

# FORM L-1-A : Revenue Account

Name of the Insurer: DLF PRAMERICA LIFE INSURANCE CO. LTD.  
Registration No. 140 ; Date of Registration with the IRDA: June 27, 2008

REVENUE ACCOUNT FOR THE PERIOD ENDED SEPTEMBER 30, 2013

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

Rs '000

Particulars	Schedule	FOR THE QUARTER ENDED ON SEPTEMBER 2013						UP TO THE QUARTER ENDED ON SEPTEMBER 2013						FOR THE QUARTER ENDED ON SEPTEMBER 2012						UP TO THE QUARTER ENDED ON SEPTEMBER 2012					
		Non Participating (Non-Linked)		Participating (Non-Linked)	Non Participating (Linked)		Total	Non Participating (Non-Linked)		Participating (Non-Linked)	Non Participating (Linked)		Total	Non Participating (Non-Linked)		Participating (Non-Linked)	Non Participating (Linked)		Total	Non Participating (Non-Linked)		Participating (Non-Linked)	Non Participating (Linked)		Total
		Individual Life	Group Life	Individual Life	Individual Life	Individual Pension		Individual Life	Group Life	Individual Life	Individual Life	Individual Pension		Individual Life	Group Life	Individual Life	Individual Life	Individual Pension		Individual Life	Group Life	Individual Life	Individual Life	Individual Pension	
Premiums earned – net																									
(a) Premium	L-4	420,243	7,547	3,909	96,532	18,972	547,203	764,291	11,038	5,372	184,382	33,618	998,701	342,404	-	-	134,979	29,027	506,410	649,289	-	-	276,198	53,693	979,180
(b) Reinsurance ceded		(3,970)	(2,599)	(5)	(864)	-	(7,438)	(8,185)	(4,144)	(8)	(1,741)	-	(14,078)	(2,776)	-	-	(1,133)	-	(3,909)	(5,719)	-	-	(1,603)	-	(7,322)
(c) Reinsurance accepted-		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Income from Investments																									
(a) Interest, Dividends & Rent – Gross		16,671	404	26	19,685	3,937	40,723	32,420	806	36	40,046	8,438	81,746	6,302	10	-	13,755	3,659	23,726	11,120	21	-	27,658	7,784	46,583
(b) Profit on sale/redemption of investments		581	1	13	37,248	13,989	51,832	722	1	16	60,681	22,698	84,118	179	-	-	12,673	4,153	17,006	943	-	-	18,311	6,503	25,157
(c) (Loss on sale/ redemption of investments)		-	-	-	(34,581)	(10,722)	(45,303)	(4)	-	-	(54,127)	(18,240)	(72,371)	-	-	-	(11,910)	(4,273)	(16,183)	-	-	-	(12,383)	(4,554)	(16,937)
(d) Transfer/Gain on revaluation/change in fair value*		-	-	-	(52,352)	(15,575)	(67,927)	-	-	-	(22,268)	(6,428)	(28,696)	-	-	-	76,731	27,472	104,203	-	-	-	73,701	25,983	99,684
(e) Amortisation of discount/(premium)		749	9	-	(4)	-	754	1,503	9	(1)	(6)	-	1,505	(30)	-	-	(1)	-	(31)	(47)	-	-	1	-	(46)
(f) Appropriation/ Expropriation Adjustment Account		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transferred from Shareholders' Fund		284,584	8,815	(197)	-	-	293,202	618,833	14,893	1,913	-	-	635,639	359,873	407	-	9,041	-	369,321	747,226	407	-	33,012	-	780,645
Other Income (to be specified)																									
(a) Fees & Charges		210	-	-	-	-	210	378	-	-	-	-	378	313	-	-	-	-	313	462	-	-	-	-	462
<b>TOTAL (A)</b>		<b>719,068</b>	<b>14,177</b>	<b>3,746</b>	<b>65,664</b>	<b>10,601</b>	<b>813,256</b>	<b>1,409,958</b>	<b>22,603</b>	<b>7,328</b>	<b>206,967</b>	<b>40,086</b>	<b>1,686,942</b>	<b>706,265</b>	<b>417</b>	<b>-</b>	<b>234,135</b>	<b>60,038</b>	<b>1,000,855</b>	<b>1,402,674</b>	<b>428</b>	<b>-</b>	<b>414,895</b>	<b>89,409</b>	<b>1,907,406</b>
Commission	L-5	42,421	-	739	837	77	44,074	78,747	-	1,120	1,407	151	81,425	60,723	-	-	2,713	440	63,876	114,625	-	-	5,842	793	121,260
Operating Expenses related to Insurance Business	L-6	519,843	9,955	2,682	31,525	4,039	568,044	1,053,268	17,108	5,740	63,639	8,116	1,147,871	570,723	562	-	40,576	3,866	615,727	1,134,112	571	-	87,854	7,454	1,229,991
Provision for doubtful debts		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bad debts written off		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for Tax		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Others (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL (B)</b>		<b>562,264</b>	<b>9,955</b>	<b>3,421</b>	<b>32,362</b>	<b>4,116</b>	<b>612,118</b>	<b>1,132,015</b>	<b>17,108</b>	<b>6,860</b>	<b>65,046</b>	<b>8,267</b>	<b>1,229,296</b>	<b>631,446</b>	<b>562</b>	<b>-</b>	<b>43,289</b>	<b>4,306</b>	<b>679,603</b>	<b>1,248,737</b>	<b>571</b>	<b>-</b>	<b>93,696</b>	<b>8,247</b>	<b>1,351,251</b>
Benefits Paid (Net)	L-7	11,403	501	-	19,344	17,940	49,188	25,164	806	-	37,785	33,586	97,341	8,947	-	-	5,175	2,902	17,024	24,004	-	-	10,225	5,089	39,318
Bonuses Paid		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Gross**		145,401	3,722	325	2,220	(18,985)	132,682	252,779	4,689	468	66,441	(19,821)	304,556	65,872	(71)	-	185,671	53,370	304,842	129,933	(143)	-	310,974	75,992	516,756
(b) Amount ceded in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL (C)</b>		<b>156,804</b>	<b>4,223</b>	<b>325</b>	<b>21,564</b>	<b>(1,045)</b>	<b>181,870</b>	<b>277,943</b>	<b>5,495</b>	<b>468</b>	<b>104,226</b>	<b>13,765</b>	<b>401,897</b>	<b>74,819</b>	<b>(71)</b>	<b>-</b>	<b>190,846</b>	<b>56,272</b>	<b>321,866</b>	<b>153,937</b>	<b>(143)</b>	<b>-</b>	<b>321,199</b>	<b>81,081</b>	<b>556,074</b>
<b>SURPLUS/(DEFICIT) (D)=(A)-(B)-(C)</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>11,738</b>	<b>7,530</b>	<b>19,268</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>37,695</b>	<b>18,054</b>	<b>55,749</b>	<b>-</b>	<b>(73)</b>	<b>-</b>	<b>-</b>	<b>(540)</b>	<b>(614)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>81</b>	<b>81</b>
<b>APPROPRIATIONS</b>																									
Transfer to Shareholders' Account		-	-	-	11,738	7,530	19,268	-	-	-	37,695.00	18,054.00	55,749	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Other Reserves (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations		-	-	-	-	-	-	-	-	-	-	-	-	-	(73)	-	-	(540)	(613)	-	-	-	-	81	81
<b>TOTAL (D)</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>11,738</b>	<b>7,530</b>	<b>19,268</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>37,695</b>	<b>18,054</b>	<b>55,749</b>	<b>-</b>	<b>(73)</b>	<b>-</b>	<b>-</b>	<b>(540)</b>	<b>(613)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>81</b>	<b>81</b>

