

FORM L-1-A : Revenue Account

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

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

REVENUE ACCOUNT FOR THE PERIOD ENDED DECEMBER 31, 2015

Policyholders' Account (Technical Account)***

Rs ' 000

Particulars	Schedule	FOR THE QUARTER ENDED ON DECEMBER 2015						UP TO THE QUARTER ENDED ON DECEMBER 2015						FOR THE QUARTER ENDED ON DECEMBER 2014						UP TO THE QUARTER ENDED ON DECEMBER 2014					
		Non Participating (Non-Individual Life		Participating Individual Life	Non Participating Individual Life		Total	Non Participating (Non-Individual Life		Participating Individual Life	Non Participating Individual Life		Total	Non Participating Individual Life		Participating Individual Life	Non Participating Individual Life		Total	Non Participating (Non-Individual Life		Participating Individual Life	Non Participating Individual Life		Total
		Group Life	Individual Life	Individual Life	Individual Life	Pension		Group Life	Individual Life	Individual Life	Individual Life	Pension		Group Life	Individual Life	Individual Life	Individual Life	Pension		Group Life	Individual Life	Individual Life	Individual Life	Pension	
Premiums earned – net																									
(a) Premium	L-4	573,740	1,315,884	227,210	120,954	2,552	2,240,340	1,512,731	3,830,300	611,083	322,008	14,690	6,290,812	457,774	1,272,660	205,784	95,588	5,664	2,037,470	1,168,616	2,918,133	542,632	236,489	31,394	4,897,264
(b) Reinsurance ceded		(4,654)	(74,949)	(562)	(688)	-	(80,853)	(12,822)	(199,773)	(1,510)	(2,086)	-	(216,191)	(3,580)	(73,721)	(269)	(699)	-	(78,269)	(12,737)	(126,728)	(652)	(2,381)	-	(142,498)
(c) Reinsurance accepted-		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Income from Investments																									
(a) Interest, Dividends & Rent – Gross		69,230	93,911	13,609	24,162	1,649	202,561	189,777	239,991	36,621	78,733	7,502	552,624	41,478	35,395	8,467	22,387	2,501	110,228	104,195	72,803	25,533	75,498	11,650	289,679
(b) Profit on sale/redemption of investments		1,210	5,371	777	20,409	7,802	35,569	1,987	10,810	1,733	49,803	30,530	94,863	3,441	3,374	19,152	39,598	18,870	84,435	4,591	4,599	19,787	109,812	46,496	185,285
(c) (Loss on sale/ redemption of investments)		-	-	-	1,057	(338)	719	-	-	-	(7,007)	(2,962)	(9,969)	-	-	-	(1,442)	(581)	(2,023)	-	-	-	(10,399)	(4,252)	(14,651)
(d) Transfer/Gain on revaluation/change in fair value*		-	-	-	(34,445)	(8,412)	(42,857)	-	-	-	(127,758)	(44,152)	(171,910)	-	-	-	13,925	(5,243)	8,682	-	-	-	148,330	32,916	181,246
(e) Amortisation of discount/(premium)		576	981	(205)	(5)	-	1,347	1,951	3,781	(556)	(17)	(1)	5,158	1,063	2,320	105	(3)	-	3,485	3,157	4,644	388	(9)	-	8,180
(f) Appropriation/ Expropriation Adjustment		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Account Transferred from Shareholders' Fund		247,457	-	95,947	34,262	-	377,666	668,007	-	313,579	81,207	-	1,062,793	305,133	-	23,790	-	-	328,923	629,027	-	144,200	-	-	773,227
Other Income (to be specified)																									
(a) Fees & Charges		173	-	36	-	-	209	649	-	189	-	-	838	239	-	11	-	-	250	730	-	18	-	-	748
TOTAL (A)		887,732	1,341,198	336,812	165,706	3,253	2,734,701	2,362,280	3,885,109	961,139	394,883	5,607	7,609,018	805,548	1,240,028	257,040	169,354	21,211	2,493,181	1,897,579	2,873,451	731,906	557,340	118,204	6,178,480
Commission	L-5	34,935	145	26,583	1,762	-	63,425	93,727	214	79,578	4,872	5	178,396	30,061	50	38,430	1,707	9	70,257	74,848	125	108,759	3,063	127	186,922
Operating Expenses related to Insurance Business	L-6	426,757	201,402	191,463	46,534	366	866,522	1,148,659	591,620	599,775	126,046	1,770	2,467,870	326,875	225,785	148,083	34,450	1,741	736,934	867,393	523,471	477,799	88,276	6,983	1,963,922
Service Tax on Premium		-	-	-	2,942	156	3,098	-	-	-	8,613	539	9,152	-	-	-	-	-	-	-	-	-	-	-	-
Provision for doubtful debts		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bad debts written off		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for Tax		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(Net)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Others (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)		461,692	201,547	218,046	51,238	522	933,045	1,242,386	591,834	679,353	139,531	2,314	2,655,418	356,936	225,835	186,513	36,157	1,750	807,191	942,241	523,596	586,558	91,339	7,110	2,150,844
Benefits Paid (Net)	L-7	60,676	111,355	12,188	193,446	30,908	408,573	208,271	311,325	16,569	371,788	135,159	1,043,112	3,779	25,392	2,024	105,208	50,775	187,178	7,834	34,877	5,330	278,010	165,366	491,417
Bonuses Paid		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Gross**		365,364	649,461	106,578	(78,978)	(28,736)	1,013,689	911,623	1,976,033	265,217	(116,436)	(133,154)	2,903,283	444,832	700,589	68,503	40,545	(32,139)	1,222,330	947,504	1,678,676	140,018	177,528	(58,378)	2,885,348
(b) Amount ceded in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)		426,040	760,816	118,766	114,468	2,172	1,422,262	1,119,894	2,287,358	281,786	255,352	2,005	3,946,395	448,611	725,981	70,527	145,753	18,636	1,409,508	955,338	1,713,553	145,348	455,538	106,988	3,376,765
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)		(0)	378,835	(0)	(0)	559	379,394	(0)	1,005,917	(0)	(0)	1,288	1,007,205	-	288,212	-	(12,556)	825	276,482	-	636,302	-	10,463	4,106	650,871
APPROPRIATIONS																									
Transfer to Shareholders' Account		-	378,835	-	-	559	379,394	-	1,005,917	-	-	1,288	1,007,205	-	288,212	-	(12,556)	825	276,481	-	636,302	-	10,463	4,106	650,871
Transfer to Other Reserves (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (D)		-	378,835	-	-	559	379,394	-	1,005,917	-	-	1,288	1,007,205	-	288,212	-	(12,556)	825	276,481	-	636,302	-	10,463	4,106	650,871
The Total Surplus as mentioned below :																									
(a) Interim Bonus Paid		-	-	32	-	-	32	-	-	58	-	-	58	-	-	-	-	-	-	-	-	-	-	-	-
(b) Allocation of Bonus to Policyholders		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Surplus shown in Revenue Account		-	378,835	-	-	559	379,394	-	1,005,917	-	-	1,288	1,007,205	-	288,212	-	(12,556)	825	276,481	-	636,302	-	10,463	4,106	650,871
Total Surplus (a+b+c)		-	378,835	32	-	559	379,426	-	1,005,917	58	-	-	1,007,263	-	288,212	-	(12,556)	825	276,481	-	636,302	-	10,463	4,106	650,871

Notes:

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

** Represents Mathematical Reserves after allocation of bonus

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

FORM L-2-A : Profit & Loss

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

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

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

Shareholders' Account (Non-technical Account)

(Rs.'000).

Particulars	Schedule	FOR THE QUARTER ENDED ON DECEMBER 2015 (Rs.'000).	UP TO THE QUARTER ENDED ON DECEMBER 2015 (Rs.'000).	FOR THE QUARTER ENDED ON DECEMBER 2014 (Rs.'000).	UP TO THE QUARTER ENDED ON DECEMBER 2014 (Rs.'000).
Amounts transferred from/to the Policyholders Account (Technical Account)		379,394	1,007,205	276,481	650,871
Income From Investments					
(a) Interest, Dividends & Rent – Gross		141,446	425,519	116,700	297,832
(b) Profit on sale/redemption of investments		17,461	47,863	82,469	116,905
(c) (Loss on sale/ redemption of investments)		(415)	(1,941)	(47)	(474)
(d) Amortisation of discount/(premium)		(2,346)	(4,145)	9,066	23,724
Other Income (To be specified)		-	-	-	-
TOTAL (A)		535,540	1,474,501	484,669	1,088,858
Expense other than those directly related to the insurance business:		15,356	47,279	13,075	43,814
Bad debts written off		-	-	-	-
Transfer to Policyholders' fund		377,666	1,062,793	328,923	773,227
Provisions (Other than taxation)					
(a) For diminution in the value of investments (Net)		-	-	-	-
(b) Provision for doubtful debts		-	-	-	-
(c) Others (to be specified)		-	-	-	-
TOTAL (B)		393,022	1,110,072	341,998	817,041
Profit/ (Loss) before tax		142,518	364,429	142,671	271,817
Provision for Taxation		-	-	-	-
Current Tax Credit/(Charge)		-	-	-	-
Deferred Tax Credit / (Charge)		(18,348)	(46,919)	(18,369)	(34,996)
Profit / (Loss) after tax		124,170	317,510	124,302	236,821
APPROPRIATIONS					
(a) Balance at the beginning of the year.		-	(4,661,381)	-	(5,060,819)
(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		124,170	(4,343,871)	124,302	(4,823,998)

FORM L-3-A : Balance Sheet

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

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

BALANCE SHEET AS AT DECEMBER 31, 2015

(Rs.'000)

Particulars	Schedule	As at Dec 31, 2015	As at Dec 31, 2014
SOURCES OF FUNDS			
<i>SHAREHOLDERS' FUNDS:</i>			
SHARE CAPITAL	L-8,L-9	3,740,619	3,740,619
SHARE APPLICATION MONEY		-	-
RESERVES AND SURPLUS	L-10	8,329,217	8,329,217
CREDIT/[DEBIT] FAIR VALUE CHANGE ACCOUNT		(27,185)	3,698
Sub-Total		12,042,651	12,073,534
BORROWINGS	L-11	-	-
<i>POLICYHOLDERS' FUNDS:</i>			
CREDIT/[DEBIT] FAIR VALUE CHANGE ACCOUNT		7	73
POLICY LIABILITIES		9,090,475	4,480,718
INSURANCE RESERVES		-	-
PROVISION FOR LINKED LIABILITIES		2,256,919	2,476,254
Sub-Total		11,347,401	6,957,045
FUNDS FOR FUTURE APPROPRIATIONS		-	-
TOTAL		23,390,052	19,030,579
APPLICATION OF FUNDS			
INVESTMENTS			
Shareholders'	L-12	7,265,904	6,730,035
Policyholders'	L-13	9,038,898	4,651,354
ASSETS HELD TO COVER LINKED LIABILITIES	L-14	2,256,919	2,476,254
LOANS	L-15	2,572	776
FIXED ASSETS	L-16	397,038	221,476
DEFERRED TAX ASSETS		643,280	714,230
CURRENT ASSETS			
Cash and Bank Balances	L-17	270,258	238,022
Advances and Other Assets	L-18	937,253	646,649
Sub-Total (A)		1,207,511	884,671
CURRENT LIABILITIES	L-19	1,696,340	1,414,241
PROVISIONS	L-20	69,601	57,974
Sub-Total (B)		1,765,941	1,472,215
NET CURRENT ASSETS (C) = (A – B)		(558,430)	(587,544)
MISCELLANEOUS EXPENDITURE (to the extent not written off or	L-21	-	0
DEBIT BALANCE IN PROFIT & LOSS ACCOUNT (Shareholders' Account)		4,343,871	4,823,998
Debit Balance of Revenue Account		-	-
TOTAL		23,390,052	19,030,579

FORM L-4 : PREMIUM SCHEDULE

PREMIUM

(Rs.'000)

PREMIUM		FOR THE QUARTER ENDED ON DECEMBER 2015						FOR THE PERIOD ENDED ON DECEMBER 2015						FOR THE QUARTER ENDED ON DECEMBER 2014						FOR THE PERIOD ENDED ON DECEMBER 2014						(Rs. Crore)
Sl. No.	Particulars	Non Participating (Non-Linked)		Participating (Non-Linked)	Non Participating (Linked)		Total	Non Participating (Non-Linked)		Participating (Non-Linked)	Non Participating (Linked)		Total	Non Participating (Non-Linked)		Participating (Non-Linked)	Non Participating (Linked)		Total	Non Participating (Non-Linked)		Participating (Non-Linked)	Non Participating (Linked)		Total	
		Individual Life	Group Life	Individual Life	Individual Life	Individual Pension		Individual Life	Group Life	Individual Life	Individual Life	Individual Pension		Individual Life	Group Life	Individual Life	Individual Life	Individual Pension		Individual Life	Group Life	Individual Life	Individual Life	Individual Pension		
1	First year premiums	221,139	(226,938)	133,606	31,534	-	159,341	585,240	-	426,856	91,526	12	1,103,634	151,153	145,859	183,103	30,998	-	511,113	394,785	265,803	517,222	44,497	-	1,222,307	
2	Renewal Premiums	352,601	(51,292)	93,604	39,898	2,552	437,363	927,491	-	184,227	138,232	14,677	1,264,627	306,620	9,106	22,681	64,590	5,664	408,661	773,831	10,948	25,410	191,842	31,394	1,033,425	
3	Single Premiums	-	1,594,114	-	49,523	-	1,643,637	-	3,830,300	-	92,250	1	3,922,551	-	1,117,696	-	-	-	1,117,696	-	2,641,382	-	150	-	2,641,532	
	TOTAL PREMIUM	573,740	1,315,884	227,211	120,955	2,552	2,240,340	1,512,731	3,830,300	611,083	322,008	14,690	6,290,812	457,773	1,272,660	205,784	95,588	5,664	2,037,469	1,168,616	2,918,133	542,632	236,489	31,394	4,897,264	



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

COMMISSION EXPENSES

Particulars	FOR THE QUARTER ENDED ON DECEMBER 2015						FOR THE PERIOD ENDED ON DECEMBER 2015						FOR THE QUARTER ENDED ON DECEMBER 2014						FOR THE PERIOD ENDED ON DECEMBER 2014					
	Non Participating (Non-Linked)		Participating (Non-Linked)	Non Participating (Linked)		Total	Non Participating (Non-Linked)		Participating (Non-Linked)	Non Participating (Linked)		Total	Non Participating (Non-Linked)		Participating (Non-Linked)	Non Participating (Linked)		Total	Non Participating (Non-Linked)		Participating (Non-Linked)	Non Participating (Linked)		Total
	Individual Life	Group Life	Individual Life	Individual Life	Individual Pension		Individual Life	Group Life	Individual Life	Individual Life	Individual Pension		Individual Life	Group Life	Individual Life	Individual Life	Individual Pension		Individual Life	Group Life	Individual Life	Individual Life	Individual Pension	
Commission paid																								
Direct – First year premiums	29,942	144	23,087	1,282	-	54,455	81,406	214	71,335	3,563	3	156,521	26,421	50	37,731	1,467	4	65,673	60,375	125	107,985	2,068	24	170,577
- Renewal premiums	4,994	-	3,497	161	-	8,652	12,321	-	8,243	459	2	21,025	3,640	-	699	241	5	4,585	14,473	-	774	995	103	16,345
- Single premiums	-	-	-	318	-	318	-	-	-	850	-	850	-	-	-	(1)	-	(1)	-	-	-	-	-	-
Total (A)	34,936	144	26,583	1,762	-	63,425	93,727	214	79,578	4,872	5	178,396	30,061	50	38,430	1,707	9	70,257	74,848	125	108,759	3,063	127	186,922
Add: Commission on Re-insurance Accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on Re-insurance Ceded	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net Commission	34,936	144	26,583	1,762	-	63,425	93,727	214	79,578	4,872	5	178,396	30,061	50	38,430	1,707	9	70,257	74,848	125	108,759	3,063	127	186,922
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:																								
Agents	24,452	-	7,677	1,746	0	33,876	61,956	-	19,529	4,783	5	86,273	16,418	-	8,733	1,662	10	26,822	43,086	-	32,431	2,702	127	78,346
Brokers	4,505	145	7,708	13	-	12,371	13,295	214	20,975	70	-	34,554	3,990	50	8,366	24	(1)	12,429	6,411	125	20,038	106	-	26,680
Corporate Agency	5,898	-	11,131	3	-	17,032	18,180	-	38,813	19	-	57,012	8,980	-	21,112	21	-	30,113	23,289	-	55,616	253	-	79,158
Referral	11	-	58	-	-	70	55	-	235	-	-	290	126	-	158	-	-	283	565	-	387	-	-	952
Others (pl. specify)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bancassurance	69	-	9	-	-	78	241	-	26	-	-	267	547	-	62	1	-	610	1,497	-	287	2	-	1,786
TOTAL (B)	34,936	145	26,583	1,762	0	63,426	93,727	214	79,578	4,872	5	178,396	30,061	50	38,430	1,707	9	70,257	74,848	125	108,759	3,063	127	186,922

