

Particulars	Schedule	FOR THE QUARTER ENDED ON DECEMBER 2019										UP TO THE QUARTER ENDED ON DECEMBER 2019										FOR THE QUARTER ENDED ON DECEMBER 2018										UP TO THE QUARTER ENDED ON DECEMBER 2018																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
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Notes:

FORM L-2-A : Profit & Loss

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

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

Profit & Loss Account For the quarter Ended December 31, 2019

Shareholders' Account (Non-technical Account)

(Rs.'000)

Particulars	Schedule	FOR THE QUARTER ENDED ON DECEMBER 2019	UP TO THE QUARTER ENDED ON DECEMBER 2019	FOR THE QUARTER ENDED ON DECEMBER 2018	UP TO THE QUARTER ENDED ON DECEMBER 2018
Amounts transferred from/to the Policyholders Account (Technical Account)		3,91,026	13,30,481	6,83,050	28,86,917
Income From Investments					
(a) Interest, Dividends & Rent – Gross		71,898	3,02,960	1,31,351	4,24,130
(b) Profit on sale/redemption of investments		9,258	52,884	12,225	41,204
(c) (Loss on sale/ redemption of investments)		0	(6,101)	(3,619)	(3,710)
(d) Amortisation of discount/(premium)		(4,569)	(13,770)	(7,490)	(26,107)
Other Income (To be specified)		-	-	-	-
TOTAL (A)		4,67,613	16,66,454	8,15,517	33,22,434
MD/CEO salary over allowable limit		20,706	48,843	-	-
Expense other than those directly related to the insurance business:		1,50,133	6,89,985	4,79,888	9,13,530
Expenses in excess of Allowable Expense transferred from Policyholders Account		1,99,523	4,48,152	50,747	14,88,669
Bad debts written off		-	-	-	-
Transfer to Policyholders' fund		(2,26,357)	27,045	27,129	95,216
Provisions (Other than taxation)		-	-	-	-
(a) For diminution in the value of investments (Net)		3,30,644	18,71,361	85,512	85,512
(b) Provision for doubtful debts		-	-	-	-
(c) Others (to be specified)		-	-	-	-
TOTAL (B)		4,74,649	30,85,386	6,43,276	25,82,927
		-	-	-	-
Profit/ (Loss) before tax		(7,036)	(14,18,932)	1,72,241	7,39,507
Provision for Taxation		-	-	-	-
Current Tax Credit/(Charge)		-	-	-	-
Deferred Tax Credit / (Charge)		-	-	(22,391)	(96,136)
Profit / (Loss) after tax		(7,036)	(14,18,932)	1,49,850	6,43,371
APPROPRIATIONS					
(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		(7,036)	(30,47,632)	1,49,850	(18,37,156)

FORM L-3-A : Balance Sheet

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

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

Balance Sheet As At December 31, 2019

(Rs.'000)

Particulars	Schedule	As at December 31, 2019	As at December 31, 2018
SOURCES OF FUNDS			
<i>SHAREHOLDERS' FUNDS:</i>			
SHARE CAPITAL	L-8,L-9	37,40,619	37,40,619
SHARE APPLICATION MONEY		-	-
RESERVES AND SURPLUS	L-10	83,29,217	83,29,217
CREDIT/[DEBIT] FAIR VALUE CHANGE ACCOUNT		(2,48,242)	(5,17,638)
Sub-Total		1,18,21,594	1,15,52,198
BORROWINGS	L-11	-	-
<i>POLICYHOLDERS' FUNDS:</i>			
CREDIT/[DEBIT] FAIR VALUE CHANGE ACCOUNT		(10,145)	(4,149)
POLICY LIABILITIES		3,64,78,413	2,99,35,755
INSURANCE RESERVES		-	-
PROVISION FOR LINKED LIABILITIES		37,52,691	34,02,320
Sub-Total		4,02,20,959	3,33,33,926
FUNDS FOR FUTURE APPROPRIATIONS		0	70,136
TOTAL		5,20,42,553	4,49,56,260
APPLICATION OF FUNDS			
INVESTMENTS			
Shareholders'	L-12	76,86,626	86,53,199
Policyholders'	L-13	3,66,24,910	2,97,88,429
ASSETS HELD TO COVER LINKED LIABILITIES	L-14	37,52,691	34,02,320
LOANS	L-15	3,26,001	1,55,317
FIXED ASSETS	L-16	4,20,893	5,27,286
DEFERRED TAX ASSETS		2,40,636	2,71,785
CURRENT ASSETS			
Cash and Bank Balances	L-17	3,29,178	4,84,607
Advances and Other Assets	L-18	33,34,128	30,69,882
Sub-Total (A)		36,63,306	35,54,489
CURRENT LIABILITIES	L-19	21,53,335	32,30,217
PROVISIONS	L-20	15,66,807	3,504
Sub-Total (B)		37,20,142	32,33,721
NET CURRENT ASSETS (C) = (A – B)		(56,836)	3,20,768
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	L-21	-	-
DEBIT BALANCE IN PROFIT & LOSS ACCOUNT (Shareholders' Account)		30,47,632	18,37,156
Debit Balance of Revenue Account		-	-
TOTAL		5,20,42,553	4,49,56,260

CONTINGENT LIABILITIES

Particulars		As at December 31, 2019	As at December 31, 2018
Partly paid-up investments		949	-
Claims, other than against policies, not acknowledged as debts by the company		3,990	2,264
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		1,31,998	81,892
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		1,33,743	1,11,170
TOTAL		2,78,795	2,03,440

FORM L-4 : PREMIUM SCHEDULE

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

(Rs.'000)

S.No.	Particulars	FOR THE QUARTER ENDED ON DECEMBER 2019									FOR THE PERIOD ENDED ON DECEMBER 2019								
		Non Participating (Non-Linked)					Participating (Non-Linked)	Non Participating (Linked)		Total	Non Participating (Non-Linked)					Participating (Non-Linked)	Non Participating (Linked)		Total
		Individual Life	Group Life	Group Health	Individual Health	Group Variable	Individual Life	Individual Life	Individual Pension		Individual Life	Group Life	Group Health	Individual Health	Group Variable	Individual Life	Individual Life	Individual Pension	
1	First year premiums	3,69,626	-	-	90	-	5,290	11,833	-	3,86,838	11,36,496	-	-	574	-	23,237	12,254	-	11,72,561
2	Renewal Premiums	14,42,165	-	-	1,343	-	2,69,737	64,894	971	17,79,110	40,90,031	-	-	2,195	-	7,61,073	2,20,808	5,009	50,79,117
3	Single Premiums	321	8,96,472	382	62	303	-	8,240	-	9,05,780	1,576	30,16,938	4,950	381	3,745	-	70,597	-	30,98,187
	TOTAL PREMIUM	18,12,112	8,96,472	382	1,495	303	2,75,026	84,968	971	30,71,728	52,28,103	30,16,938	4,950	3,151	3,745	7,84,311	3,03,659	5,009	93,49,867

(Rs.'000)

S.No.	Particulars	FOR THE QUARTER ENDED ON DECEMBER 2018									FOR THE PERIOD ENDED ON DECEMBER 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	First year premiums	5,14,456	-	-	551	-	58,800	47,277	-	6,21,084	18,96,092	-	-	2,098	-	2,59,899	1,81,448	-	23,39,537
2	Renewal Premiums	11,84,601	-	-	1,399	-	2,61,411	67,589	1,497	15,16,497	31,15,563	-	-	1,714	-	6,70,526	1,80,833	7,119	39,75,755
3	Single Premiums	195	12,87,456	16,713	885	1,53,316	-	51,389	-	15,09,954	1,885	72,83,902	25,758	5,346	1,53,316	-	1,51,904	50	76,22,161
	TOTAL PREMIUM	16,99,252	12,87,456	16,713	2,834	1,53,316	3,20,211	1,66,256	1,497	36,47,535	50,13,540	72,83,902	25,758	9,158	1,53,316	9,30,425	5,14,185	7,169	1,39,37,453

FORM L-5 : COMMISSION SCHEDULE

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

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

(Rs.'000)

Particulars	FOR THE QUARTER ENDED ON DECEMBER 2019									FOR THE PERIOD ENDED ON DECEMBER 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	47,337	-	-	12	-	932	419	-	48,700	1,32,972	-	-	92	-	4,978	470	-	1,38,514
- Renewal premiums	24,130	-	-	61	-	6,416	393	-	31,000	72,905	-	-	76	-	17,761	1,319	-	92,060
- Single premiums	-	25,102	(0)	1	-	-	118	-	25,221	6	70,473	(0)	4	-	-	827	-	71,311
Sub Total	71,468	25,102	(0)	74	-	7,347	930	-	1,04,921	2,05,883	70,473	(0)	173	-	22,740	2,616	-	3,01,884
Add: Commission on Re-insurance Accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on Re-insurance Ceded	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net Commission	71,468	25,102	(0)	74	-	7,347	930	-	1,04,921	2,05,883	70,473	(0)	173	-	22,740	2,616	-	3,01,884
Rewards and Remuneration	101	-	-	-	-	32	3	-	136	3,141	-	-	-	-	275	77	-	3,493
Total (A)	71,569	25,102	(0)	74	-	7,379	933	-	1,05,057	2,09,024	70,473	(0)	173	-	23,015	2,693	-	3,05,377
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:																		
Agents	56,205	-	-	55	-	5,481	867	-	62,608	1,54,497	-	-	138	-	16,988	2,605	-	1,74,227
Brokers	385	4,387	(0)	-	-	177	1	-	4,950	948	13,643	(0)	-	-	430	9	-	15,029
Corporate Agency	10,878	15,425	-	-	-	1,695	14	-	28,016	35,639	42,282	-	4	-	5,042	(4)	-	82,963
Referral	(259)	-	-	-	-	(52)	1	-	(310)	111	-	-	-	-	5	1	-	117
Micro Insurance Agent	-	5,252	-	-	-	-	-	-	5,252	-	14,462	-	-	-	-	-	-	14,462
Others (pl. specify)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bancassurance	4,360	40	-	16	-	76	49	-	(14,038)	17,830	86	-	31	-	550	81	-	18,578
TOTAL (B)	71,569	25,104	(0)	75	-	7,377	932	-	1,05,057	2,09,024	70,474	(0)	173	-	23,015	2,692	-	3,05,377

(Rs.'000)

Particulars	FOR THE QUARTER ENDED ON DECEMBER 2018									FOR THE PERIOD ENDED ON DECEMBER 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	60,266	-	-	103	-	9,192	1,298	-	70,859	2,87,043	-	-	427	-	38,039	5,606	-	3,31,115
- Renewal premiums	22,371	-	-	99	18,575	7,249	418	-	30,136	55,970	-	-	99	-	18,575	1,088	-	75,732
- Single premiums	1	22,923	465	13	-	-	647	-	24,049	2	2,44,587	526	39	-	-	2,002	-	2,47,156
Total (A)	82,637	22,923	465	215	56,614	16,441	2,364	-	1,25,044	3,43,015	2,44,587	526	565	-	56,614	8,696	-	6,54,003
Add: Commission on Re-insurance Accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on Re-insurance Ceded	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net Commission	82,637	22,923	465	215	56,614	16,441	2,364	-	1,25,044	3,43,015	2,44,587	526	565	-	56,614	8,696	-	6,54,003
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:																		
Agents	54,877	(1)	-	155	41,982	12,814	2,215	-	70,058	1,55,914	13	-	465	-	41,982	7,480	-	2,05,854
Brokers	474	18,168	465	(0)	597	243	4	-	19,951	1,147	66,853	526	-	-	597	34	-	69,157
Corporate Agency	17,750	3,180	-	-	11,975	2,698	14	-	35,617	1,60,767	1,74,598	-	8	-	11,975	804	-	3,48,152
Referral	672	-	-	-	87	60	(13)	-	806	2,186	-	-	-	-	87	-	-	2,273
Micro Insurance Agent	-	1,533	-	-	-	-	-	-	1,533	-	2,934	-	-	-	-	-	-	2,934
Others (pl. specify)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bancassurance	8,864	41	-	52	1,973	625	148	-	11,703	23,001	189	-	92	-	1,973	378	-	25,633
TOTAL (B)	82,636	22,921	465	215	56,614	16,440	2,366	-	1,39,667	3,43,015	2,44,587	526	565	-	56,614	8,696	-	6,54,003

FORM L-6 : OPERATING EXPENSES SCHEDULE

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

(Rs.'000)

S.No.	Particulars	FOR THE QUARTER ENDED ON DECEMBER 31, 2019									UPTO THE PERIOD ENDED ON DECEMBER 31, 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	7,15,911	2,42,995	2,356	2,461	46	30,365	26,554	2,165	10,22,853	11,38,706	3,19,541	3,470	3,611	311	47,423	24,087	3,108	15,40,257
2	Travel, conveyance and vehicle running expenses	13,995	6,879	44	48	1	597	492	43	22,099	22,256	9,856	80	84	5	1,017	521	76	33,895
3	Training expenses (including Agent advisors)	5,618	3,110	31	34	-	210	93	31	9,127	7,148	3,836	28	32	-	304	102	28	11,478
4	Rent, rates & taxes	54,219	41,532	70	78	23	1,428	1,812	52	99,214	81,103	60,770	109	119	103	2,155	1,489	77	1,45,925
5	Repairs & Maintenance	13,351	21,470	211	213	1	1,203	699	207	37,355	29,990	26,065	370	372	7	1,942	975	364	60,085
6	Printing and stationery	866	631	5	5	-	37	19	5	1,568	1,618	787	10	10	-	73	30	10	2,538
7	Communication expenses	1,687	16,105	163	164	-	391	228	163	18,901	10,252	16,800	251	252	-	738	404	251	28,948
8	Legal, professional and consultancy charges	22,384	51,882	602	609	2	2,862	1,371	606	80,318	56,194	56,690	916	926	9	4,748	2,126	922	1,22,531
9	Medical fees	(198)	2,220	22	22	-	23	18	22	2,129	872	2,245	34	34	-	53	39	34	3,311
10	Auditors' fees, expenses etc.:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	120	1,520	17	17	-	36	21	17	1,748	861	1,582	26	26	-	65	38	26	2,624
	(b) as adviser	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	204	375	6	6	-	15	9	6	621	204	375	6	6	-	15	9	6	621
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) out of pocket expense	76	201	3	3	-	8	5	3	299	131	208	4	4	-	10	6	4	367
	(d) in any other capacity	82	890	10	10	-	27	15	10	1,044	605	957	16	16	-	47	26	16	1,683
11	Advertisement and publicity	18,236	49,825	573	574	8	712	774	569	71,271	30,941	50,579	617	623	8	1,262	900	613	85,543
12	Interest and bank charges	(396)	8,098	81	81	-	91	74	81	8,110	3,308	8,331	123	123	-	196	145	123	12,349
13	Investment related charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Postage and courier cost	1,288	7,893	56	56	-	79	103	56	9,531	7,615	9,312	77	80	-	370	168	77	17,699
15	Sales Promotion expenses	7,547	18,711	(26)	(24)	4	412	213	(31)	26,806	16,493	12,703	73	75	4	586	369	69	30,372
16	Information technology expenses	426	58,281	603	604	(1)	645	571	605	61,734	22,226	59,604	837	838	-	1,216	952	838	86,511
17	Recruitment (including Agent advisors)	2,884	1,184	14	16	-	100	56	14	4,268	5,096	1,486	18	21	-	215	78	18	6,932
18	Electricity, water and utilities	8,484	5,202	76	75	-	578	327	74	14,816	12,252	7,305	107	107	1	841	390	104	21,107
19	Policy issuance and servicing costs	4,902	44,576	69	4	-	72	72	1	49,696	8,221	71,295	238	5	-	141	107	2	80,009
20	(Profit)/Loss on fluctuation in foreign exchange	3	5	-	-	-	-	1	-	9	26	21	-	-	-	-	1	-	49
21	(Profit)/Loss on fixed assets	(272)	(212)	(1)	(1)	-	(8)	(8)	(1)	(503)	(354)	(269)	(1)	(1)	-	(11)	(7)	(1)	(644)
22	Service Tax expense	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
23	Other miscellaneous expenses	12,919	42,490	50	50	-	62	147	49	55,767	25,625	69,880	84	89	1	612	259	83	96,633
24	Depreciation	14,638	85,160	744	746	14	1,091	1,150	738	1,04,281	50,281	90,916	1,071	1,074	33	1,994	1,589	1,062	1,48,020
	TOTAL	8,98,974	7,11,023	5,779	5,851	98	41,036	34,816	5,485	17,03,062	15,31,670	8,80,875	8,564	8,526	482	66,013	34,803	7,910	25,38,843

