(d) Others (to be specified)	-	-
	<i>Unsecured</i>	-	-
	<b>TOTAL</b>	<b>2,60,670</b>	<b>1,22,163</b>
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Companies	-	-
	(e) Loans against policies	2,60,670	1,22,163
	(f) Others (to be specified)	-	-
	<b>TOTAL</b>	<b>2,60,670</b>	<b>1,22,163</b>
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard	-	-
	(aa) In India	2,60,670	1,22,163
	(bb) Outside India	-	-
	(b) Non-standard loans less provisions	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	<b>TOTAL</b>	<b>2,60,670</b>	<b>1,22,163</b>
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	-	-
	(b) Long Term	2,60,670	1,22,163
	<b>TOTAL</b>	<b>2,60,670</b>	<b>1,22,163</b>

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

Insurer : DHFL Pramerica Life Insurance Company Limited

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

(Rs.'000)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	Opening	Additions	Deductions	Closing	Opening	During The Period	On Sales/ Adjustments	Closing	As at September 30, 2019	As at September 30, 2018
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles - Software	5,87,801	46,252	-	6,34,053	3,83,106	49,388	-	4,32,494	2,01,559	2,27,058
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Improvements	2,18,295	21,186	-	2,39,481	94,365	14,472	-	1,08,837	1,30,644	1,08,353
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	40,376	4,411	403	44,384	26,472	2,398	403	28,467	15,917	9,691
Information Technology Equipment	2,73,251	4,646	1,894	2,76,003	1,74,497	25,834	1,894	1,98,437	77,566	1,03,641
Vehicles	-	-	-	-	-	-	-	-	-	-
Office Equipment	58,947	10,343	3,415	65,875	34,042	4,892	3,415	35,519	30,356	16,516
Others (Specify nature)	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>11,78,670</b>	<b>86,838</b>	<b>5,712</b>	<b>12,59,796</b>	<b>7,12,482</b>	<b>96,984</b>	<b>5,712</b>	<b>8,03,754</b>	<b>4,56,042</b>	<b>4,65,259</b>
Work in progress	-	-	-	-	-	-	-	-	8,687	26,652
<b>Grand Total</b>	<b>11,78,670</b>	<b>86,838</b>	<b>5,712</b>	<b>12,59,796</b>	<b>7,12,482</b>	<b>96,984</b>	<b>5,712</b>	<b>8,03,754</b>	<b>4,64,729</b>	<b>4,91,911</b>
<b>PREVIOUS YEAR</b>	<b>10,64,823</b>	<b>1,38,537</b>	<b>24,690</b>	<b>11,78,670</b>	<b>5,47,984</b>	<b>1,88,576</b>	<b>24,078</b>	<b>7,12,482</b>	<b>5,16,451</b>	<b>5,43,442</b>



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

**Insurer : DHFL Pramerica Life Insurance Company Limited**

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

**(Rs.'000)**

<b>S.No.</b>	<b>Particulars</b>	<b>As at September 30, 2019</b>	<b>As at September 30, 2018</b>
1	Cash (including cheques, drafts and stamps)	49,504	99,758
2	Bank Balances		
	(a) Deposit Accounts	-	-
	(aa) Short-term (due within 12 months of the date of Balance Sheet)	-	-
	(bb) Others (under Lien)	100	100
	(b) Current Accounts	2,64,970	82,925
	(c) Others (to be specified)	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others (to be specified)	-	-
	<b>TOTAL</b>	<b>3,14,574</b>	<b>1,82,783</b>
	Balances with non-scheduled banks included in 2 and 3 above	-	-
	<b>CASH &amp; BANK BALANCES</b>		
1	In India	3,14,574	1,82,783
2	Outside India	-	-
	<b>TOTAL</b>	<b>3,14,574</b>	<b>1,82,783</b>

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

**Insurer : DHFL Pramerica Life Insurance Company Limited**

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

**(Rs.'000)**

<b>S.No.</b>	<b>Particulars</b>	<b>As at September 30, 2019</b>	<b>As at September 30, 2018</b>
	<b>ADVANCES</b>		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	79,035	1,03,559
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	4,474	375
6	Others (to be specified)		-
	Security Deposits	1,07,434	98,402
	Deposit -Others	14,979	13,349
	Advances to employees for travel, etc.	14,038	147
	<b>TOTAL (A)</b>	<b>2,19,960</b>	<b>2,15,832</b>
	<b>OTHER ASSETS</b>		
1	Income accrued on investments	11,00,694	11,00,450
2	Outstanding Premiums	4,60,981	3,71,167
3	Agents' & Intermediaries' balances	23,591	26,806
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsures)	7,91,916	7,27,355
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	91,250	66,902
	Investment held to meet policyholder unclaimed	1,36,178	1,60,563
	Investment Income on Unclaimed Fund	3,173	3,537
	Service Tax Unutilized Credit	-	-
	Due from Affiliates	-	-
	Other Dues	1,737	1,967
	GST Unutilized Credit	2,37,615	2,46,613
	Receivable towards non-par non linked funds	-	19,111
	Receivable from clearing firm	-	94,890
	Application money for investments	-	-
	Receivable from Unclaimed Fund	27,453	24,340
	Receivable from ex employees	17,980	13,404
	Insurance policies (Gratuity)	81,941	-
	Insurance policies (Leave Encashment)	81,958	-
	Agents' Balances - provision for doubtful amounts	(18,131)	(18,106)
	Receivable from ex employees- provision	(17,980)	(13,404)
	Provision on Vendor Advances	(6,573)	(6,573)
	<b>TOTAL (B)</b>	<b>30,13,783</b>	<b>28,19,022</b>
	<b>TOTAL (A+B)</b>	<b>32,33,743</b>	<b>30,34,854</b>

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

**Insurer : DHFL Pramerica Life Insurance Company Limited**

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

**(Rs.'000)**

<b>S.No.</b>	<b>Particulars</b>	<b>As at September 30, 2019</b>	<b>As at September 30, 2018</b>
1	Agents' & Intermediaries' balances	96,704	1,11,609
2	Balances due to other insurance companies	5,62,310	7,19,928
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	19,318	20,899
5	Unallocated premium	2,87,306	4,44,319
6	Sundry creditors	78,495	63,265
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	1,65,656	1,66,890
9	Annuities Due	-	-
10	Due to Officers/ Directors	-	-
11	Due to unit linked fund	-	-
12	Policy holders Unclaimed	1,33,145	1,50,415
13	Policy holders Unclaimed- Investment Income	6,206	13,685
11	Others (to be specified)		
	-Policy Deposits	11,556	9,999
	-Payable to Policyholders	12,628	-
	-Withholding Tax Deducted at Source	18,076	37,354
	-Accrued Expenses	7,41,051	13,16,061
	-Other Statutory liabilities	22,310	22,908
	-Lease Equalisation Reserve	22,824	16,301
	-Due to Participating non linked funds	-	-
	-Due to Non Par non linked funds	-	19,111
	- Service Tax Liability	-	-
	- GST Payable	30,064	76,840
	<b>TOTAL</b>	<b>22,07,649</b>	<b>31,89,584</b>

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

<b>S.No.</b>	<b>Particulars</b>	<b>As at September 30, 2019</b>	<b>As at September 30, 2018</b>
1	For taxation (less payments and taxes deducted at source)	-	-
2	For proposed dividends	-	-
3	For dividend distribution tax	-	-
4	Others (to be specified)	-	-
	- Provision for Investment assets	10,76,778	
	- Provision for Gratuity	82,722	76,631
	- Provision for Leave Encashment	71,015	76,651
	<b>TOTAL</b>	<b>12,30,515</b>	<b>1,53,282</b>

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

**Insurer : DHFL Pramerica Life Insurance Company Limited**

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

(Rs.'000)

S.No.	Particulars	As at September 30, 2019	As at September 30, 2018
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others (to be specified)	-	-
	<b>TOTAL</b>	-	-

## FORM L-22 : Analytical Ratios\*

Insurer: DHFL Pramerica Life Insurance Company Limited

Date: 30-Sep-19

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

S.No.	Particular	For the Quarter Ended September 2019	Upto the Quarter Ended September 2019	For the Quarter Ended September 2018	Upto the Quarter Ended September 2018
1	<b>New business premium income growth rate - segment wise</b>	-63%	-62%	17%	21%
	<b>Non Par Individual Life - Non Linked</b>	-47%	-44%	32%	33%
	<b>Non Par Group Life</b>	-65%	-65%	17%	20%
	<b>Non Par Group Health-Non Linked</b>	-59%	-49%	-4%	46%
	<b>Non Par Individual Health - Non Linked</b>	-86%	-87%	-62%	-31%
	<b>Non Par Non-Linked Group Variable</b>	100%	100%	-	-
	<b>Participating Individual Life</b>	-90%	-91%	-3%	11%
	<b>Non Par Individual Life - Linked</b>	-82%	-73%	-19%	-3%
	<b>Non Par Individual Pension - Linked</b>	-	-	-	-
2	<b>Net Retention Ratio</b>	91%	91%	93%	94%
3	<b>Expense of Management to Gross Direct Premium Ratio</b>	29%	30%	34%	38%
4	<b>Commission Ratio (Gross commission paid to Gross Premium)</b>	3%	3%	5%	5%
5	<b>Ratio of policy holder's liabilities to shareholder's funds</b>	436%	436%	337%	337%
6	<b>Growth rate of shareholders' fund</b>	-5%	-5%	5%	5%
7	<b>Ratio of surplus to policyholders' liability</b>	1%	2%	3%	7%
8	<b>Change in net worth ( '000)</b>	-4,71,827	-4,71,827	4,13,777	4,13,777
9	<b>Profit after tax/Total Income</b>	-27%	-17%	5%	4%
10	<b>(Total real estate + loans)/(Cash &amp; invested assets)</b>	NA	NA	NA	NA
11	<b>Total investments/(Capital + Surplus)</b>	388%	388%	335%	335%
12	<b>Total affiliated investments/(Capital+ Surplus)</b>	9.19%	9.19%	11.07%	11.07%
13 *	<b>Investment Yield (Gross and Net)</b>				
	<b>A. With realised Gain</b>				
	Policyholders' Funds:				
	Non-Linked:				
	1. PAR	1.52%	3.07%	8.22%	8.08%
	2. Non-PAR*	9.62%	9.95%	8.06%	8.04%
	Linked:				
	4. Non-PAR	1.99%	1.57%	3.83%	3.94%
	Shareholders' Funds	-44.74%	-27.19%	6.27%	6.47%
	<b>A. Without realised Gain</b>				
	Policyholders' Funds:				
	Non-Linked:				
	1. PAR	1.10%	2.75%	7.89%	7.71%
	2. Non-PAR*	9.56%	9.91%	7.86%	7.79%
	Linked:				
	4. Non-PAR	-8.12%	-2.47%	8.10%	8.83%
	Shareholders' Funds	-23.32%	-15.84%	-6.42%	0.52%

## FORM L-22 : Analytical Ratios\*

Insurer: DHFL Pramerica Life Insurance Company Limited

Date: 30-Sep-19

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

S.No.	Particular	For the Quarter Ended September 2019	Upto the Quarter Ended September 2019	For the Quarter Ended September 2018	Upto the Quarter Ended September 2018
14	Conservation Ratio	78%	79%	85%	86%
15	Persistency Ratio <sup>1</sup>				
	Persistency Ratio by Premium				
	For 13th month+	73.14%	73.14%	80.12%	80.12%
	For 25th month+	71.37%	71.37%	69.88%	69.88%
	For 37th month+	64.47%	64.47%	49.05%	49.05%
	For 49th Month+	45.42%	45.42%	39.10%	39.10%
	for 61st month+	34.91%	34.91%	26.92%	26.92%
	Persistency Ratio by Policy				
	For 13th month+	72.93%	72.93%	76.46%	76.46%
	For 25th month+	68.22%	68.22%	63.87%	63.87%
	For 37th month+	58.20%	58.20%	45.28%	45.28%
	For 49th Month+	41.73%	41.73%	32.65%	32.65%
	for 61st month+	29.68%	29.68%	18.44%	18.44%
16	NPA Ratio				
	Gross NPA Ratio				
	Shareholder's fund	4.21	4.21	-	-
	Policyholder's Funds - Non Par	0.42	0.42		
	Net NPA Ratio				
	Shareholder's fund	2.10	2.10	-	-
	Policyholder's Funds - Non Par	0.21	0.21		

Notes:

1. 13th month persistency (including Group Business, where persistency is measurable) as at September 30, 2019 is 88.43% and 90.62% by premium and policy respectively (September 30, 2018 - 91.62% and 90.98%).

+ Ratio is calculated on non reducing balance basis.