LIFE INSURANCE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

Particulars	FOR THE QUARTER ENDED ON DECEMBER 31, 2015						UPTO THE PERIOD ENDED ON DECEMBER 31, 2015						FOR THE QUARTER ENDED ON DECEMBER 31, 2014						UPTO THE PERIOD ENDED ON DECEMBER 31, 2014					
	Non Participating (Non-Linked)		Participating (Non-Linked)	Non Participating (Linked)		Total	Non Participating (Non-Linked)		Participating (Non-Linked)	Non Participating (Linked)		Total	Non Participating (Non-Linked)		Participating (Non-Linked)	Non Participating (Linked)		Total	Non Participating (Non-Linked)		Participating (Non-Linked)	Non Participating (Linked)		Total
	Individual Life	Group Life	Individual Life	Individual Life	Individual Pension		Individual Life	Group Life	Individual Life	Individual Life	Individual Pension		Individual Life	Group Life	Individual Life	Individual Life	Individual Pension		Individual Life	Group Life	Individual Life	Individual Life	Individual Pension	
1 Employees remuneration and welfare benefits	236,467	73,153	98,423	21,981	290	430,314	664,794	190,989	323,755	63,858	1,344	1,244,740	128,014	118,615	71,981	11,722	334	330,666	345,286	290,925	249,191	27,553	1,784	914,739
2 Travel, conveyance and vehicle running expenses	8,730	2,952	3,170	658	11	15,521	27,471	9,106	11,819	2,149	68	50,613	3,625	4,959	2,075	381	9	11,049	13,217	14,659	11,354	1,063	94	40,387
3 Training expenses (including Agent advisors)	3,820	7,894	1,268	283	3	13,268	15,836	19,125	6,814	1,239	39	43,053	6,746	8,879	4,244	675	22	20,566	21,048	23,343	18,080	1,693	149	64,313
4 Rent, rates & taxes	10,924	12,892	4,022	826	15	28,679	32,628	30,576	14,039	2,553	81	79,877	9,616	12,439	6,293	943	36	29,327	27,769	30,797	23,854	2,234	197	84,851
5 Repairs & Maintenance	7,497	8,264	2,598	560	8	18,927	27,614	23,993	11,882	2,161	69	65,719	5,562	7,233	3,598	548	20	16,961	16,452	18,246	14,133	1,323	117	50,271
6 Printing and stationery	648	449	217	48	-	1,362	2,603	1,387	1,120	204	6	5,320	281	393	151	30	1	856	1,109	1,230	952	89	8	3,388
7 Communication expenses	4,637	3,135	1,713	350	7	9,842	13,656	7,709	5,876	1,068	34	28,343	2,415	3,116	1,589	236	9	7,365	6,892	7,643	5,920	554	49	21,058
8 Legal, professional and consultancy charges	19,927	32,089	13,048	3,345	-	68,409	39,471	49,169	28,789	6,795	1	124,225	12,174	15,566	8,169	1,175	49	37,133	33,297	36,928	28,603	2,678	236	101,742
9 Medical fees	908	(70)	324	69	-	1,231	3,024	183	1,301	237	-	4,745	1,271	-	(2)	131	-	1,400	4,351	-	21	350	-	4,722
10 Auditors' fees, expenses etc : (a) as auditor (b) as adviser (i) Taxation matters (ii) Insurance matters (iii) Management services; and (c) in any other capacity (including out of pocket expenses)	(166)	919	(89)	(14)	(1)	649	381	1,374	164	30	1	1,950	181	235	116	17	1	550	540	599	464	43	4	1,650
11 Advertisement and publicity	69,106	16,595	45,192	11,599	1	142,493	137,650	153,277	100,398	23,697	3	415,025	81,761	11,205	29,176	6,391	2	128,535	125,434	17,476	45,069	9,796	8	197,783
12 Interest and bank charges	1,477	1,303	555	112	2	3,449	4,074	2,955	1,753	319	10	9,111	753	1,087	369	84	1	2,294	3,323	3,686	2,855	267	24	10,155
13 Investment related charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Postage and courier cost	1,939	1,321	657	144	2	4,063	7,627	2,866	3,282	597	19	14,391	1,149	1,520	715	115	4	3,503	3,659	4,058	3,143	294	26	11,180
15 Sales Promotion expenses	16,122	11,847	8,692	2,602	-	39,263	57,157	28,576	41,742	9,788	1	137,264	30,900	4,026	10,958	2,412	-	48,296	112,845	14,701	40,019	8,810	-	176,375
16 Information technology expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17 Recruitment (including Agent advisors)	84	(510)	(152)	(1)	(3)	(582)	6,121	2,107	2,634	479	15	11,356	804	1,419	106	114	(4)	2,439	6,196	6,872	5,322	498	44	18,932
18 Electricity ,water and utilities	1,432	2,091	476	106	1	4,106	5,938	4,988	2,555	465	15	13,961	1,261	1,730	717	133	3	3,844	4,647	5,154	3,992	374	33	14,200
19 Policy issuance and servicing costs	34,499	13,000	6,378	2,899	1	56,777	82,132	29,904	31,016	8,442	1	151,495	34,081	20,080	3,868	5,730	786	64,545	128,154	21,357	14,253	18,560	2,456	184,780
20 (Profit)/Loss on fluctuation in foreign exchange	58	54	25	5	-	142	62	58	27	5	-	152	28	41	13	3	-	85	135	149	116	11	1	412
21 (Profit)/Loss on fixed assets	(4)	(21)	(12)	(3)	-	(40)	28	5	3	-	-	36	(5)	(6)	(5)	(1)	-	(17)	3	3	3	-	-	9
22 Service Tax expense	-	-	-	-	-	-	-	-	-	-	-	-	816	6,559	5	3,111	442	10,933	882	12,166	16	11,109	1,667	25,840
23 Other miscellaneous expenses	1,353	5,530	2,171	410	17	9,481	1,764	15,338	2,791	503	17	20,413	3,062	3,584	2,419	264	18	9,347	5,005	5,551	4,298	402	36	15,292
24 Depreciation	7,280	7,857	2,781	554	12	18,484	18,535	17,215	7,975	1,450	46	45,221	2,354	3,073	1,510	234	8	7,179	7,084	7,856	6,085	570	50	21,645
TOTAL	426,757	201,402	191,463	46,534	366	866,522	1,148,659	591,620	599,775	126,046	1,770	2,467,870	326,875	225,785	148,083	34,450	1,741	736,934	867,393	523,471	477,799	88,276	6,983	1,963,922

LIFE INSURANCE

FORM L-7 : BENEFITS PAID SCHEDULE

(Rs.'000)

Particulars	FOR THE QUARTER ENDED ON DECEMBER 31, 2015						UP TO THE QUARTER ENDED ON DECEMBER 31, 2015						FOR THE QUARTER ENDED ON DECEMBER 31, 2014						UP TO THE QUARTER ENDED ON DECEMBER 31, 2014					
	Non Participating (Non-Linked)		Participating (Non-Linked)		Non Participating (Linked)		Non Participating (Non-Linked)		Participating (Non-Linked)		Non Participating (Linked)		Non Participating (Non-Linked)		Participating (Non-Linked)		Non Participating (Linked)		Non Participating (Non-Linked)		Participating (Non-Linked)		Non Participating (Linked)	
	Individual Life	Group Life	Individual Life	Individual Life	Individual Pension	Total	Individual Life	Group Life	Individual Life	Individual Life	Individual Pension	Total	Individual Life	Group Life	Individual Life	Individual Life	Individual Pension	Total	Individual Life	Group Life	Individual Life	Individual Life	Individual Pension	Total
1. Insurance Claims																								
(a) Claims by Death,	20,112	124,767	6,563	2,351	731	154,524	48,306	353,357	8,300	7,913	1,667	419,543	(7,279)	27,441	2,689	2,451	-	25,302	(4,391)	44,032	6,482	1,046	335	47,504
(b) Claims by Maturity,	9,022	-	5,605	-	-	14,627	16,773	-	7,969	(100)	-	24,642	-	-	-	38,100	-	38,100	-	-	-	80,283	-	80,283
(c) Annuities/Pension payment,	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Periodical Benefit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Health	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(f) any other (please specify)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Surrenders/Withdrawals	39,495	49,108	20	191,345	30,177	310,144	159,689	101,431	20	364,976	133,492	759,608	5,942	7,735	-	64,814	50,775	129,266	13,502	8,428	-	196,903	165,031	383,864
Riders	-	-	-	(127)	-	(127)	-	-	-	(127)	-	(127)	51	-	-	-	-	51	1,202	-	-	(280)	-	922
Total paid	68,629	173,874	12,188	193,569	30,908	479,168	224,768	454,788	16,289	372,662	135,159	1,203,666	(1,285)	35,176	2,689	105,365	50,775	192,719	10,313	52,460	6,482	277,952	165,366	512,573
2. (Amount ceded in reinsurance):																								
(a) Claims by Death,	(7,953)	(62,519)	(0)	(123)	-	(70,595)	(16,497)	(143,463)	280	(874)	-	(160,554)	5,065	(9,783)	(665)	(158)	-	(5,541)	(2,479)	(17,583)	(1,152)	58	-	(21,156)
(b) Claims by Maturity,	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities/Pension payment,	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Periodical Benefit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Health	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(f) any other (please specify)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total ceded	(7,953)	(62,519)	(0)	(123)	-	(70,595)	(16,497)	(143,463)	280	(874)	-	(160,554)	5,065	(9,783)	(665)	(158)	-	(5,541)	(2,479)	(17,583)	(1,152)	58	-	(21,156)
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	60,676	111,356	12,188	193,446	30,908	408,574	208,271	311,325	16,569	371,788	135,159	1,043,112	3,780	25,392	2,024	105,207	50,775	187,178	7,835	34,877	5,330	278,009	165,366	491,417

FORM L-8 : SHARE CAPITAL SCHEDULE

(Rs.'000)

	Particulars	As at DECEMBER 31, 2015	As at DECEMBER 31, 2014
1	Authorised Capital 2,000,000,000 Equity Shares (Previous Year: 2,000,000,000 Equity Shares) of Rs 10 each	20,000,000	20,000,000
2	Issued Capital 374,061,867 Equity Shares (Previous Year: 374,061,867 Equity Shares) of Rs 10/- each	3,740,619	3,740,619
3	Subscribed Capital 374,061,867 Equity Shares (Previous Year: 374,061,867 Equity Shares) of Rs 10/- each	3,740,619	3,740,619
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	3,740,619	3,740,619
	TOTAL	3,740,619	3,740,619

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

Shareholder	As at December 31, 2015		As at December 31, 2014	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
Indian	276,805,782	74%	276,805,782	74%
Foreign	97,256,085	26%	97,256,085	26%
Others			-	
TOTAL	374,061,867	100%	374,061,867	100%



FORM L-10-RESERVES AND SURPLUS SCHEDULE

(Rs.'000)

	Particulars	As at December 31, 2015	As at December 31, 2014
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	8,329,217	8,329,217
4	Revaluation Reserve	-	-
	General Reserves	-	-
5	Less: Debit balance in Profit and Loss Account, if any	-	-
	Less: Amount utilized for Buy-back	-	-
6	Catastrophe Reserve	-	-
7	Other Reserves (to be specified)	-	-
8	Balance of profit in Profit and Loss Account	-	-
	TOTAL	8,329,217	8,329,217



LIFE INSURANCE

FORM L-11-BORROWINGS SCHEDULE

(Rs.'000)

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



FORM L-12-INVESTMENTS SHAREHOLDERS SCHEDULE

(Rs.'000)

	Particulars	As at December 31, 2015	As at December 31, 2014
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	4,063,324	3,939,923
2	Other Approved Securities	479,278	192,793
3	Other Investments		
	(a) Shares	-	-
	(aa) Equity	190,191	150,955
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	464,124	373,751
	(e) Other Securities (to be specified)	-	-
	Commercial Paper / Certificate of Deposits	-	-
	Deposits with Bank	4,000	4,000
	(f) Subsidiaries	-	-
	Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	1,588,907	1,222,692
5	Other than Approved Investments		3,312
	Debentures/ Bonds Market Value Rs.10,083]	10,000	
	Equity Shares [Historical Cost Rs. 18,693] [Previous Year Rs 7,006]	15,028	
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	-	452,675
2	Other Approved Securities	-	-
3	Other Investments	-	-
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	230,000
	(b) Mutual Funds	401,052	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	-	-
	(e) Other Securities (to be specified)	-	-
	Deposits with Bank	-	-
	(f) Subsidiaries	-	-
	Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	50,000	159,934
5	Other than Approved Investments	0.00	-
	TOTAL	7,265,904	6,730,035

FORM L-13-INVESTMENTS POLICYHOLDERS SCHEDULE

(Rs.'000)

	Particulars	As at December 31, 2015						As at December 31, 2014					
		Non Participating (Non-Linked)		Participating	Non Participating (Linked)		Total	Non Participating (Non-Linked)		Participating (Non-Linked)	Non Participating (Linked)		Total
		Individual Life	Group Life	Individual Life	Individual Life	Individual Pension		Individual Life	Group Life	Individual Life	Individual Life	Individual Pension	
	LONG TERM INVESTMENTS												
1	Government securities and Government guaranteed bonds including Treasury Bills	1,881,866	2,420,846	389,607	19,692	1,284	4,713,295	1,087,963	1,041,835	150,288	17,506	875	2,298,467
2	Other Approved Securities	10,013	70,737	-	-	-	80,750	10,016	50,174	-	-	-	60,190
3	Other investments												
(a)	Shares	-	-	-	-	-	-	-	-	-	-	-	-
(aa)	Equity	-	-	-	-	-	-	-	-	-	-	-	-
(bb)	Preference	-	-	-	-	-	-	-	-	-	-	-	-
(b)	Mutual Funds	-	-	-	-	-	-	-	-	-	-	-	-
(c)	Derivative Instruments	-	-	-	-	-	-	-	-	-	-	-	-
(d)	Debentures/ Bonds	382,267	665,720	114,022	3,157	-	1,165,166	359,407	315,307	63,842	9,148	-	747,704
(e)	Other Securities (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-
	Commercial Paper / Certificate of Deposits	-	-	-	-	-	-	-	-	-	-	-	-
	Deposits with Bank	2,000	-	-	-	500	2,500	2,000	20,000	-	-	500	22,500
(f)	Subsidiaries	-	-	-	-	-	-	-	-	-	-	-	-
(g)	Investment Properties-Real Estate	-	-	-	-	-	-	-	-	-	-	-	-
4	Investments in Infrastructure and Social	1,119,036	1,520,348	198,130	6,000	-	2,843,514	643,221	634,279	67,200	6,000	-	1,350,700
5	Other than Approved Investments	-	-	-	-	-	-	-	-	-	-	-	-
	Debentures/ Bonds Market Value	14,000	-	-	6,000	-	20,000	-	-	-	-	-	-
	SHORT TERM INVESTMENTS												
1	Government securities and Government guaranteed bonds including Treasury Bills	(0)	74,766	-	-	0	74,766	997	55,563	-	-	-	56,560
2	Other Approved Securities	-	-	-	-	-	-	-	-	-	-	-	-
3	(a) Shares	-	-	-	-	-	-	-	-	-	-	-	-
(aa)	Equity	-	-	-	-	-	-	-	-	-	-	-	-
(bb)	Preference	-	-	-	-	-	-	-	-	-	-	-	-
(b)	Mutual Funds	900	47,901	17,302	804	-	66,907	17,303	63,530	2,700	-	-	83,533
(c)	Derivative Instruments	-	-	-	-	-	-	-	-	-	-	-	-
(d)	Debentures/ Bonds	17,000	-	-	-	-	17,000	-	-	-	-	-	-
(e)	Other Securities (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-
	Deposits with Bank	-	55,000	-	-	-	55,000	10,000	21,700	-	-	-	31,700
(f)	Subsidiaries	-	-	-	-	-	-	-	-	-	-	-	-
(g)	Investment Properties-Real Estate	-	-	-	-	-	-	-	-	-	-	-	-
4	Investments in Infrastructure and Social	-	-	-	-	-	-	-	-	-	-	-	-
5	Other than Approved Investments	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	3,427,082	4,855,318	719,061	35,653	1,784	9,038,898	2,130,907	2,202,388	284,029	32,654	1,375	4,651,354

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

(Rs.'000)

	Particulars	As at December 31, 2015			As at December 31, 2014		
		Individual Life	Individual Pension	Total	Individual Life	Individual Pension	Total
	LONG TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	217,897	12,738	230,635	219,534	18,260	237,794
2	Other Approved Securities	2,044	-	2,044	2,035	-	2,035
3	Other Investments						
(a)	Shares						
(aa)	Equity	1,017,825	182,782	1,200,607	1,070,810	316,812	1,387,622
(bb)	Preference	-	-	-	-	-	-
(b)	Mutual Funds	-	-	-	-	-	-
(c)	Derivative Instruments	-	-	-	-	-	-
(d)	Debentures/ Bonds	171,288	13,985	185,273	194,588	35,946	230,534
(e)	Other Securities - Fixed Deposits	3,000	3,500	6,500	3,000	3,500	6,500
(f)	Subsidiaries	-	-	-	-	-	-
(g)	Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Social Sector	131,042	15,605	146,647	131,218	24,445	155,663
5	Other than Approved Investments	25,802	4,535	30,337	40,127	12,235	52,362
	SHORT TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	308,993	669	309,662	303,507	496	304,003
2	Other Approved Securities	-	-	-	-	-	-
3	(a) Shares	-	-	-	-	-	-
(aa)	Equity	-	-	-	-	-	-
(bb)	Preference	-	-	-	-	-	-
(b)	Mutual Funds	15,802	-	15,802	16,636	1,304	17,940
(c)	Derivative Instruments	-	-	-	-	-	-
(d)	Debentures/ Bonds	28,449	-	28,449	-	-	-
(e)	Other Securities (to be specified)	-	-	-	-	-	-
	Deposit with Bank	99,600	-	99,600	79,800	-	79,800
(f)	Subsidiaries	-	-	-	-	-	-
(g)	Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Social Sector	2,504	-	2,504	10,992	-	10,992
5	Other than Approved Investments	-	-	-	603	-	603
	NET CURRENT ASSETS						
	Bank Balances	2,632	509	3,141	2,566	571	3,137
	Income accrued on investments	24,925	3,735	28,660	23,426	4,605	28,031
	Payables for purchase of Securities	-	-	-	-	-	-
	FMC Payable	(2,347)	(323)	(2,670)	(2,385)	(538)	(2,923)
	Other Payables	(23,851)	(9,205)	(33,056)	(24,062)	(13,777)	(37,839)
	Other Receivable	2,043	741	2,784	-	-	-
	TOTAL	2,027,648	229,271	2,256,919	2,072,395	403,859	2,476,254

FORM L-15 : LOANS SCHEDULE

(Rs.'000).