(Rs.'000)

S.No.	Particulars	FOR THE QUARTER ENDED ON DECEMBER 31, 2018									UPTO THE PERIOD ENDED ON DECEMBER 31, 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	3,84,981	1,57,315	2,732	2,222	8,087	(7,998)	37,947	1,756	5,87,042	12,84,567	6,95,956	9,551	9,602	8,087	1,70,954	1,17,493	8,256	23,04,466
2	Travel, conveyance and vehicle running expenses	3,777	10,758	86	71	182	2,215	572	63	17,724	32,455	23,839	252	253	182	4,255	2,771	222	64,229
3	Training expenses (including Agent advisors)	1,459	288	2	(5)	-	272	37	(8)	2,045	7,289	6,327	53	52	-	925	238	42	14,926
4	Rent, rates & taxes	30,463	6,351	255	230	641	5,529	1,877	209	45,555	61,897	55,153	685	685	641	8,154	5,031	622	1,32,868
5	Repairs & Maintenance	399	19,016	173	168	73	1,147	310	164	21,450	20,939	32,926	440	441	73	2,249	1,532	427	59,027
6	Printing and stationery	310	652	7	6	1	147	48	6	1,177	2,351	2,327	29	29	1	291	200	27	5,255
7	Communication expenses	(6,673)	16,105	104	103	(2)	(77)	(236)	103	9,427	9,944	20,768	296	297	(2)	914	403	297	32,917
8	Legal, professional and consultancy charges	(503)	47,106	373	351	451	3,469	563	336	52,146	71,741	81,493	1,082	1,086	451	9,057	4,395	1,055	1,70,360
9	Medical fees	(2,327)	4,927	27	27	-	(73)	(61)	27	2,547	1,895	5,727	82	82	-	94	77	82	8,039
10	Auditors' fees, expenses etc.:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	(541)	1,409	8	8	-	(8)	(12)	8	872	648	1,828	26	26	-	41	29	26	2,624
	(b) as adviser	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) out of pocket expense	(49)	187	1	1	-	(1)	(1)	1	139	68	388	3	3	-	4	3	3	472
	(d) in any other capacity	(62)	898	6	6	-	3	-	6	927	259	1,473	11	11	-	17	12	11	1,794
11	Advertisement and publicity	71,232	(1,06,458)	2,113	2,023	3,939	11,436	4,203	2,057	(9,455)	1,67,449	2,48,566	3,540	3,541	3,939	21,280	12,027	3,439	4,63,781
12	Interest and bank charges	(3,639)	7,771	41	41	-	(107)	(84)	41	4,064	2,936	8,593	122	122	-	149	127	122	12,171
13	Investment related charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Postage and courier cost	(3,483)	9,715	63	55	3	(63)	(48)	56	6,298	8,297	15,190	149	148	3	840	353	140	25,120
15	Sales Promotion expenses	58,525	(1,37,574)	351	294	3,226	11,283	2,189	283	(61,423)	1,40,760	1,27,124	2,131	2,135	3,226	18,464	11,619	2,022	3,07,481
16	Information technology expenses	(19,633)	58,763	344	338	49	(139)	(433)	334	39,623	28,275	70,415	836	836	49	2,155	1,382	825	1,04,773
17	Recruitment (including Agent advisors)	1,112	4,072	65	56	5	261	62	56	5,689	9,757	8,529	113	112	5	1,137	464	101	20,218
18	Electricity, water and utilities	4,021	(357)	35	30	19	838	207	29	4,822	9,893	10,136	126	126	19	1,300	860	117	22,577
19	Policy issuance and servicing costs	5,587	42,387	412	19	-	296	150	1	48,852	16,202	1,27,221	493	72	-	914	535	5	1,45,442
20	(Profit)/Loss on fluctuation in foreign exchange	13	10	-	-	-	2	1	-	26	14	32	-	-	-	2	1	-	49
21	(Profit)/Loss on fixed assets	(156)	(147)	(3)	(3)	-	(16)	(5)	(3)	(333)	(162)	(381)	(6)	(6)	-	(19)	(8)	(6)	(588)
22	Service Tax expense	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
23	Other miscellaneous expenses	(3,677)	5,320	(68)	(77)	-	(227)	(199)	(76)	997	90,708	25,743	86	85	-	893	251	76	1,17,842
24	Depreciation	(48,005)	64,981	75	67	286	(854)	(960)	60	15,651	42,960	89,060	1,175	1,175	286	3,076	2,764	1,153	1,41,649
	TOTAL	4,73,112	2,13,485	7,202	6,031	16,960	27,335	46,127	5,509	7,95,761	20,11,141	16,58,433	21,275	20,913	16,960	2,47,146	1,62,559	19,064	41,57,491

FORM L-7 : BENEFITS PAID SCHEDULE

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

(Rs.'000)

Particulars	FOR THE QUARTER ENDED ON DECEMBER 31, 2019									UP TO THE QUARTER ENDED ON DECEMBER 31, 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,	38,643	9,32,966	-	50	5	5,580	1,889	-	9,79,133	1,10,540	26,19,426	-	50	5	13,790	9,519	214	27,53,544
(b) Claims by Maturity,	-	-	-	-	-	-	6,557	1,370	7,927	-	-	-	-	-	-	15,031	11,377	26,408
(c) Annuities/Pension payment,	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Other Benefits	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Surrenders/Withdrawals	1,06,536	2,43,393	-	-	78	34,482	92,937	10,297	4,87,723	2,49,310	6,49,139	-	4	324	83,363	1,92,392	27,986	12,02,518
Survival	0	-	-	-	-	8,233	-	-	8,233	128	-	-	-	-	22,989	(0)	-	23,116
Health	-	-	96	2,575	-	-	-	-	2,671	-	-	121	3,881	-	-	-	-	4,002
Riders	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Claim Investigation Fees	178	2,614	-	58	-	30	18	-	2,896	609	4,124	-	73	-	104	37	-	4,946
Investment Income to Policy holders on unclaimed amounts	2,391	-	-	-	-	-	-	-	2,391	9,303	-	-	-	-	-	-	-	9,303
Others	1,287	5,524	-	-	-	-	-	-	6,811	4,972	7,500	-	-	-	-	-	-	12,472
Total paid	1,49,035	11,84,496	96	2,683	83	48,325	1,01,400	11,667	14,97,784	3,74,862	32,80,189	121	4,008	329	1,20,246	2,16,979	39,577	40,36,310
2. (Amount ceded in reinsurance):	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Claims by Death,	(14,788)	(4,05,926)	-	-	-	(978)	-	-	(4,21,691)	(23,340)	(11,50,127)	-	-	-	(978)	3	-	(11,74,441)
(b) Claims by Maturity,	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities/Pension payment,	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Other Benefits	-	-	-	-	-	-	-	-	-	-	-	-	(708)	-	-	-	-	(708)
Total ceded	(14,788)	(4,05,926)	-	-	-	(978)	-	-	(4,21,691)	(23,340)	(11,50,127)	-	(708)	-	(978)	3	-	(11,75,149)
3. Amount accepted in reinsurance:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Claims by Death,	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Claims by Maturity,	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities/Pension payment,	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Periodical Benefit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Health	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(f) any other (please specify)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	1,34,247	7,78,571	96	2,683	83	47,347	1,01,400	11,667	10,76,093	3,51,522	21,30,062	121	3,300	329	1,19,268	2,16,982	39,577	28,61,161

Particulars	FOR THE QUARTER ENDED ON DECEMBER 31, 2018									UP TO THE QUARTER ENDED ON DECEMBER 31, 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,	49,093	8,09,416	-	-	-	5,256	2,647	-	8,66,413	1,14,693	22,21,238	-	-	-	15,606	8,809	-	23,60,346
(b) Claims by Maturity,	0	-	-	-	-	-	2,051	-	2,051	0	-	-	-	-	-	2,051	-	2,051
(c) Annuities/Pension payment,	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Other Benefits	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Surrenders/Withdrawals	48,949	1,58,691	-	-	-	22,129	56,157	8,605	2,94,532	1,52,328	4,58,706	-	1	-	65,702	1,92,231	23,905	8,92,874
Survival	6,449	-	-	-	-	7,622	-	-	14,070	9,339	-	-	-	-	20,762	-	-	30,101
Health	-	-	123	3,675	-	-	-	-	3,798	-	-	278	5,250	-	-	-	-	5,528
Riders	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Claim Investigation Fees	(1,356)	1,130	(4)	93	-	(128)	(81)	-	(348)	548	3,295	-	216	-	199	(10)	-	4,248
Investment Income to Policy holders on unclaimed amounts	6,276	-	-	-	-	-	-	-	6,276	11,661	-	-	-	-	-	-	-	11,661
Others	(508)	(163)	-	-	-	-	-	-	(671)	938	1,241	-	-	-	-	-	-	2,179
Total paid	1,08,903	9,69,073	119	3,768	-	34,879	60,774	8,605	11,86,121	2,89,507	26,84,480	278	5,467	-	1,02,269	2,03,081	23,905	33,08,987
2. (Amount ceded in reinsurance):	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Claims by Death,	(17,232)	(3,78,839)	-	(450)	-	(714)	-	-	(3,97,236)	(23,970)	(9,88,430)	(10)	(1,163)	-	(714)	(31)	-	(10,14,318)
(b) Claims by Maturity,	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities/Pension payment,	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Other Benefits	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total ceded	(17,232)	(3,78,839)	-	(450)	-	(714)	-	-	(3,97,236)	(23,970)	(9,88,430)	(10)	(1,163)	-	(714)	(31)	-	(10,14,318)
3. Amount accepted in reinsurance:	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Claims by Death,	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Claims by Maturity,	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities/Pension payment,	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Periodical Benefit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Health	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(f) any other (please specify)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	91,670	5,90,235	119	3,318	0	34,165	60,774	8,605	7,88,885	2,65,537	16,96,050	268	4,304	-	1,01,555	2,03,050	23,905	22,94,669

FORM L-8 : SHARE CAPITAL SCHEDULE

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

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

(Rs.'000)

S.No.	Particulars	As at December 31, 2019	As at December 31, 2018
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
	TOTAL	37,40,619	37,40,619

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

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

Shareholder	As at December 31, 2019		As at December 31, 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				
TOTAL	37,40,61,867	100%	37,40,61,867	100%

FORM L-10-RESERVES AND SURPLUS SCHEDULE

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

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

(Rs.'000)

S.No.	Particulars	As at December 31, 2019	As at December 31, 2018
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	-	-
	TOTAL	83,29,217	83,29,217

FORM L-11-BORROWINGS SCHEDULE

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

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

(Rs.'000)

S.No.	Particulars	As at December 31, 2019	As at December 31, 2018
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others (to be specified)	-	-
	TOTAL	-	-

FORM L-12-INVESTMENTS SHAREHOLDERS SCHEDULE

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

(Rs.'000)

S.No.	Particulars	As at December 31, 2019	As at December 31, 2018
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	42,85,526	51,37,677
2	Other Approved Securities	1,97,023	3,62,580
3	Other Investments		
	(a) Shares	-	-
	(aa) Equity	1,96,767	11,72,204
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds*	70,000	5,18,238
	(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	5,38,264	7,89,900
5	Other than Approved Investments		
	Debentures/ Bonds	13,19,884	2,47,500
	Equity Shares	4,10,393	1,96,893
	Alternative Investment Fund	1,02,701	91,113
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	-	7,088
2	Other Approved Securities	20,014	-
3	Other Investments		
	(a) Shares	-	-
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	20,000	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	30,000	45,000
	(e) Other Securities (to be specified)		
	Deposits with Bank	-	-
	Reverse Repo	1,12,055	55,006
	(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	-
	TOTAL	76,86,626	86,53,199
	Aggregate Amount of Investments other than listed equity securities, derivative instruments and Additional tier 1 Bonds	70,79,467	72,84,103
	Aggregate Market Value of Investments other than listed equity securities, derivative instruments and Additional tier 1 Bonds	60,81,226	71,25,276

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

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

FORM L-13-INVESTMENTS POLICYHOLDERS SCHEDULE

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

(Rs.'000)

S.No.	Particulars	As at December 31, 2019									As at December 31, 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																		
1	Government securities and Government guaranteed bonds including Treasury Bills	1,01,38,155	68,98,496	19,535	20,383	1,05,978	17,65,754	12,489	1,328	1,89,62,117	61,88,552	63,41,411	20,499	20,531	80,537	12,53,871	20,865	3,084	1,39,29,350
2	Other Approved Securities	1,51,510	10,46,972	-	-	-	1,11,986	-	-	13,10,468	3,53,909	12,39,785	-	-	-	1,11,792	-	-	17,05,486
3	Other Investments																		
	(a) Shares	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(aa) Equity	52,112	1,87,603	-	-	-	20,845	-	-	2,60,560	50,169	1,80,610	-	-	-	20,068	-	-	2,50,847
	(bb) Preference	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(d) Debentures/ Bonds*	24,88,363	12,37,347	-	-	9,006	7,29,625	3,000	-	44,67,340	21,10,382	22,82,235	-	-	-	5,81,623	6,534	-	49,80,774
	(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	44,64,215	45,77,676	-	15,000	87,000	8,82,607	6,000	-	1,00,32,498	28,52,086	40,53,887	-	15,000	70,000	6,00,401	10,934	-	76,02,308
5	Other than Approved Investments																		
	Debentures/Bonds	4,00,377	89,905	-	-	-	1,29,453	2,534	-	6,22,269	83,250	37,500	-	-	-	-	-	-	1,20,750
	Equity Shares	86,197	-	-	-	-	43,099	-	-	1,29,296	98,335	1,47,502	-	-	-	49,167	-	-	2,95,004
1	SHORT TERM INVESTMENTS																		
1	Government securities and Government guaranteed bonds including Treasury Bills	(0)	15,056	0	-	-	-	-	0	15,056	(0)	1,518	-	-	-	-	-	0	1,518
2	Other Approved Securities	-	-	-	-	-	-	-	-	-	-	20,059	-	-	-	-	-	-	20,059
3	Other Investments																		
	(a) Shares	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(aa) Equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(bb) Preference	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(b) Mutual Funds	3,200	6,100	(0)	(0)	(0)	0	0	-	9,300	9,600	37,500	(0)	(0)	400	1,300	0	-	48,800
	(c) Derivative Instruments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(d) Debentures/ Bonds	51,000	3,34,246	-	-	-	40,000	-	-	4,25,246	40,000	2,67,828	-	-	-	-	-	-	3,07,828
	(e) Other Securities (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Commercial Paper / Certificate of Deposits	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Deposits with Bank	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Reverse Repo	1,93,550	50,934	-	-	-	(0)	-	-	2,44,484	2,70,030	1,50,017	-	-	-	30,003	-	-	4,50,050
	(f) Subsidiaries	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Investments in Infrastructure and Social Sector	33,739	16,035	-	-	-	0	-	-	49,773	5,000	68,155	-	-	-	-	-	-	73,155
5	Other than Approved Investments																		
	Mutual Funds	-	-	-	-	-	-	0	-	0	-	-	-	-	-	-	-	-	-
	Debentures/Bonds	50,000	43,000	-	-	-	-	1,000	-	94,000	-	-	-	-	-	-	-	-	-
	TOTAL	1,81,14,416	1,45,03,371	19,535	35,383	2,01,984	37,23,369	25,023	1,828	3,66,24,910	1,20,63,313	1,48,28,007	20,499	35,531	1,50,937	26,48,225	38,333	3,584	2,97,88,429
	Aggregate Amount of Investments other than listed equity securities, derivative instruments and Additional tier 1 Bonds	1,79,76,109	1,43,15,766	19,535	35,383	2,01,984	36,59,425	25,023	1,828	3,62,35,053	1,19,14,810	1,44,99,895	20,499	35,531	1,50,937	25,78,995	38,333	3,584	2,92,42,583
	Aggregate Market Value of Investments other than listed equity securities, derivative instruments and Additional tier 1 Bonds	1,80,73,011	1,45,13,877	20,056	36,692	2,11,197	37,08,856	24,219	1,877	3,65,89,785	1,20,29,663	1,44,06,104	20,482	35,675	1,51,593	25,99,653	39,764	3,649	2,92,86,584