## Equity Holding Pattern for Life Insurers

(Rs in Lakhs)

Particulars	For the Quarter ended September 30, 2019	For the Quarter ended September 30, 2018
1 (a) No. of shares	37,40,61,867	37,40,61,867
2 (b) Percentage of shareholding (Indian / Foreign)	51% / 49%	51% / 49%
3 (c) % of Government holding (in case of public sector insurance companies)	-	-
4 (a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	(3.77)	1.32
5 (b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(3.77)	1.32
6 (iv) Book value per share (Rs)	23.89	25.16

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

**Insurer: DHFL Pramerica Life Insurance Company Limited**

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

*(Rs in Lakhs)*

S.No.	Particular	As at September 30, 2019	As at September 30, 2018
1	<b>Linked</b>		
a	Life	35,508	31,655
b	General Annuity	-	-
c	Pension	1,145	1,476
d	Health	-	-
2	<b>Non-Linked</b>		
a	Life	3,52,664	2,83,687
b	General Annuity	-	-
c	Pension	-	-
d	Health	294	376



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

Insurer: DHFL Pramerica Life Insurance Company Limited

FOR THE QTR ENDED SEPTEMBER 30th, 2019

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

(Rs in Crore)

Geographical Distribution of Total Business- Individuals													
S.No.	State / Union Territory	Rural				Urban				Total Business			
		No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)	No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)	No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)
1	Andhra Pradesh	85	84	0.33	4.08	152	151	0.78	10.86	237	235	1.11	14.94
2	Arunachal Pradesh	12	12	0.07	0.37	40	40	0.18	1.29	52	52	0.25	1.67
3	Assam	149	149	0.43	4.63	121	119	0.80	4.48	270	268	1.24	9.11
4	Bihar	159	159	0.65	4.71	132	132	0.68	3.49	291	291	1.32	8.21
5	Chattisgarh	123	123	0.34	2.94	155	155	0.75	3.73	278	278	1.09	6.68
6	Goa	3	2	0.02	0.19	9	9	0.12	0.71	12	11	0.13	0.90
7	Gujarat	112	111	0.33	4.69	236	237	1.07	10.46	348	348	1.39	15.15
8	Haryana	159	156	0.83	6.64	134	131	0.67	6.74	293	287	1.50	13.38
9	Himachal Pradesh	212	212	0.53	5.33	186	184	1.00	5.44	398	396	1.53	10.77
10	Jammu & Kashmir	307	307	1.22	7.32	501	493	2.25	13.84	808	800	3.47	21.16
11	Jharkhand	65	65	0.28	1.53	84	84	0.34	2.49	149	149	0.63	4.02
12	Karnataka	104	104	0.42	3.18	167	166	0.73	9.63	271	270	1.15	12.81
13	Kerala	31	30	0.15	0.83	136	134	0.54	4.19	167	164	0.68	5.02
14	Madhya Pradesh	120	120	0.59	3.41	259	256	1.27	9.50	379	376	1.86	12.91
15	Maharashtra	187	190	0.74	5.16	426	442	1.66	15.98	613	632	2.40	21.14
16	Manipur	133	133	0.38	5.15	137	137	0.50	5.55	270	270	0.88	10.70
17	Meghalaya	1	1	0.01	0.02	16	16	0.08	0.73	17	17	0.09	0.75
18	Mizoram	3	3	0.01	0.24	5	5	0.06	0.30	8	8	0.08	0.55
19	Nagaland	13	13	0.09	0.27	22	22	0.17	0.63	35	35	0.26	0.90
20	Orissa	366	366	0.64	5.37	143	141	0.57	5.16	509	507	1.21	10.54
21	Punjab	452	450	1.65	12.60	697	687	2.83	25.92	1,149	1,137	4.48	38.51
22	Rajasthan	321	319	1.54	11.25	524	524	2.06	20.38	845	843	3.60	31.63
23	Sikkim	16	16	0.02	0.60	38	37	0.07	0.96	54	53	0.09	1.56
24	Tamil Nadu	93	93	0.31	2.69	370	370	1.76	14.72	463	463	2.07	17.41
25	Telangana	11	11	0.03	0.23	76	83	0.31	3.50	87	94	0.33	3.72
26	Tripura	48	48	0.05	2.14	97	97	0.25	4.09	145	145	0.30	6.23
27	Uttar Pradesh	349	345	1.72	12.42	615	605	2.53	24.73	964	950	4.25	37.15
28	Uttarakhand	193	193	1.09	6.90	225	223	0.88	7.52	418	416	1.97	14.42
29	West Bengal	131	128	0.43	3.83	282	277	1.05	8.76	413	405	1.48	12.59
30	Andaman & Nicobar Islands	2	2	0.00	0.22	2	2	0.03	0.03	4	4	0.03	0.25
31	Chandigarh	-	-	0.00	-	24	22	0.14	2.51	24	22	0.14	2.51
32	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	-	-
33	Daman & Diu	-	-	-	-	1	1	0.00	0.05	1	1	0.00	0.05
34	Delhi	12	12	0.02	0.50	205	196	0.72	13.79	217	208	0.73	14.29
35	Lakshadweep	-	-	-	-	-	-	0.00	-	-	-	0.00	-
36	Puducherry	-	-	-	-	5	5	0.04	0.31	5	5	0.04	0.31
	<b>COMPANY TOTAL</b>	<b>3,972</b>	<b>3,957</b>	<b>14.94</b>	<b>119.47</b>	<b>6,222</b>	<b>6,183</b>	<b>26.87</b>	<b>242.49</b>	<b>10,194</b>	<b>10,140</b>	<b>41.81</b>	<b>361.95</b>

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

Insurer: DHFL Pramerica Life Insurance Company Limited

FOR THE QTR ENDED SEPTEMBER 30th, 2019

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

(Rs in Crore)

Geographical Distribution of Total Business- GROUP													
S.No.	State / Union Territory	Rural				Urban				Total Business			
		No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)	No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)	No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)
1	Andhra Pradesh	-	-	-	-	-	482	0.04	24.00	-	482	0.04	24.00
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	14	43,337	0.89	122.62	-	-	0.01	9.85	14	43,337	0.90	132.47
4	Bihar	5	55,728	0.80	159.68	-	-	-	-	5	55,728	0.80	159.68
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	3	2,33,724	4.59	673.39	-	18	0.04	1.88	3	2,33,742	4.63	675.27
8	Haryana	10	4,26,012	5.94	1,128.35	4	16,876	0.97	251.85	14	4,42,888	6.91	1,380.20
9	Himachal Pradesh	-	-	-	-	-	2	0.00	0.33	-	2	0.00	0.33
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	6	1,47,501	1.60	281.68	2	10,584	27.56	937.39	8	1,58,085	29.16	1,219.07
13	Kerala	6	29,463	0.18	38.10	-	(61)	0.00	(3.34)	6	29,402	0.18	34.76
14	Madhya Pradesh	-	-	(0.00)	-	-	195	0.02	1.96	-	195	0.02	1.96
15	Maharashtra	2	1,68,543	2.21	454.00	5	42,103	26.09	2,904.44	7	2,10,646	28.30	3,358.44
16	Manipur	3	1,257	0.01	2.10	-	89	0.01	0.95	3	1,346	0.02	3.05
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	13	2,80,422	5.96	835.11	-	-	-	-	13	2,80,422	5.96	835.11
21	Punjab	-	-	-	-	-	4	0.00	0.01	-	4	0.00	0.01
22	Rajasthan	3	49,128	0.50	139.90	-	152	0.04	35.50	3	49,280	0.54	175.40
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	11	45,531	0.75	130.72	-	6	0.00	1.76	11	45,537	0.75	132.48
25	Telangana	-	-	-	-	2	98,303	7.82	2,515.14	2	98,303	7.82	2,515.14
26	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
27	Uttar Pradesh	33	3,60,608	7.28	1,077.58	1	4,805	0.33	188.82	34	3,65,413	7.61	1,266.40
28	Uttarakhand	-	-	-	-	-	-	-	-	-	-	-	-
29	West Bengal	28	7,34,274	9.41	2,015.87	-	71	0.05	2.46	28	7,34,345	9.46	2,018.33
30	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
31	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
32	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	-	-
33	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
34	Delhi	15	2,65,345	7.03	792.22	6	2,618	0.08	(276.93)	21	2,67,963	7.11	515.29
35	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
36	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
	<b>COMPANY TOTAL</b>	<b>152</b>	<b>28,40,873</b>	<b>47.15</b>	<b>7,851.33</b>	<b>20</b>	<b>1,76,247</b>	<b>63.06</b>	<b>6,596.07</b>	<b>172</b>	<b>30,17,120</b>	<b>110.21</b>	<b>14,447.40</b>

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

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

Insurer: DHFL Pramerica Life Insurance Company Limited

UP TO THE QTR ENDED SEPTEMBER 30th, 2019

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

(Rs in Crore)

Geographical Distribution of Total Business- Individuals													
S.No.	State / Union Territory	Rural				Urban				Total Business			
		No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)	No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)	No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)
1	Andhra Pradesh	138	136	0.66	5.94	306	309	1.54	19.19	444	445	2.20	25.13
2	Arunachal Pradesh	26	26	0.15	0.74	95	103	0.38	2.86	121	129	0.53	3.60
3	Assam	259	257	0.90	8.89	286	291	1.63	11.06	545	548	2.53	19.95
4	Bihar	292	290	1.41	8.74	349	360	1.39	11.39	641	650	2.80	20.13
5	Chattisgarh	214	214	0.65	5.03	362	371	1.49	8.29	576	585	2.14	13.33
6	Goa	5	4	0.07	0.74	21	20	0.20	0.59	26	24	0.26	1.32
7	Gujarat	163	161	0.54	6.82	469	475	2.17	17.31	632	636	2.71	24.13
8	Haryana	274	267	1.68	10.47	358	378	2.46	29.44	632	645	4.13	39.91
9	Himachal Pradesh	367	367	1.18	10.00	433	452	2.33	16.35	800	819	3.50	26.35
10	Jammu & Kashmir	540	541	2.60	13.34	1,109	1,199	4.33	29.00	1,649	1,740	6.92	42.34
11	Jharkhand	110	110	0.65	2.64	161	162	0.60	4.54	271	272	1.26	7.18
12	Karnataka	206	205	0.90	6.89	360	366	1.56	19.83	566	571	2.46	26.72
13	Kerala	69	68	0.32	2.07	260	262	1.02	8.14	329	330	1.34	10.21
14	Madhya Pradesh	236	234	1.21	6.76	504	514	2.52	17.49	740	748	3.74	24.25
15	Maharashtra	354	356	1.55	9.97	876	907	3.32	44.26	1,230	1,263	4.87	54.23
16	Manipur	232	232	0.74	8.60	342	364	1.06	13.62	574	596	1.80	22.22
17	Meghalaya	3	3	0.03	0.27	31	29	0.16	1.11	34	32	0.18	1.38
18	Mirzoram	8	8	0.03	0.58	18	18	0.12	0.69	26	26	0.15	1.27
19	Nagaland	30	30	0.20	0.84	60	63	0.36	1.98	90	93	0.57	2.82
20	Orissa	626	625	1.13	9.68	304	309	1.15	9.22	930	934	2.28	18.89
21	Punjab	842	835	3.58	23.75	1,427	1,457	5.41	50.71	2,269	2,292	8.99	74.46
22	Rajasthan	594	589	3.41	22.77	1,110	1,152	3.81	46.72	1,704	1,741	7.22	69.50
23	Sikkim	20	20	0.04	0.72	44	43	0.12	1.14	64	63	0.16	1.86
24	Tamil Nadu	190	188	1.11	10.63	767	767	3.63	35.96	957	955	4.74	46.59
25	Telangana	18	18	0.06	2.42	176	183	0.79	11.46	194	201	0.85	13.88
26	Tripura	69	69	0.08	2.75	172	180	0.45	7.36	241	249	0.52	10.12
27	Uttar Pradesh	712	705	3.67	25.92	1,145	1,213	4.81	42.30	1,857	1,918	8.48	68.22
28	UttraKhand	386	383	2.37	14.44	503	520	1.76	20.83	889	903	4.13	35.26
29	West Bengal	231	228	0.83	7.33	482	479	1.83	15.81	713	707	2.66	23.14
30	Andaman & Nicobar Islands	3	3	0.01	0.33	6	6	1.05	1.74	9	9	1.06	2.08
31	Chandigarh	2	2	0.01	0.06	43	39	0.20	3.36	45	41	0.21	3.42
32	Dadra & Nagrahaveli	-	-	-	-	-	-	-	-	-	-	-	-
33	Daman & Diu	-	-	-	-	1	1	0.00	0.05	1	1	0.00	0.05
34	Delhi	21	21	0.04	0.71	397	380	1.61	24.21	418	401	1.65	24.92
35	Lakshadweep	-	-	-	-	-	-	0.01	-	-	-	0.01	-
36	Puducherry	-	-	-	-	12	12	0.12	1.14	12	12	0.12	1.14
COMPANY TOTAL		7,240	7,195	31.81	230.84	12,989.00	13,384	55.40	529.16	20,229	20,579	87.21	760.00

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

Insurer: DHFL Pramerica Life Insurance Company Limited

UP TO THE QTR ENDED SEPTEMBER 30th, 2019

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

(Rs in Crore)

Geographical Distribution of Total Business- GROUP													
S.No.	State / Union Territory	Rural				Urban				Total Business			
		No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)	No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)	No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)
1	Andhra Pradesh	1	2,317	0.12	11.58	-	1,376	0.12	68.85	1	3,693	0.24	80.43
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	27	1,12,039	2.10	299.86	-	6	0.01	10.15	27	1,12,045	2.11	310.01
4	Bihar	7	75,503	1.12	215.87	-	-	-	-	7	75,503	1.12	215.87
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	7	4,34,874	8.01	1,236.38	-	41	0.12	4.81	7	4,34,915	8.13	1,241.19
8	Haryana	15	6,93,174	8.98	1,799.60	12	1,48,892	5.60	1,670.23	27	8,42,066	14.58	3,469.83
9	Himachal Pradesh	-	-	-	-	-	21	0.03	(0.05)	-	21	0.03	(0.05)
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	12	5,31,267	4.73	892.07	25	25,489	50.44	2,043.92	37	5,56,756	55.17	2,935.99
13	Kerala	9	33,033	0.27	54.82	1	589	0.03	41.48	10	33,622	0.30	96.29
14	Madhya Pradesh	-	-	(0.00)	-	-	376	0.04	3.80	-	376	0.04	3.80
15	Maharashtra	3	3,13,236	5.70	873.13	15	88,704	52.25	5,326.86	18	4,01,940	57.95	6,199.99
16	Manipur	5	2,277	0.02	3.50	-	89	0.01	0.95	5	2,366	0.03	4.46
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	30	5,86,858	13.31	1,767.21	-	-	-	-	30	5,86,858	13.31	1,767.21
21	Punjab	-	-	-	-	1	14	0.00	0.02	1	14	0.00	0.02
22	Rajasthan	6	90,382	1.04	263.29	1	674	0.09	116.25	7	91,056	1.12	379.54
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	24	2,03,346	2.65	824.98	-	8	0.00	(2.65)	24	2,03,354	2.66	822.33
25	Telangana	-	-	-	-	4	99,522	8.02	2,686.52	4	99,522	8.02	2,686.52
26	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
27	Uttar Pradesh	63	7,28,260	16.05	2,303.07	2	5,429	0.77	350.04	65	7,33,689	16.82	2,653.11
28	Uttarakhand	1	167	0.00	0.55	-	-	-	-	1	167	0.00	0.55
29	West Bengal	54	14,14,347	19.62	3,890.36	-	86	0.10	25.04	54	14,14,433	19.72	3,915.40
30	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
31	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
32	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	-	-
33	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
34	Delhi	24	4,12,465	11.41	1,240.20	6	2,928	0.11	(363.79)	30	4,15,393	11.52	876.41
35	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
36	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
	<b>COMPANY TOTAL</b>	<b>288</b>	<b>56,33,545</b>	<b>95.12</b>	<b>15,676.46</b>	<b>67</b>	<b>3,74,244</b>	<b>117.73</b>	<b>11,982.43</b>	<b>355</b>	<b>60,07,789</b>	<b>212.84</b>	<b>27,658.89</b>