	Particulars	As at December 31, 2015	As at December 31, 2014
1	SECURITY-WISE CLASSIFICATION		-
	<i>Secured</i>		-
	(a) On mortgage of property		-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities, etc.	-	-
	(c) Loans against policies	2,572	776
	(d) Others (to be specified)	-	-
	<i>Unsecured</i>	-	-
	TOTAL	2,572	776
2	BORROWER-WISE CLASSIFICATION		-
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Companies	-	-
	(e) Loans against policies	2,572	776
	(f) Others (to be specified)	-	-
	TOTAL	2,572	776
3	PERFORMANCE-WISE CLASSIFICATION		-
	(a) Loans classified as standard		-
	(aa) In India	2,572	776
	(bb) Outside India	-	-
	(b) Non-standard loans less provisions	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	TOTAL	2,572	776
4	MATURITY-WISE CLASSIFICATION		-
	(a) Short Term	-	-
	(b) Long Term	2,572	776
	TOTAL	2,572	776

FORM L-16 : FIXED ASSETS SCHEDULE

(Rs.'000)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	Opening	Additions	Deductions	Closing	Up to Last Year	For The Period	On Sales/ Adjustment	To Date	As at Decemeber 31,	As at December 31, 2014
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles - Software	64,126	112,049	-	176,175	57,664	17,497	-	75,161	101,014	8,609
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	52,196	28,303	-	80,499	26,216	7,831	-	34,047	46,452	13,555
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	11,063	4,923	102	15,884	10,243	2,343	102	12,484	3,400	172
Information Technology Equipment	68,798	67,511	3,667	132,642	52,098	15,824	3,483	64,439	68,203	16,274
Vehicles	-	-	-	-	-	-	-	-	-	-
Office Equipment	18,392	3,645	50	21,987	16,104	1,727	15	17,816	4,170	2,210
Others (Specify nature)	-	-	-	-	-	-	-	-	-	-
TOTAL	214,575	216,431	3,819	427,187	162,325	45,222	3,600	203,947	223,240	40,820
Work in progress									173,798	180,656
Grand Total	214,575	216,431	3,819	427,187	162,325	45,222	3,600	203,947	397,038	221,476
PREVIOUS YEAR	174,353	42,752	2,530	214,575	133,283	31,041	1,999	162,325	330,388	48,014

LIFE INSURANCE

FORM L-17 : CASH AND BANK BALANCE SCHEDULE

CASH AND BANK BALANCES

(Rs.'000).

	Particulars	As at December 31, 2015	As at December 31, 2014
1	Cash (including cheques, drafts and stamps)	143,247	101,710
2	Bank Balances	-	-
	(a) Deposit Accounts	-	-
	(aa) Short-term (due within 12 months of the date of Balance Sheet)	-	-
	(bb) Others (under Lien)	100	-
	(b) Current Accounts	126,911	136,312
	(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	270,258	238,022
	Balances with non-scheduled banks included in 2 and 3 above	-	-
	CASH & BANK BALANCES		
1	In India	270,258	238,022
2	Outside India	-	-
	TOTAL	270,258	238,022

FORM L-18-ADVANCE AND OTHER ASSETS SCHEDULE

ADVANCES AND OTHER ASSETS

(Rs.'000)

Particulars	As at December 31, 2015	As at December 31, 2014
ADVANCES		
1 Reserve deposits with ceding companies	-	-
2 Application money for investments	-	-
3 Prepayments	47,825	30,386
4 Advances to Directors/Officers	-	-
5 Advance tax paid and taxes deducted at source (Net of provision for taxation)	10	10
6 Others (to be specified)	-	-
Security Deposits	55,315	57,149
Deposit -Others	3,274	1,113
Advances to employees for travel, etc.	-	-
TOTAL (A)	106,424	88,658
OTHER ASSETS		
1 Income accrued on investments	385,624	249,926
2 Outstanding Premiums	185,239	165,142
3 Agents' Balances	8,689	8,211
4 Foreign Agencies Balances	-	-
5 Due from other entities carrying on insurance business (including reinsures)	166,055	73,419
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	33,056	37,839
Service Tax Unutilized Credit	56,661	22,049
Receivable towards non-par non linked funds	-	-
Receivable from clearing firm	3,101	-
Receivable from ex employees	7,313	7,226
Other Dues	-	11,358
Agents' Balances - provision for doubtful amounts	-	-
Receivable from ex employees- provision	-	-
Provision on Vendor Advances	-	-
	845,738	575,170
Less:		
Agents' Balances - provision for doubtful amounts	(6,848)	(5,815)
Receivable from ex employees- provision	(3,663)	(3,630)
Provision on Vendor Advances	(4,398)	(7,734)
TOTAL (B)	830,829	557,991
Total (A) + (B)	937,253	646,649

FORM L-19-CURRENT LIABILITIES SCHEDULE

(Rs.'000)

	Particulars	As at December 31, 2015	As at December 31, 2014
1	Agents' Balances	33,024	33,719
2	Balances due to other insurance companies	206,490	142,310
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	21,734	58,187
5	Unallocated premium	473,060	326,479
6	Sundry creditors	26,085	15,029
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	130,079	70,703
9	Annuities Due	-	-
10	Due to Officers/ Directors	100	-
11	Due to unit linked fund	2,044	-
12	Others (to be specified)		
	-Proposal / Policyholder deposits	4,855	3,830
	-Withholding Tax Deducted at Source	15,163	14,381
	-Accrued Expenses	565,170	528,790
	-Other Statutory liabilities	12,584	10,433
	-Policy Holders Unclaimed	118,076	124,045
	- Due to Non- par non linked funds	-	-
	-Lease Equalistion Reserve	5,950	7,021
	- Service Tax Liability	81,926	79,314
	TOTAL	1,696,340	1,414,241

FORM L-20-PROVISIONS SCHEDULE

(Rs.'000)

	Particulars	As at December 31, 2015	As at December 31, 2014
1	For taxation (less payments and taxes deducted at source)	-	-
2	For proposed dividends	-	-
3	For dividend distribution tax	-	-
4	Others (to be specified)		-
	- Provision for Gratuity	38,239	34,381
	- Provision for Leave Encashment	31,362	23,593
	TOTAL	69,601	57,974



FORM L-21-MISC EXPENDITURE SCHEDULE

MISCELLANEOUS EXPENDITURE

(To the extent not written off or adjusted)

(Rs.'000)

	Particulars	As at December 31, 2015	As at December 31, 2014
1	Discount Allowed in issue of shares/	-	-
2	Others (to be specified)	-	-
	TOTAL	-	-



FORM L-22 : Analytical Ratios*

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

Date: 31-Dec-15

Sl.No.	Particular	For the Quarter ended December 15		Upto the Quarter ended December 15		For the Quarter ended December 14		Upto the Quarter ended December 14	
1	New business premium income growth rate - segment wise	11%		30%		464%		417%	
	Non Par Individual Life - Non Linked	46%		48%		-25%		-36%	
	Non Par Group Life	8%		32%		13633%		14264%	
	Participating Individual Life	-27%		-17%		415%		1163%	
	Non Par Individual Life - Linked	161%		312%		-26%		-38%	
2	Net Retention Ratio	96%		97%		96%		97%	
3	Expense of Management to Gross Direct Premium Ratio	42%		42%		40%		44%	
4	Commission Ratio (Gross commission paid to Gross Premium)	3%		3%		3%		4%	
5	Ratio of policy holder's liabilities to shareholder's funds	147%		147%		96%		96%	
6	Growth rate of shareholders' fund	6%		6%		205%		205%	
7	Ratio of surplus to policyholders' liability	3%		9%		4%		9%	
8	Change in net worth ('000)	449,243		449,243		4,870,094		4,870,094	
9	Profit after tax/Total Income	5%		4%		5%		4%	
10	(Total real estate + loans)/(Cash & invested assets)	0%		0%		0%		0%	
11	Total investments/(Capital + Surplus)	154%		154%		115%		115%	
12	Total affiliated investments/(Capital+ Surplus)	0.21%		0.21%		0.21%		0.21%	
13 *	Investment Yield (Gross and Net)								
	Policyholder's Funds:	With Realized Gains	Without Realized Gains	With Realized Gains	Without Realized Gains	With Realized Gains	Without Realized Gains	With Realized Gains	Without Realized Gains
	Non-Linked								
	PAR	8.72%	8.72%	8.67%	8.67%	26.36%	26.36%	15.30%	15.30%
	Non-PAR	8.91%	8.91%	8.90%	8.90%	9.73%	9.73%	9.44%	9.44%
	Linked								
	Non-PAR	0.16%	0.16%	-2.47%	-2.47%	13.89%	13.89%	23.54%	23.54%
	Shareholder's Fund	9.17%	9.17%	8.97%	8.97%	13.64%	13.64%	11.01%	11.01%

FORM L-22 : Analytical Ratios*

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

Date: 31-Dec-15

Sl.No.	Particular	For the Quarter ended		Upto the Quarter ended		For the Quarter ended		Upto the Quarter ended	
14	Conservation Ratio	48%		56%		63%		63%	
15	Persistency Ratio	On Policies	On Premium	On Policies	On Premium	On Policies	On Premium	On Policies	On Premium
	For 13th month	46.38%	50.47%	46.38%	50.47%	41.73%	48.94%	41.73%	48.94%
	For 25th month(+)	29.51%	39.85%	29.51%	39.85%	32.12%	36.43%	32.12%	36.43%
	For 37th month(+)	22.17%	28.75%	22.17%	28.75%	26.69%	38.92%	26.69%	38.92%
	For 49th Month(+)	23.57%	36.47%	23.57%	36.47%	19.65%	22.25%	19.65%	22.25%
	for 61st month	11.72%	11.99%	11.72%	11.99%	9.93%	11.13%	9.93%	11.13%
16	NPA Ratio								
	Gross NPA Ratio	-	-	-	-	-	-	-	-
	Net NPA Ratio	-	-	-	-	-	-	-	-
Equity Holding Pattern for Life		(Rs in Lakhs)		(Rs in Lakhs)					
1	(a) No. of shares			374,061,867				374,061,867	
2	(b) Percentage of shareholding (Indian / Foreign)			285%				285%	
3	(c) %of Government holding (in case of public sector insurance companies)			-				-	
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)			0.85				0.65	
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)			0.85				0.65	
6	(iv) Book value per share (Rs)			20.58				19.38	

+ Non Reducing Balance

FORM L-24 : Valuation of net liabilities

Insurer:

DHFL Pramerica Life Insurance Company Ltd.

Date:

31-Dec-15

(Rs in Lakhs)

Valuation of net liabilities			
		As at 31.12.2015	As at 31.12.2014
1	Linked		
a	Life	20,509	20,868
b	General Annuity	-	-
c	Pension	2,314	4,046
d	Health	-	-
2	Non-Linked		
a	Life	90,652	44,656
b	General Annuity	-	-
c	Pension	-	-
d	Health	-	-

LIFE INSURANCE

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

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

FOR THE QTR ENDED DECEMBER 31st, 2015

Geographical Distribution of Total Business- Individuals

(Rs in Crore)

Sl.No.	State / Union Territory	Rural				Urban				Total Business			
		No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)	No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)	No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)
1	Andhra Pradesh	39	39	0.08	1.53	298	294	0.95	8.51	337	333	1.04	10.03
2	Arunachal Pradesh	12	12	0.01	0.22	9	9	0.03	0.19	21	21	0.04	0.41
3	Assam	83	82	0.22	1.62	214	213	0.43	7.32	297	295	0.66	8.94
4	Bihar	167	168	0.19	1.72	72	72	0.11	1.99	239	240	0.30	3.71
5	Chattisgarh	3	3	0.01	0.07	113	113	0.18	2.98	116	116	0.19	3.05
6	Goa	-	-	-	-	8	7	0.04	0.31	8	7	0.04	0.31
7	Gujarat	29	28	0.11	1.00	597	554	3.90	30.87	626	582	4.00	31.88
8	Haryana	347	345	0.80	5.94	301	300	1.23	8.90	648	645	2.03	14.85
9	Himachal Pradesh	26	26	0.05	0.54	229	225	1.11	11.68	255	251	1.16	12.23
10	Jammu & Kashmir	592	591	0.63	11.25	1,336	1,332	3.46	29.67	1,928	1,923	4.09	40.92
11	Jharkhand	140	139	0.09	3.46	45	45	0.12	1.62	185	184	0.20	5.08
12	Karnataka	27	27	0.05	0.41	318	315	1.16	9.25	345	342	1.22	9.66
13	Kerala	41	41	0.12	0.61	158	149	0.53	3.65	199	190	0.65	4.26
14	Madhya Pradesh	41	40	0.16	1.25	742	725	2.53	18.79	783	765	2.69	20.05
15	Maharashtra	41	40	0.10	0.91	935	916	4.09	27.13	976	956	4.18	28.03
16	Manipur	-	-	0.00	-	33	32	0.01	0.54	33	32	0.02	0.54
17	Meghalaya	15	15	0.04	0.23	43	43	0.06	0.68	58	58	0.10	0.91
18	Mizoram	-	-	-	-	-	-	0.00	-	-	-	0.00	-
19	Nagaland	4	4	0.03	0.05	46	46	0.05	0.84	50	50	0.08	0.89
20	Orissa	386	385	0.53	4.98	38	38	0.23	0.92	424	423	0.76	5.90
21	Punjab	78	76	0.28	1.41	1,182	1,165	4.04	34.69	1,260	1,241	4.33	36.09
22	Rajasthan	169	169	0.40	3.37	928	922	2.56	20.11	1,097	1,091	2.96	23.47
23	Sikkim	-	-	-	-	3	3	0.01	0.13	3	3	0.01	0.13
24	Tamil Nadu	5	5	0.03	0.25	177	176	0.96	6.02	182	181	0.99	6.27
25	Telangana	12	12	0.01	0.19	61	60	0.20	1.30	73	72	0.22	1.50
26	Tripura	-	-	0.00	-	1	1	0.00	0.02	1	1	0.00	0.02
27	Uttar Pradesh	393	373	0.61	6.11	1,583	1,553	4.93	40.09	1,976	1,926	5.54	46.20
28	Uttarakhand	49	49	0.10	0.67	569	564	1.47	11.13	618	613	1.57	11.80
29	West Bengal	318	296	0.59	5.15	402	394	1.25	11.14	720	690	1.84	16.29
30	Andaman & Nicobar Islands	5	5	0.00	0.08	8	8	0.01	0.12	13	13	0.01	0.20
31	Chandigarh	2	2	0.17	0.03	27	25	0.15	1.04	29	27	0.32	1.06
32	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	-	-
33	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
34	Delhi	45	45	0.06	1.03	381	353	1.94	19.02	426	398	2.00	20.05
35	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
36	Puducherry	-	-	-	-	-	-	0.00	(0.00)	-	-	0.00	(0.00)
COMPANY TOTAL		3,069	3,017	5.49	54.08	10,857	10,652	37.75	310.64	13,926	13,669	43.24	364.72

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

Insurer: DHFL Pramerica Life Ins Co. Ltd.

FOR THE QTR ENDED DECEMBER 31st, 2015

Geographical Distribution of Total Business- GROUP (Rs in Crore)													
Sl.No.	State / Union Territory	Rural				Urban				Total Business			
		No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)	No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)	No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)
1	Andhra Pradesh	14	417,437	4.76	1,181.98	2	222,659	1.43	541.32	16	640,096	6.19	1,723.30
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	-	-	-	-	-	-	-	-	-	-	-
8	Haryana	-	-	-	-	11	191,887	3.31	1,809.42	11	191,887	3.31	1,809.42
9	Himachal Pradesh	-	-	-	-	-	1,969	0.69	99.60	-	1,969	0.69	99.60
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	-	-	-	-	-	801	2.10	82.05	-	801	2.10	82.05
13	Kerala	-	-	-	-	4	397,032	3.88	732.51	4	397,032	3.88	732.51
14	Madhya Pradesh	-	-	-	-	-	6,086	0.10	30.43	-	6,086	0.10	30.43
15	Maharashtra	-	-	-	-	2	28,342	109.81	3,800.34	2	28,342	109.81	3,800.34
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	1	5,720	0.25	57.20	1	5,720	0.25	57.20
21	Punjab	-	-	-	-	-	-	-	-	-	-	-	-
22	Rajasthan	-	-	-	-	-	-	-	-	-	-	-	-
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	6	799,567	7.48	1,612.05	6	799,567	7.48	1,612.05
25	Telangana	-	-	-	-	-	(4)	(0.00)	(2.55)	-	(4)	(0.00)	(2.55)
26	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
27	Uttar Pradesh	4	5,916	0.06	11.75	21	242,787	2.52	642.17	25	248,703	2.57	653.93
28	Uttarakhand	-	-	-	-	1	17,665	0.44	91.21	1	17,665	0.44	91.21
29	West Bengal	-	-	-	-	-	-	-	-	-	-	-	-
30	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
31	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
32	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	-	-
33	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
34	Delhi	2	3,084	0.04	7.50	-	(5)	0.00	(0.17)	2	3,079	0.04	7.34
35	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
36	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
COMPANY TOTAL		20	426,437	4.86	1,201.24	48	1,914,506	132.01	9,495.57	68	2,340,943	136.87	10,696.81

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

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

Insurer: DHFL Pramerica Life Ins Co. Ltd.