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

*Investment in Associate Company at Cost is Rs. 102,406/- (Previous Year 1,140,016/-)

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

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

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

(Rs.'000)

S.No.	Particulars	As at December 31, 2019			As at December 31, 2018		
		Individual Life	Individual Pension	Total	Individual Life	Individual Pension	Total
	LONG TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	5,33,321	16,668	5,49,989	4,93,767	12,277	5,06,044
2	Other Approved Securities						
3	Other Investments						
	(a) Shares	-	-	-	-	-	-
	(aa) Equity	18,00,553	75,812	18,76,365	16,84,503	99,651	17,84,154
	(bb) Preference						
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds*	1,33,911	3,228	1,37,139	2,03,518	7,235	2,10,753
	(e) Other Securities - Fixed Deposits	6,500	-	6,500	6,500	-	6,500
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Social Sector	2,68,721	2,117	2,70,838	1,39,878	5,284	1,45,162
5	Other than Approved Investments						
	(a) Debentures/Bonds	8,713	-	8,713	6,000	750	6,750
	(b) Equity	1,14,004	4,763	1,18,767	89,529	5,772	95,301
	(c) Exchange Traded Fund	2,18,472	8,149	2,26,621	82,804	-	82,804
	SHORT TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	4,74,444	-	4,74,444	3,04,726	2,368	3,07,094
2	Other Approved Securities	-	-	-	-	-	-
3	(a) Shares	-	-	-	-	-	-
	(aa) Equity	-	-	-	-	-	-
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	13,200	3,700	16,900	21,000	4,900	25,900
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	48,093	-	48,093	30,208	-	30,208
	(e) Other Securities (to be specified)	-	-	-	-	-	-
	Deposit with Bank	-	-	-	-	-	-
	Reverse Repo	50,934	-	50,934	95,011	-	95,011
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Social Sector	1,275	-	1,275	70,350	2,010	72,360
5	Other than Approved Investments						
	(a) Equity Shares	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Debentures/ Bonds	1,500	-	1,500	-	-	-
	NET CURRENT ASSETS						
	Bank Balances	7,857	389	8,246	4,488	362	4,850
	Income accrued on investments	61,584	473	62,057	91,875	785	92,660
	Other Receivable	-	-	-	246	-	246
	Payables for purchase of Securities	(3,009)	-	(3,009)	(5,393)	-	(5,393)
	FMC Payable	(4,536)	(152)	(4,688)	(4,113)	(187)	(4,300)
	Other Payables	(91,525)	(6,465)	(97,990)	(50,207)	(3,577)	(53,784)
	TOTAL	36,44,012	1,08,680	37,52,691	32,64,690	1,37,630	34,02,320

	Aggregate Amount of Investments other than listed equity securities and derivative instruments	17,59,083	33,861	17,92,943	14,53,761	34,824	14,88,585
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There are no investments in subsidiaries/holding companies, joint ventures.

*Investment in Associate Company at Cost is Rs. 8,713/- (Previous Year 45,743/-)

FORM L-15 : LOANS SCHEDULE

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

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

(Rs.'000)

S.No.	Particulars	As at December 31, 2019	As at December 31, 2018
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	3,26,001	1,55,317
	(d) Others (to be specified)	-	-
	<i>Unsecured</i>	-	-
	TOTAL	3,26,001	1,55,317
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Companies	-	-
	(e) Loans against policies	3,26,001	1,55,317
	(f) Others (to be specified)	-	-
	TOTAL	3,26,001	1,55,317
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard	-	-
	(aa) In India	3,26,001	1,55,317
	(bb) Outside India	-	-
	(b) Non-standard loans less provisions	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	TOTAL	3,26,001	1,55,317
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	616	-
	(b) Long Term	3,25,384	1,55,317
	TOTAL	3,26,001	1,55,317

FORM L-16 : FIXED ASSETS SCHEDULE

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

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

(Rs.'000)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	Opening	Additions	Deductions	Closing	Opening	During The Period	On Sales/ Adjustments	Closing	As at December 31, 2019	As at December 31, 2018
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles - Software	5,87,801	57,220	-	6,45,021	3,83,106	76,575	-	4,59,681	1,85,340	2,18,378
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Improvements	2,18,295	24,336	-	2,42,631	94,365	23,345	-	1,17,710	1,24,922	1,31,368
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	40,376	4,889	403	44,863	26,472	3,043	403	29,112	15,751	14,340
Information Technology Equipment	2,73,251	4,863	3,259	2,74,855	1,74,497	37,679	3,232	2,08,944	65,911	1,06,583
Vehicles	-	-	-	-	-	-	-	-	-	-
Office Equipment	58,947	11,450	3,527	66,870	34,042	7,378	3,520	37,899	28,971	25,940
Others (Specify nature)	-	-	-	-	-	-	-	-	-	-
TOTAL	11,78,670	1,02,759	7,189	12,74,240	7,12,482	1,48,019	7,155	8,53,345	4,20,893	4,96,609
Work in progress	-	-	-	-	-	-	-	-	-	30,677
Grand Total	11,78,670	1,02,759	7,189	12,74,240	7,12,482	1,48,019	7,155	8,53,345	4,20,893	5,27,286
PREVIOUS YEAR	10,64,823	1,38,537	24,690	11,78,670	5,47,984	1,88,576	24,078	7,12,482	5,16,451	5,43,442

FORM L-17 : CASH AND BANK BALANCE SCHEDULE

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

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

(Rs.'000)

S.No.	Particulars	As at December 31, 2019	As at December 31, 2018
1	Cash (including cheques, drafts and stamps)	49,907	1,28,484
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	2,79,171	3,56,023
	(c) Others (to be specified)	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others (to be specified)	-	-
	TOTAL	3,29,178	4,84,607
	Balances with non-scheduled banks included in 2 and 3 above	-	-
	CASH & BANK BALANCES		
1	In India	3,29,178	4,84,607
2	Outside India	-	-
	TOTAL	3,29,178	4,84,607

FORM L-18-ADVANCE AND OTHER ASSETS SCHEDULE

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

(Rs.'000)

S.No.	Particulars	As at December 31, 2019	As at December 31, 2018
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	67,297	57,470
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	4,802	627
6	Others (to be specified)		-
	Security Deposits	1,08,897	96,464
	Deposit -Others	14,830	15,128
	Advances to employees for travel, etc.	10,222	10,350
	TOTAL (A)	2,06,047	1,80,039
	OTHER ASSETS		
1	Income accrued on investments	9,42,116	9,77,543
2	Outstanding Premiums	4,67,198	4,10,677
3	Agents' & Intermediaries' balances	29,014	20,095
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsures)	8,63,973	7,85,810
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	97,990	53,784
	Investment held to meet policyholder unclaimed amounts	1,47,935	1,64,518
	Investment Income on Unclaimed Fund	3,858	4,986
	Service Tax Unutilized Credit	-	-
	Due from Affiliates	-	-
	Other Dues	5,769	1,821
	GST Unutilized Credit	2,62,397	2,92,155
	Receivable towards non-par non linked funds	-	109
	Receivable from clearing firm	1,39,226	1,59,679
	Application money for investments	-	-
	Receivable from Unclaimed Fund	29,786	40,234
	Receivable from ex employees	20,169	15,878
	Insurance policies (Gratuity)	83,475	-
	Insurance policies (Leave Encashment)	83,492	472
	Agents' Balances - provision for doubtful amounts	(21,576)	(15,467)
	Receivable from ex employees- provision	(20,169)	(15,878)
	Provision on Vendor Advances	(6,573)	(6,573)
	TOTAL (B)	31,28,081	28,89,843
	TOTAL (A+B)	33,34,128	30,69,882

FORM L-19-CURRENT LIABILITIES SCHEDULE

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

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

(Rs.'000)

S.No.	Particulars	As at December 31, 2019	As at December 31, 2018
1	Agents' & Intermediaries' balances	1,16,768	94,733
2	Balances due to other insurance companies	5,40,195	7,27,738
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	16,609	23,027
5	Unallocated premium	1,97,633	4,40,364
6	Sundry creditors	70,877	2,11,452
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	1,58,486	1,54,616
9	Annuities Due	-	-
10	Due to Officers/ Directors	-	-
11	Due to unit linked fund	-	-
12	Policy holders Unclaimed	1,43,468	1,50,463
13	Policy holders Unclaimed- Investment Income	8,325	19,041
11	Others (to be specified)		
	-Policy Deposits	8,556	9,944
	-Payable to Policyholders	13,362	-
	-Withholding Tax Deducted at Source	21,854	29,476
	-Accrued Expenses	7,84,690	12,84,182
	-Other Statutory liabilities	20,574	21,342
	-Lease Equalisation Reserve	24,400	19,728
	-Due to Participating non linked funds	-	-
	-Due to Non Par non linked funds	-	109
	- Service Tax Liability	-	-
	- GST Payable	27,538	44,002
	TOTAL	21,53,335	32,30,217

FORM L-20-PROVISIONS SCHEDULE

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

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

(Rs.'000)

S.No.	Particulars	As at December 31, 2019	As at December 31, 2018
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	14,29,422	-
	- Provision for Gratuity	73,615	3,504
	- Provision for Leave Encashment	63,770	-
	TOTAL	15,66,807	3,504

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

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

(Rs.'000)

S.No.	Particulars	As at December 31, 2019	As at December 31, 2018
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others (to be specified)	-	-
	TOTAL	-	-

FORM L-22 : Analytical Ratios*

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

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

Date: 31-Dec-19

S.No.	Particular	For the Quarter Ended December 2019	Upto the Quarter Ended December 2019	For the Quarter Ended December 2018	Upto the Quarter Ended December 2018
1	New business premium income growth rate - segment wise	-39%	-57%	-41%	-1%
	Non Par Individual Life - Non Linked	-28%	-40%	-17%	15%
	Non Par Group Life	-30%	-59%	-52%	-5%
	Non Par Group Health-Non Linked	-98%	-81%	44%	45%
	Non Par Individual Health - Non Linked	-89%	-87%	-84%	-57%
	Non Par Non-Linked Group Variable	-100%	-98%	100%	100%
	Participating Individual Life	-91%	-91%	-54%	-16%
	Non Par Individual Life - Linked	-80%	-75%	-39%	-17%
	Non Par Individual Pension - Linked	-	-	-	-
2	Net Retention Ratio	91%	91%	91%	93%
3	Expense of Management to Gross Direct Premium Ratio	32%	30%	25%	35%
4	Commission Ratio (Gross commission paid to Gross Premium)	3%	3%	3%	5%
5	Ratio of policy holder's liabilities to shareholder's funds	458%	458%	344%	344%
6	Growth rate of shareholders' fund	-10%	-10%	4%	4%
7	Ratio of surplus to policyholders' liability	1%	3%	2%	9%
8	Change in net worth ('000)	-9,41,080	-9,41,080	3,69,204	3,69,204
9	Profit after tax/Total Income	0%	-11%	3%	4%
10	(Total real estate + loans)/(Cash & invested assets)	NA	NA	NA	NA
11	Total investments/(Capital + Surplus)	398%	398%	347%	347%
12	Total affiliated investments/(Capital+ Surplus)	9.19%	9.19%	11.85%	11.85%
13 *	Investment Yield (Gross and Net)				
	A. With realised Gain				
	Policyholders' Funds:				
	Non-Linked:				
	1. PAR	11.91%	6.11%	8.22%	8.12%
	2. Non-PAR*	8.35%	9.40%	8.04%	8.03%
	Linked:				
	4. Non-PAR	5.64%	2.88%	4.56%	4.19%
	Shareholders' Funds	-12.37%	-22.85%	1.94%	4.93%
	A. Without realised Gain				
	Policyholders' Funds:				
	Non-Linked:				
	1. PAR	11.72%	5.84%	8.39%	7.95%
	2. Non-PAR*	8.33%	9.36%	8.22%	7.94%
	Linked:				
	4. Non-PAR	16.47%	3.51%	3.75%	7.06%
	Shareholders' Funds	-19.35%	-17.01%	8.79%	3.18%

FORM L-22 : Analytical Ratios*

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

Date: 31-Dec-19

S.No.	Particular	For the Quarter Ended December 2019	Upto the Quarter Ended December 2019	For the Quarter Ended December 2018	Upto the Quarter Ended December 2018
14	Conservation Ratio	83%	80%	85%	85%
15	Persistency Ratio¹				
	Persistency Ratio by Premium				
	For 13th month+	72.93%	72.93%	79.69%	79.69%
	For 25th month+	70.12%	70.12%	71.94%	71.94%
	For 37th month+	66.74%	66.74%	51.03%	51.03%
	For 49th Month+	47.67%	47.67%	38.54%	38.54%
	for 61st month+	35.33%	35.33%	29.15%	29.15%
	Persistency Ratio by Policy				
	For 13th month+	71.95%	71.95%	76.90%	76.90%
	For 25th month+	68.10%	68.10%	65.29%	65.29%
	For 37th month+	59.59%	59.59%	47.50%	47.50%
	For 49th Month+	44.02%	44.02%	33.21%	33.21%
	for 61st month+	30.79%	30.79%	19.87%	19.87%
16	NPA Ratio				
	Gross NPA Ratio				
	Shareholder's fund	13.39	13.39	-	-
	Policyholder's Funds - Non Par	1.44	1.44	-	-
	Net NPA Ratio				
	Shareholder's fund	4.45	4.45	-	-
	Policyholder's Funds - Non Par	0.47	0.47	-	-

Notes:

1. 13th month persistency (including Group Business, where persistency is measurable) as at December 31, 2019 is 87.65% and 90.45% by premium and policy respectively (December 31, 2018 - 91.65% and 91.31%).

+ Ratio is calculated on non reducing balance basis.