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

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

Name of the Insurer : DHFL Pramerica Life Insurance Company Limited  
 Registration Number :140  
 Statement as on :30th September 2019  
 Statement of Investment Assets (Life Insurers)  
 (Business within India)  
 Periodicity of Submission : Quarterly

PART - A

(Rs in Lakhs)

## PARTICULARS

Investments (Shareholders)  
 Investments (Policyholders)  
 Investments (Linked Liabilities)  
 Loans  
 Fixed Assets

SCH Amount  
 Sch - 8 80,781.35  
 Sch - 8A 3,50,906.38  
 Sch - 8B 36,471.93  
 Sch - 9 2,606.70  
 Sch - 10 4,647.27

## Reconciliation of Investment Assets

Total Investment Assets (as per Balance Sheet)

## Balance Sheet Value of:

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

4,69,072.16  
 2,91,180.74  
 1,41,419.50  
 36,471.93  
 4,69,072.17

Current Assets  
 a. Cash & Bank Balance  
 b. Advances & Other Assets  
 Current Liabilities  
 a. Current Liabilities  
 b. Provisions  
 c. Misc. Exp not Written Off  
 d. Debit Balance of P&L A/c

Sch - 11 3,145.74  
 Sch - 12 32,337.43  
 Sch - 13 22,076.49  
 Sch - 14 12,305.15  
 Sch - 15 -

## Total Application as per Balance Sheet (A)

4,76,515.16

## Less: Other Assets

Loans (if any)  
 Fixed Assets (if any)  
 Cash & Bank Balance (if any)  
 Advances & Other Assets (if any)  
 Current Liabilities  
 Provisions  
 Misc. Exp not Written Off  
 Investments held outside India  
 Debit Balance of P&L A/c

SCH Amount  
 Sch - 9 2,606.70  
 Sch - 10 4,647.27  
 Sch - 11 3,145.74  
 Sch - 12 31,424.93  
 Sch - 13 22,076.49  
 Sch - 14 12,305.15  
 Sch - 15 -

TOTAL (B) 7,443.00  
 (A-B) 4,69,072.16

## Investment Assets

## NON - LINKED BUSINESS

A. LIFE FUND	% as per Reg	SH		UL-Non Unit Res	PH		Book Value (SH+PH)	Actual % (g)=(f)-(a)]%	FVC Amount (h)	Total Fund (I=a+f+h)	Market Value (j)
		Balance	FRSM*		PAR	NON PAR					
		(a)	(b)		(c)	(d)	(e)				
1 Central Government Securities	Not Less than 25%	-	42,073.23	153.56	17,502.81	1,00,905.59	1,60,635.19	58%	0.00	1,60,635.19	1,61,748.91
2 Central Govt. Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not Less than 50%	-	44,751.19	153.56	18,622.19	1,03,121.44	1,66,648.37	60%	0.00	1,66,648.37	1,67,936.15
3 Investment Subject to Exposure Norms											
a. Housing & Infrastructure											
i) Approved Investments	Not Less than 15%	-	6,570.08	109.48	9,233.08	45,173.56	61,086.20	22%	(5.48)	61,080.71	62,936.04
ii) Other Investments		11,147.43	2,442.05	35.34	1,294.53	4,223.79	19,143.14	3%	0.00	19,143.14	7,249.72
b. i) Approved Investments	Not exceeding than 35%	-	6,065.17	35.00	4,145.83	20,362.34	30,608.33	11%	(263.01)	30,345.32	31,147.96
ii) Other Investments		3,397.62	8,233.07	-	500.00	2,609.03	14,739.71	4%	(776.52)	13,963.19	11,456.54
Total Life Fund	100%	14,545.04	68,061.55	333.38	33,795.63	1,75,490.16	2,92,225.76	100%	(1,045.01)	2,91,180.74	2,80,726.42

B. PENSION AND GENERAL ANNUITY FUND	% as per Reg	PH		Book Value	Actual %	FVC Amount	Total Fund	Market Value
		PAR	NON PAR					
		(a)	(b)	(c) =(a) +(b)	(d)	(e)	(f) = (c+e)	(g)
1 Central Government Securities	Not Less than 20%	-	68,233.57	68,233.57	48.27%	0.00	68,233.57	68,342.42
2 Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not Less than 40%	-	78,502.72	78,502.72	55.54%	0.00	78,502.72	78,970.70
3 Balanced Inv to be in Approved investment	Not Exceeding 60%	-	62,853.34	62,853.34	44.46%	63.43	62,916.78	64,596.20
4 Other Investment		-	-	-	0.00%	-	-	-
Total Pension, General Annuity Fund	100%	-	1,41,356.07	1,41,356.07	100.00%	63.43	1,41,419.50	1,43,566.90

## LINKED BUSINESS

C. LINKED FUNDS	% as per Reg	PH		Total Fund	Actual %
		PAR	NON PAR		
		(a)	(b)	(c) =(a) +(b)	(d)
1 Approved Investment	Not Less than 75%	-	33,373.65	33,373.65	91.51%
2 Other Investments	Not More than 25%	-	3,098.28	3,098.28	8.49%
Total Linked Insurance Fund	100%	-	36,471.93	36,471.93	100.00%

## CERTIFICATION:

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

Date : 22nd October 2019

Signature \_\_\_\_\_  
 Full Name **Alok Mehrotra**  
 Designation **Chief Financial Officer**

Note: 1. (+) FRSM refers to 'Funds Representing solvency margin'  
 2. Funds beyond Solvency Margin shall have a separate Custody Account.  
 3. Other Investments are as permitted under Section 27A(2) of Insurance Act, 1938  
 4. Pattern of Investment is applicable to both Shareholders funds representing solvency margin and policyholders funds.  
 5. Exposure Norms shall apply to Funds held beyond Solvency Margin, held in a separate custody account  
 6. In life fund, reconciliation with the schedules have been provided separately  
 7. Adjustment of seed capital amounting to Rs. 9.09 Crs has been done in Schedule 12 and shown as investments in the shareholders portfolio.

## FORM L-27-UNIT LINKED BUSINESS

Name of the Insurer : DHFL Pramerica Life Insurance Company Limited

Registration Number :140

Statement as on :30th September 2019

Periodicity of Submission : Quarterly

PART - B

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

(Rs in Lakhs)

PARTICULARS	Debt Fund	Balanced Fund	Growth Fund	Large Cap Equity Fund	Pension Debt Fund	Pension Balanced Fund	Pension Growth Fund	Pension Dynamic Equity Fund	Multicap Opportunities Fund	Liquid Fund	Discontinued Policy Fund	Total of All Funds
SFIN Number	ULIF00127/08/08FIXE DIFUND140	ULIF00227/08/08BALANCFUND140	ULIF00327/08/08GROWTHFUND140	ULIF00427/08/08LARGECAPFUND140	ULIF00509/02/09PENSIONDEBFUND140	ULIF00609/02/09PENSIONBALFUND140	ULIF00709/02/09PENSIONGROFUND140	ULIF00809/02/09PENSIONDYEFUND140	ULIF01106/02/18MULTICAPOPP0140	ULIF00920/01/11LIQUIDFUND140	ULIF01024/02/11DISCONTFUND140	
Opening Balance (Market Value)	4,459.98	4,552.36	6,579.47	15,892.86	132.22	91.02	119.64	891.67	266.98	254.81	3,739.50	36,980.51
Add:Inflow during the Quarter	2,764.04	305.09	336.38	4,136.63	20.36	13.09	12.54	110.43	199.92	200.03	1,110.31	9,208.82
Increase / (Decrease) Value of Inv [Net]	(18.62)	(31.17)	(153.81)	(614.44)	3.12	0.46	(1.31)	(32.06)	(11.78)	3.64	56.81	(799.16)
Less:Outflow during the Quarter	2,585.39	394.21	382.09	4,034.14	25.66	23.09	19.57	150.58	169.74	244.00	889.79	8,918.27
<b>Total Investible Funds (Market value)</b>	<b>4,620.01</b>	<b>4,432.07</b>	<b>6,379.95</b>	<b>15,380.90</b>	<b>130.04</b>	<b>81.48</b>	<b>111.30</b>	<b>819.45</b>	<b>285.38</b>	<b>214.48</b>	<b>4,016.83</b>	<b>36,471.89</b>

Investment of Unit Fund	Debt Fund		Balanced Fund		Growth Fund		Large Cap Equity Fund		Pension Debt Fund		Pension Balanced Fund		Pension Growth Fund		Pension Dynamic Equity Fund		Multicap Opportunities Fund		Liquid Fund		Discontinued Policy Fund		Total of All Funds	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
<b>Approved Investments (&gt;=75%)</b>																								
Government Bonds	3,049.80	66%	1,267.95	29%	933.93	15%	-	0%	82.14	63%	57.54	71%	32.29	29%	-	0%	-	0%	243.74	114%	4,150.66	103%	9,818.07	26.92%
State Government securities	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0.00%
Corporate Bonds	720.62	16%	949.85	21%	533.04	8%	-	0%	42.78	33%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	2,246.30	6.16%
Infrastructure Bonds	657.22	14%	780.54	18%	735.73	12%	-	0%	10.77	8%	-	0%	10.27	9%	-	0%	-	0%	-	0%	-	0%	2,194.53	6.02%
Equity	-	0%	1,319.28	30%	3,746.34	59%	12,238.84	80%	-	0%	29.32	36%	69.01	62%	702.39	86%	264.52	93%	-	0%	-	0%	18,369.70	50.37%
Money Market	-	0%	-	0%	-	0%	704.30	5%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	704.30	1.93%
Mutual Funds	-	0%	-	0%	58.00	1%	234.00	2%	-	0%	-	0%	-	0%	28.00	3%	25.00	9%	-	0%	-	0%	345.00	0.95%
Deposit with banks	12.00	0%	20.00	0%	33.00	1%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	65.00	0.18%
<b>Sub Total (A)</b>	<b>4,439.65</b>	<b>96%</b>	<b>4,337.62</b>	<b>98%</b>	<b>6,040.04</b>	<b>95%</b>	<b>13,177.13</b>	<b>86%</b>	<b>135.69</b>	<b>104%</b>	<b>86.86</b>	<b>107%</b>	<b>111.57</b>	<b>100%</b>	<b>730.39</b>	<b>89%</b>	<b>289.52</b>	<b>101%</b>	<b>243.74</b>	<b>114%</b>	<b>4,150.66</b>	<b>103%</b>	<b>33,742.89</b>	<b>92.52%</b>
<b>Current Assets:</b>																								
Accrued Interest	273.50	6%	131.34	3%	119.14	2%	-	0%	3.71	3%	0.90	1%	0.90	1%	(0.00)	0%	-	0%	-	0%	-	0%	529.49	1.45%
Dividend Receivable	-	0%	-	0%	0.38	0%	1.43	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	1.81	0.00%
Bank Balance	11.02	0%	7.47	0%	11.40	0%	17.54	0%	0.64	0%	0.94	1%	0.39	0%	1.77	0%	1.04	0%	1.11	1%	2.15	0%	55.48	0.15%
Receivable for Sale of Investments	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0.00%
Other Current Assets (for Investments)	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0.00%
<b>Less: Current Liabilities</b>																								
Payable for Investments	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0.00%
Fund Mgmt Charges Payable	(5.52)	0%	(5.99)	0%	(8.38)	0%	(19.49)	0%	(0.16)	0%	(0.12)	0%	(0.15)	0%	(1.08)	0%	(0.36)	0%	(0.31)	0%	(1.97)	0%	(43.52)	-0.12%
Other Current Liabilities (for Investments)	(152.29)	-3%	(166.01)	-4%	(149.11)	-2%	(207.07)	-1%	(9.83)	-8%	(8.72)	-11%	(5.66)	-5%	(31.34)	-4%	(18.39)	-6%	(30.06)	-14%	(134.01)	-3%	(912.50)	-2.50%
<b>Sub Total (B)</b>	<b>126.72</b>	<b>3%</b>	<b>(33.18)</b>	<b>-1%</b>	<b>(26.56)</b>	<b>0%</b>	<b>(207.58)</b>	<b>-1%</b>	<b>(5.65)</b>	<b>-4%</b>	<b>(7.00)</b>	<b>-9%</b>	<b>(4.53)</b>	<b>-4%</b>	<b>(30.65)</b>	<b>-4%</b>	<b>(17.71)</b>	<b>-6%</b>	<b>(29.27)</b>	<b>-14%</b>	<b>(133.83)</b>	<b>-3%</b>	<b>(369.24)</b>	<b>-1.01%</b>
<b>Other Investments (&lt;=25%)</b>																								
Corporate Bonds	53.64	1%	24.85	1%	23.64	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	102.13	0.28%
Infrastructure Bonds	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0.00%
Equity	-	0%	102.79	2%	237.30	4%	741.42	5%	-	0%	1.63	2%	4.27	4%	44.97	5%	13.57	5%	-	0%	-	0%	1,145.93	3.14%
Mutual funds	-	0%	-	0%	105.55	2%	1,669.93	11%	-	0%	-	0%	-	0%	74.75	9%	-	0%	-	0%	-	0%	1,850.23	5.07%
Money Market	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0.00%
Others	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0.00%
<b>Sub Total (C)</b>	<b>53.64</b>	<b>1%</b>	<b>127.64</b>	<b>3%</b>	<b>366.48</b>	<b>6%</b>	<b>2,411.35</b>	<b>16%</b>	<b>-</b>	<b>0%</b>	<b>1.63</b>	<b>2%</b>	<b>4.27</b>	<b>4%</b>	<b>119.72</b>	<b>15%</b>	<b>13.57</b>	<b>5%</b>	<b>-</b>	<b>0%</b>	<b>-</b>	<b>0%</b>	<b>3,098.28</b>	<b>8.49%</b>
<b>Total (A + B + C)</b>	<b>4,620.01</b>	<b>100%</b>	<b>4,432.07</b>	<b>100%</b>	<b>6,379.96</b>	<b>100%</b>	<b>15,380.90</b>	<b>100%</b>	<b>130.04</b>	<b>100%</b>	<b>81.49</b>	<b>100%</b>	<b>111.31</b>	<b>100%</b>	<b>819.46</b>	<b>100%</b>	<b>285.38</b>	<b>100%</b>	<b>214.48</b>	<b>100%</b>	<b>4,016.83</b>	<b>100%</b>	<b>36,471.93</b>	<b>100.00%</b>
<b>Fund Carried Forward (as per LB 2)</b>	<b>4,620.01</b>		<b>4,432.07</b>		<b>6,379.96</b>		<b>15,380.90</b>		<b>130.04</b>		<b>81.49</b>		<b>111.31</b>		<b>819.46</b>		<b>285.38</b>		<b>214.48</b>		<b>4,016.83</b>		<b>36,471.93</b>	