UP TO THE QTR ENDED DECEMBER 31st, 2015

Geographical Distribution of Total Business- Individuals

(Rs in Crore)

Sl.No.	State / Union Territory	Rural				Urban				Total Business			
		No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)	No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)	No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)
1	Andhra Pradesh	197	197	0.38	3.27	837	826	2.66	21.22	1,034	1,023	3.04	24.49
2	Arunachal Pradesh	13	13	0.01	0.23	22	22	0.07	0.43	35	35	0.08	0.67
3	Assam	215	213	0.66	3.75	584	583	1.01	16.59	799	796	1.67	20.35
4	Bihar	618	610	0.92	8.86	137	136	0.29	3.57	755	746	1.21	12.43
5	Chattisgarh	13	13	0.03	0.38	281	276	0.36	7.14	294	289	0.39	7.52
6	Goa	1	1	0.00	0.01	14	13	0.06	0.57	15	14	0.06	0.58
7	Gujarat	152	141	0.49	4.85	1,593	1,476	8.56	74.49	1,745	1,617	9.05	79.34
8	Haryana	843	835	2.00	14.86	941	920	3.89	39.09	1,784	1,755	5.90	53.95
9	Himachal Pradesh	62	62	0.13	1.31	739	722	2.73	22.06	801	784	2.86	23.38
10	Jammu & Kashmir	974	973	1.23	18.26	3,319	3,298	8.59	79.76	4,293	4,271	9.82	98.02
11	Jharkhand	166	165	0.11	4.03	136	133	0.34	4.68	302	298	0.45	8.71
12	Karnataka	50	50	0.12	0.95	830	816	3.29	25.08	880	866	3.41	26.04
13	Kerala	80	80	0.21	1.00	529	513	1.61	11.05	609	593	1.82	12.05
14	Madhya Pradesh	255	251	0.83	11.13	1,843	1,797	6.03	44.56	2,098	2,048	6.86	55.69
15	Maharashtra	89	87	0.21	1.95	3,257	3,198	14.16	91.67	3,346	3,285	14.37	93.62
16	Manipur	2	2	0.01	0.03	36	35	0.03	0.68	38	37	0.04	0.70
17	Meghalaya	57	57	0.09	1.06	97	97	0.15	1.58	154	154	0.24	2.64
18	Mizoram	-	-	0.00	-	2	2	0.01	0.04	2	2	0.01	0.04
19	Nagaland	15	15	0.10	0.25	106	105	0.09	1.92	121	120	0.19	2.17
20	Orissa	1,284	1,278	1.76	16.71	114	104	0.53	2.75	1,398	1,382	2.29	19.46
21	Punjab	291	277	1.06	8.24	3,296	3,197	12.60	94.62	3,587	3,474	13.66	102.87
22	Rajasthan	477	476	0.96	8.61	2,608	2,577	6.69	62.85	3,085	3,053	7.64	71.45
23	Sikkim	-	-	-	-	10	10	0.02	0.24	10	10	0.02	0.24
24	Tamil Nadu	115	114	0.38	3.62	516	513	2.60	16.47	631	627	2.99	20.09
25	Telangana	30	30	0.03	0.45	155	153	0.36	2.97	185	183	0.39	3.42
26	Tripura	2	2	0.01	0.06	5	5	0.01	0.08	7	7	0.02	0.14
27	Uttar Pradesh	1,577	1,462	2.19	22.43	4,275	4,151	12.95	111.45	5,852	5,613	15.14	133.89
28	Uttarakhand	134	131	0.28	2.50	1,560	1,535	3.94	31.66	1,694	1,666	4.22	34.16
29	West Bengal	969	890	1.66	14.87	973	954	2.69	23.59	1,942	1,844	4.35	38.46
30	Andaman & Nicobar Islands	5	5	0.00	0.08	10	10	0.02	0.18	15	15	0.02	0.27
31	Chandigarh	125	125	0.55	2.23	99	91	0.52	12.77	224	216	1.07	14.99
32	Dadra & Nagarhaveli	-	-	-	-	3	2	0.01	0.09	3	2	0.01	0.09
33	Daman & Diu	2	2	0.01	0.09	2	2	0.01	0.03	4	4	0.02	0.12
34	Delhi	71	71	0.16	1.79	1,110	1,027	5.61	54.62	1,181	1,098	5.77	56.41
35	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
36	Puducherry	-	-	-	-	10	10	0.05	0.40	10	10	0.05	0.40
COMPANY TOTAL		8,884	8,628	16.60	157.85	30,049	29,309	102.52	860.98	38,933	37,937	119.12	1,018.83

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

Insurer: DHFL Pramerica Life Ins Co. Ltd.

UP TO THE QTR ENDED DECEMBER 31st, 2015

Geographical Distribution of Total Business- GROUP (Rs in Crore)													
Sl.No.	State / Union Territory	Rural				Urban				Total Business			
		No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)	No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)	No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)
1	Andhra Pradesh	18	491,328	5.29	1,354.13	4	442,661	3.60	978.21	22	933,989	8.89	2,332.33
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	-	-	-	-	-	-	-	-	-	-	-
8	Haryana	-	-	-	-	19	398,568	6.43	2,488.69	19	398,568	6.43	2,488.69
9	Himachal Pradesh	-	-	-	-	1	3,266	1.99	163.28	1	3,266	1.99	163.28
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	-	-	-	-	4	3,165	6.34	318.56	4	3,165	6.34	318.56
13	Kerala	-	-	-	-	13	1,054,975	12.79	2,297.50	13	1,054,975	12.79	2,297.50
14	Madhya Pradesh	-	-	-	-	1	64,283	1.16	321.42	1	64,283	1.16	321.42
15	Maharashtra	-	-	-	-	5	83,604	329.48	9,732.81	5	83,604	329.48	9,732.81
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mirzoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	2	10,478	0.46	104.54	2	10,478	0.46	104.54
21	Punjab	-	-	-	-	-	-	-	-	-	-	-	-
22	Rajasthan	-	-	-	-	-	-	-	-	-	-	-	-
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	21	1,283,349	10.74	2,455.05	21	1,283,349	10.74	2,455.05
25	Telangana	-	-	-	-	-	24	0.02	9.01	-	24	0.02	9.01
26	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
27	Uttar Pradesh	4	5,916	0.06	11.75	44	482,144	4.22	1,231.06	48	488,060	4.27	1,242.81
28	UttrKhand	-	-	-	-	3	19,383	0.57	103.93	3	19,383	0.57	103.93
29	West Bengal	-	-	-	-	-	-	-	-	-	-	-	-
30	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
31	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
32	Dadra & Nagrahaveli	-	-	-	-	-	-	-	-	-	-	-	-
33	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
34	Delhi	2	3,084	0.04	7.50	1	158	0.01	15.60	3	3,242	0.06	23.11
35	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
36	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
COMPANY TOTAL		24	500,328	5.38	1,373.38	118	3,846,058	377.79	20,219.65	142	4,346,386	383.18	21,593.03

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

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

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

Registration Number : 140

Statement as at: 31-Dec-15

Statement of Investment Assets (Life Insurers)

(Business within India)

Periodicity of Submission: Quarterly

(₹ Lac)

Total Application as per Balance Sheet (A)

233,901

Add (B)

Provisions	Sch-14	696
Current Liabilities	Sch-13	16,963
		17,659

Less (C)

Debit Balance in P & L A/c		43,439
Deferred tax asset		6,433
Loans	Sch-09	26
Adv & Other Assets	Sch-12	9,373
Cash & Bank Balance	Sch-11	2,703
Fixed Assets	Sch-10	3,970
Misc Exp Not Written Off	Sch-15	-
		65,943

Funds available for Investments

185,617

Reconciliation of Investment Assets

Total Investment Assets (as per Balance Sheet)

185,617

Balance Sheet Value of:

A. Life Fund	118,195
B. Pension & General Annuity Fund	45,163
C. Unit Linked Funds	22,569
	185,927

NON - LINKED BUSINESS

A. LIFE FUND			% as per Reg	SH		PH			Book Value (SH+PH) F= [a+b+c+d+e]	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)					
1	Central Govt. Security		Not Less than 25%	-	40,633	210	3,896	20,362	65,101	55.0%	-	65,101	65,806
2	Central Govt. Sec, State Govt Sec or Other Approved Securities (incl (i) above)		Not Less than 50%	-	45,426	210	3,896	20,668	70,199	59.3%	-	70,199	70,874
3	Investment Subject to Exposure Norms				-	-	-	-	-	-	-	-	-
	a.	Housing & Infrastructure			-	-	-	-	-	-	-	-	-
		i) Approved Investments	Not Less than 15%		18,334	92	2,726	13,524	34,675	29.3%	-	34,640	35,411
		ii) Other Investments			46	-	-	-	46	0.0%	-	24	24
	b.	i) Approved Investments	Not exceeding		8,884	13	568	3,330	12,795	10.8%	-	12,596	12,786
		ii) "Other Investments" not to exceed 15%			551	60	-	140	751	0.6%	-	737	739
Total Life Fund			100%	-	73,241	374	7,191	37,661	118,467	100.0%	-	118,195	119,834

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

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

Registration Number : 140

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	G. Sec		Not Less than 20%	-	23,413	23,413	51.8%	0	23,413	23,591
2	G.Sec or Other Approved Securities (incl (i) above)		Not Less than 40%	-	23,413	23,413	51.8%	0	23,413	24,136
3	Balance in Approved investment		Not Exceeding 60%	-	21,750	21,750	48.2%	- 0	21,750	21,691
Total Pension, General Annuity Fund			100%	-	45,163	45,163	100.0%	-	45,163	45,827

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%	-	22,266	22,266	98.7%
2	Other Investments	Not More than 25%	-	303	303	1.3%
Total Linked Insurance Fund		100%	-	22,569	22,569	100.0%

CERTIFICATION:

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

DATE: 22 Jan 2016

Signature: _____

Full name: _____

Designation: _____

Note:

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

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

Funds beyond Solvency Margin shall have a separate Custody Account.

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

Seed capital amounting to ₹ 3.10 Cr. Has been clubbed with life fund under the shareholder portfolio.

FORM L-27-UNIT LINKED BUSINESS

PART - B

Unit Linked Insurance Business

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

Registration Number : 140

Statement as at: 31-Dec-15

Periodicity of Submission: Quarterly

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

(₹ Lac)

PARTICULARS	Debt Fund	Balanced Fund	Growth Fund	Large Cap Equity Fund	Pension Debt Fund	Pension Balanced Fund	Pension Growth Fund	Pension Dynamic Equity	Liquid Fund	Discontinued Policy Fund	Total of All Funds
	ULIF00127/08/08FIXEDIFU ND140	ULIF00227/08/08BALANCF UND140	ULIF00327/08/08GROWTH FUND140	ULIF00427/08/08LARCAPF UND140	ULIF00509/02/09PENDEBF UND140	ULIF00609/02/09PENBALF UND140	ULIF00709/02/09PENGROF UND140	ULIF00809/02/09PENDYEFU ND140	ULIF00920/01/11QUIDFU ND140	ULIF01024/02/11DISCONFUND 140	
Opening Balance (Market Value)	2,191.0	3,512.9	3,652.8	7,437.2	272.6	179.0	353.2	1,777.4	2.7	4,312.6	23,691.6
Add:Inflow during the Quarter	160.4	27.1	79.5	361.0	0.5	0.0	4.0	0.9	17.1	15.0	665.4
Increase / (Decrease) Value of Inv [Net]	19.2	11.6	-11.5	-77.0	3.6	0.6	-0.5	-15.2	0.2	78.4	9.4
Less:Outflow during the Quarter	91.5	333.0	90.6	405.1	24.2	18.9	45.4	195.0	0.2	593.3	1,797.2
Total Investible Funds (Market value)	2,279.2	3,218.5	3,630.2	7,316.1	252.5	160.8	311.3	1,568.1	19.8	3,812.7	22,569.2

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		Liquid Fund		Discontinued Policy Fund		Total of All Funds	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)																						
Government Bonds	1,186.5	52.1%	713.3	22.2%	410.8	11.3%	-	-	40.2	15.9%	45.1	28.1%	48.7	15.6%	-	-	19.4	97.9%	2,959.3	77.6%	5,423.4	24.0%
Corporate Bonds	427.1	18.7%	631.9	19.6%	402.7	11.1%	-	-	75.0	29.7%	21.3	13.2%	20.8	6.7%	-	-	-	-	-	-	1,578.8	7.0%
Infrastructure Bonds	597.5	26.2%	787.0	24.5%	486.6	13.4%	-	-	83.5	33.1%	54.2	33.7%	41.1	13.2%	-	-	-	-	-	-	2,049.9	9.1%
Equity	-	-	959.5	29.8%	2,125.6	58.6%	7,093.2	97.0%	-	-	51.1	31.8%	195.1	62.7%	1,581.7	100.9%	-	-	-	-	12,006.1	53.2%
Money Market	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mutual Funds	-	-	-	-	29.0	0.8%	129.0	1.8%	-	-	-	-	-	-	-	-	-	-	-	-	158.0	0.7%
Deposit with banks	-	-	-	-	10.0	0.3%	20.0	0.3%	23.0	9.1%	-	-	-	-	12.0	0.8%	-	-	996.0	26.1%	1,061.0	4.7%
Sub Total (A)	2,211.2	97.0%	3,091.7	96.1%	3,464.6	95.4%	7,242.2	99.0%	221.8	87.8%	171.6	106.7%	305.7	98.2%	1,593.7	101.6%	19.4	97.9%	3,955.3	103.7%	22,277.2	98.7%
Current Assets:																						
Accrued Interest	50.9	2.2%	76.5	2.4%	60.4	1.7%	11.6	0.2%	22.5	8.9%	4.0	2.5%	3.8	1.2%	7.0	0.4%	-	-	49.9	1.3%	286.6	1.3%
Dividend Recievable	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bank Balance	3.2	0.1%	5.4	0.2%	4.9	0.1%	9.9	0.1%	1.0	0.4%	0.5	0.3%	1.2	0.4%	2.4	0.2%	0.1	0.4%	2.8	0.1%	31.4	0.1%
Receivable for Unitholders - subs	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Receivable for Sale of Investments	-	-	-	-	-	-	-	-	-	-	-	-	1.0	0.3%	6.4	0.4%	-	-	-	-	7.4	0.0%
Other Current Assets (for Investments)	-	-	-	-	17.0	0.5%	3.1	0.0%	-	-	-	-	-	-	-	-	0.3	1.7%	-	-	20.4	0.1%

LIFE INSURANCE

FORM L-27-UNIT LINKED BUSINESS

Unit Linked Insurance Business

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

Registration Number : 140

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

Statement as at: 31-Dec-15

Periodicity of Submission: Quarterly

Less: Current Liabilities																							
Payable for Investments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Payable for Unitholders - reds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Fund Mgmt Charges Payable	-2.6	-0.1%	-4.5	-0.1%	-4.8	-0.1%	-9.6	-0.1%	-0.3	-0.1%	-0.2	-0.1%	-0.5	-0.1%	-2.2	-0.1%	-0.02	-0.1%	-2.02	-0.1%	-26.70	-0.1%	-
Other Current Liabilities (for Investments)	-13.7	-0.6%	-31.6	-1.0%	-	-	-	-	-12.6	-5.0%	-15.7	-9.7%	-11.6	-3.7%	-52.2	-3.3%	-	-	-193.24	-5.1%	-330.56	-1.5%	-
Sub Total (B)	37.7	1.7%	45.9	1.4%	77.5	2.1%	15.0	0.2%	10.6	4.2%	-11.37	-7.1%	-6.05	-1.9%	-38.59	-2.5%	0.4	2.1%	-142.58	-3.7%	-11.40	-0.1%	-
Other Investments (<=25%)																							
Corporate Bonds	30.2	1.3%	70.6	2.2%	70.6	1.9%	-	-	20.2	8.0%	-	-	10.1	3.2%	-	-	-	-	-	-	201.7	0.9%	-
Infrastructure Bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Equity	-	-	10.3	0.3%	17.5	0.5%	58.8	0.8%	-	-	0.5	0.3%	1.6	0.5%	13.0	0.8%	-	-	-	-	101.7	0.5%	-
Money Market	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mutual funds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sub Total (C)	30.2	1.3%	80.9	2.5%	88.0	2.4%	58.8	0.8%	20.2	8.0%	0.5	0.3%	11.7	3.8%	13.0	0.8%	-	-	-	-	303.4	1.3%	-
Total (A + B + C)	2,279.2	100.0%	3,218.5	100.0%	3,630.2	100.0%	7,316.1	100.0%	252.5	100.0%	160.8	100.0%	311.3	100.0%	1,568.1	100.0%	19.8	100.0%	3,812.7	100.0%	22,569.2	100.0%	-
Fund Carried Forward (as per LB 2)	2,279.2		3,218.5		3,630.2		7,316.1		252.5		160.8		311.3		1,568.1		19.8		3,812.7		22,569.2		-

DATE: 22 Jan 2016

Note:

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



Signature: _____

Full name: _____

Designation: _____

FORM L-28-ULIP-NAV

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

PART - C

Registration Number : 140

Statement as at: 31-Dec-15

Link to FORM 3A (Part B)

Periodicity of Submission: Quarterly

(₹ Lac)													
No	Name of the Scheme	SFIN	Date of Launch	Assets Held on the above date	NAV as on the above date	NAV as per LB 2	Previous Qtr NAV	2nd Previous Qtr NAV	3rd Previous Qtr NAV	4th Previous Qtr NAV	Annualised Return/Yield	3 Year Rolling CAGR	Highest NAV since inception
1	Debt Fund	ULIF00127/08/08FIXEDIFUND140	27-Aug-08	2,279	17.0413	NA	16.8958	16.3372	16.2947	15.8723	7.37%	7.67%	17.0413
2	Balanced Fund	ULIF00227/08/08BALANCFUND140	27-Aug-08	3,219	19.0279	NA	18.9657	18.7738	18.8981	18.3809	3.52%	8.20%	19.2456
3	Growth Fund	ULIF00327/08/08GROWTHFUND140	27-Aug-08	3,630	19.8705	NA	19.9344	20.1804	20.4636	19.8788	-0.04%	8.78%	21.1083
4	Large Cap Equity Fund	ULIF00427/08/08LARCAPFUND140	27-Aug-08	7,316	20.7875	NA	20.9988	21.8937	22.3959	21.7955	-4.62%	9.29%	23.6387
5	Pension Debt Fund	ULIF00509/02/09PENDEBFUND140	9-Feb-09	253	15.9182	NA	15.7205	15.2277	15.1949	14.7784	7.71%	7.96%	15.9182
6	Pension Balanced Fund	ULIF00609/02/09PENBALFUND140	9-Feb-09	161	18.7470	NA	18.6844	18.4783	18.5834	18.0956	3.60%	8.11%	18.9559
7	Pension Growth Fund	ULIF00709/02/09PENGROFUND140	9-Feb-09	311	23.4390	NA	23.4693	23.8284	24.1586	23.4911	-0.22%	8.70%	24.9468
8	Pension Dynamic Equity Fund	ULIF00809/02/09PENDYEFUND140	9-Feb-09	1,568	24.8254	NA	25.0580	26.1860	26.7446	25.9856	-4.46%	9.28%	28.2543
9	Liquid Fund	ULIF00920/01/11LIQUIDFUND140	20-Jan-11	20	13.9815	NA	13.7690	13.5547	13.3332	13.1108	6.64%	7.08%	13.9815
10	Discontinued Policy Fund	ULIF01024/02/11DISCONFUND140	24-Feb-11	3,813	14.5738	NA	14.3102	14.0453	13.7810	13.5173	7.82%	8.02%	14.5738
		Total		22,569									