Equity Holding Pattern for Life Insurers

(Rs in Lakhs)

	Particulars	For the Quarter ended December 31, 2019	For the Quarter ended December 31, 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)	(3.79)	1.72
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(3.79)	1.72
6	(iv) Book value per share (Rs)	23.46	25.97

FORM L - 24 Valuation of net liabilities

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

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

(Rs in Lakhs)

S.No.	Particular	As at December 31, 2019	As at December 31, 2018
1	Linked		
a	Life	36,610	32,866
b	General Annuity	-	-
c	Pension	1,089	1,398
d	Health	-	-
2	Non-Linked		
a	Life	3,64,354	2,98,634
b	General Annuity	-	-
c	Pension	-	-
d	Health	258	482

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

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

FOR THE QTR ENDED DECEMBER 31st, 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	84	81	0.29	2.80	105	104	0.57	5.37	189	185	0.86	8.17
2	Arunachal Pradesh	31	31	0.06	0.64	21	20	0.17	0.91	52	51	0.23	1.55
3	Assam	165	163	0.45	5.72	120	118	0.67	4.34	285	281	1.12	10.06
4	Bihar	113	112	0.53	3.71	110	109	0.65	3.49	223	221	1.17	7.20
5	Chattisgarh	213	213	0.39	4.45	204	202	0.88	4.68	417	415	1.27	9.13
6	Goa	1	1	0.00	0.02	16	15	0.23	1.37	17	16	0.23	1.39
7	Gujarat	59	59	0.18	2.46	232	228	1.01	12.12	291	287	1.19	14.57
8	Haryana	182	180	0.83	6.89	131	129	0.89	6.85	313	309	1.72	13.74
9	Himachal Pradesh	191	189	0.59	5.19	85	84	0.82	2.95	276	273	1.41	8.13
10	Jammu & Kashmir	613	607	1.19	15.22	545	542	2.60	18.34	1,158	1,149	3.79	33.56
11	Jharkhand	72	72	0.28	2.32	105	103	0.41	3.31	177	175	0.69	5.63
12	Karnataka	92	91	0.35	2.85	236	232	0.81	12.09	328	323	1.16	14.93
13	Kerala	43	43	0.13	1.15	165	165	0.78	6.56	208	208	0.92	7.71
14	Madhya Pradesh	77	77	0.37	1.99	279	267	1.26	10.43	356	344	1.63	12.42
15	Maharashtra	128	128	0.54	3.93	474	470	1.75	21.81	602	598	2.29	25.73
16	Manipur	55	55	0.29	1.82	163	160	0.50	5.63	218	215	0.79	7.45
17	Meghalaya	5	5	0.01	0.36	14	14	0.08	0.84	19	19	0.08	1.20
18	Mirzoram	3	3	0.01	0.06	13	12	0.06	0.51	16	15	0.07	0.56
19	Nagaland	11	11	0.08	0.46	56	50	0.17	1.94	67	61	0.24	2.41
20	Orissa	85	83	0.30	2.96	84	83	0.51	4.23	169	166	0.81	7.19
21	Punjab	796	780	1.64	20.37	622	613	2.49	19.59	1,418	1,393	4.13	39.97
22	Rajasthan	312	312	1.20	11.94	418	418	1.83	15.30	730	730	3.03	27.24
23	Sikkim	26	25	0.04	1.63	14	13	0.08	0.52	40	38	0.12	2.14
24	Tamil Nadu	39	39	0.19	0.92	328	316	1.81	16.98	367	355	2.00	17.90
25	Telangana	48	47	0.05	2.36	135	117	0.44	8.71	183	164	0.49	11.07
26	Tripura	88	87	0.11	3.47	23	22	0.28	1.18	111	109	0.39	4.64
27	Uttar Pradesh	325	321	1.43	11.27	550	531	2.81	27.70	875	852	4.24	38.98
28	UttraKhand	200	200	0.80	5.59	163	162	0.83	5.03	363	362	1.64	10.62
29	West Bengal	112	107	0.38	3.53	298	294	0.96	8.59	410	401	1.34	12.12
30	Andaman & Nicobar Islands	2	2	0.00	0.04	1	1	0.02	0.02	3	3	0.02	0.06
31	Chandigarh	2	2	0.00	0.05	11	13	0.08	0.60	13	15	0.09	0.65
32	Dadra & Nagrahaveli	-	-	-	-	-	-	-	-	-	-	-	-
33	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
34	Delhi	23	23	0.03	0.52	215	209	1.09	10.20	238	232	1.11	10.72
35	Lakshadweep	-	-	-	-	-	-	0.00	-	-	-	0.00	-
36	Puducherry	-	-	-	-	3	3	0.01	0.09	3	3	0.01	0.09
COMPANY TOTAL		4,196	4,149	12.76	126.67	5,939	5,819	27.55	242.28	10,135	9,968	40.30	368.95

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

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

FOR THE QTR ENDED DECEMBER 31st, 2019

(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	-	-	-	-	-	159	0.03	36.85	-	159	0.03	36.85
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	14	60,259	1.40	173.63	-	-	0.15	158.60	14	60,259	1.55	332.23
4	Bihar	2	27,722	0.33	88.10	-	-	-	-	2	27,722	0.33	88.10
5	Chattisgarh	-	-	-	-	-	-	0.15	149.95	-	-	0.15	149.95
6	Goa	-	-	-	-	-	-	0.02	24.05	-	-	0.02	24.05
7	Gujarat	1	67,738	3.56	254.30	-	9	0.03	1.14	1	67,747	3.59	255.43
8	Haryana	6	3,39,198	6.00	907.51	3	19,404	1.05	114.42	9	3,58,602	7.05	1,021.93
9	Himachal Pradesh	-	-	-	-	-	-	(0.00)	-	-	-	(0.00)	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	1	98,437	1.81	263.11	-	10,371	29.39	1,195.42	1	1,08,808	31.19	1,458.53
13	Kerala	3	7,666	0.08	38.33	1	748	0.04	33.76	4	8,414	0.11	72.09
14	Madhya Pradesh	-	-	-	-	-	81	0.01	0.80	-	81	0.01	0.80
15	Maharashtra	1	40,430	1.06	138.50	1	21,950	15.15	1,113.51	2	62,380	16.21	1,252.01
16	Manipur	3	1,160	0.01	1.98	-	29	0.00	0.33	3	1,189	0.01	2.31
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	7	1,11,464	2.68	336.83	-	12	0.02	0.38	7	1,11,476	2.70	337.21
21	Punjab	-	-	-	-	-	-	-	-	-	-	-	-
22	Rajasthan	1	54,366	0.75	156.68	-	522	0.27	329.40	1	54,888	1.02	486.08
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	6	45,363	0.62	127.36	-	-	0.27	268.77	6	45,363	0.89	396.14
25	Telangana	-	-	-	-	1	417	0.63	644.38	1	417	0.63	644.38
26	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
27	Uttar Pradesh	23	5,34,200	12.67	1,828.08	-	848	1.65	1,599.03	23	5,35,048	14.32	3,427.11
28	Uttarakhand	-	-	-	-	-	-	-	-	-	-	-	-
29	West Bengal	30	5,51,679	7.99	1,520.31	-	22	0.04	4.83	30	5,51,701	8.03	1,525.13
30	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
31	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
32	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	-	-
33	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
34	Delhi	4	79,487	1.78	208.38	4	2,597	0.08	39.32	8	82,084	1.86	247.70
35	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
36	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
	COMPANY TOTAL	102	20,19,169	40.72	6,043.09	10	57,169	48.99	5,714.93	112	20,76,338	89.72	11,758.02

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

UP TO THE QTR ENDED DECEMBER 31st, 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	222	218	0.95	8.74	411	415	2.11	24.56	633	633	3.06	33.30
2	Arunachal Pradesh	57	57	0.21	1.38	116	120	0.55	3.78	173	177	0.76	5.16
3	Assam	424	419	1.35	14.61	406	425	2.30	15.40	830	844	3.65	30.01
4	Bihar	405	403	1.94	12.45	459	470	2.03	14.88	864	873	3.97	27.33
5	Chattisgarh	427	427	1.04	9.49	566	589	2.37	12.97	993	1,016	3.41	22.46
6	Goa	6	5	0.07	0.75	37	35	0.43	1.96	43	40	0.50	2.71
7	Gujarat	222	220	0.72	9.27	701	697	3.18	29.42	923	917	3.90	38.70
8	Haryana	456	446	2.51	17.36	489	505	3.34	36.29	945	951	5.85	53.65
9	Himachal Pradesh	558	555	1.77	15.18	518	526	3.14	19.30	1,076	1,081	4.91	34.48
10	Jammu & Kashmir	1,153	1,148	3.78	28.56	1,654	1,697	6.93	47.34	2,807	2,845	10.71	75.90
11	Jharkhand	182	182	0.93	4.96	266	265	1.02	7.85	448	447	1.95	12.81
12	Karnataka	298	296	1.25	9.74	596	596	2.37	31.91	894	892	3.63	41.65
13	Kerala	112	111	0.45	3.22	425	423	1.80	14.70	537	534	2.26	17.92
14	Madhya Pradesh	313	310	1.58	8.75	783	781	3.79	27.92	1,096	1,091	5.37	36.67
15	Maharashtra	482	483	2.10	13.90	1,350	1,359	5.06	66.07	1,832	1,842	7.16	79.97
16	Manipur	287	287	1.03	10.42	505	526	1.56	19.25	792	813	2.59	29.67
17	Meghalaya	8	8	0.04	0.63	45	44	0.23	1.95	53	52	0.27	2.57
18	Mirzoram	11	11	0.04	0.64	31	35	0.18	1.20	42	46	0.22	1.84
19	Nagaland	41	41	0.28	1.31	116	110	0.53	3.92	157	151	0.81	5.23
20	Orissa	711	704	1.44	12.64	388	384	1.66	13.45	1,099	1,088	3.09	26.08
21	Punjab	1,638	1,612	5.22	44.13	2,049	2,081	7.90	70.31	3,687	3,693	13.12	114.43
22	Rajasthan	906	901	4.61	34.71	1,528	1,575	5.64	62.03	2,434	2,476	10.25	96.74
23	Sikkim	46	45	0.08	2.35	58	56	0.20	1.65	104	101	0.28	4.00
24	Tamil Nadu	229	226	1.30	11.55	1,095	1,100	5.44	52.94	1,324	1,326	6.74	64.49
25	Telangana	66	65	0.12	4.79	311	300	1.23	20.17	377	365	1.35	24.95
26	Tripura	157	156	0.19	6.22	195	209	0.72	8.54	352	365	0.91	14.76
27	Uttar Pradesh	1,037	1,023	5.10	37.19	1,695	1,701	7.62	70.01	2,732	2,724	12.73	107.19
28	UttraKhand	586	583	3.17	20.02	666	676	2.59	25.86	1,252	1,259	5.76	45.88
29	West Bengal	343	335	1.21	10.86	780	773	2.80	24.40	1,123	1,108	4.00	35.26
30	Andaman & Nicobar Islands	5	5	0.01	0.37	7	7	1.07	1.76	12	12	1.08	2.13
31	Chandigarh	4	4	0.01	0.11	54	55	0.28	3.96	58	59	0.29	4.07
32	Dadra & Nagrahaveli	-	-	-	-	-	-	-	-	-	-	-	-
33	Daman & Diu	-	-	-	-	1	1	0.00	0.05	1	1	0.00	0.05
34	Delhi	44	44	0.07	1.23	612	585	2.69	34.41	656	629	2.77	35.64
35	Lakshadweep	-	-	-	-	-	2	0.01	-	-	2	0.01	-
36	Puducherry	-	-	-	-	15	15	0.14	1.23	15	15	0.14	1.23
COMPANY TOTAL		11,436	11,330	44.57	357.51	18,928	19,138	82.94	771.44	30,364	30,468	127.51	1,128.95

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

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

UP TO THE QTR ENDED DECEMBER 31st, 2019

(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	-	1,535	0.16	105.70	1	3,852	0.27	117.28
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	41	1,72,298	3.50	473.49	-	6	0.16	168.75	41	1,72,304	3.66	642.24
4	Bihar	9	1,03,225	1.45	303.97	-	-	-	-	9	1,03,225	1.45	303.97
5	Chattisgarh	-	-	-	-	-	-	0.15	149.95	-	-	0.15	149.95
6	Goa	-	-	-	-	-	-	0.02	24.05	-	-	0.02	24.05
7	Gujarat	8	5,02,612	11.57	1,490.67	-	50	0.15	5.95	8	5,02,662	11.72	1,496.63
8	Haryana	21	10,32,372	14.97	2,707.11	15	1,68,296	6.65	1,784.65	36	12,00,668	21.62	4,491.76
9	Himachal Pradesh	-	-	-	-	-	21	0.03	(0.05)	-	21	0.03	(0.05)
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	13	6,29,704	6.54	1,155.17	25	35,860	79.83	3,239.34	38	6,65,564	86.37	4,394.51
13	Kerala	12	40,699	0.34	93.15	2	1,337	0.07	75.23	14	42,036	0.41	168.38
14	Madhya Pradesh	-	-	(0.00)	-	-	457	0.05	4.60	-	457	0.05	4.60
15	Maharashtra	4	3,53,666	6.76	1,011.63	16	1,10,654	67.40	6,440.37	20	4,64,320	74.16	7,452.00
16	Manipur	8	3,437	0.03	5.49	-	118	0.01	1.28	8	3,555	0.04	6.76
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	37	6,98,322	15.99	2,104.04	-	12	0.02	0.38	37	6,98,334	16.00	2,104.42
21	Punjab	-	-	-	-	1	14	0.00	0.02	1	14	0.00	0.02
22	Rajasthan	7	1,44,748	1.78	419.96	1	1,196	0.36	445.65	8	1,45,944	2.14	865.61
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	30	2,48,709	3.28	952.34	-	8	0.27	266.12	30	2,48,717	3.55	1,218.46
25	Telangana	-	-	-	-	5	99,939	8.65	3,330.89	5	99,939	8.65	3,330.89
26	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
27	Uttar Pradesh	86	12,62,460	28.72	4,131.15	2	6,277	2.42	1,949.07	88	12,68,737	31.14	6,080.22
28	Uttarakhand	1	167	0.00	0.55	-	-	-	-	1	167	0.00	0.55
29	West Bengal	84	19,66,026	27.61	5,410.67	-	108	0.14	29.87	84	19,66,134	27.75	5,440.54
30	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
31	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
32	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	-	-
33	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
34	Delhi	28	4,91,952	13.19	1,448.58	10	5,525	0.19	(324.47)	38	4,97,477	13.38	1,124.10
35	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
36	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
COMPANY TOTAL		390	76,52,714	135.84	21,719.56	77	4,31,413	166.72	17,697.36	467	80,84,127	302.56	39,416.91

** 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)

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

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

Statement as on :31st December 2019

Statement of Investment Assets (Life Insurers)

(Business within India)

Periodicity of Submission : Quarterly

PART - A

(Rs in Lakhs)

PARTICULARS

	SCH	Amount
Investments (Shareholders)	Sch - 8	76,866.26
Investments (Policyholders)	Sch - 8A	3,66,249.10
Investments (Linked Liabilities)	Sch - 8B	37,526.91
Loans	Sch - 9	3,260.01
Fixed Assets	Sch - 10	4,208.93
Current Assets		
a. Cash & Bank Balance	Sch - 11	3,291.78
b. Advances & Other Assets	Sch - 12	33,337.06
Current Liabilities		
a. Current Liabilities	Sch - 13	21,529.12
b. Provisions	Sch - 14	15,668.07
c. Misc. Exp not Written Off	Sch - 15	-
d. Debit Balance of P&L A/c		
Total Application as per Balance Sheet (A)		4,87,542.86

Reconciliation of Investment Assets

Total Investment Assets (as per Balance Sheet)

Balance Sheet Value of:

A. Life Fund	3,05,089.60
B. Pension & General Annuity and Group Business	1,39,005.66
C. Unit Linked Funds	37,526.91
	4,81,622.16

Less: Other Assets

	SCH	Amount
Loans (if any)	Sch - 9	3,260.01
Fixed Assets (if any)	Sch - 10	4,208.93
Cash & Bank Balance (if any)	Sch - 11	3,291.78
Advances & Other Assets (if any)	Sch - 12	32,357.16
Current Liabilities	Sch - 13	21,529.12
Provisions	Sch - 14	15,668.07
Misc. Exp not Written Off	Sch - 15	-
Investments held outside India		
Debit Balance of P&L A/c		
TOTAL (B)		5,920.69
Investment Assets (A-B)		4,81,622.16

NON - LINKED BUSINESS

A. LIFE FUND	% as per Reg	SH		PH			Book Value (SH+PH)	Actual % (g)=[(f)-(a)]%	FVC Amount (h)	Total Fund (i=a+f+h)	Market Value (j)
		Balance	FRSM*	UL-Non Unit Res	PAR	NON PAR					
		(a)	(b)	(c)	(d)	(e)	F=[a+b+c+d+e]				
1 Central Government Securities	Not Less than 25%	-	42,855.26	138.17	17,657.54	1,05,061.71	1,65,712.68	57%	(0.00)	1,65,712.68	1,67,287.34
2 Central Govt. Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not Less than 50%	-	45,025.63	138.17	18,777.40	1,07,077.08	1,71,018.29	58%	(0.00)	1,71,018.29	1,72,773.10
3 Investment Subject to Exposure Norms											
a. Housing & Infrastructure											
i) Approved Investments	Not Less than 15%	-	5,583.28	60.00	10,810.95	50,722.02	67,176.24	23%	(14.11)	67,162.13	69,659.93
ii) Other Investments		11,159.17	2,442.05	35.34	1,294.53	4,223.79	19,154.89	3%	(0.00)	19,154.89	7,250.65
b. i) Approved Investments	Not exceeding than 35%	-	4,420.38	35.00	5,911.37	25,226.22	35,592.97	12%	(249.11)	35,343.86	36,262.44
ii) Other Investments		3,397.62	8,300.47	-	500.00	2,609.03	14,807.11	4%	(2,396.68)	12,410.43	9,903.79
Total Life Fund	100%	14,556.79	65,771.80	268.51	37,294.25	1,89,858.15	3,07,749.50	100%	(2,659.90)	3,05,089.60	2,95,869.90

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%	-	66,914.33	-	66,914.33	66,914.33	48.16%	(0.00)	66,914.33	67,154.94
2 Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not Less than 40%	-	76,883.77	-	76,883.77	76,883.77	55.34%	(0.00)	76,883.77	77,470.19
3 Balanced Inv to be in Approved investment	Not Exceeding 60%	-	62,045.86	-	62,045.86	62,045.86	44.66%	76.03	62,121.89	64,320.06
4 Other Investment		-	-	-	-	-	0.00%	-	-	-
Total Pension, General Annuity Fund	100%	-	1,38,929.63	-	1,38,929.63	1,38,929.63	100.00%	76.03	1,39,005.66	1,41,790.25

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%	-	33,970.91	33,970.91	90.52%
2 Other Investments	Not More than 25%	-	3,556.00	3,556.00	9.48%
Total Linked Insurance Fund	100%	-	37,526.91	37,526.91	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 : 17th January 2020

Signature :

Full Name Alok Mehrotra

Designation Chief Financial Officer

- Note:
- (+) FRSM refers to 'Funds Representing solvency margin'
 - Funds beyond Solvency Margin shall have a separate Custody Account.
 - Other Investments are as permitted under Section 27A(2) of Insurance Act, 1938
 - Pattern of Investment is applicable to both Shareholders funds representing solvency margin and policyholders funds.
 - Exposure Norms shall apply to Funds held beyond Solvency Margin, held in a separate custody account
 - In life fund, reconciliation with the schedules have been provided separately
 - Adjustment of seed capital amounting to Rs. 9.80 Crs has been done in Schedule 12 and shown as investments in the shareholders portfolio.