Date : 22nd October 2019

Note:

1. The aggregate of all the above segregated Unit-Funds should reconcile with item C of Form 3A (Part A) for both Par and Non Par Business

2. Details of Item 12 of FORM LB2 which forms part of IRDA (Actuarial Report) Regulation, 2000 shall be reconciled with FORM 3A (Part B)

3. Other Investments are as permitted under Sec 27A(2)

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

Full name: Alok Mehrotra

Designation: Chief Financial Officer

FORM L-28-ULIP-NAV

Name of the Insurer : DHFL Pramerica Life Insurance Company Limited

PART - C

Registration Number :140

Statement as on :30th September 2019

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

Periodicity of Submission : Quarterly

(Rs in Lakhs)

No	Name of the Scheme	SFIN	Date of Launch	Assets Held on the above date	NAV as on the above date	NAV as per LB 2	Previous Qtr NAV	2nd Previous Qtr NAV	3rd Previous Qtr NAV	4th Previous Qtr NAV	Annualised Return/Yield	3 Year Rolling CAGR	Highest NAV since inception
1	Debt Fund	ULIF00127/08/08FIXEDIFUND140	27-Aug-08	4,620.01	21.9287	21.9287	22.0167	21.6105	21.1176	20.1920	8.60%	5.56%	22.5435
2	Balanced Fund	ULIF00227/08/08BALANCFUND140	27-Aug-08	4,432.07	25.3883	25.3883	25.5582	25.1659	24.2105	23.6158	7.51%	6.57%	25.9003
3	Growth Fund	ULIF00327/08/08GROWTHFUND140	27-Aug-08	6,379.96	26.8481	26.8481	27.4743	27.2196	25.9643	25.7217	4.38%	6.97%	28.0037
4	Large Cap Equity Fund	ULIF00427/08/08LARCAPFUND140	27-Aug-08	15,380.90	28.9614	28.9614	30.0698	30.0086	28.1836	28.4248	1.89%	7.93%	30.9033
5	Pension Debt Fund	ULIF00509/02/09PENDEBFUND140	09-Feb-09	130.04	20.2911	20.2911	19.8372	19.3244	18.9145	18.1352	11.89%	5.38%	20.4118
6	Pension Balanced Fund	ULIF00609/02/09PENBALFUND140	09-Feb-09	81.49	24.9988	24.9988	24.8666	24.4255	23.5754	23.0663	8.38%	6.60%	25.0987
7	Pension Growth Fund	ULIF00709/02/09PENGROFUND140	09-Feb-09	111.31	32.3955	32.3955	32.7309	32.2152	30.7955	30.5428	6.07%	7.64%	33.2522
8	Pension Dynamic Equity Fund	ULIF00809/02/09PENDYEFUND140	09-Feb-09	819.46	34.3896	34.3896	35.5686	35.3220	33.4875	34.0488	1.00%	7.80%	36.5866
9	Multicap Opportunities Fund	ULIF01106/02/18MULCAPOPP0140	23-Oct-18	285.38	10.6734	10.6734	11.0988	11.2076	10.3999	-	NA	NA	11.4500
10	Liquid Fund	ULIF00920/01/11LIQUIDFUND140	20-Jan-11	214.48	17.0088	17.0088	16.7957	16.5658	16.3363	16.1039	5.62%	5.26%	17.0088
11	Discontinued Policy Fund	ULIF01024/02/11DISCONFUND140	24-Feb-11	4,016.83	18.2690	18.2690	18.0080	17.7370	17.4642	17.1910	6.27%	6.03%	18.2690
<b>TOTAL</b>				<b>36,471.93</b>									

**CERTIFICATION**

Certified that the performance of all segregated funds have been placed and reviewed by the Board. All information given herein are correct, complete and nothing has been concealed or suppressed, to the best of my knowledge and belief.

Date : 22nd October 2019

Note:

- \* NAV should reflect the published NAV on the reporting date
- NAV should be upto 4 decimal

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

Full name: **Alok Mehrotra**

Designation: **Chief Financial Officer**

## PERIODIC DISCLOSURES

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

**Name of the Insurer : DHFL Pramerica Life Insurance Company Limited**

**Registration Number :140**

**Statement as on :30th September 2019**

**Periodicity of Submission : Quarterly**

**Date: 30-Sep-19**

**(Rs in Lakhs)**

Detail Regarding debt securities-Life								
Particulars	MARKET VALUE				Book Value			
	As At 30th Sep'19	% Total	As At 30th Sep'18	% Total	As At 30th Sep'19	% Total	As At 30th Sep'18	% Total
<b>Break down by credit rating</b>								
AAA rated	78,043.38	30%	61,859.42	31%	75,853.44	28%	64,017.77	31%
AA or better	8,764.26	3%	8,597.31	4%	8,296.24	3%	8,629.29	4%
Rated below AA but above A	942.41	0%	0.00	0%	1,000.00	0%	0.00	0%
Rated below A but above B	0.00	0%	0.00	0%	-	0%	0.00	0%
Rated below A	8,807.31	3%	1,432.50	1%	23,149.79	8%	1,908.99	1%
Any other-Sovereign Securities	1,67,936.15	63%	1,26,387.41	64%	1,66,648.37	61%	1,34,190.71	64%
	<b>2,64,493.52</b>	<b>100%</b>	<b>1,98,276.64</b>	<b>100%</b>	<b>2,74,947.84</b>	<b>100%</b>	<b>2,08,746.76</b>	<b>100%</b>
<b>BREAKDOWN BY RESIDUAL MATURITY</b>								
Up to 1 year	3915.43	1.48%	1,299.02	1%	7,201.77	2.62%	1,296.04	1%
more than 1 year and upto 3 years	11,904.71	4.50%	9,387.70	5%	15,585.08	5.67%	9,598.67	5%
More than 3 years and up to 7 years	37,686.09	14.25%	39,665.31	20%	43,412.42	15.79%	41,068.83	20%
More than 7 years and up to 10 years	66,717.06	25.22%	57,325.24	29%	65,573.00	23.85%	60,550.12	29%
More than 10 years and up to 15 years	29,474.80	11.14%	27,479.76	14%	29,027.73	10.56%	29,190.95	14%
More than 15 years and up to 20 years	3,191.97	1.21%	5,882.16	3%	3,067.67	1.12%	6,182.78	3%
Above 20 years	1,11,603.45	42.20%	57,237.46	29%	1,11,080.18	40.40%	60,859.36	29%
	<b>2,64,493.52</b>	<b>100.00%</b>	<b>1,98,276.64</b>	<b>100%</b>	<b>2,74,947.84</b>	<b>100.00%</b>	<b>2,08,746.76</b>	<b>100%</b>
<b>Breakdown by type of the issuer</b>								
a. Central Government	1,61,748.91	61%	1,21,005.70	61%	1,60,635.19	58%	1,28,448.29	62%
b. State Government	6,187.24	2%	5,381.71	3%	6,013.19	2%	5,742.42	3%
c. Corporate Securities	96,557.36	37%	71,889.24	36%	1,08,299.47	39%	74,556.05	36%
	<b>2,64,493.52</b>	<b>100%</b>	<b>1,98,276.64</b>	<b>100%</b>	<b>2,74,947.84</b>	<b>100%</b>	<b>2,08,746.76</b>	<b>100%</b>

**Note**

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



## PERIODIC DISCLOSURES

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

**Name of the Insurer : DHFL Pramerica Life Insurance Company Limited**

**Registration Number :140**

**Statement as on :30th September 2019**

**Periodicity of Submission : Quarterly**

(Rs in Lakhs)

Detail Regarding debt securities-Pension								
Particulars	MARKET VALUE				Book Value			
	As At 30th Sep'19	% Total	As At 30th Sep'18	% Total	As At 30th Sep'19	% Total	As At 30th Sep'18	% Total
<b>Break down by credit rating</b>								
AAA rated	54662.47	39%	47,849.64	37%	53277.94	39%	49,576.98	37%
AA or better	6619.32	5%	10,936.92	9%	6324.43	5%	10,957.92	8%
Rated below AA but above A	0.00	0%	0.00	0%	0.00	0%	0.00	0%
Rated below A but above B	0.00	0%	0.00	0%	0.00	0%	0.00	0%
Rated below A	0.00	0%	2,250.00	2%	0.00	0%	3,030.93	2%
Any other-Sovereign Securities	78970.70	56%	67,353.67	52%	78502.72	57%	71,320.10	53%
	<b>140252.49</b>	<b>100%</b>	<b>1,28,390.23</b>	<b>100%</b>	<b>138105.09</b>	<b>100%</b>	<b>1,34,885.93</b>	<b>100%</b>

### BREAKDOWN BY RESIDUALMATURITY

Up to 1 year	1011.40	0.72%	2,355.22	2%	1,000.00	0.72%	2,359.73	2%
more than 1 year and upto 3 years	7160.86	5.11%	7,825.73	6%	7,075.19	5.12%	8,065.91	6%
More than 3 years and up to 7 years	32745.50	23.35%	42,393.17	33%	32,128.41	23.26%	43,999.49	33%
More than 7 years and up to 10 years	49816.64	35.52%	36,136.52	28%	48,628.05	35.21%	38,234.06	28%
More than 10 years and up to 15 years	21886.19	15.60%	16,647.02	13%	21,672.20	15.69%	17,652.51	13%
More than 15 years and up to 20 years	10422.51	7.43%	8,738.37	7%	10,370.16	7.51%	9,564.42	7%
Above 20 years	17209.38	12.27%	14,294.19	11%	17,231.09	12.48%	15,009.82	11%
	<b>1,40,252.49</b>	<b>100.00%</b>	<b>1,28,390.23</b>	<b>100%</b>	<b>1,38,105.09</b>	<b>100.00%</b>	<b>1,34,885.93</b>	<b>100%</b>

### Breakdown by type of the issuer

a. Central Government	68,342.42	49%	55,221.50	43%	68,233.57	49%	58,597.08	43%
b. State Government	10,628.28	8%	12,132.17	9%	10,269.15	7%	12,723.02	9%
c. Corporate Securities	61,281.79	44%	61,036.56	48%	59,602.37	43%	63,565.83	47%
	<b>1,40,252.49</b>	<b>100%</b>	<b>1,28,390.23</b>	<b>100%</b>	<b>1,38,105.09</b>	<b>100%</b>	<b>1,34,885.93</b>	<b>100%</b>

### Note

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

**PERIODIC DISCLOSURES**

I

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

**Name of the Insurer : DHFL Pramerica Life Insurance Company Limited**

**Registration Number :140**

**Date: 30-Sep-19**

**Statement as on :30th September 2019**

**Periodicity of Submission : Quarterly**

*(Rs in Lakhs)*

Detail Regarding debt securities-Linked								
Particulars	MARKET VALUE				Book Value			
	As At 30th Sep'19	% Total	As At 30th Sep'18	% Total	As At 30th Sep'19	% Total	As At 30th Sep'18	% Total
<b>Break down by credit rating</b>								
AAA rated	3627.36	25%	4,016.68	33%	3490.30	24%	4,090.25	33%
AA or better	813.47	6%	768.90	6%	773.54	5%	776.29	6%
Rated below AA but above A	0.00	0%	0.00	0%	0.00	0%	0.00	0%
Rated below A but above B	0.00	0%	0.00	0%	0.00	0%	0.00	0%
Rated below A	102.13	1%	67.50	1%	410.47	3%	90.65	1%
Any other-Sovereign Securities	9818.07	68%	7,343.66	60%	9727.44	68%	7,591.58	60%
	<b>14361.02</b>	<b>100%</b>	<b>12,196.74</b>	<b>100%</b>	<b>14401.75</b>	<b>100%</b>	<b>12,548.78</b>	<b>100%</b>

**BREAKDOWN BY RESIDUAL MATURITY**

Up to 1 year	4838.56	33.69%	4,126.61	34%	4,883.88	33.91%	4,138.65	33%
more than 1 year and upto 3 years	2445.11	17.03%	1,432.70	12%	2,663.20	18.49%	1,453.34	12%
More than 3 years and up to 7 years	2201.24	15.33%	4,142.51	34%	2,159.74	15.00%	4,323.35	34%
More than 7 years and up to 10 years	4044.22	28.16%	1,815.54	15%	3,870.49	26.88%	1,910.63	15%
More than 10 years and up to 15 years	687.76	4.79%	324.01	3%	692.54	4.81%	341.64	3%
More than 15 years and up to 20 years	144.13	1.00%	355.38	3%	131.90	0.92%	381.17	3%
Above 20 years	0.00	0.00%	0.00	0%	0.00	0.00%	0.00	0%
	<b>14,361.02</b>	<b>100.00%</b>	<b>12,196.74</b>	<b>100%</b>	<b>14,401.75</b>	<b>100.00%</b>	<b>12,548.78</b>	<b>100%</b>