CERTIFICATION

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

DATE: 22 Jan 2016

Note:

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

Signature: _____

Full name: _____

Designation: _____

LIFE INSURANCE

FORM L-29-Detail regarding debt securities

Date: 31-Dec-15

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

Statement as at: 31-Dec-15

Name of the Fund Life Fund

(₹ Lac)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 31 st Dec 2015	as % of total for this class	As at 31 st Dec 2014	as % of total for this class	As at 31 st Dec 2015	as % of total for this class	As at 31 st Dec 2014	as % of total for this class
Break down by credit rating								
AAA rated	36101.41	32%	26,976.45	31%	35278.92	32%	26140.55	31%
AA or better	5308.18	5%	3,011.74	3%	5168.93	5%	2931.40	4%
Rated below AA but above A	302.49	0%	0.00	0%	300.00	0%	0.00	0%
Rated below A but above B	0.00	0%	0.00	0%	0.00	0%	0.00	0%
Any other-Sovereign Securities	70874.27	63%	56,391.66	65%	70199.45	63%	54563.52	65%
	112586.36	100%	86,379.85	100%	110947.29	100%	83635.47	100%
Breakdown By Residual Maturity								
Up to 1 year	1,423.10	1%	1,636.14	2%	1417.66	1%	1609.30	2%
more than 1 year and upto 3years	3,323.85	3%	5,514.78	6%	3295.65	3%	5501.13	7%
More than 3years and up to 7years	19,186.10	17%	9,766.73	11%	18781.91	17%	9513.88	11%
More than 7 years and up to 10 years	27,398.76	24%	32,103.89	37%	26913.75	24%	31224.58	37%
More than 10 years and up to 15 years	31,340.15	28%	12,572.52	15%	31138.93	28%	12182.25	15%
More than 15 years and up to 20 years	9,137.54	8%	11,926.39	14%	8901.61	8%	11413.17	14%
Above 20 years	20,776.85	18%	12,859.39	15%	20497.79	18%	12191.16	15%
	112,586.36	100%	86,379.85	100%	110947.29	100%	83635.47	100%
Breakdown by type of the issuer								
a. Central Government [#]	66,300.70	59%	54,807.81	63%	65617.95	59%	53054.36	63%
b. State Government	4,573.57	4%	1,583.85	2%	4581.50	4%	1509.16	2%
c. Corporate Securities	41,712.08	37%	29,988.19	35%	40747.84	37%	29071.95	35%
	112,586.36	100%	86379.85	100%	110947.29	100%	83635.47	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.

[#] Includes investments in Treasury bills

FORM L-29-Detail regarding debt securities

 Date: **31-Dec-15**

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

 Statement as at: **31-Dec-15**

 Name of the Fund Pension & General Annuity And Group Fund

(₹ Lac)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 31 st Dec 2015	as % of total for this class	As at 31 st Dec 2014	as % of total for this class	As at 31 st Dec 2015	as % of total for this class	As at 31 st Dec 2014	as % of total for this class
Break down by credit rating								
AAA rated	17,182.22	38%	7,756.84	37.7%	16869.27	38%	7,505.86	38%
AA or better	4,099.40	9%	2,027.16	9.9%	3970.00	9%	1,970.00	10%
Rated below AA but above A	0.00	0%	-	0.0%	0.00	0%	-	0%
Rated below A but above B	0.00	0%	-	0.0%	0.00	0%	-	0%
Any other-Sovereign Securities	24136.29	53%	10,768.32	52.4%	23914.69	53%	10,360.17	52%
	45417.91	100%	20552.32	100.0%	44753.96	100%	19836.03	100%
Breakdown By Residual Maturity								
Up to 1 year	0.00	0%	-	0%	0.00	0%	-	0%
more than 1 year and upto 3years	0.00	0%	-	0%	0.00	0%	-	0%
More than 3years and up to 7years	13075.42	29%	7,860.92	38%	12704.08	28%	7,593.88	38%
More than 7 years and up to 10 years	12482.98	27%	6,509.59	32%	12187.44	27%	6,262.33	32%
More than 10 years and up to 15 years	8679.07	19%	3,684.80	18%	8606.88	19%	3,532.16	18%
More than 15 years and up to 20 years	4832.60	11%	1,824.60	9%	4847.46	11%	1,798.52	9%
Above 20 years	6347.83	14%	672.41	3%	6408.09	14%	649.14	3%
	45417.91	100%	20552.32	100%	44753.96	100%	19836.03	100%
Breakdown by type of the issuer								
a. Central Government [#]	23590.75	52%	10,219.00	50%	23413.14	52%	9,858.43	50%
b. State Government	545.54	1%	549.32	3%	501.55	1%	501.74	3%
c. Corporate Securities	21281.62	47%	9,784.00	48%	20839.27	47%	9,475.86	48%
	45417.91	100%	20552.32	100%	44753.96	100%	19836.03	100%

Note

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

[#] Includes investments in Treasury bills

FORM L-29-Detail regarding debt securities

Date: 31-Dec-15

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

Statement as at: 31-Dec-15

Name of the Fund Unit Linked Funds

(₹ Lac)

Detail Regarding debt securities								
	MARKET VALUE				Book Value			
	As at 31 st Dec 2015	as % of total for this class	As at 31 st Dec 2014	as % of total for this class	As at 31 st Dec 2015	as % of total for this class	As at 31 st Dec 2014	as % of total for this class
Break down by credit rating								
AAA rated	2795.36	30%	2867.05	44%	2711.39	30%	2783.99	44%
AA or better	833.35	9%	1104.84	17%	779.80	9%	1029.51	16%
Rated below AA but above A	201.66	2%	0.00	0%	200.45	2%	0.00	0%
Rated below A but above B	0.00	0%	0.00	0%	0.00	0%	0.00	0%
Any other-Sovereign Securities	5423.40	59%	2497.52	39%	5417.52	59%	2479.05	39%
	9253.77	100%	6469.42	100%	9109.16	100%	6292.55	100%
Breakdown By Residual Maturity								
Up to 1 year	3406.15	37%	209.16	3%	3400.70	37%	208.64	37%
more than 1 year and upto 3years	714.32	8%	1082.07	17%	703.33	8%	1041.20	8%
More than 3years and up to 7years	3194.82	35%	1876.12	29%	3069.66	34%	1825.02	34%
More than 7 years and up to 10 years	837.41	9%	2352.18	36%	834.55	9%	2277.11	9%
More than 10 years and up to 15 years	878.67	9%	636.72	10%	878.37	10%	619.18	10%
More than 15 years and up to 20 years	152.08	2%	313.17	5%	150.02	2%	321.39	2%
Above 20 years	70.32	1%	0.00	0%	72.53	1%	0.00	1%
	9253.77	100%	6469.42	100%	9109.16	100%	6292.55	100%
Breakdown by type of the issuer								
a. Central Government [#]	5402.97	58%	2477.17	38%	5397.45	59%	2458.99	39%
b. State Government	20.44	0%	20.35	0%	20.06	0%	20.06	0%
c. Corporate Securities	3830.37	41%	3971.90	61%	3691.64	41%	3813.50	61%
	9253.77	100%	6469.42	100%	9109.16	100%	6292.55	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

[#] Includes investments in Treasury bills

FORM L-30 : Related Party Transactions

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

Date: **31-Dec-15**

(Rs in Lakhs)

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received*			
				For the quarter ended Dec 31, 2015	Up to the Quarter ended Dec 31, 2015	For the quarter ended Dec 31, 2014	Up to the Quarter ended Dec 31, 2014
1	Prudential International Insurance Holdings Ltd.	Shareholders with Significant influence	Equity infusion	-	-	-	876
2	Prudential International Insurance Holdings Ltd.	Shareholders with Significant influence	Share Premium	-	-	-	31,609
3	Prudential International Insurance Service Co. LLC	Associated Enterprise	Receiving of services	15	33	7	22
4	Prudential International Insurance Service Co. LLC	Associated Enterprise	Rendering of services	15	31	63	114
5	Dewan Housing Finance Corporation Limited	Shareholders with Significant influence	Equity infusion	-	-	-	1,684
6	Yardstick Developers Pvt Ltd.	Fellow Subsidiary	Equity infusion	-	-	-	404
7	Resources Realty Pvt. Ltd.	Fellow Subsidiary	Equity infusion	-	-	-	404
8	Key Management Personnel	Key Management Personnel	Receiving of services	110	330	93	278
9	Prudential International Insurance Holdings Ltd.	Shareholders with Significant influence	Receipt of Deposit u/s 160 of Companies Act, 2013	-	1	-	-
10	Dewan Housing Finance Corporation Limited	Shareholders with Significant influence	Receipt of Deposit u/s 160 of Companies Act, 2013	-	2	-	-
11	Prudential International Insurance Holdings Ltd.	Shareholders with Significant influence	Refund of Deposit U/s 160 of Companies Act, 2013	-	-	-	-
12	Dewan Housing Finance Corporation Limited	Shareholders with Significant influence	Refund of Deposit U/s 160 of Companies Act, 2013	-	2	-	-
13	Dewan Housing Finance Corporation Limited	Shareholders with Significant influence	Commission Expense	157	496	240	647
14	DHFL Vysya Housing Finance Ltd	Shareholders with Significant influence	Commission Expense	3	13	2	2
15	Dewan Housing Finance Corporation Limited	Shareholders with Significant influence	Premium Income	9,825	29,697	8,558	24,266
16	Aadhar Housing Finance Ltd	Shareholders with Significant influence	Premium Income	1,069	2,724	599	1,426
17	Avanse Financial Services Limited	Shareholders with Significant influence	Premium Income	48	325	65	175
18	Arthveda Fund Manangement Private Limited	Shareholders with Significant influence	Premium Income	0.01	0.11	2	2
19	DHFL Vysya Housing Finance Ltd	Shareholders with Significant influence	Premium Income	595	627	220	551
20	DHFL Property Services Ltd	Shareholders with Significant influence	Premium Income	-	-	-	-
21	DHFL Sales & Services Pvt. Ltd	Shareholders with Significant influence	Premium Income	0	2	-	3
22	Dewan Housing Finance Corporation Limited	Shareholders with Significant influence	Trade mark license	875	2,625	875	875

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

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

Date: **31-Dec-15**

BOD and Key Person information			
S. No.	Name of person	Role/designation	Details of change in the period
1	Mr. Anoop Kumar Pabby	Managing Director & Chief Executive Officer	
2	Mr. Varun Gupta	Appointed Actuary	
3	Mr. Amit Chand Patra	Chief Investment Officer	
4	Ms. Sonali Athalye	Chief Financial Officer and Chief Compliance Officer (Officiating)	
5	Ms. Sulagna Majumder	Head - Marketing, Communications and Content Development	
6	Mr. K. Sridharan	Head - Internal Audit	
7	Mr. Milind Ravindranath Kari	Head - Risk	
8	Mr. Kapil Wadhawan	Non-Executive Director (Chairman)	
9	Mr. Anil Baijal	Non-Executive Independent Director	
10	Ms. Candace Jo Woods	Non-Executive Director	
11	Mr. Harshil Rajnikant Mehta	Non-Executive Director	
12	Mr. Jan van den Berg	Non-Executive Director	
13	Mr. Sunjoy Joshi	Non-Executive Independent Director	
14	Mr. Timothy Edward Feige	Non-Executive Director	
15	Mr. Suresh Mahalingam	Non-Executive Director	
16	Mr. Srinath Sridharan	Non-Executive Director	

L 32- AVAILABLE SOLVENCY MARGIN AND SOLVENCY RATIO.

Form Code: Table III

Name of Insurer: DHFL Pramerica Life Insurance Co. Ltd Registration Number: 140 Classification Code: 1 / 2

Classification: Total Business

Item	Description	Notes No...[Amount (in '000)]	Adjusted Value [Amount (in '000.)]
(1)	(2)	(3)	(4)
01	Available Assets in Policyholders' Fund:		11,511,332
02	Deduct:		
03	Mathematical Reserves		11,347,394
04	Other Liabilities		
04	Excess in Policyholders' funds (01-02-03)		163,938
05	Available Assets in Shareholders Fund:		6,504,678
06	Deduct:		
07	Other Liabilities of shareholders' fund		-
07	Excess in Shareholders' funds (05-06)		6,504,678
08	Total ASM (04)+(07)		6,668,615
09	Total RSM	Note 1	548,138
10	Solvency Ratio (ASM/RSM)		1217%

Certification:

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

Place: Gurgaon

Name and Signature of Appointed Actuary

Date: 28-Jan-16

[Varun Gupta]

Notes

- Item No. 01 shall be the amount of the Adjusted Value of Assets as mentioned in Form IRDA-Assets- AA as specified under Schedule I of Insurance Regulatory and Development Authority (Assets, Liabilities, and Solvency Margin of Insurers) Regulations, 2000;
- 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 Assets as mentioned in Form IRDA-Assets- AA as specified under Schedule I of Insurance Regulatory and Development Authority (Assets, Liabilities, and Solvency Margin of Insurers) Regulations, 2000.

FORM L-33-NPAs

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

Registration Number : 140

Statement as at: 31-Dec-15

Periodicity of Submission: Quarterly

Name of the Fund Life Fund

(₹ Lac)

No	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		TOTAL	
		YTD (As at 31-Dec-15)	Prev. FY (As at 31 Mar 2015)	YTD (As at 31-Dec-15)	Prev. FY (As at 31 Mar 2015)	YTD (As at 31-Dec-15)	Prev. FY (As at 31 Mar 2015)	YTD (As at 31-Dec-15)	Prev. FY (As at 31 Mar 2015)
1	Investment Asset (As per Form3A/3B - Total Fund)	40,748	35,767	-	-	-	-	117,885	102,308
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)	40,748	35,767	-	-	-	-	117,885	102,308
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 and belief and nothing has been concealed or suppressed.

DATE: 22 Jan 2016

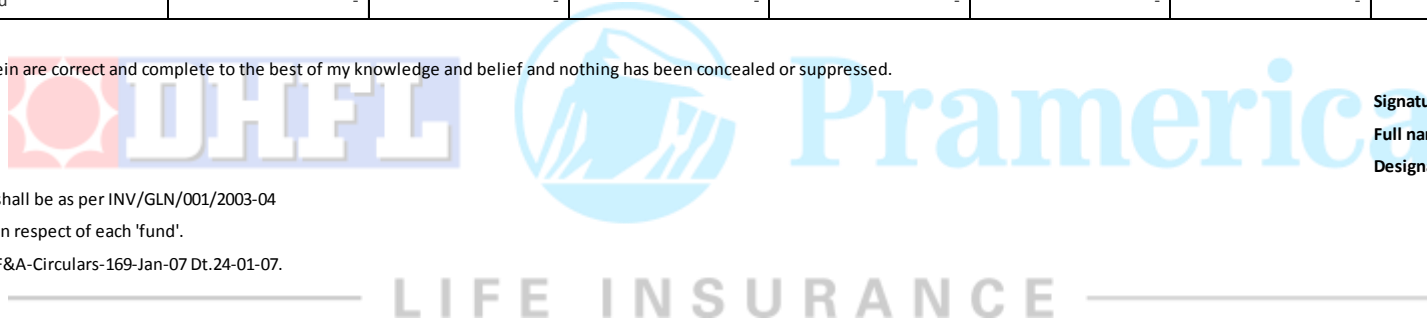
Note:

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

Signature: _____

Full name: _____

Designation: _____



FORM L-33-NPAs

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

Registration Number : 140

Statement as at: 31-Dec-15

Periodicity of Submission: Quarterly

Name of the Fund Pension & General Annuity And Group Fund

(₹ Lac)

No	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		TOTAL	
		YTD (As at 31-Dec-15)	Prev. FY (As at 31 Mar 2015)	YTD (As at 31-Dec-15)	Prev. FY (As at 31 Mar 2015)	YTD (As at 31-Dec-15)	Prev. FY (As at 31 Mar 2015)	YTD (As at 31-Dec-15)	Prev. FY (As at 31 Mar 2015)
1	Investment Asset (As per Form3A/3B - Total Fund)	20,839	12,377	-	-	-	-	45,163	26,828
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)	20,839	12,377	-	-	-	-	45,163	26,828
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 and belief and nothing has been concealed or suppressed.

DATE: 22 Jan 2016

Note:

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

Signature: _____

Full name: _____

Designation: _____



FORM L-33-NPAs

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

Registration Number : 140

Statement as at: 31-Dec-15

Periodicity of Submission: Quarterly

Name of the Fund Unit Linked Funds

(₹ Lac)

No	PARTICULARS	Bonds / Debentures		Loans		Other Debt Instruments		TOTAL	
		YTD (As at 31-Dec-15)	Prev. FY (As at 31 Mar 2015)	YTD (As at 31-Dec-15)	Prev. FY (As at 31 Mar 2015)	YTD (As at 31-Dec-15)	Prev. FY (As at 31 Mar 2015)	YTD (As at 31-Dec-15)	Prev. FY (As at 31 Mar 2015)
1	Investment Asset (As per Form3A/3B - Total Fund)	3,830	4,214	-	-	-	-	22,569	25,144
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)	3,830	4,214	-	-	-	-	22,569	25,144
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 and belief and nothing has been concealed or suppressed.