FORM L-27-UNIT LINKED BUSINESS

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

PART - B

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

Statement as on : 31st December 2019

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

Periodicity of Submission : Quarterly

(Rs in Lakhs)

PARTICULARS	Debt Fund	Balanced Fund	Growth Fund	Large Cap Equity Fund	Pension Debt Fund	Pension Balanced Fund	Pension Growth Fund	Pension Dynamic Equity Fund	Multicap Opportunities Fund	Liquid Fund	Discontinued Policy Fund	Total of All Funds
SFIN Number	ULIF00127/08/08FIXEDIFUND140	ULIF00227/08/08BALANCFUND140	ULIF00327/08/08GROWTHFUND140	ULIF00427/08/08LARGECAPFUND140	ULIF00509/02/09PENSIONDEBFUND140	ULIF00609/02/09PENSIONBALFUND140	ULIF00709/02/09PENSIONGROWFUND140	ULIF00809/02/09PENSIONDYNFUND140	ULIF01106/02/18MULTICAPOPP0140	ULIF00920/01/11LIQUIDFUND140	ULIF01024/02/11DISCONTFUND140	
Opening Balance (Market Value)	4,620.01	4,432.07	6,379.95	15,380.90	130.04	81.48	111.30	819.45	285.38	214.48	4,016.83	36,471.89
Add:Inflow during the Quarter	4,830.74	315.38	319.14	9,272.75	14.81	13.13	10.14	107.80	106.45	39.49	1,300.88	16,330.71
Increase / (Decrease) Value of Inv [Net]	88.51	137.39	263.05	833.05	2.37	2.48	5.40	46.58	16.47	2.58	54.01	1,451.88
Less:Outflow during the Quarter	4,538.05	425.84	484.83	9,914.62	24.50	26.10	17.46	190.16	61.04	56.40	988.61	16,727.61
Total Investible Funds (Market value)	5,001.20	4,458.99	6,477.31	15,572.08	122.72	71.00	109.37	783.67	347.27	200.15	4,383.11	37,526.87

Investment of Unit Fund	Debt Fund		Balanced Fund		Growth Fund		Large Cap Equity Fund		Pension Debt Fund		Pension Balanced Fund		Pension Growth Fund		Pension Dynamic Equity Fund		Multicap Opportunities Fund		Liquid Fund		Discontinued Policy Fund		Total of All Funds	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)																								
Government Bonds	2,984.62	60%	1,406.66	32%	992.32	15%	-	0%	82.05	67%	52.41	74%	32.22	29%	-	0%	-	0%	247.20	124%	4,446.86	101%	10,244.33	27.30%
State Government securities	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0.00%
Corporate Bonds	684.92	14%	719.94	16%	415.17	6%	-	0%	32.28	26%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	1,852.31	4.94%
Infrastructure Bonds	1,068.29	21%	837.91	19%	793.76	12%	-	0%	10.83	9%	-	0%	10.34	9%	-	0%	-	0%	-	0%	-	0%	2,721.12	7.25%
Equity	-	0%	1,317.44	30%	3,764.05	58%	12,621.52	81%	-	0%	25.67	36%	69.24	63%	663.22	85%	302.52	87%	-	0%	-	0%	18,763.65	50.00%
Money Market	-	0%	-	0%	-	0%	509.34	3%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	509.34	1.36%
Mutual Funds	-	0%	-	0%	69.00	1%	-	0%	-	0%	-	0%	-	0%	37.00	5%	12.00	3%	-	0%	51.00	1%	169.00	0.45%
Deposit with banks	12.00	0%	20.00	0%	33.00	1%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	65.00	0.17%
Sub Total (A)	4,749.83	95%	4,301.95	96%	6,067.29	94%	13,130.87	84%	125.16	102%	78.07	110%	111.80	102%	700.22	89%	314.52	91%	247.20	124%	4,497.86	103%	34,324.75	91.47%
Current Assets:																								
Accrued Interest	318.67	6%	160.49	4%	136.70	2%	-	0%	3.04	2%	0.75	1%	0.89	1%	(0.00)	0%	-	0%	-	0%	-	0%	620.54	1.65%
Dividend Receivable	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0.00%
Bank Balance	6.31	0%	30.46	1%	9.38	0%	20.61	0%	0.95	1%	0.75	1%	0.73	1%	1.49	0%	9.17	3%	0.46	0%	2.18	0%	82.49	0.22%
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%
Less: Current Liabilities																								
Payable for Investments	-	0%	(23.06)	-1%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	(7.03)	-2%	-	0%	-	0%	(30.09)	-0.08%
Fund Mgmt Charges Payable	(6.13)	0%	(6.23)	0%	(8.90)	0%	(21.17)	0%	(0.15)	0%	(0.11)	0%	(0.16)	0%	(1.10)	0%	(0.45)	0%	(0.30)	0%	(2.18)	0%	(46.89)	-0.12%
Other Current Liabilities (for Investments)	(121.11)	-2%	(149.47)	-3%	(124.31)	-2%	(356.44)	-2%	(6.27)	-5%	(10.19)	-14%	(8.99)	-8%	(39.21)	-5%	(1.97)	-1%	(47.21)	-24%	(114.74)	-3%	(979.90)	-2.61%
Sub Total (B)	197.73	4%	12.19	0%	12.88	0%	(357.01)	-2%	(2.44)	-2%	(8.79)	-12%	(7.52)	-7%	(38.82)	-5%	(0.27)	0%	(47.04)	-24%	(114.75)	-3%	(353.85)	-0.94%
Other Investments (<=25%)																								
Corporate Bonds	53.64	1%	24.85	1%	23.64	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	102.13	0.27%
Infrastructure Bonds	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0.00%
Equity	-	0%	120.02	3%	258.65	4%	744.65	5%	-	0%	1.73	2%	5.11	5%	40.79	5%	16.72	5%	-	0%	-	0%	1,187.67	3.16%
Mutual funds	-	0%	-	0%	114.85	2%	2,053.57	13%	-	0%	-	0%	-	0%	81.49	10%	16.30	5%	-	0%	-	0%	2,266.21	6.04%
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%
Sub Total (C)	53.64	1%	144.87	3%	397.14	6%	2,798.22	18%	-	0%	1.73	2%	5.11	5%	122.28	16%	33.02	10%	-	0%	-	0%	3,556.00	9.48%
Total (A + B + C)	5,001.20	100%	4,459.00	100%	6,477.31	100%	15,572.08	100%	122.72	100%	71.01	100%	109.38	100%	783.68	100%	347.27	100%	200.15	100%	4,383.11	100%	37,526.91	100.00%
Fund Carried Forward (as per LB 2)	5,001.20		4,459.00		6,477.31		15,572.08		122.72		71.01		109.38		783.68		347.27		200.15		4,383.11		37,526.91	

Date : 17th January 2020

Note:

- The aggregate of all the above segregated Unit-Funds should reconcile with item C of Form 3A (Part A) for both Par and Non Par Business
- Details of Item 12 of FORM LB2 which forms part of IRDA (Actuarial Report) Regulation, 2000 shall be reconciled with FORM 3A (Part B)
- Other Investments are as permitted under Sec 27A(2)

Signature: _____

Full name: Alok Mehrotra

Designation Chief Financial Officer

FORM L-28-ULIP-NAV

PART - C

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

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

Statement as on :31st December 2019

Periodicity of Submission : Quarterly

Statement of NAV of Segregated Funds

Link to FORM 3A (Part B)

(Rs in Lakhs)

No	Name of the Scheme	SFIN	Date of Launch	Par/Non Par	Assets Held on the above date	NAV as on the above date	NAV as per LB 2	Previous Qtr NAV	2nd Previous Qtr NAV	3rd Previous Qtr NAV	4th Previous Qtr NAV	Annualised Return/Yield	3 Year Rolling CAGR	Highest NAV since inception
1	Debt Fund	ULIF00127/08/08FIXEDIFUND140	27-Aug-08	Non Par	5,001.20	22.3189	22.3189	21.9287	22.0167	21.6105	21.1176	5.69%	5.38%	22.5435
2	Balanced Fund	ULIF00227/08/08BALANCFUND140	27-Aug-08	Non Par	4,459.00	26.1507	26.1507	25.3883	25.5582	25.1659	24.2105	8.01%	7.69%	26.2153
3	Growth Fund	ULIF00327/08/08GROWTHFUND140	27-Aug-08	Non Par	6,477.31	27.9423	27.9423	26.8481	27.4743	27.2196	25.9643	7.62%	9.30%	28.0890
4	Large Cap Equity Fund	ULIF00427/08/08LARCAPFUND140	27-Aug-08	Non Par	15,572.08	30.5389	30.5389	28.9614	30.0698	30.0086	28.1836	8.36%	11.85%	30.9033
5	Pension Debt Fund	ULIF00509/02/09PENDEBFUND140	09-Feb-09	Non Par	122.72	20.6385	20.6385	20.2911	19.8372	19.3244	18.9145	9.11%	5.23%	20.6808
6	Pension Balanced Fund	ULIF00609/02/09PENBALFUND140	09-Feb-09	Non Par	71.01	25.7288	25.7288	24.9988	24.8666	24.4255	23.5754	9.13%	7.66%	25.8130
7	Pension Growth Fund	ULIF00709/02/09PENGROFUND140	09-Feb-09	Non Par	109.38	33.9116	33.9116	32.3955	32.7309	32.2152	30.7955	10.12%	10.16%	34.1253
8	Pension Dynamic Equity Fund	ULIF00809/02/09PENDYEFUND140	09-Feb-09	Non Par	783.68	36.3620	36.3620	34.3896	35.5686	35.3220	33.4875	8.58%	11.80%	36.6729
9	Multicap Opportunities Fund	ULIF01106/02/18MULCAPOPP0140	23-Oct-18	Non Par	347.27	11.2556	11.2556	10.6734	11.0988	11.2076	10.3999	8.23%	NA	11.4500
10	Liquid Fund	ULIF00920/01/11LIQUIDFUND140	20-Jan-11	Non Par	200.15	17.1881	17.1881	17.0088	16.7957	16.5658	16.3363	5.21%	5.16%	17.1881
11	Discontinued Policy Fund	ULIF01024/02/11DISCONFUND140	24-Feb-11	Non Par	4,383.11	18.5032	18.5032	18.2690	18.0080	17.7370	17.4642	5.95%	5.94%	18.5032
TOTAL					37,526.91									

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 : 17th January 2020

Note:

- 1.* NAV should reflect the published NAV on the reporting date
2. NAV should be upto 4 decimal

Signature: _____

Full name: Alok Mehrotra

Designation: Chief Financial Officer

PERIODIC DISCLOSURES

FORM L-29 : Detail regarding debt securities

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

Date: 31-Dec-19

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

Statement as on :31st December 2019

Periodicity of Submission : Quarterly

(Rs in Lakhs)

Detail Regarding debt securities-Life								
Particulars	MARKET VALUE				Book Value			
	As At 31st Dec'19	% Total	As At 31st Dec'18	% Total	As At 31st Dec'19	% Total	As At 31st Dec'18	% Total
Break down by credit rating								
AAA rated	91,080.03	32%	68,789.30	31%	88,152.85	30%	69,278.93	31%
AA or better	8,812.06	3%	11,937.54	5%	8,302.86	3%	11,656.56	5%
Rated below AA but above A	943.34	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%	3,682.50	2%	23,161.53	8%	3,682.50	2%
Any other-Sovereign Securities	1,72,773.10	61%	1,38,830.73	62%	1,71,018.29	59%	1,38,890.07	62%
	2,82,415.83	100%	2,23,240.07	100%	2,91,635.53	100%	2,23,508.06	100%

BREAKDOWN BY RESIDUAL MATURITY

Up to 1 year	4065.87	1.44%	2,460.53	1%	7,340.89	2.52%	2,451.97	1%
more than 1 year and upto 3 years	11,358.29	4.02%	11,538.34	5%	15,266.31	5.23%	11,358.01	5%
More than 3 years and up to 7 years	43,044.61	15.24%	41,029.20	18%	48,459.52	16.62%	41,095.44	18%
More than 7 years and up to 10 years	67,364.35	23.85%	64,875.73	29%	65,818.02	22.57%	65,746.27	29%
More than 10 years and up to 15 years	37,467.90	13.27%	32,392.76	15%	36,784.14	12.61%	32,949.17	15%
More than 15 years and up to 20 years	2,698.22	0.96%	3,730.72	2%	2,652.31	0.91%	3,663.73	2%
Above 20 years	1,16,416.59	41.22%	67,212.79	30%	1,15,314.34	39.54%	66,243.47	30%
	2,82,415.83	100.00%	2,23,240.07	100%	2,91,635.53	100.00%	2,23,508.06	100%

Breakdown by type of the issuer

a. Central Government	1,67,287.34	59%	1,29,954.88	58%	1,65,712.68	57%	1,29,906.31	58%
b. State Government	5,485.76	2%	8,875.84	4%	5,305.61	2%	8,983.76	4%
c. Corporate Securities	1,09,642.73	39%	84,409.34	38%	1,20,617.24	41%	84,617.99	38%
	2,82,415.83	100%	2,23,240.07	100%	2,91,635.53	100%	2,23,508.06	100%

Note

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

PERIODIC DISCLOSURES

FORM L-29 : Detail regarding debt securities

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

Date: 31-Dec-19

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

Statement as on :31st December 2019

Periodicity of Submission : Quarterly

(Rs in Lakhs)

Detail Regarding debt securities-Pension								
Particulars	MARKET VALUE				Book Value			
	As At 31st Dec'19	% Total	As At 31st Dec'18	% Total	As At 31st Dec'19	% Total	As At 31st Dec'18	% Total
Break down by credit rating								
AAA rated	55213.46	40%	51,013.65	38%	53351.16	39%	51,531.99	38%
AA or better	6660.23	5%	11,131.26	8%	6324.35	5%	10,964.56	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%	0.00	0%	0.00	0%	0.00	0%
Any other-Sovereign Securities	77470.19	56%	72,218.92	54%	76883.77	56%	72,747.56	54%
	139343.88	100%	1,34,363.83	100%	136559.28	100%	1,35,244.11	100%
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	2842.99	2.04%	2,355.96	2%	2,800.00	2.05%	2,354.52	2%
more than 1 year and upto 3 years	4968.73	3.57%	8,905.92	7%	4,876.28	3.57%	8,926.14	7%
More than 3 years and up to 7 years	35618.53	25.56%	48,000.62	36%	34,685.11	25.40%	48,302.13	36%
More than 7 years and up to 10 years	47808.65	34.31%	31,193.00	23%	46,474.23	34.03%	31,614.74	23%
More than 10 years and up to 15 years	21779.33	15.63%	22,866.45	17%	21,468.52	15.72%	23,325.50	17%
More than 15 years and up to 20 years	10291.39	7.39%	5,184.60	4%	10,192.18	7.46%	5,151.54	4%
Above 20 years	16034.24	11.51%	15,857.28	12%	16,062.95	11.76%	15,569.55	12%
	1,39,343.88	100.00%	1,34,363.83	100%	1,36,559.28	100.00%	1,35,244.11	100%
Breakdown by type of the issuer								
a. Central Government	67,154.94	48%	60,522.48	45%	66,914.33	49%	60,850.02	45%
b. State Government	10,315.25	7%	11,696.44	9%	9,969.44	7%	11,897.54	9%
c. Corporate Securities	61,873.69	44%	62,144.91	46%	59,675.52	44%	62,496.55	46%
	1,39,343.88	100%	1,34,363.83	100%	1,36,559.28	100%	1,35,244.11	100%