**Breakdown by type of the issuer**

a. Central Government	9,818.07	68%	7,343.66	60%	9,727.44	68%	7,591.58	60%
b. State Government	0.00	0%	0.00	0%	0.00	0%	0.00	0%
c. Corporate Securities	4,542.95	32%	4,853.08	40%	4,674.31	32%	4,957.19	40%
	<b>14,361.02</b>	<b>100%</b>	<b>12,196.74</b>	<b>100%</b>	<b>14,401.75</b>	<b>100%</b>	<b>12,548.78</b>	<b>100%</b>

**Note**

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

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

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

Date: 30-Sep-19

*(Rs in Lakhs)*

S.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received*			
				For the quarter ended September 30, 2019	Up to the Quarter ended September 30, 2019	For the quarter ended September 30, 2018	Up to the Quarter ended September 30, 2018
1	Prudential International Insurance Service Co. LLC	Significant Influence	<b>Transactions:</b> <b>Income</b> Recovery of Expenses <b>Expenses</b> Reimbursement of expenses	12   -	17   -	20   17	20   17
2	Key Management Personnel	Key Management Personnel	<b>Transactions:</b> <b>Income</b> Premium Income <b>Expenses</b> Receiving of services	0   214	1   532	0   636	0   862
3	Dewan Housing Finance Corporation Limited	Significant Influence	<b>Transactions:</b> <b>Income</b> Premium Income Investment Income Interest Income on Application Money <b>Expenses</b> Commission Expense Rent and maintenance expenses	37  (507) - 95 3	9 (252) - 170 5	13,068 244 - 1,343 7	25,538 456 12 2,577 7
4	Aadhar Housing Finance Ltd (Formerly Known as DHFL Vyasya Housing Finance Ltd)	Significant Influence	<b>Transactions:</b> <b>Income</b> Premium Income Investment Income <b>Expense</b> Commission Expense	- - - -	1,339 56 117	3,311 - 180	7,773 - 419
5	Avanse Financial Services Limited	Significant Influence	<b>Transactions:</b> <b>Income</b> Premium Income <b>Expenses</b> Commission Expense <b>Others</b> Agreement Termination Fee	32  2 1,466	53 10 1,466	446 90 -	747 153 -
6	DHFL Pramerica Assets Managers Private Limited	Significant Influence	<b>Transactions:</b> <b>Income</b> Premium Income Profit / (Loss) on sale of mutual fund <b>Others</b> Sale of Mutual fund Purchase of Mutual fund	(0) - - -	(0) 7 1,607 1,000	(0) 7 6,732 8,725	(0) 13 11,343 13,330
7	DHFL General Insurance Ltd	Significant Influence	<b>Transactions:</b> <b>Income</b> Premium Income	10	10	7	7
8	WGC Management Services Private Limited	Significant Influence	<b>Transactions:</b> <b>Income</b> Premium Income	2	2	2	3
9	Wadhawan Sports Private Limited	Significant Influence	<b>Transactions:</b> <b>Income</b> Premium Income	(0)	(0)	0	0
10	Arthveda Fund Manangement Private Limited	Significant Influence	<b>Transactions:</b> <b>Income</b> Premium Income	-	-	-	(0)
11	RKW Developers Private Limited	Significant Influence	<b>Transactions:</b> <b>Income</b> Premium Income	-	(0)	0	0

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

**Insurer: DHFL Pramerica Life Insurance Company Limited**

**Date: 30-Sep-2019**

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

<b>BOD and Key Person information</b>			
<b>S. No.</b>	<b>Name of person</b>	<b>Role/designation</b>	<b>Details of change in the period</b>
1	Mr. Kapil Wadhawan	Chairman	
2	Mr. Suresh Mahalingam	Vice Chairman	
3	Mr. Anoop Pabby	Managing Director & Chief Executive Officer	
4	Mr. James Wayne Weakley	Non-Executive Director	
5	Mr. Jan van den Berg	Non-Executive Director	
6	Mr. Nitin Gupta	Non-Executive Independent Director	
7	Ms. Sindhushree Khullar	Non-Executive Independent Director	
8	Mr. Srinath Sridharan	Non-Executive Director	
9	Mr. Sunjoy Joshi	Non-Executive Independent Director	
10	Ms. Kalpana Sampat	Chief Operating Officer	
11	Mr. Alok Mehrotra	Chief Financial Officer	
12	Mr. Vivek Singh Jasrotia	Chief Retail Officer	
13	Mr. Amit Chand Patra	Chief Investment Officer	
14	Mr. Anshuman Verma	Chief Marketing & Digital Officer	
15	Mr. Chittaranjan Savadi	Chief Institutional Sales Officer	
16	Mr. Mayank Goel	Company Secretary	
17	Mr. Malay Ray	Chief Risk Officer	
18	Mr. Sharad Kumar Sharma	Chief Human Resources Officer	
19	Ms. Sonali Athalye	Chief Compliance Officer	
20	Mr. Varun Gupta	Appointed Actuary	

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

**Insurer: DHFL Pramerica Life Insurance Company Limited**

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

**Form Code: Table III**

**Classification: Total Business**

**Classification Code: BT**

Item	Description	Notes No... [Amount (in '000)]	Adjusted Value [Amount (in '000.)]
(1)	(2)	(3)	(4)
01	Available Assets in Policyholders' Fund:	1	3,97,31,556
	Deduct:		
02	Mathematical Reserves	2	3,89,61,077
03	Other Liabilities	3	
04	<b>Excess in Policyholders' funds (01-02-03)</b>		7,70,479
05	Available Assets in Shareholders Fund:	4	59,50,349
	Deduct:		
06	Other Liabilities of shareholders' fund	3	-
07	<b>Excess in Shareholders' funds (05-06)</b>		59,50,349
08	Total ASM (04)+(07)		67,20,828
09	Total RSM	Note 1	19,85,963
10	<b>Solvency Ratio (ASM/RSM)*</b>		<b>338%</b>

\* The ASM and hence solvency ratio is excluding Non FRSM assets. The solvency ratio after considering Non FRSM asset is 388%.

Certification:

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

Place: Gurugram

Date: 13-Nov-19

Name and Signature of Appointed Actuary

[Varun Gupta]

Notes

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

**FORM L-33-NPAs**

**Insurer: DHFL Pramerica Life Insurance Company Limited**

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

**Statement as on : 30th September 2019**

**Periodicity of Submission : Quarterly**

**Name of the Fund Life Fund**

*(Rs in Lakhs)*

S.No.	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD (As at 30-Sep-19)	Prev. FY (As at 31-Mar-19)	YTD (As at 30-Sep-19)	Prev. FY (As at 31-Mar-19)	YTD (As at 30-Sep-19)	Prev. FY (As at 31-Mar-19)	YTD (As at 30-Sep-19)	Prev. FY (As at 31-Mar-19)	YTD (As at 30-Sep-19)	Prev. FY (As at 31-Mar-19)
1	Investment Asset (As per Form3A/3B - Total Fund)	1,08,299.47	90,576.76	-	-	65.00	65.00	1,83,861.29	1,61,849.85	2,92,225.76	2,52,491.61
2	Gross NPA	5,006.65	-	-	-	-	-	-	-	5,006.65	-
3	% of Gross NPA on Investment Assets(2/1)	4.62%	-	-	-	-	-	-	-	1.71%	-
4	Provision made on NPA	2,506.65	-	-	-	-	-	-	-	2,506.65	-
5	Provision as a % of NPA(4/2)	50%	-	-	-	-	-	-	-	50%	-
6	Provision on standard assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets(1 - 4)	1,05,792.82	90,576.76	-	-	65.00	65.00	1,83,861.29	1,61,849.85	2,89,719.11	2,52,491.61
8	Net NPA (2 - 4)	2,500.00	-	-	-	-	-	-	-	2,500.00	-
9	% of Net NPA to Net Investments Assets(8/7)	2.36%	-	-	-	-	-	-	-	0.86%	-
10	Write off made during the Period	-	-	-	-	-	-	-	-	-	-

**CERTIFICATION**

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

**Date : 22nd October 2019**

**Signature:**

**Full name:**

**Designation:**

\_\_\_\_\_

Alok Mehrotra

Chief Financial Officer

**Note:**

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

**FORM L-33-NPAs**

**Insurer: DHFL Pramerica Life Insurance Company Limited**

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

**Statement as on :30th September 2019**

**Periodicity of Submission : Quarterly**

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

*(Rs in Lakhs)*

S.No.	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD (As at 30-Sep-19)	Prev. FY (As at 31-Mar-19)	YTD (As at 30-Sep-19)	Prev. FY (As at 31-Mar-19)	YTD (As at 30-Sep-19)	Prev. FY (As at 31-Mar-19)	YTD (As at 30-Sep-19)	Prev. FY (As at 31-Mar-19)	YTD (As at 30-Sep-19)	Prev. FY (As at 31-Mar-19)
1	Investment Asset (As per Form3A/3B - Total Fund)	59,602.37	67,165.35	-	-	-	-	81,753.70	74,667.37	1,41,356.07	1,41,832.73
2	Gross NPA	-	-	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets(2/1)	-	-	-	-	-	-	-	-	-	-
4	Provision made on NPA	-	-	-	-	-	-	-	-	-	-
5	Provision as a % of NPA(4/2)	-	-	-	-	-	-	-	-	-	-
6	Provision on standard assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets(1 - 4)	59,602.37	67,165.35	-	-	-	-	81,753.70	74,667.37	1,41,356.07	1,41,832.73
8	Net NPA (2 - 4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investments Assets(8/7)	-	-	-	-	-	-	-	-	-	-
10	Write of made during the Period	-	-	-	-	-	-	-	-	-	-

**CERTIFICATION**

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

**Date : 22nd October 2019**

**Note:**

**Signature:**

**Full name:**

**Designation:**

Alok Mehrotra

Chief Financial Officer

1.The above statement,in the case of"life" insurers shall be prepared"fund-wise"Viz. life-Fund, pension & General Annuity and Group business and ULIP Fund.

2. Total Investment Assets should reconcile with figures shown in Form 3A / 3B

3.Gross NPA is investments classified as NPA, before any provisions

4.Provision made on the "Standard Assets" Shall be as per Circular: 32/2/F& A/Circulars/169/Jan/2006-07 as amended from time to time.

5.Net Investment assets is net of "provisions"

6.Net NPA is gross NPAs less provisions

7.Write off as approved by the Board

**FORM L-33-NPAs**

Insurer: DHFL Pramerica Life Insurance Company Limited

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

Statement as on :30th September 2019

Periodicity of Submission : Quarterly

Name of the Fund Unit Linked Funds

*(Rs in Lakhs)*

S.No.	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD (As at 30-Sep-19)	Prev. FY (As at 31-Mar-19)	YTD (As at 30-Sep-19)	Prev. FY (As at 31-Mar-19)	YTD (As at 30-Sep-19)	Prev. FY (As at 31-Mar-19)	YTD (As at 30-Sep-19)	Prev. FY (As at 31-Mar-19)	YTD (As at 30-Sep-19)	Prev. FY (As at 31-Mar-19)
1	Investment Asset (As per Form3A/3B - Total Fund)	4,542.95	5,199.76	-	-	65.00	65.00	31,863.98	31,108.61	36,471.93	36,373.37
2	Gross NPA	-	-	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets(2/1)	-	-	-	-	-	-	-	-	-	-
4	Provision made on NPA	-	-	-	-	-	-	-	-	-	-
5	Provision as a % of NPA(4/2)	-	-	-	-	-	-	-	-	-	-
6	Provision on standard assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets(1 - 4)	4,542.95	5,199.76	-	-	65.00	65.00	31,863.98	31,108.61	36,471.93	36,373.37
8	Net NPA (2 - 4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investments Assets(8/7)	-	-	-	-	-	-	-	-	-	-
10	Write off made during the Period	-	-	-	-	-	-	-	-	-	-

**CERTIFICATION**

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

**Date : 22nd October 2019**

**Signature:**

**Full name:**

**Designation:**

Alok Mehrotra

Chief Financial Officer

**Note:**

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



## FORM L-34-YIELD ON INVESTMENTS

Insurer: DHFL Pramerica Life Insurance Company Limited  
Registration No. 140; Date of Registration with the IRDAI: June 27, 2008  
Statement as on 30th September 2019  
Periodicity of Submission: Quarterly

Name of the Fund Life Fund

(Rs in Lakhs)