DATE: 22 Jan 2016

Note:

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

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

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

Signature: _____

Full name: _____

Designation: _____

LIFE INSURANCE

FORM L-34-YIELD ON INVESTMENTS

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

Registration Number : 140

Statement as at: 31-Dec-15

Periodicity of Submission: Quarterly

Name of the Fund Life Fund

(₹ Lac)														
No.	Category of Investment	Category Code	Current Quarter				Year to Date				Previous Year			
			Investment (₹) ¹	Income on Investment (₹)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (₹) ¹	Income on Investment (₹)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (₹) ¹	Income on Investment (₹)	Gross Yield (%) ¹	Net Yield (%) ²
A	Central Government Securities													
	Central Government Bonds	CGSB	62,985.26	1,303.74	2.07	2.07	60,160.01	3,785.91	6.29	6.29	41,425.54	3,519.22	8.50	8.50
	Central Government Guaranteed Loans	CGSL	-	-	-	-	-	-	-	-	-	-	-	-
	Special Deposits	CSPD	-	-	-	-	-	-	-	-	-	-	-	-
	Deposit under Section 7 of Insurance Act, 1938	CDSS	-	-	-	-	525.27	5.70	1.09	1.09	526.99	28.47	5.40	5.40
	Treasury Bills	CTRB	542.65	10.41	1.92	1.92	533.77	31.23	5.85	5.85	3,961.43	250.78	6.33	6.33
			-	-	-	-	-	-	-	-	-	-	-	-
B	State Government / Other Approved Securities / Other Guaranted Securities													
	State Government Bonds	SGGB	-	-	-	-	-	-	-	-	-	-	-	-
	State Government Guaranteed Loans	SGGL	4,553.59	93.08	2.04	2.04	2,924.62	242.36	8.29	8.29	1,509.57	102.05	6.76	6.76
	Other Approved Securities (excluding Infrastructure / Social Sector Investments)	SGOA	517.44	9.51	1.84	1.84	517.87	28.53	5.51	5.51	519.57	28.53	5.49	5.49
	Guaranteed Equity	SGGE	-	-	-	-	-	-	-	-	-	-	-	-
			-	-	-	-	-	-	-	-	-	-	-	-
C	Housing Sector Investments													
	Debentures / Bonds / CPs / Loans - (Promoter Group)	HDPG	170.00	4.70	2.77	2.77	170.00	14.07	8.27	8.27	170.00	14.09	8.29	8.29
	Loans to State Government for Housing	HLSH	-	-	-	-	-	-	-	-	-	-	-	-
	Loans to State Government for Fire Fighting Equipments	HLSF	-	-	-	-	-	-	-	-	-	-	-	-
	Term Loan - HUDCO	HTLH	-	-	-	-	-	-	-	-	-	-	-	-
	Term Loan to institutions accredited by NHB	HTLN	-	-	-	-	-	-	-	-	-	-	-	-
	TAXABLE BONDS OF		-	-	-	-	-	-	-	-	-	-	-	-
	Bonds / Debentures issued by HUDCO	HTHD	-	-	-	-	-	-	-	-	-	-	-	-
	Bonds / Debentures issued by NHB	HTDN	2,904.22	67.83	2.34	2.34	2,806.16	195.98	6.98	6.98	341.55	8.69	2.55	2.55
	Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central / State / any Authority or Body constituted by Central / State Act	HTDA	1,188.11	28.75	2.42	2.42	1,187.21	86.08	7.25	7.25	1,183.58	86.17	7.28	7.28
	TAX FREE BONDS		-	-	-	-	-	-	-	-	-	-	-	-
	Bonds / Debentures issued by HUDCO	HFHD	-	-	-	-	-	-	-	-	-	-	-	-
	Bonds / Debentures issued by NHB	HFDN	-	-	-	-	-	-	-	-	-	-	-	-
	Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central / State / any Authority or Body constituted by Central / State Act	HFDA	-	-	-	-	-	-	-	-	-	-	-	-
			-	-	-	-	-	-	-	-	-	-	-	-
D	Infrastructure / Social Sector Investments													
	Infrastructure/ Social Sector - Other Approved Securities	ISAS	100.00	2.18	2.18	2.18	100.00	6.53	6.53	6.53	100.00	6.56	6.56	6.56
	TAXABLE BONDS OF		-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure/ Social Sector - PSU - Debentures / Bonds	IPTD	25,777.34	678.88	2.63	2.63	25,484.23	1,833.30	7.19	7.19	12,905.05	913.09	7.08	7.08
	Infrastructure/ Social Sector - Other Corporate Securities (Approved investments) - Debentures/ Bonds	ICTD	2,410.00	55.61	2.31	2.31	3,002.73	206.05	6.86	6.86	1,251.82	86.95	6.95	6.95
	Infrastructure - PSU - Equity shares - Quoted	ITPE	40.74	0.19	0.46	0.46	40.19	2.58	6.41	6.41	35.30	(0.33)	(0.94)	(0.94)
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	208.57	-	-	-	227.00	1.55	0.68	0.68	29.19	0.81	2.78	2.78
	Infrastructure / Social Sector - Term Loans (with Charge)	ILWC	-	-	-	-	-	-	-	-	-	-	-	-
	TAX FREE BONDS		-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure / Social Sector - PSU - Debentures / Bonds	IPFD	-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure - Equity (including unlisted)	IOEQ	23.23	(0.82)	(3.53)	(3.53)	29.94	(0.44)	(1.48)	(1.48)	29.91	1.33	4.45	4.45
	Long Term Bank Bonds Approved Investment-Infrastructure	ILBI	1,000.00	21.98	2.20	2.20	1,000.00	65.70	6.57	6.57	-	-	-	-
			-	-	-	-	-	-	-	-	-	-	-	-
E	Approved Investments													
	ACTIVELY TRADED		-	-	-	-	-	-	-	-	-	-	-	-
	PSU - (Approved investment) - Equity shares - quoted	EAEQ	366.92	(0.23)	(0.06)	(0.06)	412.98	3.47	0.84	0.84	86.48	2.53	2.92	2.92
	Corporate Securities (Approved investment) - Equity shares (Ordinary)-quoted	EACE	1,387.10	27.86	2.01	2.01	1,611.51	115.25	7.15	7.15	474.16	16.32	3.44	3.44
	THINLY TRADED/ UNQUOTE		-	-	-	-	-	-	-	-	-	-	-	-
	PSU - (Approved investment) - Equity shares - quoted	ETPE	-	-	-	-	-	-	-	-	-	-	-	-
	Corporate Securities (Approved investment) - Equity shares-quoted	ETCE	-	-	-	-	-	-	-	-	-	-	-	-
	Corporate Securities (Approved Investment) - Equity - Unquoted	EENQ	-	-	-	-	-	-	-	-	-	-	-	-
	Corporate Securities - Bonds - (Taxable)	EPBT	1,400.00	32.70	2.34	2.34	1,400.00	97.88	6.99	6.99	1,248.10	24.85	1.99	1.99
	Corporate Securities - Bonds - (Tax Free)	EPBF	-	-	-	-	-	-	-	-	-	-	-	-
	Corporate Securities (Approved Investment) - Preference Shares	EPNQ	-	-	-	-	-	-	-	-	-	-	-	-
	Corporate Securities (Approved investment) - Investment in Subsidiaries	ECIS	-	-	-	-	-	-	-	-	-	-	-	-
	Corporate Securities (Approved investment) - Debentures	ECOS	4,344.97	102.75	2.36	2.36	4,332.12	308.45	7.12	7.12	4,983.69	475.12	9.53	9.53
	Corporate Securities (Approved Investment) - Derivative Instruments	ECDI	-	-	-	-	-	-	-	-	-	-	-	-
	Investment properties - Immovable	EINP	-	-	-	-	-	-	-	-	-	-	-	-
	Loans - Policy Loans	ELPL	-	-	-	-	-	-	-	-	-	-	-	-
	Loans - Secured Loans - Mortgage of Property in India (Term Loan)	ELMI	-	-	-	-	-	-	-	-	-	-	-	-
	Loans - Secured Loans - Mortgage of Property outside India (Term Loan)	ELMO	-	-	-	-	-	-	-	-	-	-	-	-
	Deposits - Deposit with scheduled banks	ECDR	658.48	16.76	2.55	2.55	711.18	52.45	7.37	7.37	571.05	43.29	7.58	7.58
	Deposits - Money at call and short notice with banks /Repo	ECMR	-	-	-	-	-	-	-	-	17,030.29	22.48	0.13	0.13
	CCIL (Approved Investment) - CBLO	ECBO	-	-	-	-	-	-	-	-	-	-	-	-
	Bills Re-Discounting	ECBR	-	-	-	-	-	-	-	-	-	-	-	-
	Commercial Papers issued by All India Financial Institutions rated Very Strong or more	ECCP	-	-	-	-	-	-	-	-	-	-	-	-

FORM L-34-YIELD ON INVESTMENTS

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

Registration Number : 140

Statement as at: 31-Dec-15

Periodicity of Submission: Quarterly

Name of the Fund Life Fund

(₹ Lac)

No.	Category of Investment	Category Code	Current Quarter				Year to Date				Previous Year			
			Investment (₹) ¹	Income on Investment (₹)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (₹) ¹	Income on Investment (₹)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (₹) ³	Income on Investment (₹)	Gross Yield (%) ¹	Net Yield (%) ²
	Application Money	ECAM	199.48	-	-	-	199.67	-	-	-	500.00	1.04	0.21	0.21
	Deposit with Primary Dealers duly recognised by Reserve Bank of India	EDPD	-	-	-	-	-	-	-	-	-	-	-	-
	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	-	-	-	-	-	-	-	-	-	-	-	-
	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EPPD	-	-	-	-	-	-	-	-	-	-	-	-
	Perpetual Non-Cum. P. Shares & Redeemable Cumulative P. Shares of Tier I & II Capital issued by PSU Banks	EUPS	-	-	-	-	-	-	-	-	-	-	-	-
	Perpetual Non-Cum. P. Shares & Redeemable Cumulative P. Shares of Tier I & II Capital issued by Non-PSU Banks	EPPS	-	-	-	-	-	-	-	-	-	-	-	-
	MF - Gilt / G Sec / Liquid Schemes	EGMF	1,508.62	27.64	1.83	1.83	1,258.45	75.14	5.97	5.97	2,222.27	142.63	6.42	6.42
			-	-	-	-	-	-	-	-	-	-	-	-
			-	-	-	-	-	-	-	-	-	-	-	-
			-	-	-	-	-	-	-	-	-	-	-	-
F	Other Investments		-	-	-	-	-	-	-	-	-	-	-	-
	Bonds - PSU - Taxable	OBPT	-	-	-	-	-	-	-	-	-	-	-	-
	Bonds - PSU - Tax Free	OBPF	-	-	-	-	-	-	-	-	-	-	-	-
	Equity Shares (incl Co-op Societies)	OESH	128.13	1.30	1.02	1.02	82.46	4.45	5.39	5.39	30.55	0.58	1.89	1.89
	Equity Shares (PSUs & Unlisted)	OEPD	-	-	-	-	-	-	-	-	23.17	-	-	-
	Equity Shares (incl. Equity related Instruments) - Promoter Group	OEPG	-	-	-	-	-	-	-	-	-	-	-	-
	Debentures	OLDB	300.00	7.20	2.40	2.40	300.00	11.82	3.94	3.94	-	-	-	-
	Debentures / Bonds / CPs / Loans etc. - (Promoter Group)	ODPG	-	-	-	-	-	-	-	-	-	-	-	-
	Commercial Papers	OACP	-	-	-	-	-	-	-	-	-	-	-	-
	Preference Shares	OPSH	-	-	-	-	-	-	-	-	-	-	-	-
	Venture Fund	OVNF	-	-	-	-	-	-	-	-	-	-	-	-
	Short term Loans (Unsecured Deposits)	OSLU	310.12	20.50	6.20	6.20	310.12	36.66	11.09	11.09	378.39	69.36	18.33	18.33
	Term Loans (without Charge)	OTLW	-	-	-	-	-	-	-	-	-	-	-	-
	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	1,082.43	17.18	1.59	1.59	877.40	40.63	4.63	4.63	2,836.92	183.09	6.45	6.45
	Derivative Instruments	OCDI	-	-	-	-	-	-	-	-	-	-	-	-
	Securitized Assets	OPSA	-	-	-	-	-	-	-	-	-	-	-	-
	Investment properties - Immovable	OIPI	-	-	-	-	-	-	-	-	-	-	-	-
			-	-	-	-	-	-	-	-	-	-	-	-
TOTAL			114,127.85	2,529.72	2.22	2.22	110,225.32	7,251.31	6.58	6.58	94,374.55	6,027.70	6.39	6.39

CERTIFICATION

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

DATE: 22 Jan 2016

Signature: _____

Full name: _____

Designation: _____

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

1 Based on daily average of Investments

2 Yield netted for Tax

3 Previous year reported numbers have been shown

4 FORM-1 shall be prepared in respect of each fund.

FORM L-34-YIELD ON INVESTMENTS

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

Registration Number : 140

Statement as at: 31-Dec-15

Periodicity of Submission: Quarterly

Name of the Fund Pension & General Annuity And Group Fund

(₹ Lac)

No.	Category of Investment	Category Code	Current Quarter				Year to Date				Previous Year			
			Investment (₹) ¹	Income on Investment (₹)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (₹) ¹	Income on Investment (₹)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (₹) ³	Income on Investment (₹)	Gross Yield (%) ¹	Net Yield (%) ²
A	Central Government Securities													
	Central Government Bonds	CGSB	22,067.97	449.30	2.04	2.04	18,216.31	1,144.80	6.28	6.28	5,011.82	338.32	6.75	6.75
	Central Government Guaranteed Loans	CGSL	-	-			-	-			-	-		
	Special Deposits	CSPD	-	-			-	-			-	-		
	Deposit under Section 7 of Insurance Act, 1938	CDSS	-	-			-	-			-	-		
	Treasury Bills	CTRB	-	-	-	-	-	-	-	-	98.43	4.63	4.70	4.70
			-	-			-	-			-	-		
B	State Government / Other Approved Securities / Other Guaranteed Securities		-	-			-	-			-	-		
	State Government Bonds	SGGB	-	-			-	-			-	-		
	State Government Guaranteed Loans	SGGL	501.57	12.14	2.42	2.42	501.62	36.42	7.26	7.26	501.81	36.42	7.26	7.26
	Other Approved Securities (excluding Infrastructure / Social Sector Investments)	SGOA	-	-			-	-			-	-		
	Guaranteed Equity	SGGE	-	-			-	-			-	-		
			-	-			-	-			-	-		
C	Housing Sector Investments		-	-			-	-			-	-		
	Debentures / Bonds / CPs / Loans - (Promoter Group)	HDPG	-	-			-	-			-	-		
	Loans to State Government for Housing	HLSH	-	-			-	-			-	-		
	Loans to State Government for Fire Fighting Equipments	HLSF	-	-			-	-			-	-		
	Term Loan - HUDCO	HTLH	-	-			-	-			-	-		
	Term Loan to institutions accredited by NHB	HTLN	-	-			-	-			-	-		
	TAXABLE BONDS OF		-	-			-	-			-	-		
	Bonds / Debentures issued by HUDCO	HTHD	-	-			-	-			-	-		
	Bonds / Debentures issued by NHB	HTDN	3,220.00	75.77	2.35	2.35	3,121.82	219.77	7.04	7.04	761.96	22.62	2.97	2.97
	Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central / State / any Authority or Body constituted by Central / State Act	HTDA	1,293.58	28.77	2.22	2.22	864.25	58.43	6.76	6.76	292.40	21.73	7.43	7.43
	TAX FREE BONDS		-	-			-	-			-	-		
	Bonds / Debentures issued by HUDCO	HFHD	-	-			-	-			-	-		
	Bonds / Debentures issued by NHB	HFDN	-	-			-	-			-	-		
	Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central / State / any Authority or Body constituted by Central / State Act	HFDA	-	-			-	-			-	-		
			-	-			-	-			-	-		
D	Infrastructure / Social Sector Investments		-	-			-	-			-	-		
	Infrastructure/ Social Sector - Other Approved Securities	ISAS	-	-			-	-			-	-		
	TAXABLE BONDS OF		-	-			-	-			-	-		
	Infrastructure / Social Sector - PSU - Debentures / Bonds	IPTD	11,673.33	297.83	2.55	2.55	10,017.16	706.67	7.05	7.05	3,096.22	217.85	7.04	7.04
	Infrastructure/ Social Sector - Other Corporate Securities (Approved investments) - Debentures/ Bonds	ICTD	1,000.00	22.40	2.24	2.24	685.45	46.17	6.74	6.74	500.00	0.37	0.07	0.07
	Infrastructure / Social Sector - Term Loans (with Charge)	ILWC	-	-			-	-			-	-		
	TAX FREE BONDS		-	-			-	-			-	-		
	Infrastructure / Social Sector - PSU - Debentures / Bonds	IPFD	-	-			-	-			-	-		
	Infrastructure/ Social Sector - Other Corporate Securities (Approved investments) - Debentures/ Bonds	ICFD	-	-			-	-			-	-		
			-	-			-	-			-	-		
E	Approved Investments		-	-			-	-			-	-		
	ACTIVELY TRADED		-	-			-	-			-	-		
	PSU - (Approved investment) - Equity shares - quoted	EAEQ	-	-			-	-			-	-		
	Corporate Securities (Approved investment) - Equity shares (Ordinary)-quoted	EACE	-	-			-	-			-	-		
	THINLY TRADED/ UNQUOTE		-	-			-	-			-	-		
	PSU - (Approved investment) - Equity shares - quoted	ETPE	-	-			-	-			-	-		
	Corporate Securities (Approved investment) - Equity shares-quoted	ETCE	-	-			-	-			-	-		