Note

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

PERIODIC DISCLOSURES

I

FORM L-29 : Detail regarding debt securities

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

Date: 31-Dec-19

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

Statement as on :31st December 2019

Periodicity of Submission : Quarterly

(Rs in Lakhs)

Detail Regarding debt securities-Linked								
Particulars	MARKET VALUE				Book Value			
	As At 31st Dec'19	% Total	As At 31st Dec'18	% Total	As At 31st Dec'19	% Total	As At 31st Dec'18	% Total
Break down by credit rating								
AAA rated	3784.15	25%	3,614.72	28%	3630.91	24%	3,632.37	28%
AA or better	789.28	5%	970.11	8%	743.31	5%	953.65	7%
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	10244.33	69%	8,131.38	64%	10165.60	68%	8,113.99	63%
	14919.89	100%	12,783.72	100%	14950.29	100%	12,790.66	100%

BREAKDOWN BY RESIDUALMATURITY

Up to 1 year	5253.12	35.21%	4,096.62	32%	5,291.10	35.39%	4,105.03	32%
more than 1 year and upto 3 years	2214.04	14.84%	1,884.97	15%	2,433.02	16.27%	1,900.27	15%
More than 3 years and up to 7 years	3360.18	22.52%	2,749.15	22%	3,314.75	22.17%	2,761.77	22%
More than 7 years and up to 10 years	3258.08	21.84%	2,784.36	22%	3,086.99	20.65%	2,782.86	22%
More than 10 years and up to 15 years	689.88	4.62%	857.20	7%	692.54	4.63%	836.98	7%
More than 15 years and up to 20 years	144.60	0.97%	411.42	3%	131.90	0.88%	403.76	3%
Above 20 years	0.00	0.00%	0.00	0%	0.00	0.00%	0.00	0%
	14,919.89	100.00%	12,783.72	100%	14,950.29	100.00%	12,790.66	100%

Breakdown by type of the issuer

a. Central Government	10,244.33	69%	8,131.38	64%	10,165.60	68%	8,113.99	63%
b. State Government	0.00	0%	0.00	0%	0.00	0%	0.00	0%
c. Corporate Securities	4,675.56	31%	4,652.33	36%	4,784.69	32%	4,676.67	37%
	14,919.89	100%	12,783.72	100%	14,950.29	100%	12,790.66	100%

Note

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

FORM L-30 : Related Party Transactions

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

Date: 31-Dec-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 December 31, 2019	Up to the Quarter ended December 31, 2019	For the quarter ended December 31, 2018	Up to the Quarter ended December 31, 2018
1	Prudential International Insurance Service Co. LLC	Significant Influence	Transactions: Income Recovery of Expenses Expenses Reimbursement of IT Infrastructure Support Reimbursement of expenses	- - 58	- - 58	18 37 -	38 37 17
2	Key Management Personnel	Key Management Personnel	Transactions: Income Premium Income Expenses Receiving of services	2 312	2 844	1 424	2 1,286
3	Dewan Housing Finance Corporation Limited	Significant Influence	Transactions: Income Premium Income Investment Income Interest Income on Application Money Expenses Commission Expense Rent and maintenance expenses	(24) - 69 3	(15) (252) 224 8	519 257 - 101 3	26,057 713 12 2,677 10
4	Aadhar Housing Finance Ltd(Formerly Known as DHFL Vyasya Housing Finance Ltd)*	Significant Influence	Transactions: Income Premium Income Investment Income Expense Commission Expense	- - -	1,339 56 117	916 11 61	8,689 11 479
5	Avanse Financial Services Limited**	Significant Influence	Transactions: Income Premium Income Expenses Commission Expense Others Agreement Termination Fee	- - - -	53 10 1,466	58 12 -	806 165 -
6	DHFL Pramerica Assets Managers Private Limited	Significant Influence	Transactions: Income Premium Income Profit / (Loss) on sale of mutual fund Others Sale of Mutual fund Purchase of Mutual fund	- - - -	(0) 7 1,607 1,000	8 6 9,955 7,949	8 19 21,298 21,279
7	DHFL General Insurance Ltd	Significant Influence	Transactions: Income Premium Income	(0)	10	0	8
8	WGC Management Services Private Limited	Significant Influence	Transactions: Income Premium Income	-	2	0	3
9	Wadhawan Sports Private Limited	Significant Influence	Transactions: Income Premium Income	(0)	(0)	1	1
10	Arthveda Fund Manangement Private Limited	Significant Influence	Transactions: Income Premium Income	(0)	(0)	0	0
11	RKW Developers Private Limited	Significant Influence	Transactions: Income Premium Income	(0)	(0)	5	5
12	Wadhawan Wealth Managers Private Limited (Formerly WGC Advanced Healthcare Private Limited)	Significant Influence	Transactions: Income Premium Income	-	-	9	9
13	JVPD One Builder LLP	Significant Influence	Transactions: Income Premium Income	-	-	0	0

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

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

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

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

Date: 31-Dec-2019

BOD and Key Person information			
S. No.	Name of person	Role/designation	Details of change in the period
1	Mr. Kapil Wadhawan	Chairman	
2	Mr. Suresh Mahalingam	Non Executive Director	
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 Sales Officer – Retail	
13	Mr. Amit Chand Patra	Chief Investment Officer	
14	Mr. Anshuman Verma	Chief Marketing & Digital Officer	
15	Mr. Chittaranjan Savadi	Chief Sales Officer – Institutional	
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	Resigned w.e.f November 21, 2019
20	Mr. Sushil Sachdeva	Chief Compliance Officer (Officiating)	Charge taken w.e.f November 22, 2019
21	Mr. Varun Gupta	Appointed Actuary	

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

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

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

Form Code: Table III

Classification: Total Business

Classification Code: BT

Item	Description	Notes No... [Amount (in '000)]	Adjusted Value [Amount (in '000.)]
(1)	(2)	(3)	(4)
01	Available Assets in Policyholders' Fund:	1	4,11,79,174
	Deduct:		
02	Mathematical Reserves	2	4,02,31,101
03	Other Liabilities	3	
04	Excess in Policyholders' funds (01-02-03)		9,48,073
05	Available Assets in Shareholders Fund:	4	58,82,718
	Deduct:		
06	Other Liabilities of shareholders' fund	3	-
07	Excess in Shareholders' funds (05-06)		58,82,718
08	Total ASM (04)+(07)		68,30,791
09	Total RSM	Note 1	19,73,604
10	Solvency Ratio (ASM/RSM)*		346%

* The ASM and hence solvency ratio is excluding Non FRSM assets. The solvency ratio after considering Non FRSM asset is 378%.

Certification:

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

Place: Gurugram

Date: 11-Feb-20

Name and Signature of Appointed Actuary

[Pawan Kumar Sharma]

Name and Signature of Mentor to Appointed Actuary

[Sambasivarao Inaganti]

Notes

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

FORM L-33-NPAs

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

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

Statement as on :31st December 2019

Periodicity of Submission : Quarterly

Name of the Fund Life Fund

DETAILS OF NON-PERFORMING ASSETS - QUARTERLY

(Rs in Lakhs)

S.No.	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD (As at 31-Dec-19)	Prev. FY (As at 31-Mar-19)	YTD (As at 31-Dec-19)	Prev. FY (As at 31-Mar-19)	YTD (As at 31-Dec-19)	Prev. FY (As at 31-Mar-19)	YTD (As at 31-Dec-19)	Prev. FY (As at 31-Mar-19)	YTD (As at 31-Dec-19)	Prev. FY (As at 31-Mar-19)
1	Investments Assets (As per Form 5)	1,20,617.24	90,576.76	-	-	65.00	65.00	1,87,067.26	1,61,849.85	3,07,749.50	2,52,491.61
2	Gross NPA	16,015.09	-	-	-	-	-	-	-	16,015.09	-
3	% of Gross NPA on Investment Assets(2/1)	13.28%	-	-	-	-	-	-	-	5.20%	-
4	Provision made on NPA	9,511.13	-	-	-	-	-	-	-	9,511.13	-
5	Provision as a % of NPA(4/2)	59%	-	-	-	-	-	-	-	59%	-
6	Provision on standard assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets(1 - 4)	1,11,106.11	90,576.76	-	-	65.00	65.00	1,87,067.26	1,61,849.85	2,98,238.37	2,52,491.61
8	Net NPA (2 - 4)	6,503.96	-	-	-	-	-	-	-	6,503.96	-
9	% of Net NPA to Net Investments Assets(8/7)	5.85%	-	-	-	-	-	-	-	2.18%	-
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 : 17th January 2020

Signature:

Full name:

Designation:

Alok Mehrotra

Chief Financial Officer

Note:

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

FORM L-33-NPAs

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

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

Statement as on :31st December 2019

Periodicity of Submission : Quarterly

Name of the Fund Pension & General Annuity And Group Fund

DETAILS OF NON-PERFORMING ASSETS - QUARTERLY

(Rs in Lakhs)

S.No.	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD (As at 31- Dec-19)	Prev. FY (As at 31- Mar-19)	YTD (As at 31- Dec-19)	Prev. FY (As at 31- Mar-19)	YTD (As at 31- Dec-19)	Prev. FY (As at 31- Mar-19)	YTD (As at 31- Dec-19)	Prev. FY (As at 31- Mar-19)	YTD (As at 31-Dec- 19)	Prev. FY (As at 31-Mar- 19)
1	Investments Assets (As per Form 5)	59,675.52	67,165.35	-	-	-	-	79,254.11	74,667.37	1,38,929.63	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)	59,675.52	67,165.35	-	-	-	-	79,254.11	74,667.37	1,38,929.63	1,41,832.73
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 : 17th January 2020

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

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

Statement as on :31st December 2019

Periodicity of Submission : Quarterly

Name of the Fund Unit Linked Funds

DETAILS OF NON-PERFORMING ASSETS - QUARTERLY

(Rs in Lakhs)

S.No.	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD (As at 31-Dec-19)	Prev. FY (As at 31-Mar-19)	YTD (As at 31-Dec-19)	Prev. FY (As at 31-Mar-19)	YTD (As at 31-Dec-19)	Prev. FY (As at 31-Mar-19)	YTD (As at 31-Dec-19)	Prev. FY (As at 31-Mar-19)	YTD (As at 31-Dec-19)	Prev. FY (As at 31-Mar-19)
1	Investments Assets (As per Form 5)	4,675.56	5,199.76	-	-	65.00	65.00	32,786.35	31,108.61	37,526.91	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)	4,675.56	5,199.76	-	-	65.00	65.00	32,786.35	31,108.61	37,526.91	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 : 17th January 2020

Signature:

Full name:

Designation:

Alok Mehrotra

Chief Financial Officer

Note:

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

FORM L-34-YIELD ON INVESTMENTS

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

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

Statement as on 31st December 2019

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Name of the Fund Life Fund

(Rs in Lakhs)

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) ³			
			Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
1	A01 Central Government Bonds	CGSB	1,63,998.23	3,590.79	2.19%	2.19%	1,49,117.02	12,851.12	8.62%	8.62%	1,25,349.27	7,254.86	5.79%	5.79%
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%	2,490.41	37.20	1.49%	1.49%	1,464.23	11.68	0.80%	0.80%
4	B03 State Government Guaranteed Loans	SGGL	4,905.65	97.17	1.98%	1.98%	6,601.37	526.70	7.98%	7.98%	6,293.05	434.85	6.91%	6.91%
5	B04 Other Approved Securities (excluding Infrastructure Investments)	SGOA	510.64	9.51	1.86%	1.86%	511.07	28.53	5.58%	5.58%	512.77	28.53	5.56%	5.56%
6	C06 Bonds/ Debentures/ CPs/ Loans - Promoter Group	HDPG	-	-	0.00%	0.00%	-	74.84	0.00%	0.00%	6,512.75	447.71	6.87%	6.87%
7	C09 Bonds/Debentures issued by NHB/ Institutions accredited by NHB	HTDN	5,065.32	124.91	2.47%	2.47%	5,409.87	322.22	5.96%	5.96%	5,471.88	392.92	7.18%	7.18%
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	31.68	6.34%	6.34%	-	-	0.00%	0.00%
10	C18 Reclassified Approved Investments - Debt	HORD	14,916.46	(3,939.42)	-26.41%	-26.41%	14,906.97	(12,291.20)	-82.45%	-82.45%	-	-	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	189.96	-	0.00%	0.00%	198.51	(1.24)	-0.63%	-0.63%	421.83	2.95	0.70%	0.70%
13	C20 Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	-	-	0.00%	0.00%	205.41	34.42	16.75%	16.75%	195.63	2.36	1.21%	1.21%
14	C26 Long Term Bank Bonds Approved Investment-Infrastructure	ILBI	1,000.00	21.98	2.20%	2.20%	1,116.36	72.71	6.51%	6.51%	2,000.00	126.19	6.31%	6.31%
15	C27 Infrastructure - PSU - Debentures/ Bonds	IPDT	56,045.56	1,162.35	2.07%	2.07%	52,047.04	3,262.68	6.27%	6.27%	40,516.85	2,562.09	6.32%	6.32%
16	C29 Infrastructure - Other Corporate Securities- Debentures/ Bonds	ICTD	950.00	19.52	2.06%	2.06%	950.00	58.38	6.15%	6.15%	2,067.59	131.65	6.37%	6.37%
17	C41 Long Term Bank Bonds Other Investment-Infrastructure	IOLB	1,000.00	20.11	2.01%	2.01%	1,000.00	52.99	5.30%	5.30%	-	-	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	1,297.99	2.12	0.16%	0.16%	1,156.82	(8.66)	-0.75%	-0.75%	10,544.67	137.15	1.30%	1.30%
20	D01 PSU - (Approved Investment)-Equity Shares quoted	EAEQ	519.69	-	0.00%	0.00%	555.71	5.40	0.97%	0.97%	1,289.14	7.56	0.59%	0.59%
21	D39 Additional Tier I (Basel III Complaint) Perpetual Bonds	EAPB	728.32	15.57	2.14%	2.14%	720.55	46.57	6.46%	6.46%	2,888.37	203.49	7.05%	7.05%
22	D05 Corporate Securities - Bonds - (Taxable)	EPBT	14,694.53	376.36	2.56%	2.56%	13,772.91	939.50	6.82%	6.82%	6,794.95	402.71	5.93%	5.93%
23	D09 Corporate Securities (Approved Investment) -Debentures	ECOS	9,628.14	280.00	2.91%	2.91%	9,052.64	693.83	7.66%	7.66%	7,356.03	522.00	7.10%	7.10%
24	D16 Deposits - Deposit with scheduled banks	ECDB	65.00	3.50	5.38%	5.38%	65.00	10.22	15.72%	15.72%	65.00	9.30	14.31%	14.31%
25	D18 Deposits - Money at call and short notice with banks /Repo	ECMR	7,989.12	99.08	1.24%	1.24%	7,916.60	321.70	4.06%	4.06%	8,740.07	135.85	1.55%	1.55%
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	948.37	11.40	1.20%	1.20%	2,374.97	113.34	4.77%	4.77%	6,255.41	331.28	5.30%	5.30%
28	D30 Mutual Funds - (under Insurer's Promoter Group)	EMPG	-	-	0.00%	0.00%	1,512.45	7.01	0.46%	0.46%	1,173.86	19.14	1.63%	1.63%
29	E03 Other than Approved Investments - Equity Shares (incl PSUs and Unlisted)	OESH	1,890.47	-	0.00%	0.00%	4,439.97	(9,387.95)	-211.44%	-211.44%	122.72	0.03	0.03%	0.03%
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	979.90	21.54	2.20%	2.20%	979.90	18.72	1.91%	1.91%	537.84	(14.94)	-2.78%	-2.78%
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	3,574.34	95.76	2.68%	2.68%	3,717.35	286.28	7.70%	7.70%	2,438.90	22.12	0.91%	0.91%
34	E25 Reclassified Approved investments - Debt	ORAD	4,025.78	-	0.00%	0.00%	4,674.08	(1,250.00)	-26.74%	-26.74%	2,406.83	(1,578.26)	-65.57%	-65.57%
35	E26 Reclassified Approved investments - Equity	ORAE	288.10	-	0.00%	0.00%	578.24	140.18	24.24%	24.24%	640.18	1.28	0.20%	0.20%
36	E12 SEBI Approved Alternate Investment und (Category II)	OAFB	1,022.32	32.75	3.20%	3.20%	993.53	85.66	8.62%	8.62%	799.13	59.85	7.49%	7.49%
37	E15 Mutual Funds - Debt/ Income/ Serial Plans/ Liquid Schemes	OMGS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
38	E04 Equity Shares (PSU & Unlisted)	OEPU	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
TOTAL			2,95,667.15	2,055.59	0.70%	0.70%	2,83,162.14	-2,917.17	-1.03%	-1.03%	2,30,769.80	11,658.36	5.05%	5.05%