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) <sup>3</sup>			
			Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>
1	A01 Central Government Bonds	CGSB	1,48,797.61	4,749.03	3.19%	3.19%	1,41,635.75	9,260.33	6.54%	6.54%	1,24,187.75	4,626.46	3.73%	3.73%
2	A03 Deposit under Sec 7 of Insurance Act, 1938	CDSS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
3	A04 Treasury Bills	CTRB	2,489.17	21.66	0.87%	0.87%	2,490.41	37.20	1.49%	1.49%	-	-	0.00%	0.00%
4	B03 State Government Guaranteed Loans	SGGL	6,953.57	238.72	3.43%	3.43%	7,453.86	429.53	5.76%	5.76%	5,259.68	203.37	3.87%	3.87%
5	B04 Other Approved Securities (excluding Infrastructure Investments)	SGOA	511.07	9.51	1.86%	1.86%	511.28	19.02	3.72%	3.72%	512.98	19.02	3.71%	3.71%
6	C06 Bonds/ Debentures/ CPs/ Loans - Promotor Group	HDPG	-	-	0.00%	0.00%	-	74.84	0.00%	0.00%	6,257.16	288.82	4.62%	4.62%
7	C09 Bonds/Debentures issued by NHB/ Institutions accredited by NHB	HTDN	5,411.99	134.01	2.48%	2.48%	5,583.08	197.31	3.53%	3.53%	5,212.63	254.84	4.89%	4.89%
8	C10 Bonds/Debentures issued by Authority constituted under any Housing/Building scheme approved by Central/State/any Authority or Body constituted by Central/State Act.	HTDA	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
9	C08 Bonds/Debentures issued by HUDCO	HTHD	500.00	10.60	2.12%	2.12%	500.00	21.08	4.22%	4.22%	-	-	0.00%	0.00%
10	C18 Reclassified Approved Investments - Debt	HORD	18,137.33	(5,851.46)	-32.26%	-32.26%	14,902.20	(8,351.78)	-62.72%	-62.72%	-	-	0.00%	0.00%
11	C18 Infrastructure - Other Approved Securities	ISAS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
12	C19 Infrastructure - PSU - Equity shares - Quoted	ITPE	199.97	2.45	1.23%	1.23%	202.80	(1.24)	-0.61%	-0.61%	402.77	2.95	0.73%	0.73%
13	C20 Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	-	-	0.00%	0.00%	205.41	34.42	16.75%	16.75%	193.79	2.36	1.22%	1.22%
14	C26 Long Term Bank Bonds Approved Investment-Infrastructure	ILBI	1,000.00	21.98	2.20%	2.20%	1,174.86	50.73	4.32%	4.32%	2,000.00	83.83	4.19%	4.19%
15	C27 Infrastructure - PSU - Debentures/ Bonds	IPTD	52,669.04	1,127.55	2.14%	2.14%	50,036.86	2,100.33	4.20%	4.20%	39,891.10	1,674.16	4.20%	4.20%
16	C29 Infrastructure - Other Corporate Securities- Debentures/ Bonds	ICTD	950.00	19.53	2.06%	2.06%	950.00	38.86	4.09%	4.09%	2,629.44	112.09	4.26%	4.26%
17	C41 Long Term Bank Bonds Other Investment-Infrastructure	IOLB	1,000.00	19.94	1.99%	1.99%	1,000.00	32.88	3.29%	3.29%	-	-	0.00%	0.00%
18	C34 Infrastructure - Equity (including unlisted)	IOEQ	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
19	D02 Corporate Securities (Approved Investment ) -Equity Shares (ordinary)-Quoted	EACE	1,205.63	(0.55)	-0.05%	-0.05%	1,085.85	(10.77)	-0.99%	-0.99%	11,000.04	81.01	0.74%	0.74%
20	D01 PSU - (Approved Investment)-Equity Shares quoted	EAEQ	517.58	5.28	1.02%	1.02%	573.81	5.40	0.94%	0.94%	1,289.62	6.21	0.48%	0.48%
21	D39 Additional Tier I (Basel III Complaint) Perpetual Bonds	EAPB	724.08	15.57	2.15%	2.15%	716.65	30.99	4.32%	4.32%	3,212.86	150.14	4.67%	4.67%
22	D05 Corporate Securities - Bonds - (Taxable)	EPBT	14,018.47	311.88	2.22%	2.22%	13,309.59	563.14	4.23%	4.23%	5,765.81	223.36	3.87%	3.87%
23	D09 Corporate Securities (Approved Investment ) -Debentures	ECOS	8,718.01	206.82	2.37%	2.37%	8,763.31	413.82	4.72%	4.72%	7,130.12	336.39	4.72%	4.72%
24	D16 Deposits - Deposit with scheduled banks	ECDB	65.00	3.42	5.26%	5.26%	65.00	6.72	10.34%	10.34%	65.00	6.12	9.41%	9.41%
25	D18 Deposits - Money at call and short notice with banks /Repo	ECMR	7,522.77	104.70	1.39%	1.39%	7,879.94	222.62	2.83%	2.83%	5,713.91	3.89	0.07%	0.07%
26	D23 Application Money	ECAM	-	-	0.00%	0.00%	-	-	0.00%	0.00%	1,250.05	4.01	0.32%	0.32%
27	D29 Mutual Funds - Gilt/ G Sec/ Liquid Schemes	EGMF	1,116.71	15.74	1.41%	1.41%	3,092.17	101.94	3.30%	3.30%	8,278.85	294.45	3.56%	3.56%
28	D30 Mutual Funds - (under Insurer's Promoter Group)	EMPG	-	-	0.00%	0.00%	1,512.45	7.01	0.46%	0.46%	1,131.75	13.22	1.17%	1.17%
29	E03 Other than Approved Investments - Equity Shares (incl PSUs and Unlisted)	OESH	4,450.74	(9,387.95)	-210.93%	-210.93%	5,721.69	(9,387.95)	-164.08%	-164.08%	135.00	0.03	0.02%	0.02%
30	E06 Other than Approved Investments -Debentures	OLDB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
31	E13 Short term Loans (Unsecured Deposits)	OSLU	912.50	(55.20)	-6.05%	-6.05%	912.50	(2.82)	-0.31%	-0.31%	669.02	(23.87)	-3.57%	-3.57%
32	E19 Passively managed Equity ETF (Non Promoter Group)	OETF	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
33	E28 Additional Tier 1 (Basel III complaint) Perpetual Bonds - (Private Banks)	OAPB	3,725.68	95.78	2.57%	2.57%	3,789.24	190.52	5.03%	5.03%	-	-	0.00%	0.00%
34	E25 Reclassified Approved investments - Debt	ORAD	5,000.00	-	0.00%	0.00%	5,000.00	(1,250.00)	-25.00%	-25.00%	1,908.98	(23.63)	-1.24%	-1.24%
35	E26 Reclassified Approved investments - Equity	ORAE	285.35	-	0.00%	0.00%	724.10	140.18	19.36%	19.36%	551.09	0.71	0.13%	0.13%
36	E12 SEBI Approved Alternate Investment und (Category II)	OAFB	979.07	26.81	2.74%	2.74%	979.06	52.91	5.40%	5.40%	754.68	34.67	4.59%	4.59%
37	E15 Mutual Funds - Debt/ Income/ Serial Plans/ Liquid Schemes	OMGS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
38	E04 Equity Shares (PSU & Unlisted)	OEPU	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
<b>TOTAL</b>			<b>2,85,974.81</b>	<b>-8,154.15</b>	<b>-2.85%</b>	<b>-2.85%</b>	<b>2,76,875.47</b>	<b>-4,972.76</b>	<b>-1.80%</b>	<b>-1.80%</b>	<b>2,25,457.47</b>	<b>8,374.60</b>	<b>3.71%</b>	<b>3.71%</b>

**CERTIFICATION**

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

Date : 22nd October 2019

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

Full name: Alok Mehrotra

Designation: Chief Financial Officer

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

1. Based on daily simple Average of Investments

2. Absolute Yield netted for tax

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

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

5. Impairment of asset has been adjusted in income of ORAD (12.5 Crs) &amp; HORD (27.665Crs)

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

Insurer: DHFL Pramerica Life Insurance Company Limited  
 Registration No. 140; Date of Registration with the IRDAI: June 27, 2008  
 Statement as on 30th September 2019  
 Periodicity of Submission: Quarterly

Name of the Fund: Pension Annuity and Group Business

(Rs in Lakhs)

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) <sup>3</sup>			
			Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>
1	A01 Central Government Bonds	CGSB	67,953.49	2,190.61	3.22%	3.22%	65,145.92	4,063.51	6.24%	6.24%	52,134.26	1,868.10	3.58%	3.58%
2	A03 Deposit under Sec 7 of Insurance Act, 1938	CDSS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
3	A04 Treasury Bills	CTRB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
4	B04 Other Approved Securities (excluding Infrastructure Investments)	SGOA	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
5	B03 State Government Guaranteed Loans	SGGL	11,075.94	222.71	2.01%	2.01%	11,174.89	439.64	3.93%	3.93%	11,703.54	452.95	3.87%	3.87%
6	C06 Bonds/ Debentures/ CPs/ Loans - Promotor Group	HDPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	3,448.63	165.75	4.81%	4.81%
	C10 Bonds/Debentures issued by Authority constituted under any													
7	Housing/Building scheme approved by Central/State/any Authority or Body constituted by Central/State Act.	HTDA	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
8	C09 Bonds/Debentures issued by NHB/ Institutions accredited by NHB	HTDN	2,208.04	50.70	2.30%	2.30%	2,290.51	104.21	4.55%	4.55%	7,292.48	337.73	4.63%	4.63%
9	C08 Bonds/Debentures issued by HUDCO	HTHD	1,750.00	37.10	2.12%	2.12%	1,750.00	73.79	4.22%	4.22%	-	-	0.00%	0.00%
10	C18 Reclassified Approved Investments - Debt	HORD	-	-	0.00%	0.00%	9,381.54	149.18	1.59%	1.59%	-	-	0.00%	0.00%
11	C18 Infrastructure - Other Approved Securities	ISAS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
12	C27 Infrastructure - PSU - Debentures/ Bonds	IPTD	40,755.32	855.02	2.10%	2.10%	39,455.96	1,624.13	4.12%	4.12%	34,015.75	1,380.87	4.06%	4.06%
13	C19 Infrastructure - PSU - Equity shares - Quoted	ITPE	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
14	C20 Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
15	C29 Infrastructure - Other Corporate Securities- Debentures/ Bonds	ICTD	900.00	18.05	2.01%	2.01%	900.00	35.92	3.99%	3.99%	4,243.54	193.84	4.57%	4.57%
16	C26 Long Term Bank Bonds Approved Investment-Infrastructure	ILBI	1,829.27	33.91	1.85%	1.85%	1,829.90	67.46	3.69%	3.69%	1,834.95	67.46	3.68%	3.68%
17	D02 Corporate Securities (Approved Investment ) -Equity Shares (ordinary)- Quoted	EACE	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
18	D01 PSU - (Approved Investment)-Equity Shares quoted	EAEQ	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
19	D39 Additional Tier I (Basel III Complaint) Perpetual Bonds	EAPB	1,861.91	40.04	2.15%	2.15%	1,842.81	79.70	4.32%	4.32%	3,290.73	151.31	4.60%	4.60%
20	D30 Mutual Funds - (under Insurer's Promoter Group)	EMPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
21	D05 Corporate Securities - Bonds - (Taxable)	EPBT	6,561.10	153.94	2.35%	2.35%	6,132.29	269.32	4.39%	4.39%	2,988.90	121.56	4.07%	4.07%
22	D09 Corporate Securities (Approved Investment ) -Debentures	ECOS	6,250.96	143.22	2.29%	2.29%	6,364.01	290.81	4.57%	4.57%	4,872.76	198.90	4.08%	4.08%
23	D16 Deposits - Deposit with scheduled banks	ECDB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
24	D18 Deposits - Money at call and short notice with banks /Repo	ECMR	1,636.42	22.12	1.35%	1.35%	2,432.57	67.88	2.79%	2.79%	506.04	0.35	0.07%	0.07%
25	D23 Application Money	ECAM	-	-	0.00%	0.00%	-	-	0.00%	0.00%	3,000.00	8.01	0.27%	0.27%
26	D29 Mutual Funds - Gilt/ G Sec/ Liquid Schemes	EGMF	99.75	1.34	1.34%	1.34%	278.93	10.90	3.91%	3.91%	2,325.15	84.89	3.65%	3.65%
27	E25 Reclassified Approved investments - Debt	ORAD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	3,031.07	15.49	0.51%	0.51%
28	E28 Additional Tier 1 (Basel III complaint) Perpetual Bonds - (Private Banks)	OAPB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
<b>TOTAL</b>			<b>1,42,828.84</b>	<b>3,768.76</b>	<b>2.64%</b>	<b>2.64%</b>	<b>1,42,723.78</b>	<b>7,276.45</b>	<b>5.10%</b>	<b>5.10%</b>	<b>1,28,513.43</b>	<b>5,047.22</b>	<b>3.93%</b>	<b>3.93%</b>

**CERTIFICATION**

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

Date : 22nd July 2019

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

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

Signature:

Full name: Alok Mehrotra

Designation: Chief Financial Officer

## FORM L-34-YIELD ON INVESTMENTS

Insurer: DHFL Pramerica Life Insurance Company Limited  
 Registration No. 140; Date of Registration with the IRDAI: June 27, 2008  
 Statement as on 30th September 2019  
 Periodicity of Submission: Quarterly