FORM L-34-YIELD ON INVESTMENTS

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

Registration Number : 140

Statement as at: 31-Dec-15

Periodicity of Submission: Quarterly

Name of the Fund Pension & General Annuity And Group Fund

No.	Category of Investment	Category Code	Current Quarter				Year to Date				Previous Year			
			Investment (₹) ¹	Income on Investment (₹)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (₹) ¹	Income on Investment (₹)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (₹) ³	Income on Investment (₹)	Gross Yield (%) ¹	Net Yield (%) ²
	Corporate Securities (Approved Investment) - Equity - Unquoted	EENQ	-	-	-	-	-	-	-	-	-	-	-	-
	Corporate Securities - Bonds - (Taxable)	EPBT	-	-	-	-	-	-	-	-	-	-	-	-
	Corporate Securities - Bonds - (Tax Free)	EPBF	-	-	-	-	-	-	-	-	-	-	-	-
	Corporate Securities (Approved Investment) - Preference Shares	EPNQ	-	-	-	-	-	-	-	-	-	-	-	-
	Corporate Securities (Approved investment) - Investment in Subsidiaries	ECIS	-	-	-	-	-	-	-	-	-	-	-	-
	Corporate Securities (Approved investment) - Debentures	ECOS	1,641.88	39.28	2.39	2.39	1,641.43	117.54	7.16	7.16	1,189.68	108.02	9.08	9.08
	Corporate Securities (Approved Investment) - Derivative Instruments	ECDI	-	-	-	-	-	-	-	-	-	-	-	-
	Investment properties - Immovable	EINP	-	-	-	-	-	-	-	-	-	-	-	-
	Loans - Policy Loans	ELPL	-	-	-	-	-	-	-	-	-	-	-	-
	Loans - Secured Loans - Mortgage of Property in India (Term Loan)	ELMI	-	-	-	-	-	-	-	-	-	-	-	-
	Loans - Secured Loans - Mortgage of Property outside India (Term Loan)	ELMO	-	-	-	-	-	-	-	-	-	-	-	-
	Deposits - Deposit with scheduled banks	ECDB	-	-	-	-	-	-	-	-	400.00	0.58	0.14	0.14
	Deposits - Money at call and short notice with banks /Repo	ECMR	-	-	-	-	-	-	-	-	65.17	0.03	0.05	0.05
	CCIL (Approved Investment) - CBLO	ECBO	-	-	-	-	-	-	-	-	-	-	-	-
	Bills Re-Discounting	ECBR	-	-	-	-	-	-	-	-	-	-	-	-
	Commercial Papers issued by All India Financial Institutions rated Very Strong or more	ECCP	-	-	-	-	-	-	-	-	-	-	-	-
	Application Money	ECAM	-	-	-	-	-	-	-	-	500.00	1.04	0.21	0.21
	Deposit with Primary Dealers duly recognised by Reserve Bank of India	EDPD	-	-	-	-	-	-	-	-	-	-	-	-
	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	-	-	-	-	-	-	-	-	-	-	-	-
	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EPPD	-	-	-	-	-	-	-	-	-	-	-	-
	Perpetual Non-Cum. P. Shares & Redeemable Cumulative P. Shares of Tier I & II Capital issued by PSU Banks	EUPS	-	-	-	-	-	-	-	-	-	-	-	-
	Perpetual Non-Cum. P. Shares & Redeemable Cumulative P. Shares of Tier I & II Capital issued by Non-PSU Banks	EPPS	-	-	-	-	-	-	-	-	-	-	-	-
	MF - Gilt / G Sec / Liquid Schemes	EGMF	521.10	10.00	1.92	1.92	609.32	35.91	5.89	5.89	322.57	20.15	6.25	6.25
			-	-	-	-	-	-	-	-	-	-	-	-
F	Other Investments		-	-	-	-	-	-	-	-	-	-	-	-
	Bonds - PSU - Taxable	OBPT	-	-	-	-	-	-	-	-	-	-	-	-
	Bonds - PSU - Tax Free	OBPF	-	-	-	-	-	-	-	-	-	-	-	-
	Equity Shares (incl Co-op Societies)	OESH	-	-	-	-	-	-	-	-	-	-	-	-
	Equity Shares (PSUs & Unlisted)	OEPU	-	-	-	-	-	-	-	-	-	-	-	-
	Equity Shares (incl. Equity related Instruments) - Promoter Group	OEPG	-	-	-	-	-	-	-	-	-	-	-	-
	Debentures	OLDB	-	-	-	-	-	-	-	-	-	-	-	-
	Debentures / Bonds/ CPs / Loans etc. - (Promoter Group)	ODPG	-	-	-	-	-	-	-	-	-	-	-	-
	Commercial Papers	OACP	-	-	-	-	-	-	-	-	-	-	-	-
	Preference Shares	OPSH	-	-	-	-	-	-	-	-	-	-	-	-
	Venture Fund	OVNF	-	-	-	-	-	-	-	-	-	-	-	-
	Short term Loans (Unsecured Deposits)	OSLU	-	-	-	-	-	-	-	-	-	-	-	-
	Term Loans (without Charge)	OTLW	-	-	-	-	-	-	-	-	-	-	-	-
	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	-	-	-	-	-	-	-	-	-	-	-	-
	Derivative Instruments	OCDI	-	-	-	-	-	-	-	-	-	-	-	-
	Securitised Assets	OPSA	-	-	-	-	-	-	-	-	-	-	-	-
	Investment properties - Immovable	OIPI	-	-	-	-	-	-	-	-	-	-	-	-
			-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL		41,919.42	935.50	2.23	2.23	35,657.36	2,365.70	6.63	6.63	12,740.08	771.75	6.06	6.06

CERTIFICATION

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

DATE: 22 Jan 2016

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

1 Based on daily average of Investments

2 Yield netted for Tax

3 Previous year reported numbers have been shown

4 FORM-1 shall be prepared in respect of each fund.

Signature: _____
Full name: _____
Designation: _____

FORM L-34-YIELD ON INVESTMENTS

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

Registration Number : 140

Statement as at: 31-Dec-15

Periodicity of Submission: Quarterly

Name of the Fund Linked Funds

(₹ Lac)

No.	Category of Investment	Category Code	Current Quarter				Year to Date				Previous Year			
			Investment (₹) ¹	Income on Investment (₹)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (₹) ¹	Income on Investment (₹)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (₹) ³	Income on Investment (₹)	Gross Yield (%) ¹	Net Yield (%) ²
A	Central Government Securities													
	Central Government Bonds	CGSB	2,435.91	20.10	0.83	0.83	2,498.96	123.45	4.94	4.94	2,812.70	339.93	12.09	12.09
	Central Government Guaranteed Loans	CGSL	-	-	-	-	-	-	-	-	-	-	-	-
	Special Deposits	CSPD	-	-	-	-	-	-	-	-	-	-	-	-
	Deposit under Section 7 of Insurance Act, 1938	CDSS	-	-	-	-	-	-	-	-	-	-	-	-
	Treasury Bills	CTRB	3,038.93	57.21	1.88	1.88	3,066.75	177.92	5.80	5.80	2,671.74	169.60	6.35	6.35
			-	-	-	-	-	-	-	-	-	-	-	-
B	State Government / Other Approved Securities / Other Guaranteed Securities													
	State Government Bonds	SGGB	-	-	-	-	-	-	-	-	-	-	-	-
	State Government Guaranteed Loans	SGGL	20.41	0.49	2.39	2.39	22.08	1.68	7.61	7.61	20.04	1.85	9.23	9.23
	Other Approved Securities (excluding Infrastructure / Social Sector Investments)	SGOA	-	-	-	-	-	-	-	-	-	-	-	-
	Guaranteed Equity	SGGE	-	-	-	-	-	-	-	-	-	-	-	-
			-	-	-	-	-	-	-	-	-	-	-	-
C	Housing Sector Investments													
	Debentures / Bonds / CPs / Loans - (Promoter Group)	HDPG	81.50	1.40	1.72	1.72	81.90	5.16	6.31	6.31	81.64	9.19	11.25	11.25
	Loans to State Government for Housing	HLSH	-	-	-	-	-	-	-	-	-	-	-	-
	Loans to State Government for Fire Fighting Equipments	HLSF	-	-	-	-	-	-	-	-	-	-	-	-
	Term Loan - HUDCO	HTLH	-	-	-	-	-	-	-	-	-	-	-	-
	Term Loan to institutions accredited by NHB	HTLN	-	-	-	-	-	-	-	-	-	-	-	-
	TAXABLE BONDS OF		-	-	-	-	-	-	-	-	-	-	-	-
	Bonds / Debentures issued by HUDCO	HTHD	-	-	-	-	-	-	-	-	-	-	-	-
	Bonds / Debentures issued by NHB	HTDN	332.30	6.07	1.83	1.83	326.55	20.62	6.31	6.31	248.66	23.47	9.44	9.44
	Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central / State / any Authority or Body constituted by Central / State Act	HTDA	143.82	2.56	1.78	1.78	143.15	8.83	6.17	6.17	138.65	16.29	11.75	11.75
	TAX FREE BONDS		-	-	-	-	-	-	-	-	-	-	-	-
	Bonds / Debentures issued by HUDCO	HFHD	-	-	-	-	-	-	-	-	-	-	-	-
	Bonds / Debentures issued by NHB	HFDN	-	-	-	-	-	-	-	-	-	-	-	-
	Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central / State / any Authority or Body constituted by Central / State Act	HFDA	-	-	-	-	-	-	-	-	-	-	-	-
			-	-	-	-	-	-	-	-	-	-	-	-
D	Infrastructure / Social Sector Investments													
	Infrastructure/ Social Sector - Other Approved Securities	ISAS	101.07	1.65	1.63	1.63	100.92	6.34	6.28	6.28	99.05	8.75	8.83	8.83
	TAXABLE BONDS OF		-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure / Social Sector - PSU - Debentures / Bonds	IPTD	1,495.55	23.17	1.55	1.55	1,576.24	94.88	6.02	6.02	1,404.58	155.01	11.04	11.04
	Infrastructure/ Social Sector - Other Corporate Securities (Approved investments) - Debentures/ Bonds	ICTD	97.15	1.37	1.41	1.41	96.74	5.86	6.05	6.05	93.76	11.60	12.38	12.38
	Infrastructure / Social Sector - Term Loans (with Charge)	ILWC	-	-	-	-	-	-	-	-	-	-	-	-
	TAX FREE BONDS		-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure / Social Sector - PSU - Debentures / Bonds	IPFD	-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure/ Social Sector - Other Corporate Securities (Approved investments) - Debentures/ Bonds	ICFD	-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure - PSU - Equity shares - Quoted	ITPE	468.38	31.10	6.64	6.64	473.17	(43.40)	(9.17)	(9.17)	677.96	58.50	8.63	8.63
	Infrastructure - Equity (including unlisted)	IOEQ	77.78	(6.10)	(7.85)	(7.85)	185.61	(52.86)	(28.48)	(28.48)	360.39	(51.00)	(14.15)	(14.15)
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	1,100.39	(113.22)	(10.29)	(10.29)	1,178.66	(234.12)	(19.86)	(19.86)	930.06	184.94	19.88	19.88
			-	-	-	-	-	-	-	-	-	-	-	-
E	Approved Investments													
	ACTIVELY TRADED		-	-	-	-	-	-	-	-	-	-	-	-
	PSU - (Approved investment) - Equity shares - quoted	EAEQ	773.55	(64.30)	(8.31)	(8.31)	866.13	(146.65)	(16.93)	(16.93)	591.63	245.32	41.47	41.47
	Corporate Securities (Approved investment) - Equity shares (Ordinary)-quoted	EACE	10,042.46	68.10	0.68	0.68	10,304.98	(339.72)	(3.30)	(3.30)	11,987.88	2,655.91	22.15	22.15
	THINLY TRADED/ UNQUOTE		-	-	-	-	-	-	-	-	-	-	-	-
	PSU - (Approved investment) - Equity shares - quoted	ETPE	-	-	-	-	-	-	-	-	-	-	-	-
	Corporate Securities (Approved investment) - Equity shares-quoted	ETCE	-	-	-	-	-	-	-	-	-	-	-	-

FORM L-34-YIELD ON INVESTMENTS

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

Registration Number : 140

Statement as at: 31-Dec-15

Periodicity of Submission: Quarterly

Name of the Fund Linked Funds

(₹ Lac)

No.	Category of Investment	Category Code	Current Quarter				Year to Date				Previous Year			
			Investment (₹) ¹	Income on Investment (₹)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (₹) ¹	Income on Investment (₹)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (₹) ³	Income on Investment (₹)	Gross Yield (%) ¹	Net Yield (%) ²
	Corporate Securities (Approved Investment) - Equity - Unquoted	EENQ	-	-	-	-	-	-	-	-	-	-	-	-
	Corporate Securities - Bonds - (Taxable)	EPBT	108.58	1.14	1.05	1.05	107.85	6.39	5.93	5.93	107.15	8.39	7.83	7.83
	Corporate Securities - Bonds - (Tax Free)	EPBF	-	-	-	-	-	-	-	-	-	-	-	-
	Corporate Securities (Approved Investment) - Preference Shares	EPNQ	-	-	-	-	-	-	-	-	-	-	-	-
	Corporate Securities (Approved investment) - Investment in Subsidiaries	ECIS	-	-	-	-	-	-	-	-	-	-	-	-
	Corporate Securities (Approved investment) - Debentures	ECOS	1,478.18	22.53	1.52	1.52	1,562.69	94.47	6.05	6.05	1,611.66	192.63	11.95	11.95
	Corporate Securities (Approved Investment) - Derivative Instruments	ECDI	-	-	-	-	-	-	-	-	-	-	-	-
	Investment properties - Immovable	EINP	-	-	-	-	-	-	-	-	-	-	-	-
	Loans - Policy Loans	ELPL	-	-	-	-	-	-	-	-	-	-	-	-
	Loans - Secured Loans - Mortgage of Property in India (Term Loan)	ELMI	-	-	-	-	-	-	-	-	-	-	-	-
	Loans - Secured Loans - Mortgage of Property outside India (Term Loan)	ELMO	-	-	-	-	-	-	-	-	-	-	-	-
	Deposits - Deposit with scheduled banks	ECDB	1,239.74	29.21	2.36	2.36	1,094.96	77.72	7.10	7.10	626.96	48.07	7.67	7.67
	Deposits - Money at call and short notice with banks /Repo	ECMR	-	-	-	-	-	-	-	-	-	-	-	-
	CCIL (Approved Investment) - CBLO	ECBO	-	-	-	-	-	-	-	-	-	-	-	-
	Bills Re-Discounting	ECBR	-	-	-	-	-	-	-	-	-	-	-	-
	Commercial Papers issued by All India Financial Institutions rated Very Strong or more	ECCP	-	-	-	-	-	-	-	-	-	-	-	-
	Application Money	ECAM	49.98	-	-	-	76.42	-	-	-	-	-	-	-
	Deposit with Primary Dealers duly recognised by Reserve Bank of India	EDPD	-	-	-	-	-	-	-	-	-	-	-	-
	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	-	-	-	-	-	-	-	-	-	-	-	-
	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EPPD	-	-	-	-	-	-	-	-	-	-	-	-
	Perpetual Non-Cum. P. Shares & Redeemable Cumulative P. Shares of Tier I & II Capital issued by PSU Banks	EUPS	-	-	-	-	-	-	-	-	-	-	-	-
	Perpetual Non-Cum. P. Shares & Redeemable Cumulative P. Shares of Tier I & II Capital issued by Non-PSU Banks	EPSP	-	-	-	-	-	-	-	-	-	-	-	-
	MF - Gilt / G Sec / Liquid Schemes	EGMF	192.40	3.69	1.92	1.92	251.02	15.30	6.10	6.10	210.72	13.91	6.60	6.60
	Net Current Assets (Only in respect of ULIP Business)	ENCA	(11.40)	-	-	-	(11.40)	-	-	-	(95.95)	-	-	-
			-	-	-	-	-	-	-	-	-	-	-	-
F	Other Investments		-	-	-	-	-	-	-	-	-	-	-	-
	Bonds - PSU - Taxable	OBPT	-	-	-	-	-	-	-	-	-	-	-	-
	Bonds - PSU - Tax Free	OBPF	-	-	-	-	-	-	-	-	-	-	-	-
	Equity Shares (incl Co-op Societies)	OESH	1.12	0.33	29.15	29.15	30.92	(43.12)	(139.46)	(139.46)	250.27	47.73	19.07	19.07
	Equity Shares (PSUs & Unlisted)	OEPD	-	-	-	-	-	-	-	-	-	-	-	-
	Equity Shares (incl. Equity related Instruments) - Promoter Group	OEPG	-	-	-	-	-	-	-	-	-	-	-	-
	Debentures	OLDB	202.76	3.23	1.59	1.59	202.30	4.91	2.43	2.43	-	-	-	-
	Debentures / Bonds/ CPs / Loans etc. - (Promoter Group)	ODPG	-	-	-	-	-	-	-	-	-	-	-	-
	Commercial Papers	OACP	-	-	-	-	-	-	-	-	-	-	-	-
	Preference Shares	OPSH	-	-	-	-	-	-	-	-	-	-	-	-
	Venture Fund	OVNF	-	-	-	-	-	-	-	-	-	-	-	-
	Short term Loans (Unsecured Deposits)	OSLU	-	-	-	-	-	-	-	-	-	-	-	-
	Term Loans (without Charge)	OTLW	-	-	-	-	-	-	-	-	-	-	-	-
	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	58.24	0.38	0.65	0.65	58.55	2.26	3.87	3.87	113.57	7.40	6.52	6.52
	Mutual Funds - (under Insurer's Promoter Group)	OMPG	-	-	-	-	-	-	-	-	-	-	-	-
	Derivative Instruments	OCDI	-	-	-	-	-	-	-	-	-	-	-	-
	Securitised Assets	OPSA	-	-	-	-	-	-	-	-	-	-	-	-
	Investment properties - Immovable	OIPI	-	-	-	-	-	-	-	-	-	-	-	-
			-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL		23,508.37	90.09	0.38	0.38	24,274.73	(214.07)	(0.88)	(0.88)	24,943.13	4,078.12	16.35	16.35

FORM L-35-DOWNGRADING OF INVESTMENTS

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

Registration Number : 140

Statement as at: 31-Dec-15

Statement of Down Graded Investments

Name of Fund Life Fund

Periodicity of Submission: Quarterly

(₹ Lac)

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	<u>During the Quarter</u> ¹								
	NIL								
B.	<u>As on Date</u> ²								
	9.55% Hindalco Industries Ltd. 25-Apr-2022	OLDB	300	25/04/2012	CRISIL	AA	AA-	03/08/2015	NA

CERTIFICATION

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

Note:

Signature: _____

Full name: _____

Designation: _____

Note:

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

FORM L-35-DOWNGRADING OF INVESTMENTS

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

Registration Number : 140

Statement as at: 31-Dec-15

Statement of Down Graded Investments

Name of Fund Pension & General Annuity And Group Fund

Periodicity of Submission: Quarterly

(₹ Lac)