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 : 17th January 2020

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

- Based on daily simple Average of Investments
- Absolute Yield netted for tax
- In the previous year column, figures of the corresponding Year to date of the previous financial year shall be shown.
- FORM-1 shall be prepared in respect of each fund. In case of ULIP FORM-1 shall be prepared at Segregated Fund (SFIN) level and also at consolidated level.
- Impairment of asset has been adjusted in income of ORAD (12.5 Crs), OESH (93.88Crs) & HORD (122.91Crs)

Signature: _____

Full name: Alok Mehrotra

Designation: Chief Financial Officer

FORM L-34-YIELD ON INVESTMENTS

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

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

Statement as on 31st December 2019

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Name of the Fund: Pension Annuity and Group Business

(Rs in Lakhs)

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) ³			
			Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
1	A01 Central Government Bonds	CGSB	67,912.45	1,456.42	2.14%	2.14%	66,071.45	5,519.92	8.35%	8.35%	54,368.44	3,189.80	5.87%	5.87%
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	10,019.37	216.82	2.16%	2.16%	10,788.32	656.46	6.08%	6.08%	11,896.68	703.73	5.92%	5.92%
6	C06 Bonds/ Debentures/ CPs/ Loans - Promotor Group	HDPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	3,784.55	258.23	6.82%	6.82%
7	C10 Bonds/Debentures issued by Authority constituted under any Housing/Building scheme approved by Central/State/any Authority or Body constituted by Central/State Act.	HTDA	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
8	C09 Bonds/Debentures issued by NHB/ Institutions accredited by NHB	HTDN	2,000.00	45.60	2.28%	2.28%	2,193.32	149.81	6.83%	6.83%	7,743.57	537.25	6.94%	6.94%
9	C08 Bonds/Debentures issued by HUDCO	HTHD	1,750.00	37.10	2.12%	2.12%	1,750.00	110.89	6.34%	6.34%	-	-	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	41,805.32	849.54	2.03%	2.03%	40,241.93	2,473.67	6.15%	6.15%	34,636.98	2,110.02	6.09%	6.09%
13	C19 Infrastructure - PSU - Equity shares - Quoted	ITPE	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
14	C20 Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
15	C29 Infrastructure - Other Corporate Securities- Debentures/ Bonds	ICTD	900.00	18.04	2.00%	2.00%	900.00	53.96	6.00%	6.00%	3,353.41	234.53	6.99%	6.99%
16	C26 Long Term Bank Bonds Approved Investment-Infrastructure	ILBI	1,828.00	33.82	1.85%	1.85%	1,829.26	101.28	5.54%	5.54%	1,834.31	101.37	5.53%	5.53%
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	1,872.81	40.04	2.14%	2.14%	1,852.85	119.74	6.46%	6.46%	3,089.38	214.11	6.93%	6.93%
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	6,043.04	122.67	2.03%	2.03%	6,102.44	391.99	6.42%	6.42%	3,115.49	190.67	6.12%	6.12%
22	D09 Corporate Securities (Approved Investment) -Debentures	ECOS	5,953.79	216.63	3.64%	3.64%	6,226.77	507.44	8.15%	8.15%	5,007.22	320.64	6.40%	6.40%
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	1,106.57	13.77	1.24%	1.24%	1,980.64	81.65	4.12%	4.12%	2,334.55	35.42	1.52%	1.52%
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	85.91	1.04	1.21%	1.21%	214.11	11.94	5.58%	5.58%	1,631.18	88.44	5.42%	5.42%
27	E25 Reclassified Approved investments - Debt	ORAD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	3,030.66	13.75	0.45%	0.45%
28	E28 Additional Tier 1 (Basel III complaint) Perpetual Bonds - (Private Banks)	OAPB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	1,463.34	13.27	0.91%	0.91%
TOTAL			1,41,262.42	3,051.48	2.16%	2.16%	1,42,234.89	10,327.93	7.26%	7.26%	1,32,393.04	8,019.26	6.06%	6.06%

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 : 17th January 2020

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

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

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

FORM L-34-YIELD ON INVESTMENTS

Insurer : Pramerica Life Insurance Limited (Formerly known as DHFL Pramerica Life Insurance Company Limited)
 Registration No. 140; Date of Registration with the IRDAI: June 27, 2008
 Statement as on 31st December 2019
 Statement of Investment and Income on Investment
 Periodicity of Submission: Quarterly

Name of the Fund Linked Fund

(Rs in Lakhs)

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year) ³			
			Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.) ¹	Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
1	A01 Central Government Bonds	CGSB	5,357.59	91.71	1.71%	1.71%	5,096.84	411.59	8.08%	8.08%	4,372.87	323.55	7.40%	7.40%
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	4,152.68	59.47	1.43%	1.43%	4,038.64	189.00	4.68%	4.68%	2,713.78	134.43	4.95%	4.95%
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	361.99	8.52	2.35%	2.35%	424.93	27.02	6.36%	6.36%	453.52	22.91	5.05%	5.05%
8	C06 Bonds/ Debentures/ CPs/ Loans - Promoter Group	HDPG	-	-	0.00%	0.00%	-	2.19	0.00%	0.00%	359.52	20.50	5.70%	5.70%
9	C08 Bonds/Debentures issued by HUDCO	HTHD	265.59	7.47	2.81%	2.81%	262.89	26.62	10.12%	10.12%	-	-	0.00%	0.00%
10	C18 Reclassified Approved Investments - Debt	HORD	102.13	-	0.00%	0.00%	221.08	(330.50)	-149.49%	-149.49%	-	-	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	957.08	(21.66)	-2.26%	-2.26%	946.68	(106.91)	-11.29%	-11.29%	840.77	(55.99)	-6.66%	-6.66%
13	C20 Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	1,568.87	(48.81)	-3.11%	-3.11%	1,442.06	56.20	3.90%	3.90%	1,230.20	69.95	5.69%	5.69%
14	C27 Infrastructure - PSU - Debentures/ Bonds	IPTD	2,221.26	67.51	3.04%	3.04%	2,028.91	186.70	9.20%	9.20%	1,544.12	69.19	4.48%	4.48%
15	C26 Long Term Bank Bonds Approved Investment-Infrastructure	ILBI	203.52	5.67	2.79%	2.79%	201.56	19.66	9.75%	9.75%	192.34	8.23	4.28%	4.28%
16	C29 Infrastructure - Other Corporate Securities- Debentures/ Bonds	ICTD	157.80	5.36	3.40%	3.40%	155.59	13.49	8.67%	8.67%	700.93	54.37	7.76%	7.76%
17	C34 Infrastructure - Equity (including unlisted)	IOEQ	160.63	(47.22)	-29.40%	-29.40%	222.86	(138.71)	-62.24%	-62.24%	338.77	13.21	3.90%	3.90%
18	C41 Long Term Bank Bonds Other Investment-Infrastructure	IOLE	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
19	D01 PSU - (Approved Investment)-Equity Shares quoted	EAEQ	389.84	(31.33)	-8.04%	-8.04%	455.90	(120.38)	-26.41%	-26.41%	882.44	(37.24)	-4.22%	-4.22%
20	D02 Corporate Securities (Approved Investment) -Equity Shares (ordinary)-Quoted	EACE	15,571.61	1,044.72	6.71%	6.71%	15,590.66	964.31	6.19%	6.19%	13,959.63	1,338.65	9.59%	9.59%
21	D05 Corporate Securities - Bonds - (Taxable)	EPBT	-	-	0.00%	0.00%	-	-	0.00%	0.00%	151.90	4.90	3.23%	3.23%
22	D07 Corporate Securities - Preference Shares	EPNQ	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
23	D39 Additional Tier I (Basel III Complaint) Perpetual Bonds	EAPB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
24	D18 Deposits - Money at call and short notice with banks /Repo	ECMR	946.36	11.74	1.24%	1.24%	818.61	33.10	4.04%	4.04%	921.70	13.51	1.47%	1.47%
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	1,545.48	43.69	2.83%	2.83%	1,627.42	150.50	9.25%	9.25%	1,490.66	82.50	5.53%	5.53%
27	D16 Deposits - Deposit with scheduled banks	ECDB	65.00	3.50	5.38%	5.38%	65.00	10.22	15.72%	15.72%	65.00	9.30	14.31%	14.31%
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	205.34	2.52	1.23%	1.23%	273.95	11.49	4.20%	4.20%	775.88	42.05	5.42%	5.42%
30	D30 Net Current Assets	ENCA	(353.85)	(21.54)	6.09%	6.09%	(353.85)	(18.72)	5.29%	5.29%	342.79	14.94	4.36%	4.36%
31	E03 Other than Approved Investments - Equity Shares (incl PSUs and Unlisted)	OESH	-	-	0.00%	0.00%	-	-	0.00%	0.00%	80.90	(12.08)	-14.93%	-14.93%
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	2,020.67	177.80	8.80%	8.80%	1,811.76	84.62	4.67%	4.67%	764.69	72.80	9.52%	9.52%
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%	67.72	(31.93)	-47.16%	-47.16%
38	E26 Reclassified Approved investments - Equity	ORAE	1,055.86	208.93	19.79%	19.79%	1,108.74	(95.84)	-8.64%	-8.64%	1,080.90	(100.56)	-9.30%	-9.30%
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			37,298.99	1,568.03	4.20%	4.20%	36,778.10	1,375.80	3.74%	3.74%	32,059.83	2,057.18	6.42%	6.42%

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 : 17th January 2020

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.

FORM L-35-DOWNGRADING OF INVESTMENTS

Insurer : Pramerica Life Insurance Limited (Formerly known as DHFL Pramerica Life Insurance Company Limited)
 Registration No. 140; Date of Registration with the IRDAI: June 27, 2008
 Statement as on :31st December 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
A.	<u>During the Quarter ¹</u>								
	8% YES Bank 30 September 2026	IOLB	1,000.00	30-Sep-16	CARE & ICRA	AA+	A	19-Dec-19	Downgraded four times on 28th Nov 18(AA), 3rd May 2019 (AA-), 24th July 2019 (A+) & 19th Dec 19(A)
	9.5% YES Bank AT1 Bond 23 December 2021	OAPB	4,000.00	10-Jan-17	FITCH, CARE & ICRA	AA+	BBB	30-Dec-19	Downgraded five times on 28th Nov 18(AA), 9th May 2019 (A), 27th July 2019 (A-), 13th Nov 2019 (BBB+) & 30th Dec 19(BBB)
B.	<u>As on Date ²</u>								
	9.60% Aadhar Housing Finance Ltd 29 Sep 2021	HTDN	2,856.14	17-Dec-18	CARE	AA+	AA	22-Mar-19	Downgraded by CARE
	8.90% Dewan Housing Finance Corporation Ltd 04 June 2023	HORD	4,500.00	05-Jun-18	CARE	AAA	D	05-Jun-19	Downgraded five times on 3rd Feb 19(AA+), 6th March 2019 (AA-), 31st March 2019 (A), 14th May 19(BBB-) & 5th June 19(D)
	9.05% Dewan Housing Finance Corporation Ltd 09 September 2021	HORD	2,453.47	09-Sep-16	CARE	AAA	D	05-Jun-19	Downgraded five times on 3rd Feb 19(AA+), 6th March 2019 (AA-), 31st March 2019 (A), 14th May 19(BBB-) & 5th June 19(D)
	9.05% Dewan Housing Finance Corporation Ltd 09 Sep 2023	HORD	1,573.39	24-Oct-17	CARE	AAA	D	05-Jun-19	Downgraded five times on 3rd Feb 19(AA+), 6th March 2019 (AA-), 31st March 2019 (A), 14th May 19(BBB-) & 5th June 19(D)
	9.10% Dewan Housing Finance Corporation Ltd 16 Aug 2021	HORD	1,487.54	16-Aug-16	CARE	AAA	D	05-Jun-19	Downgraded five times on 3rd Feb 19(AA+), 6th March 2019 (AA-), 31st March 2019 (A), 14th May 19(BBB-) & 5th June 19(D)
	9.25% Dewan Housing Finance Corporation Ltd 09 September 2023	HORD	505.50	04-May-17	CARE	AAA	D	05-Jun-19	Downgraded five times on 3rd Feb 19(AA+), 6th March 2019 (AA-), 31st March 2019 (A), 14th May 19(BBB-) & 5th June 19(D)
	9% Dewan Housing Finance Corporation Ltd 04 June 2028	HORD	488.55	17-Jul-18	CARE	AAA	D	05-Jun-19	Downgraded five times on 3rd Feb 19(AA+), 6th March 2019 (AA-), 31st March 2019 (A), 14th May 19(BBB-) & 5th June 19(D)
	7.50% IDFC Bank 12 Nov 2020 (Cumulative)	ECOS	48.00	26-Sep-17	ICRA	AA+	AA	21-May-19	Downgraded by ICRA
	8.70% IDFC Bank 21 Mar 2022 (Cumulative)	ECOS	116.53	25-Jul-17	ICRA	AA+	AA	21-May-19	Downgraded by ICRA
	8.00% IDFC Bank 12 Nov 2020 (Cumulative)	ECOS	144.45	25-Jul-17	ICRA	AA+	AA	21-May-19	Downgraded by ICRA
	8.00% IDFC Bank 21 Feb 2021 (Cumulative)	ECOS	141.79	25-Jul-17	ICRA	AA+	AA	21-May-19	Downgraded by ICRA
	9.00% IDFC Bank 30 Dec 2021 (Cumulative)	ECOS	127.84	25-Jul-17	ICRA	AA+	AA	21-May-19	Downgraded by ICRA
	7.85% Infrastructure Leasing & Financial Services Ltd 30-Dec-2022	ORAD	499.03	09-Nov-17	CARE & FITCH	AAA	D	17-Sep-18	Downgraded thrice by CARE on 16th Aug 18(AA+), 9th Sep 18(BB) & 17th Sep 18(D)
	8.30% Infrastructure Leasing & Financial Services Ltd 11-Jan-2023	ORAD	1,000.00	11-Jan-18	CARE & FITCH	AAA	D	17-Sep-18	Downgraded thrice by CARE on 16th Aug 18(AA+), 9th Sep 18(BB) & 17th Sep 18(D)
	8.65% Infrastructure Leasing & Financial Services Ltd 27-March-2028	ORAD	1,000.00	03-Apr-18	CARE & FITCH	AAA	D	17-Sep-18	Downgraded thrice by CARE on 16th Aug 18(AA+), 9th Sep 18(BB) & 17th Sep 18(D)
	8.80% Infrastructure Leasing & Financial Services Ltd. 21-Sep-2020	ORAD	1,000.00	21-Sep-15	CARE & FITCH	AAA	D	17-Sep-18	Downgraded thrice by CARE on 16th Aug 18(AA+), 9th Sep 18(BB) & 17th Sep 18(D)
	9.98% Infrastructure Leasing & Financial Services Ltd. 05-Dec-2021	ORAD	477.50	05-Dec-11	CARE & FITCH	AAA	D	17-Sep-18	Downgraded thrice by CARE on 16th Aug 18(AA+), 9th Sep 18(BB) & 17th Sep 18(D)
	9% Infrastructure Leasing & Financial Services Ltd. 29-Dec-2024	ORAD	1,030.12	30-Nov-18	CARE & FITCH	AAA	D	17-Sep-18	Downgraded thrice by CARE on 16th Aug 18(AA+), 9th Sep 18(BB) & 17th Sep 18(D)
	8.70% Reliance Home Finance Ltd 03 Jan 2020	HORD	3,740.00	03-Jan-17	CARE	AA+	D	12-Sep-19	Downgraded five times on 8th Oct 18(AA), 6th March 2019 (A+), 18th April 2019 (BBB+), 26th April 19(C) & 12th Sep 19(D)
	8.90% Reliance Home Finance Ltd 03 Jan 2022	HORD	3,406.44	26-Sep-18	CARE	AA+	D	12-Sep-19	Downgraded five times on 8th Oct 18(AA), 6th March 2019 (A+), 18th April 2019 (BBB+), 26th April 19(C) & 12th Sep 19(D)
	8% YES Bank 30 September 2026	IOLB	1,000.00	30-Sep-16	CARE & ICRA	AA+	A	19-Dec-19	Downgraded four times on 28th Nov 18(AA), 3rd May 2019 (AA-), 24th July 2019 (A+) & 19th Dec 19(A)
	9.5% YES Bank AT1 Bond 23 December 2021	OAPB	4,000.00	10-Jan-17	FITCH, CARE & ICRA	AA+	BBB	30-Dec-19	Downgraded five times on 28th Nov 18(AA), 9th May 2019 (A), 27th July 2019 (A-), 13th Nov 2019 (BBB+) & 30th Dec 19(BBB)