Name of the Fund Linked Fund

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				(Rs in Lakhs)			
			Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.) <sup>1</sup>	Income on Investment (Rs.)	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>
1	A01 Central Government Bonds	CGSB	5,059.10	127.94	2.53%	2.53%	4,965.76	319.88	6.44%	6.44%	4,280.55	37.73	0.88%	0.88%
2	A03 Deposit under Sec 7 of Insurance Act, 1938	CDSS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
3	A04 Treasury Bills	CTRB	4,269.93	67.97	1.59%	1.59%	3,981.31	129.52	3.25%	3.25%	2,560.30	82.09	3.21%	3.21%
4	B04 Other Approved Securities (excluding Infrastructure Investments)	SGOA	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
5	B03 State Government Guaranteed Loans	SGGL	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
6	C10 Bonds/Debentures issued by Authority constituted under any Housing/Building scheme approved by Central/State/any Authority or Body constituted by Central/State Act.	HTDA	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
7	C09 Bonds/Debentures issued by NHB/ Institutions accredited by NHB	HTDN	454.24	11.53	2.54%	2.54%	456.57	18.51	4.05%	4.05%	454.36	10.44	2.30%	2.30%
8	C06 Bonds/ Debentures/ CPs/ Loans - Promoter Group	HDPG	-	-	0.00%	0.00%	-	2.19	0.00%	0.00%	354.81	2.54	0.72%	0.72%
9	C08 Bonds/Debentures issued by HUDCO	HTHD	266.99	8.42	3.16%	3.16%	261.53	19.15	7.32%	7.32%	-	-	0.00%	0.00%
10	C18 Reclassified Approved Investments - Debt	HORD	191.58	(232.54)	-121.38%	-121.38%	280.89	(330.50)	-117.66%	-117.66%	-	-	0.00%	0.00%
11	C18 Infrastructure - Other Approved Securities	ISAS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
12	C19 Infrastructure - PSU - Equity shares - Quoted	ITPE	932.66	(76.60)	-8.21%	-8.21%	941.45	(85.24)	-9.05%	-9.05%	867.96	0.14	0.02%	0.02%
13	C20 Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	1,427.30	(33.58)	-2.35%	-2.35%	1,378.32	105.01	7.62%	7.62%	1,255.82	(47.37)	-3.77%	-3.77%
14	C27 Infrastructure - PSU - Debentures/ Bonds	IPDT	1,844.93	63.37	3.44%	3.44%	1,932.20	119.19	6.17%	6.17%	1,655.75	15.00	0.91%	0.91%
15	C26 Long Term Bank Bonds Approved Investment-Infrastructure	ILBI	204.20	6.20	3.04%	3.04%	200.58	13.99	6.97%	6.97%	192.73	(1.44)	-0.75%	-0.75%
16	C29 Infrastructure - Other Corporate Securities- Debentures/ Bonds	ICTD	155.61	5.66	3.63%	3.63%	154.48	8.13	5.26%	5.26%	729.41	29.64	4.06%	4.06%
17	C34 Infrastructure - Equity (including unlisted)	IOEQ	218.54	(87.85)	-40.20%	-40.20%	254.15	(91.49)	-36.00%	-36.00%	237.70	37.93	15.96%	15.96%
18	C41 Long Term Bank Bonds Other Investment-Infrastructure	IOLB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
19	D01 PSU - (Approved Investment)-Equity Shares quoted	EAEQ	451.66	(95.23)	-21.08%	-21.08%	489.12	(89.05)	-18.21%	-18.21%	860.52	(66.75)	-7.76%	-7.76%
20	D02 Corporate Securities (Approved Investment) -Equity Shares (ordinary)-Quoted	EACE	15,109.01	(86.34)	-0.57%	-0.57%	15,600.24	(80.41)	-0.52%	-0.52%	13,731.12	1,588.25	11.57%	11.57%
21	D05 Corporate Securities - Bonds - (Taxable)	EPBT	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
22	D07 Corporate Securities - Preference Shares	EPNP	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
23	D39 Additional Tier I (Basel III Complaint) Perpetual Bonds	EAPB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
24	D18 Deposits - Money at call and short notice with banks /Repo	ECMR	650.01	9.01	1.39%	1.39%	754.03	21.36	2.83%	2.83%	-	-	0.00%	0.00%
25	D30 Mutual Funds - (under Insurer's Promoter Group)	EMPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
26	D09 Corporate Securities (Approved Investment) -Debentures	ECOS	1,665.53	53.09	3.19%	3.19%	1,668.62	106.81	6.40%	6.40%	1,475.87	16.95	1.15%	1.15%
27	D16 Deposits - Deposit with scheduled banks	ECDB	65.00	3.42	5.26%	5.26%	65.00	6.72	10.34%	10.34%	65.00	6.12	9.41%	9.41%
28	D23 Application Money	ECAM	-	-	0.00%	0.00%	104.82	0.17	0.16%	0.16%	-	-	0.00%	0.00%
29	D29 Mutual Funds - Gilt/ G Sec/ Liquid Schemes	EGMF	237.33	3.11	1.31%	1.31%	310.65	8.98	2.89%	2.89%	934.79	33.22	3.55%	3.55%
30	D30 Net Current Assets	ENCA	(369.24)	55.20	-14.95%	-14.95%	(369.24)	2.82	-0.76%	-0.76%	261.01	23.87	9.15%	9.15%
31	E03 Other than Approved Investments - Equity Shares (incl PSUs and Unlisted)	OESH	-	-	0.00%	0.00%	-	-	0.00%	0.00%	88.54	(13.31)	-15.03%	-15.03%
32	E06 Other than Approved Investments -Debentures	OLDB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
33	E13 Short term Loans (Unsecured Deposits)	OSLU	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
34	E19 Passively Managed Equity ETF (Non Promoter Group)	OETF	1,803.44	(99.89)	-5.54%	-5.54%	1,706.74	(93.18)	-5.46%	-5.46%	751.22	13.06	1.74%	1.74%
35	E12 SEBI Approved Alternate Investment Fund (Category II)	OAFB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
36	E28 Additional Tier 1 (Basel III complaint) Perpetual Bonds - (Private Banks)	OAPB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
37	E25 Reclassified Approved investments - Debt	ORAD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	68.64	(31.93)	-46.52%	-46.52%
38	E26 Reclassified Approved investments - Equity	ORAE	1,221.79	(312.53)	-25.58%	-25.58%	1,135.32	(304.77)	-26.84%	-26.84%	1,381.57	(111.27)	-8.05%	-8.05%
39	E04 Equity Shares (PSU & Unlisted)	OEPU	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
40	E15 Mutual Funds - Debt/ Income/ Serial Plans/ Liquid Schemes	OMGS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
TOTAL			36,223.69	-609.62	-1.68%	-1.68%	36,516.24	-192.23	-0.53%	-0.53%	31,765.48	1,624.91	5.12%	5.12%

**CERTIFICATION**

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

Date : 22nd October 2019

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

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

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

## FORM L-35-DOWNGRADING OF INVESTMENTS

Insurer: DHFL Pramerica Life Insurance Company Limited  
 Registration No. 140; Date of Registration with the IRDAI: June 27, 2008  
 Statement as on :30th September 2019  
 Statement of Down Graded Investments  
 Periodicity of Submission: Quarterly

Name of Fund Life Fund

(Rs in Lakhs)

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
<b>A. During the Quarter <sup>1</sup></b>									
	8.70% Reliance Home Finance Ltd 03 Jan 2020	HORD	3,740.00	03-Jan-17	CARE	A+	D	12-Sep-19	Downgraded twice on 18th April(BBB+), 26th April 2019 (C) & 12th September 2019 (D)
	8.90% Reliance Home Finance Ltd 03 Jan 2022	HORD	3,394.70	26-Sep-18	CARE	A+	D	12-Sep-19	Downgraded twice on 18th April(BBB+), 26th April 2019 (C) & 12th September 2019 (D)
	8% YES Bank 30 September 2026	IOLB	1,000.00	30-Sep-16	ICRA	AA	A+	24-Jul-19	Downgraded by ICRA & CARE on 3rd May 2019 (AA-) & 24th July 2019 (A+)
	9.5% YES Bank AT1 Bond 23 December 2021	OAPB	4,000.00	10-Jan-17	ICRA	AA-	BBB+	24-Jul-19	Downgraded by ICRA & CARE on 3rd May 2019 (A) & 24th July 2019 (BBB+)
<b>B. As on Date <sup>2</sup></b>									
	7.50% IDFC Bank 12 Nov 2020 (Cumulative)	ECOS	47.86	26-Sep-17	ICRA	AA+	AA	21-May-19	Downgraded by ICRA
	8.70% Reliance Home Finance Ltd 03 Jan 2020	HORD	3,740.00	03-Jan-17	CARE	A+	D	12-Sep-19	Downgraded twice on 18th April(BBB+), 26th April 2019 (C) & 12th September 2019 (D)
	8.70% IDFC Bank 21 Mar 2022 (Cumulative)	ECOS	116.71	26-Sep-17	ICRA	AA+	AA	21-May-19	Downgraded by ICRA
	8.90% Reliance Home Finance Ltd 03 Jan 2022	HORD	3,394.70	26-Sep-18	CARE	A+	D	12-Sep-19	Downgraded twice on 18th April(BBB+), 26th April 2019 (C) & 12th September 2019 (D)
	8.90% Dewan Housing Finance Corporation Ltd 04 June 2023	HORD	4,500.00	05-Jun-18	CARE	A	D	14-May-19	Downgraded twice on 14th May(BBB-) & 05th June 2019(D)
	8.00% IDFC Bank 12 Nov 2020 (Cumulative)	ECOS	144.30	25-Jul-17	ICRA	AA+	AA	21-May-19	Downgraded twice on 6th March(AA-) & 31st March 2019(A)
	8.00% IDFC Bank 21 Feb 2021 (Cumulative)	ECOS	141.64	25-Jul-17	ICRA	AA+	AA	21-May-19	Downgraded by ICRA
	8% YES Bank 30 September 2026	IOLB	1,000.00	30-Sep-16	ICRA	AA	A+	24-Jul-19	Downgraded by ICRA & CARE on 3rd May 2019 (AA-) & 24th July 2019 (A+)
	9.05% Dewan Housing Finance Corporation Ltd 09 September 2021	HORD	2,453.47	09-Sep-16	CARE	A	D	14-May-19	Downgraded twice on 14th May(BBB-) & 05th June 2019(D)
	9.05% Dewan Housing Finance Corporation Ltd 09 Sep 2023	HORD	1,573.39	24-Oct-17	CARE	A	D	14-May-19	Downgraded twice on 14th May(BBB-) & 05th June 2019(D)
	9.10% Dewan Housing Finance Corporation Ltd 16 Aug 2021	HORD	1,487.54	16-Aug-16	CARE	A	D	14-May-19	Downgraded twice on 14th May(BBB-) & 05th June 2019(D)
	9.25% Dewan Housing Finance Corporation Ltd 09 September 2023	HORD	505.50	04-May-17	CARE	A	D	14-May-19	Downgraded twice on 14th May(BBB-) & 05th June 2019(D)
	9.5% YES Bank AT1 Bond 23 December 2021	OAPB	4,000.00	10-Jan-17	ICRA	AA-	BBB+	24-Jul-19	Downgraded by ICRA & CARE on 3rd May 2019 (A) & 24th July 2019 (BBB+)
	9% Dewan Housing Finance Corporation Ltd 04 June 2028	HORD	488.55	17-Jul-18	CARE	A	D	14-May-19	Downgraded twice on 14th May(BBB-) & 05th June 2019(D)
	7.85% Infrastructure Leasing & Financial Services Ltd 30-Dec-2022	ORAD	499.03	09-Nov-17	CARE	AAA	D	17-Sep-18	Downgraded by CARE
	8.30% Infrastructure Leasing & Financial Services Ltd 11-Jan-2023	ORAD	1,000.00	11-Jan-18	CARE	AAA	D	17-Sep-18	Downgraded by CARE
	8.80% Infrastructure Leasing & Financial Services Ltd. 21-Sep-2020	ORAD	1,000.00	21-Sep-15	ICRA	AAA	D	17-Sep-18	Downgraded by ICRA
	9.98% Infrastructure Leasing & Financial Services Ltd. 05-Dec-2021	ORAD	477.50	05-Dec-11	CARE	AAA	D	17-Sep-18	Downgraded by CARE
	8.65% Infrastructure Leasing & Financial Services Ltd 27-March-2028	ORAD	1,000.00	03-Apr-18	CARE	AAA	D	17-Sep-18	Downgraded by CARE
	9% Infrastructure Leasing & Financial Services Ltd. 29-Dec-2024	ORAD	1,030.12	30-Nov-18	FITCH	AAA	D	17-Sep-18	Downgraded by FITCH
	9.00% IDFC Bank 30 Dec 2021 (Cumulative)	ECOS	128.19	25-Jul-17	ICRA	AA+	AA	21-May-19	Downgraded by ICRA

**CERTIFICATION**

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

Date : 22nd October 2019

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

**Note:**

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

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

Insurer: DHFL Pramerica Life Insurance Company Limited

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

Statement as on :30th September 2019

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

Name of Fund Pension & General Annuity And Group Fund

*(Rs in Lakhs)*

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	<u>During the Quarter</u> <sup>1</sup> Nil								
B.	<u>As on Date</u> <sup>2</sup> 8.70% IDFC Bank 21 Mar 2022 (Cumulative)	ECOS	213.18	25-Jul-17	ICRA	AA+	AA	21-May-19	Downgraded by ICRA

**CERTIFICATION**

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

Date : 22nd October 2019

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

Full name: Alok Mehrotra

Designation: Chief Financial Officer

**Note:**

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

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

Insurer: DHFL Pramerica Life Insurance Company Limited  
 Registration No. 140; Date of Registration with the IRDAI: June 27, 2008  
 Statement as on :30th September 2019  
 Statement of Down Graded Investments  
 Periodicity of Submission: Quarterly

Name of Fund Unit Linked Funds

*(Rs in Lakhs)*

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
<b>A.</b>	<b><u>During the Quarter <sup>1</sup></u></b>								
	8.70% Reliance Home Finance Ltd 03 Jan 2020	HORD	15.00	03-Jan-17	CARE	A+	D	12-Sep-19	Downgraded twice on 18th April(BBB+), 26th April 2019 (C) & 12th September 2019 (D)
<b>B.</b>	<b><u>As on Date <sup>2</sup></u></b>								
	8.70% Reliance Home Finance Ltd 03 Jan 2020	HORD	15.00	03-Jan-17	CARE	A+	D	12-Sep-19	Downgraded twice on 18th April(BBB+), 26th April 2019 (C) & 12th September 2019 (D)
	8.70% IDFC Bank 21 Mar 2022 (Cumulative)	ECOS	38.64	31-Oct-17	ICRA	AA+	AA	21-May-19	Downgraded by ICRA
	8.00% IDFC Bank 12 Nov 2020 (Cumulative)	ECOS	82.70	31-Oct-17	ICRA	AA+	AA	21-May-19	Downgraded by ICRA
	8.00% IDFC Bank 21 Feb 2021 (Cumulative)	ECOS	30.30	07-Mar-18	ICRA	AA+	AA	21-May-19	Downgraded by ICRA
	9.05% Dewan Housing Finance Corporation Ltd 09 September 2021	HORD	75.00	09-Sep-16	CARE	A	D	14-May-19	Downgraded twice on 14th May(BBB-) & 05th June 2019(D)
	9.10% Dewan Housing Finance Corporation Ltd 16 Aug 2021	HORD	12.13	16-Aug-16	CARE	A	D	14-May-19	Downgraded twice on 14th May(BBB-) & 05th June 2019(D)

**CERTIFICATION**

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

Date : 22nd October 2019

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

Full name: Alok Mehrotra

Designation: Chief Financial Officer

**Note:**

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

(Rs in Lakhs)

[illegible]