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

CERTIFICATION

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

Signature: _____

Full name: _____

Designation: _____

Note:

Note: _____ LIFE INSURANCE _____

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

FORM L-35-DOWNGRADING OF INVESTMENTS

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

Registration Number : 140

Statement as at: 31-Dec-15

Statement of Down Graded Investments

Name of Fund Linked Fund

Periodicity of Submission: Quarterly

(₹ Lac)

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	<u>During the Quarter</u>¹								
	NIL								
B.	<u>As on Date</u>²								
	9.55% Hindalco Industries Ltd. 25-Apr-2022	OLDB	201.66	25/04/2012	CRISIL	AA	AA-	03/08/2015	NA

CERTIFICATION

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

Note:

Signature: _____

Full name: _____

Designation: _____

Note:

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

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

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

Date: **31-Dec-15**

Rs. Lakhs

Sl. No	Particulars	For the Qtr Q3 '2015-16				For the Qtr Q3 '2014-15				Upto the period '2015-16				Upto the period '2014-15			
		Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable
1	First year Premium																
	i Individual Single Premium- (ISP)																
	From 0-10000	236.19	307.00	291.00	285.15	-	-	-	-	412.19	527.00	498.00	495.89	1.50	2.00	2.00	5.55
	From 10,000-25,000	116.45	63.00	56.00	137.17	-	-	-	-	207.99	115.00	105.00	247.58	-	-	-	-
	From 25001-50,000	124.60	29.00	27.00	145.40	-	-	-	-	193.75	45.00	41.00	225.69	-	-	-	-
	From 50,001- 75,000	6.00	1.00	1.00	7.50	-	-	-	-	29.57	5.00	5.00	36.97	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-	10.00	1.00	1.00	11.00	-	-	-	-
	From 1,00,001 -1,25,000	12.00	1.00	1.00	13.20	-	-	-	-	12.00	1.00	1.00	13.20	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	57.00	3.00	3.00	65.70	-	-	-	-
	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	29.58	18.00	21,308.00	21,013.59	-	-	-	-	23.35	19.00	(29,967.00)	17,127.31	-	-	-	-
	From 10,000-25,000	47.13	8.00	42,537.00	28,960.02	-	-	-	-	49.69	10.00	42,694.00	29,646.46	-	-	-	-
	From 25001-50,000	74.95	10.00	60,004.00	33,273.31	10,255.55	-	18,163.00	241,684.59	10,007.02	10.00	77,047.00	279,246.44	10,255.55	-	18,163.00	241,684.59
	From 50,001- 75,000	90.36	6.00	86,576.00	28,239.63	-	-	-	-	338.90	8.00	148,385.00	46,088.19	-	-	-	-
	From 75,000-100,000	64.22	3.00	57,486.00	23,807.37	-	-	-	-	66.02	4.00	57,784.00	26,376.75	8.62	1.00	126.00	488.11
	From 1,00,001 -1,25,000	55.56	3.00	67,062.00	19,041.40	-	-	-	-	131.05	7.00	70,915.00	26,652.47	-	-	-	-
	Above Rs. 1,25,000	13,328.51	20.00	2,006,124.00	915,588.11	921.41	-	4,010.00	29,553.37	27,705.51	84.00	3,979,682.00	1,734,407.55	16,149.64	-	35,462.00	401,365.18
	iv Group Single Premium- Annuity- GSPA																
	From 0-50000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 150,001- 2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,00,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,50,001 -3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	v Individual non Single Premium- INSP																
	From 0-10000	45.54	531.00	506.00	1,764.53	83.53	924.00	891.00	1,610.99	167.28	1,916.00	1,811.00	5,540.07	296.14	3,171.00	3,078.00	8,349.84
	From 10,000-25,000	648.37	3,849.00	3,805.00	6,991.64	1,061.77	6,231.00	6,120.00	9,095.16	2,026.03	12,058.00	11,892.00	21,944.25	3,078.23	17,349.00	17,007.00	30,174.94
	From 25001-50,000	1,978.17	7,775.00	7,722.00	16,417.41	1,556.11	6,683.00	6,558.00	13,929.38	5,433.71	20,518.00	20,298.00	44,332.28	3,907.11	15,932.00	15,557.00	34,182.56
	From 50,001- 75,000	335.94	813.00	805.00	3,476.10	265.96	650.00	629.00	2,713.57	914.61	2,074.00	2,052.00	8,643.72	699.41	1,562.00	1,492.00	6,436.48
	From 75,000-100,000	257.21	281.00	272.00	2,045.12	209.92	222.00	210.00	1,657.34	755.10	827.00	797.00	6,739.21	522.59	567.00	532.00	4,109.21
	From 1,00,001 -1,25,000	107.22	101.00	99.00	1,458.74	51.52	52.00	50.00	411.21	317.20	312.00	304.00	3,127.98	191.04	191.00	183.00	1,479.04
	Above Rs. 1,25,000	456.64	175.00	161.00	3,730.03	428.88	148.00	134.00	2,902.63	1,375.62	531.00	489.00	10,459.03	838.48	318.00	282.00	6,354.97
	vi Individual non Single Premium- Annuity- INSPA																
	From 0-50000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 150,001- 2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,00,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,50,001 -3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	vii Group Non Single Premium (GNSP)																
	From 0-10000	-	-	-	-	0.01	-	1.00	7.80	-	-	-	-	0.03	-	32.00	14.00
	From 10,000-25,000	-	-	-	-	0.67	1.00	95.00	765.83	-	-	-	-	0.67	1.00	95.00	765.83
	From 25001-50,000	-	-	-	-	3.07	1.00	1,213.00	434.13	-	-	-	-	5.40	2.00	4,626.00	1,290.46
	From 50,001- 75,000	-	-	-	-	0.81	-	63.00	866.92	-	-	-	-	2.72	3.00	2,033.00	1,282.53
	From 75,000-100,000	-	-	-	-	(0.20)	-	(79.00)	(417.91)	-	-	-	-	1.61	2.00	976.00	4.25
	From 1,00,001 -1,25,000	-	-	-	-	1.85	-	5,236.00	543.37	-	-	-	-	3.06	1.00	6,117.00	785.63
	Above Rs. 1,25,000	-	-	-	-	1,452.36	19.00	1,857,951.00	304,938.43	-	-	-	-	2,644.54	58.00	2,890,342.00	692,055.67
	viii Group Non Single Premium- Annuity- GNSPA																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

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

Date: **31-Dec-15**

Rs. Lakhs

Sl. No	Particulars	For the Qtr Q3 '2015-16				For the Qtr Q3 '2014-15				Upto the period '2015-16				Upto the period '2014-15			
		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
2	Renewal Premium																
	i Individual																
	From 0-10000	415.00	6,744.00	5,658.00	18,213.66	621.97	9,806.00	8,604.00	22,161.14	1,427.05	22,506.00	17,171.00	54,443.13	2,069.02	32,288.00	25,956.00	63,666.60
	From 10,000-25,000	1,504.94	35,769.00	16,673.00	53,668.70	1,309.49	27,930.00	13,996.00	48,429.56	4,473.03	103,240.00	28,542.00	157,026.68	3,704.37	73,164.00	25,182.00	125,634.83
	From 25001-50,000	1,797.20	40,717.00	16,422.00	77,270.31	1,048.15	17,168.00	7,533.00	38,477.35	4,808.90	102,054.00	20,483.00	197,599.14	2,804.43	42,393.00	10,448.00	96,773.74
	From 50,001- 75,000	247.09	1,796.00	870.00	7,388.88	149.70	900.00	467.00	5,305.42	666.20	4,466.00	1,428.00	19,513.59	404.98	2,403.00	799.00	13,891.26
	From 75,000-100,000	229.71	524.00	330.00	4,377.86	193.30	429.00	297.00	4,157.15	700.44	1,599.00	753.00	14,174.07	612.71	1,224.00	655.00	11,570.47
	From 1,00,001 -1,25,000	66.09	146.00	96.00	1,455.43	37.45	98.00	56.00	1,838.40	201.36	436.00	205.00	5,794.41	124.64	302.00	119.00	5,606.61
	Above Rs. 1,25,000	231.72	145.00	118.00	3,945.83	214.85	123.00	103.00	3,346.09	742.43	453.00	312.00	14,093.85	604.30	365.00	269.00	11,634.80
	ii Individual- Annuity																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	iii Group																
	From 0-10000	-	-	-	-	0.05	-	4.00	50.18	-	-	-	-	0.16	2.00	156.00	85.73
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	1.42	1.00	199.00	1,615.80	-	-	-	-	1.42	1.00	199.00	1,615.80
	From 50,001- 75,000	-	-	-	-	1.77	1.00	80.00	1,885.09	-	-	-	-	1.77	1.00	80.00	1,885.09
	From 75,000-100,000	-	-	-	-	0.79	(1.00)	6.00	832.01	-	-	-	-	1.59	-	289.00	1,934.01
	From 1,00,001 -1,25,000	-	-	-	-	5.21	2.00	1,722.00	4,050.68	-	-	-	-	5.21	2.00	1,722.00	4,050.68
	Above Rs. 1,25,000	-	-	-	-	82.82	3.00	15,453.00	73,412.89	-	-	-	-	84.68	5.00	15,777.00	75,653.72
	iv Group- Annuity																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

Insurer: DHFL Pramerica Life Ins Co. Ltd.

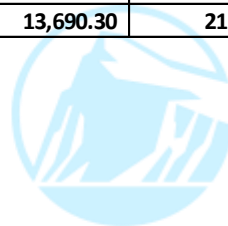
Date:

31st December 2015

(Rs in Lakhs)

Business Acquisition through different channels (Group)

Sl.No.	Channels	For the Qtr Q3'2015-16			For the Qtr Q3 '2014-15			Upto the period '2015-16			Upto the Period '2014-15		
		No. of Policies	No. of Lives covered	Premium	No. of Policies	No. of Lives covered	Premium	No. of Policies	No. of Lives covered	Premium	No. of Policies	No. of Lives covered	Premium
1	Individual agents	-	-	-	-	-	-	-	-	-	-	-	-
2	Corporate Agents-Banks	-	-	-	-	-	-	-	-	-	-	-	-
3	Corporate Agents -Others	-	27	0.08	-	-	-	1	1,672	4.88	-	-	-
4	Brokers	9	1,045,661	1,065.03	5	984,979	626.46	29	2,093,691	2,249.44	11	994,507	716.02
5	Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-
6	Direct Business	59	1,295,409	12,625.19	16	901,674	12,009.09	112	2,251,177	36,067.22	57	1,963,465	28,355.83
	Total(A)	68	2,341,097	13,690.30	21	1,886,653	12,635.54	142	4,346,540	38,321.54	68	2,957,972	29,071.85
1	Referral (B)	-	-	-	-	-	-	-	-	-	-	-	-
	Grand Total (A+B)	68	2,341,097	13,690.30	21	1,886,653	12,635.54	142	4,346,540	38,321.54	68	2,957,972	29,071.85



Pramerica

LIFE INSURANCE

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

Insurer: DHFL Pramerica Life Ins Co. Ltd.

Date:

31st December 2015

(Rs in Lakhs)

Business Acquisition through different channels (Individuals)

Sl.No.	Channels	For the Qtr Q3'2015-16		For the Qtr Q3 '2014-15		Upto the period '2015-16		Upto the Period '2014-15	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	4,026	1,399.59	3,216	969.85	10,529	3,710.04	8,721	2,540.06
2	Corporate Agents-Banks	-	0.19	130	20.92	7	1.55	318	51.32
3	Corporate Agents -Others	2,007	768.08	3,873	1,293.79	6,595	2,682.98	9,610	3,078.34
4	Brokers	1,425	384.81	2,524	386.01	4,855	1,088.87	4,570	841.05
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	6,220	1,738.56	4,921	950.73	16,319	4,342.79	15,026	2,885.13
	Total (A)	13,678	4,291.23	14,664	3,621.32	38,305	11,826.23	38,245	9,395.91
1	Referral (B)	248	33.09	246	36.37	628	85.83	847	138.59
	Grand Total (A + B)	13,926	4,324.32	14,910	3,657.68	38,933	11,912.07	39,092	9,534.50

LIFE INSURANCE

FORM L-39 : Data on Settlement of Claims

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

Date:

31-Dec-15

Ageing of Claims									
Sl.No.	Types of Claims	No. of claims						Total No. of claims paid	Total amount of claims paid (lacs)
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	-	-	-	-	-	-	-	-
2	Survival Benefit	323	323					323	75
3	for Annuities / Pension	-	-	-	-	-	-	-	-
4	For Surrender	4,465	4,561	4				4,565	2,211
5	Other benefits	431	427	4				431	31
1	Individual Death Claims	-	118	2	-	-	-	120	277
2	Group Death Claims	-	3,600	248	139	116	3	4,106	1,330

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

LIFE INSURANCE

FOR L-40 : Quarterly claims data for Life

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

No. of claims only

Date: 31-Dec-15

Sl. No.	Claims Experience	For Death	Group	For Maturity	Survival Benefit	For Annuities/ Pension	For Surrender	Other Benefits
1	Claims O/S at the beginning of the period	29	600	0	60		754	64
2	Claims reported during the period	149	3797	0	364		3902	542
3	Claims Settled during the period	120	4106	0	323		4565	431
4	Claims Repudiated during the period	24	16	NIL	NIL		NIL	NIL
a	Less than 2years from the date of acceptance of risk	22	16	NIL	NIL		NA	NIL
b	Grater than 2 year from the date of acceptance of risk	2	0	NIL	NIL		NA	NIL
5	Claims Written Back	0	0	NIL	NIL		NIL	NIL
6	Claims O/S at End of the period	32	269	0	101		91	175
	Less than 3months	28	217	0	101		91	175
	3 months to 6 months	0	40	NIL	NIL		NA	NIL
	6months to 1 year	9	12	NIL	NIL		NA	NIL
	1year and above	6	0	NIL	NIL		NA	NIL

LIFE INSURANCE

FORM L-41 : GREIVANCE DISPOSAL

Insurer: DLF Pramerica Life Insurance Co Ltd

Date:

GRIEVANCE DISPOSAL

(Rs in Lakhs)

Sl No.	Particulars	Opening Balance	Additions	Complaints Resolved/ settled			Complaints Pending	Total complaints registered upto the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by customers							
a)	Death Claims	-	0	0	0	0	-	2
b)	Policy Servicing	2	16	6	6	1	5	66
c)	Proposal Processing	4	25	16	2	2	9	107
d)	Survival Claims	2	10	3	1	7	1	27
e)	ULIP Related	-	0	0	-	-	-	-
f)	Unfair Business Practices	38	259	74	24	129	70	753
g)	Others	1	5	2	1	3	-	27
	Total Number	47	315	101	34	142	85	982

2	Total No . of policies during previous year:	54,144
3	Total No. of claims during previous year	4,246
4	Total No. of policies during current year	39,075
5	Total No. of claims during current year	10,707
6	Total No. of Policy Complaints (current year) per 10, 000 policies (current year)	251
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year) :	2

2	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
a)	Upto 7 days	59	5	64
b)	7-15 Days	26	-	26
c)	15-30 Days	-	-	-
d)	30-90 Days	-	-	-
e)	90 days & Beyond	-	-	-
	Total Number	85	5	90

FORM L-42 : Valuation Basis (Life Insurance)

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

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

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

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

C. Valuation Assumptions

1. Interest Rates (including Margin of Adverse Deviation)

	Individual Business	Group business
i) Life Participating Business	6.00%	Not Applicable
ii) Life- Non-participating Policies	6.25%	6.60% *
iii) Annuities- Participating policies	Not Applicable	Not Applicable
iv) Annuities – Non-participating policies	Not Applicable	Not Applicable
v) Annuities- Individual Pension Plan	Not Applicable	Not Applicable
vi) Unit Linked	5.90%	Not Applicable
vii) Health Insurance	Not Applicable	Not Applicable

* excludes one year term policies.

2. Mortality Rates (including Margin of Adverse Deviation)

(As % of IALM 06-08)

	Duration	Individual Business	Group business
i) Life Participating Business	0	103.50% - 207.00%	Not Applicable
	1	103.50% - 120.75%	Not Applicable
	2	103.50% - 120.75%	Not Applicable
	3	103.50% - 120.75%	Not Applicable
	4+	103.50% - 120.75%	Not Applicable
ii) Life- Non-participating Policies	0	92% -414.00%	100.05%-155.25% *
	1	85%-230.00%	100.05%-155.25% *
	2	76.50%-158.13%	100.05%-155.25% *
	3	72.25%-158.13%	100.05%-155.25% *
	4+	72.25%-158.13%	100.05%-155.25% *
iii) Annuities- Participating policies	Not Applicable	Not Applicable	Not Applicable
iv) Annuities – Non-participating policies	Not Applicable	Not Applicable	Not Applicable
v) Annuities- Individual Pension Plan	Not Applicable	Not Applicable	Not Applicable
vi) Unit Linked	0	76.50% - 172.50%	Not Applicable
	1	76.50% - 161.00%	Not Applicable
	2	76.50% - 161.00%	Not Applicable
	3	76.50% - 161.00%	Not Applicable
	4+	76.50% - 161.00%	Not Applicable
vii) Health Insurance	Not Applicable	Not Applicable	Not Applicable

* excludes one year term policies.

FORM L-42 : Valuation Basis (Life Insurance)

3. Expenses and Expense Inflation

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

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

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

4. Bonus Rates

The future reversionary bonus rates assumed vary from 1.02% to 3.25% of sum assured and previously accrued reversionary bonuses. Future final bonuses assumed vary with duration and attaching reversionary bonus.

5. Reasonable Expectation

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

6. Taxation and Shareholder Transfers

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

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

For individual business, run-off triangle method has been used to set appropriate provision for IBNR. For One Year Renewable Group Term (OYRGT), IBNR provision held is higher of IBNR from run-off triangle approach and that estimated based on the expected loss ratio. For Group Credit Life we hold an IBNR equal to expected claims for three months.

D. Change in Valuation Methods or Bases

Valuation rate of interest for Group Credit Life business has been revised.

Place: Gurgaon

Appointed Actuary : Varun Gupta