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 : 17th January 2020

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

Note:

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

FORM L-35-DOWNGRADING OF INVESTMENTS

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

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

Statement as on :31st December 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> ¹ Nil								
B.	<u>As on Date</u> ² 8.70% IDFC Bank 21 Mar 2022 (Cumulative) 8.56% PNB Housing Finance Ltd 28-Jul-2020	ECOS HTDN	212.85 500.00	25-Jul-17 28-Jul-15	ICRA FITCH & CARE	AA+ AAA	AA AA+	21-May-19 09-Jan-19	Downgraded by ICRA Downgraded by FITCH & CARE

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 : 17th January 2020

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.
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FORM L-35-DOWNGRADING OF INVESTMENTS

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

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

Statement as on :31st December 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
A.	<u>During the Quarter</u> ¹ NIL								
B.	<u>As on Date</u> ²								
	9.60% Aadhar Housing Finance Ltd 29 Sep 2021	HTDN	104.04	17-Dec-18	CARE	AA+	AA	22-Mar-19	Downgraded by CARE
	9.05% Dewan Housing Finance Corporation Ltd 09 September 2021	HORD	75.00	09-Sep-16	CARE	AAA	D	05-Jun-19	Downgraded five times on 3rd Feb 19(AA+), 6th March 2019 (AA-), 31st March 2019 (A), 14th May 19(BBB-) & 5th June 19(D)
	9.10% Dewan Housing Finance Corporation Ltd 16 Aug 2021	HORD	12.13	16-Aug-16	CARE	AAA	D	05-Jun-19	Downgraded five times on 3rd Feb 19(AA+), 6th March 2019 (AA-), 31st March 2019 (A), 14th May 19(BBB-) & 5th June 19(D)
	8.70% IDFC Bank 21 Mar 2022 (Cumulative)	ECOS	38.97	25-Jul-17	ICRA	AA+	AA	21-May-19	Downgraded by ICRA
	8.00% IDFC Bank 12 Nov 2020 (Cumulative)	ECOS	83.71	25-Jul-17	ICRA	AA+	AA	21-May-19	Downgraded by ICRA
	8.00% IDFC Bank 21 Feb 2021 (Cumulative)	ECOS	30.61	25-Jul-17	ICRA	AA+	AA	21-May-19	Downgraded by ICRA
	8.70% Reliance Home Finance Ltd 03 Jan 2020	HORD	15.00	03-Jan-17	CARE	AA+	D	12-Sep-19	Downgraded five times on 8th Oct 18(AA), 6th March 2019 (A+), 18th April 2019 (BBB+), 26th April 19(C) & 12th Sep 19(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 : 17th January 2020

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)

		For the Qtr Q3 '2019-20				For the Qtr Q3 '2018-19				Upto the period '2019-20				Upto the period '2018-19			
S. No.	Particulars	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable
1	First year Premum																
	i) Individual Single Premium- (ISP)																
	From 0-10000	6.47	32	32	61.83	29.00	259	258	149.32	49.87	186	216	308.81	181.28	1,647	2,638	995.77
	From 10,000-25,000	29.97	17	16	102.69	50.52	26	26	115.57	136.83	84	78	323.69	186.21	99	68	319.98
	From 25001-50,000	17.88	5	5	22.28	117.75	28	27	336.89	93.95	24	24	156.33	249.22	60	34	663.74
	From 50,001- 75,000	-	-	-	-	16.93	3	3	21.16	18.42	3	3	23.02	50.63	8	6	62.48
	From 75,000-100,000	20.00	2	2	23.50	29.00	3	3	123.75	59.04	6	6	70.81	79.00	8	7	184.75
	From 1,00,001 -1,25,000	12.00	1	1	15.00	-	-	-	-	47.04	4	3	58.80	24.00	2	2	26.40
	Above Rs. 1.25,000	-	-	-	-	281.50	6	6	351.88	320.48	6	6	1,844.35	821.50	19	13	1,013.38
	ii) Individual Single Premium (ISPA)- Annuity																
	From 0-50000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 150,001- 2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,00,,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,50,001 -3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	iii) Group Single Premium (GSP)																
	From 0-10000	(86.71)	35	56,847	(34,612.58)	36.19	118	52,328	(37,896.41)	(80.93)	158	2,27,201	(1,19,899.46)	16.01	316	1,37,664	(3,90,749.90)
	From 10,000-25,000	64.06	13	1,01,388	39,584.34	118.53	42	1,24,401	40,580.31	267.05	75	2,97,744	1,31,670.49	345.88	119	2,60,487	1,41,544.74
	From 25001-50,000	102.13	14	46,117	50,558.27	194.37	17	2,63,841	1,39,284.18	348.22	39	2,57,499	1,53,189.61	480.80	45	4,13,779	4,84,757.83
	From 50,001- 75,000	50.44	2	7,522	49,364.49	167.95	12	1,61,715	62,534.35	350.94	19	2,72,863	1,50,002.95	422.05	34	3,16,915	1,34,406.57
	From 75,000-100,000	104.43	3	1,27,854	32,238.85	198.47	9	1,03,349	59,889.89	397.14	15	3,57,084	96,452.51	443.24	23	2,44,008	1,19,411.45
	From 1,00,001 -1,25,000	89.17	4	66,162	21,369.53	217.06	16	1,36,214	43,351.57	391.35	21	2,88,684	1,03,272.41	582.72	33	3,80,094	1,37,466.68
	Above Rs. 1.25,000	8,648.05	41	16,70,448	10,17,299.12	13,642.28	63	40,15,979	17,12,697.96	28,582.17	140	63,83,052	34,27,002.79	72,339.05	188	1,33,15,766	67,20,669.48
	iv) Group Single Premium- Annuity- GSPA																
	From 0-50000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 150,001- 2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,00,,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,50,001 -3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	v) Individual non Single Premium- INSP																
	From 0-10000	12.08	164	170	1,232.95	87.38	1,151	1,151	8,225.95	86.78	1,090	1,102	6,968.87	253.05	3,419	2,295	22,920.12
	From 10,000-25,000	310.41	1,621	1,586	3,694.49	434.50	2,556	2,535	9,061.38	919.09	5,072	4,988	13,325.70	2,408.72	12,928	10,259	35,531.50
	From 25001-50,000	2,251.71	6,477	6,415	17,327.16	3,178.91	8,634	8,566	22,592.24	7,107.34	18,769	18,562	50,140.87	11,152.42	29,304	20,343	80,019.86
	From 50,001- 75,000	899.50	1,438	1,430	9,601.99	1,089.07	2,490	2,477	18,970.47	2,829.11	4,173	4,143	29,197.49	3,545.80	6,824	4,290	47,961.27
	From 75,000-100,000	218.41	235	232	2,403.33	449.41	481	472	5,064.45	560.68	588	561	5,816.04	1,824.60	1,924	1,383	18,505.04
	From 1,00,001 -1,25,000	70.24	56	52	709.84	147.22	142	142	2,421.24	213.02	175	168	2,254.05	718.06	699	561	8,673.96
	Above Rs. 1.25,000	181.78	87	76	1,699.69	865.92	305	278	8,785.24	309.68	184	171	2,406.25	3,558.13	1,255	917	34,988.23
	vi) Individual non Single Premium- Annuity- INSPA																
	From 0-50000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 150,001- 2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,00,,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,50,001 -3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	vii) Group Non Single Premium (GNSP)																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1.25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

(Rs in Lakhs)																	
S. No.	Particulars	For the Qtr Q3 '2019-20				For the Qtr Q3 '2018-19				Upto the period '2019-20				Upto the period '2018-19			
		Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable
	viii Group Non Single Premium- Annuity- GNSPA																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Renewal Premium																
	i Individual																
	From 0-10000	372.60	8,076	3,744	48,248.37	328.01	5,657	4,447	22,835.37	947.98	18,513	8,691	92,060.42	991.10	16,674	8,949	57,714.64
	From 10,000-25,000	2,326.41	55,470	21,697	94,241.81	2,401.79	55,348	24,942	82,079.89	7,130.45	1,65,901	34,442	2,61,402.57	6,647.63	1,61,983	31,580	2,37,771.23
	From 25001-50,000	10,170.23	2,94,589	99,755	5,68,566.93	8,159.43	2,29,879	82,957	4,28,394.25	29,427.98	8,42,702	1,06,858	16,12,328.98	21,987.77	6,27,361	80,029	11,72,561.81
	From 50,001- 75,000	2,267.49	36,691	12,538	2,00,219.08	1,559.84	22,950	8,805	1,08,317.98	6,420.95	1,01,145	13,950	5,27,545.57	3,949.06	57,701	8,205	2,66,289.52
	From 75,000-100,000	843.84	1,977	891	31,677.32	709.41	1,455	978	11,575.54	2,332.55	5,349	1,872	60,470.01	1,659.94	3,651	1,209	31,602.45
	From 1,00,001 -1,25,000	366.60	1,115	479	17,517.74	322.89	843	486	10,761.80	1,084.13	3,291	929	46,245.13	785.61	2,063	587	25,579.65
	Above Rs. 1,25,000	1,304.01	711	336	40,158.36	1,247.10	670	519	16,540.89	3,857.31	2,044	985	78,753.02	3,162.92	1,606	669	44,437.24
	ii Individual- Annuity																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	iii Group																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	iv Group- Annuity																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
			</														

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

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

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

Date: 31-Dec-19

Business Acquisition through different channels (Group)

(Rs in Lakhs)

S.No.	Channels	For the Qtr Q3 '2019-20			For the Qtr Q3 '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	2	5,291	5.53	3	2,112	11	6	9,157	11.84	9	6,226	44
3	Corporate Agents -Others	3	2,80,833	3,079.08	4	48,966	1,492	11	8,26,437	8,392.17	8	2,66,491	34,895
4	Brokers	10	4,16,434	993.89	50	18,98,390	4,240	56	16,61,163	3,107.78	161	65,62,748	17,019
5	Micro Agents	10	1,71,964	600.35	3	36,882	155	45	5,00,893	1,607.84	4	75,664	295
6	Direct Business	87	12,01,816	4,292.71	217	28,71,477	8,678	349	50,86,477	17,136.30	576	81,57,584	22,376
	Total(A)	112	20,76,338	8,971.57	277	48,57,827	14,575	467	80,84,127	30,255.92	758	1,50,68,713	74,630
1	Referral (B)	-	-	-	-	-	-	-	-	-	-	-	-
	Grand Total (A+B)	112	20,76,338	8,971.57	277	48,57,827	14,575	467	80,84,127	30,255.92	758	1,50,68,713	74,630

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

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

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

Date: 31-Dec-19

Business Acquisition through different channels (Individuals)

(Rs in Lakhs)

S.No.	Channels	For the Qtr Q3 '2019-20		For the Qtr Q3 '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	3,903	1,646.17	5,223	2,536	10,581	4,819.21	16,332	7,827
2	Corporate Agents-Banks	367	117.86	1,099	502	1,571	550.15	2,886	1,235
3	Corporate Agents -Others	591	145.88	1,137	247	1,689	376.66	12,866	5,223
4	Brokers	(12)	(17.29)	(15)	(8)	(29)	(31.87)	(30)	(42)
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	5,286	2,137.84	8,037	3,434	16,204	6,987.62	24,333	10,612
	Total (A)	10,135	4,030.45	15,481	6,711	30,016	12,701.77	56,387	24,856
1	Referral (B)	-	-	603	66	348	49.55	1,809	197
	Grand Total (A + B)	10,135	4,030.45	16,084	6,777	30,364	12,751.33	58,196	25,053

FORM L-39-Data on Settlement of Claims

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

Upto The Quarter Ended December 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	63	6	7	4	-	98	233
2	Survival Benefit	994	2,052	680	85	19	14	3,844	234
3	for Annuities / Pension	-	-	-	-	-	-	-	-
4	For Surrender	2,754	31,681	1,924	486	444	5	37,294	12,019
5	Other benefits	-	-	-	-	-	-	-	-
	Individual Death Claims	-	370	34	2	-	-	406	1,437
	Group Death Claims	-	28,347	25,366	1,563	143	25	55,444	25,869
	Individual Health Claims	-	9	50	9	-	-	68	33
	Group Health Claims	-	3	-	-	-	-	3	1

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

FOR L-40: Claims data for Life

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

Upto The Quarter Ended December 2019

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	55,901	99	3,683	-	37,002	-
3	Claims Settled during the period	55,850	98	3,844	-	37,294	-
4	Claims Repudiated during the period	198	-	-	-	-	-
a	Less than 2years from the date of acceptance of risk	196	-	-	-	-	-
b	Grater than 2 year from the date of acceptance of risk	2	-	-	-	-	-
5	Claims Written Back	-	-	-	-	-	-
6	Claims O/S at End of the period	115	10	171	-	253	-
	Less than 3months	114	5	171	-	251	-
	3 months to 6 months	1	5	-	-	2	-
	6months to 1 year	-	-	-	-	-	-
	1year and above	-	-	-	-	-	-

FORM L-41 : GREIVANCE DISPOSAL

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

Date: 31-Dec-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		
1	Complaints made by customers							
a)	Death Claims	-	3			2	1	8
b)	Policy Servicing	-	1			1	-	8
c)	Proposal Processing	-	6	1		5	-	24
d)	Survival Claims	-	5	2		3	-	12
e)	ULIP Related	-	-			-	-	0
f)	Unfair Business Practices	1	66	16	1	50	-	285
g)	Others	-	31	6	3	22	-	74
	Total Number	1	112	25	4	83	1	411

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	30,831
5	Total No. of claims during current year	55,901
6	Total No. of Policy Complaints (current year) per 10, 000 policies (current year)	131
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year) :	1

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

FORM L-42 : Valuation Basis (Life Insurance)

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

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

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

Data used for valuation is extracted from the Policy administration system as at the last day of the valuation month using data extraction program. 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*	
	31st Dec, 2019	31st Dec, 2018	31st Dec, 2019	31st Dec, 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*	
		31st Dec, 2019 ¹	31st Dec, 2018 ²	31st Dec, 2019 ¹	31st Dec, 2018 ²
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.

¹ Mortality rates are based on IALM 2012-14

² 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 : Pramerica Life Insurance Limited (Formerly known as DHFL Pramerica Life Insurance Company Limited)

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

5. Lapses (including Margin of Adverse Deviation)

Line of Business	Duration	Individual Business		Group business*	
		31st Dec, 2019	31st Dec, 2018	31st Dec, 2019	31st Dec, 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 : Pramerica Life Insurance Limited (Formerly known as DHFL Pramerica Life Insurance Company Limited)****Registration No. 140; Date of Registration with the IRDAI: June 27, 2008****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	31-Dec-19	31-Dec-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: 20th Jan 2020

Name and Signature of Appointed Actuary
(Pawan Kumar Sharma)