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

Insurer: DHFL Pramerica Life Insurance Company Limited

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

Date: 30-Sep-19

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

*(Rs in Lakhs)*

S.No.	Channels	For the Qtr Q2 '2019-20			For the Qtr Q2 '2018-19			Upto the period '2019-20			Upto the period '2018-19		
		No. of Policies	No. of Lives covered	Premium	No. of Policies	No. of Lives covered	Premium	No. of Policies	No. of Lives covered	Premium	No. of Policies	No. of Lives covered	Premium
1	Individual agents	-	-	-	-	-	-	-	-	-	-	-	-
2	Corporate Agents-Banks	1	1,270	1	-	160	3	4	3,866	6	3	1,612	20
3	Corporate Agents -Others	5	2,88,434	2,902	7	1,76,048	16,384	8	5,45,604	5,313	7	2,20,027	33,417
4	Brokers	25	6,52,660	1,106	52	27,72,460	7,018	46	12,44,729	2,114	111	46,64,358	12,780
5	Micro Agents	23	1,92,964	546	1	38,782	140	35	3,28,929	1,007	1	38,782	140
6	Direct Business	118	18,81,792	6,465	216	31,35,534	7,851	262	38,84,661	12,844	359	52,86,107	13,698
	<b>Total(A)</b>	<b>172</b>	<b>30,17,120</b>	<b>11,021</b>	<b>276</b>	<b>61,22,984</b>	<b>31,397</b>	<b>355</b>	<b>60,07,789</b>	<b>21,284</b>	<b>481</b>	<b>1,02,10,886</b>	<b>60,055</b>
1	Referral (B)	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Grand Total (A+B)</b>	<b>172</b>	<b>30,17,120</b>	<b>11,021</b>	<b>276</b>	<b>61,22,984</b>	<b>31,397</b>	<b>355</b>	<b>60,07,789</b>	<b>21,284</b>	<b>481</b>	<b>1,02,10,886</b>	<b>60,055</b>

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

Insurer: DHFL Pramerica Life Insurance Company Limited

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

Date: 30-Sep-19

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

*(Rs in Lakhs)*

S.No.	Channels	For the Qtr Q2 '2019-20		For the Qtr Q2 '2018-19		Upto the period '2019-20		Upto the period '2018-19	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	3,566	1,585	6,062	2,918	6,678	3,173	11,109	5,292
2	Corporate Agents-Banks	585	201	1,094	473	1,204	432	1,787	734
3	Corporate Agents -Others	596	127	6,268	2,430	1,098	231	11,729	4,976
4	Brokers	(11)	(7)	(5)	(16)	(17)	(15)	(15)	(34)
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	5,329	2,258	8,827	3,553	10,918	4,850	16,296	7,177
	<b>Total (A)</b>	<b>10,065</b>	<b>4,164</b>	<b>22,246</b>	<b>9,358</b>	<b>19,881</b>	<b>8,671</b>	<b>40,906</b>	<b>18,145</b>
1	Referral (B)	129	17	575	64	348	50	1,206	131
	<b>Grand Total ( A + B )</b>	<b>10,194</b>	<b>4,181</b>	<b>22,821</b>	<b>9,423</b>	<b>20,229</b>	<b>8,721</b>	<b>42,112</b>	<b>18,276</b>

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

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

Upto The Quarter Ended September 2019

*(Rs in Lakhs)*

Ageing of Claims*									
S.No.	Types of Claims	No. of claims						Total No. of claims paid	Total amount of claims paid (Rs.)
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	18	27	5	7	4	-	61	166
2	Survival Benefit	980	1,350	608	85	19	14	3,056	165
3	for Annuities / Pension	-	-	-	-	-	-	-	-
4	For Surrender	2,697	17,621	1,822	466	444	5	23,055	7,223
5	Other benefits	-	-	-	-	-	-	-	-
	Individual Death Claims	-	243	22	2	-	-	267	925
	Group Death Claims	-	10,271	25,228	1,556	140	25	37,220	16,216
	Individual Health Claims	-	3	9	1	-	-	13	6
	Group Health Claims	-	1	-	-	-	-	1	0

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

**FOR L-40: Claims data for Life**

**Insurer: DHFL Pramerica Life Insurance Company Limited**

**Upto The Quarter Ended September 2019**

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

S. No.	Claims Experience	For Death	for Maturity	Survival Benefit	For Annuities/ Pension	For Surrender	Other Benefits
1	Claims O/S at the beginning of the period	262	9	332	-	545	-
2	Claims reported during the period	37,515	65	2,793	-	22,730	-
3	Claims Settled during the period	37,487	61	3,056	-	23,055	-
4	Claims Repudiated during the period	138	-	-	-	-	-
a	Less than 2years from the date of acceptance of risk	138	-	-	-	-	-
b	Grater than 2 year from the date of acceptance of risk	-	-	-	-	-	-
5	Claims Written Back	-	-	-	-	-	-
6	Claims O/S at End of the period	152	13	69	-	220	-
	Less than 3months	143	6	69	-	220	-
	3 months to 6 months	9	7	-	-	-	-
	6months to 1 year	-	-	-	-	-	-
	1year and above	-	-	-	-	-	-

**FORM L-41 : GREIVANCE DISPOSAL**

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

Date: 30-Sep-19

**GRIEVANCE DISPOSAL**

*(Rs in Lakhs)*

S.No.	Particulars	Opening Balance	Additions	Complaints Resolved/ settled			Complaints Pending	Total complaints registered upto the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
<b>1</b>	<b>Complaints made by customers</b>							
a)	Death Claims	-	2		1	1	-	5
b)	Policy Servicing	-	5	3		2	-	7
c)	Proposal Processing	-	8	3		5	-	18
d)	Survival Claims	-	3		1	2	-	7
e)	ULIP Related	-	-			-	-	0
f)	Unfair Business Practices	-	88	19	5	63	1	219
g)	Others	-	23	3	1	19	-	43
	<b>Total Number</b>	-	<b>129</b>	<b>28</b>	<b>8</b>	<b>92</b>	<b>1</b>	<b>299</b>

2	Total No . of policies during previous year:	93,420
3	Total No. of claims during previous year	49,053
4	Total No. of policies during current year	20,584
5	Total No. of claims during current year	37,515
6	Total No. of Policy Complaints ( current year) per 10, 000 policies ( current year)	143
7	Total No. of Claim Complaints (current year) per 10,000 claims registered ( current year) :	1

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

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

**Insurer: DHFL Pramerica Life Insurance Company Limited**

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

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

Data used for valuation is extracted from the Policy administration system as at the last day of the valuation month using data extraction program. 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 .TXT 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 from excel files attached to the workspace.

**C. Valuation Assumptions**

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

Line of Business	Individual Business		Group business*	
	30th Sep, 2019	30th Sep, 2018	30th Sep, 2019	30th Sep, 2018
i) Life Participating Business	5.65%	6.00%	Not Applicable	Not Applicable
ii) Life- Non-participating Policies	5.70%	6.00%	6.10%	6.10%
iii) Annuities- Participating policies	Not Applicable	Not Applicable	Not Applicable	Not Applicable
iv) Annuities - Non-participating policies	Not Applicable	Not Applicable	Not Applicable	Not Applicable
v) Annuities- Individual Pension Plan	Not Applicable	Not Applicable	Not Applicable	Not Applicable
vi) Unit Linked	5.70%	6.00%	Not Applicable	Not Applicable
vii) Health Insurance	5.70%	6.00%	Not Applicable	Not Applicable

\* excludes one year group business as it is valued using UPR.

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

Line of Business	Policy Duration	Individual Business		Group business*	
		30th Sep, 2019 <sup>1</sup>	30th Sep, 2018 <sup>2</sup>	30th Sep, 2019 <sup>1</sup>	30th Sep, 2018 <sup>2</sup>
i) Life Participating Business	1	117.5%-257.5%	109.25% -230%	Not Applicable	Not Applicable
	2	117.5%-257.5%	109.25% -230%	Not Applicable	Not Applicable
	3	117.5%-130%	103.50% -115%	Not Applicable	Not Applicable
	4	117.5%-130%	103.50% -115%	Not Applicable	Not Applicable
	5+	117.5%-130%	103.50% -115%	Not Applicable	Not Applicable
ii) Life- Non-participating Policies- Savings	1	97.50%-180%	80.75%-155.25%	Not Applicable	Not Applicable
	2	97.50%-180%	80.75%-155.25%	Not Applicable	Not Applicable
	3	102.50%-162.50%	72.25%-149.50%	Not Applicable	Not Applicable
	4	102.50%-162.50%	72.25%-149.50%	Not Applicable	Not Applicable
	5+	102.50%-162.50%	72.25%-149.50%	Not Applicable	Not Applicable
iii) Life- Non-participating policies- Protection (Term)	1	27%-257.50%	23.55%-230%	65%-240%	57.50%-259%
	2	27%-257.50%	23.55%-230%	65%-240%	57.50%-259%
	3	27%-142.50%	23.55%-126.5%	65%-240%	57.50%-259%
	4	27%-142.50%	23.55%-126.5%	65%-240%	57.50%-259%
	5+	27%-142.50%	23.55%-126.5%	65%-240%	57.50%-259%
iv) Annuities- Participating policies	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
v) Annuities - Non-participating policies	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
vi) Annuities- Individual Pension Plan	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
vii) Unit Linked	1	65%-220%	76.50%- 195.50%	Not Applicable	Not Applicable
	2	65%-220%	76.50%- 195.50%	Not Applicable	Not Applicable
	3	65%-180%	76.50%- 161.00%	Not Applicable	Not Applicable
	4	65%-180%	76.50%- 161.00%	Not Applicable	Not Applicable
	5+	65%-180%	76.50%- 161.00%	Not Applicable	Not Applicable

\* excludes one year group business as it is valued using UPR.

<sup>1</sup> Mortality rates are based on IALM 2012-14

<sup>2</sup> Mortality rates are based on IALM 2006-08

**3. Morbidity(including Margin of Adverse Deviation)**

The morbidity rates are based on best estimate assumptions with 15% margin of adverse deviation.

**4. Commission**

Commissions allowed in the valuation are as per the actual rates.

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

**Insurer: DHFL Pramerica Life Insurance Company Limited**

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

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

Line of Business	Duration	Individual Business		Group business*	
		30th Sep, 2019	30th Sep, 2018	30th Sep, 2019	30th Sep, 2018
i) Life Participating Business	13th Month	11.25%	15.00%	Not Applicable	Not Applicable
	25th Month	8.75%	10.00%	Not Applicable	Not Applicable
	37th Month	7.50%	7.50%	Not Applicable	Not Applicable
	49th Month	5.00%	5.00%	Not Applicable	Not Applicable
	61st Month	2.50%	2.50%	Not Applicable	Not Applicable
ii) Life- Non-participating Policies- Savings	13th Month	5.00% - 12.50%	5.00% - 12.50%	Not Applicable	Not Applicable
	25th Month	3.75% - 7.50%	3.75% - 7.50%	Not Applicable	Not Applicable
	37th Month	3.75% - 5.00%	3.75% - 5.00%	Not Applicable	Not Applicable
	49th Month	2.50% - 5.00%	2.50% - 5.00%	Not Applicable	Not Applicable
	61st Month	2.50% - 3.75%	2.50% - 5.00%	Not Applicable	Not Applicable
iii) Life- Non-participating Policies- Protection (Term)	13th Month	5.00% - 12.50%	5.00% - 12.50%	Not Applicable	Not Applicable
	25th Month	5.00% - 7.50%	5.00% - 7.50%	Not Applicable	Not Applicable
	37th Month	5.00%	5.00%	Not Applicable	Not Applicable
	49th Month	2.50%-5.00%	2.50%-5.00%	Not Applicable	Not Applicable
	61st Month	2.50%-3.75%	2.50%-5.00%	Not Applicable	Not Applicable
iv) Annuities- Participating policies	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
v) Annuities - Non-participating policies	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
vi) Annuities- Individual Pension Plan	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
vii) Unit Linked	13th Month	12.50% - 52.50%	12.50% - 52.50%	Not Applicable	Not Applicable
	25th Month	5.00% - 33.75%	5.00% - 30.00%	Not Applicable	Not Applicable
	37th Month	5.00% - 18.75%	5.00% - 22.50%	Not Applicable	Not Applicable
	49th Month	5.00% - 15.00%	5.00% - 15.00%	Not Applicable	Not Applicable
	61st Month	5.00% - 37.50%	5.00% - 37.50%	Not Applicable	Not Applicable
viii) Single Premium- Individual (Life Non-Par/Linked/Health)	13th Month	0% -2.50%	0% -2.50%	0%-3.00%	0%-3.00%
	25th Month	0%-2.50%	0%-2.50%	0%-12.00%	0%-12.00%
	37th Month	0%-2.50%	0%-2.50%	0%-12.00%	0%-12.00%
	49th Month	0%-17.50%	0%-17.50%	0%-12.00%	0%-12.00%
	61st Month	0% - 75.00%	0% -75.00%	0%-12.00%	0%-12.00%
ix) Health Insurance	13th Month	5.00% - 12.50%	12.50%	Not Applicable	Not Applicable
	25th Month	5.00%	5.00%	Not Applicable	Not Applicable
	37th Month	5.00%	5.00%	Not Applicable	Not Applicable
	49th Month	2.50%	2.50%	Not Applicable	Not Applicable
	61st Month	2.50%	2.50%	Not Applicable	Not Applicable

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

**6. Expenses and Expense Inflation**

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

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

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

**7. Bonus Rates**

The future reversionary bonus rates assumed vary from 0.80% to 2.65% (Previous Year 0.95% to 3.49%) of sum assured and previously accrued reversionary bonuses. Future final bonuses assumed vary with duration and attaching reversionary bonus.

**8. Reasonable Expectation**

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

**9. Taxation and Shareholder Transfers**

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

**FORM L-42 : Valuation Basis (Life Insurance)****Insurer: DHFL Pramerica Life Insurance Company Limited****Registration No. 140; Date of Registration with the IRDAI: June 27, 2008****10. Free-look cancellations**

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

Free-look Rates	30-Sep-19	30-Sep-18
Line of Business	Range of Rates	Single Rate
Individual	0.5%-5.0%	5.00%
Group	0.5%-5.0%	0.62% - 7.00%

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

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

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

**D. Change in Valuation Methods or Bases**

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

**E. Actuarial Valuation Method**

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

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

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

For traditional critical illness rider and traditional accidental death benefit rider, reserves have been held as the higher of gross premium reserve and unearned premium reserve.

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

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

**Place: Gurgaon****Date: 5th November 2019****Name and Signature of Appointed Actuary  
(Varun Gupta)**