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: DLF PRAMERICA LIFE INSURANCE CO. LTD.

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

PROFIT & LOSS ACCOUNT FOR THE PERIOD ENDED SEPTEMBER 30, 2013

Shareholders' Account (Non-technical Account)

(Rs.'000).

	Particulars	FOR THE QUARTER ENDED ON SEPTEMBER 2013 (Rs.'000).	UP TO THE QUARTER ENDED ON SEPTEMBER 2013 (Rs.'000).	FOR THE QUARTER ENDED ON SEPTEMBER 2012 (Rs.'000).	UP TO THE QUARTER ENDED ON SEPTEMBER (Rs.'000).
	Amounts transferred from/to the Policyholders Account (Technical Account)	19,268	55,749	-	-
	Income From Investments				
	(a) Interest, Dividends & Rent – Gross	24,646	49,777	23,648	48,976
	(b) Profit on sale/redemption of investments	7,614	17,495	1,635	3,268
	(c) (Loss on sale/ redemption of investments)	(5)	(287)	1,760	337
	(d) Amortisation of discount/(premium)	1,922	1,314	714	638
	Other Income (To be specified)	-	-	-	-
	<b>TOTAL (A)</b>	<b>53,445</b>	<b>124,047</b>	<b>27,757</b>	<b>53,219</b>
	Expense other than those directly related to the insurance business:	8,720	16,645	6,611	12,276
	Bad debts written off	-	-	-	-
	Transfer to Policyholders' fund	293,202	635,639	369,321	780,645
	Provisions (Other than taxation)				
	(a) For diminution in the value of investments (Net)	-	-	-	-
	(b) Provision for doubtful debts	-	-	-	-
	(c) Others (to be specified)	-	-	-	-
	<b>TOTAL (B)</b>	<b>301,922</b>	<b>652,284</b>	<b>375,932</b>	<b>792,921</b>
	Profit/ (Loss) before tax	(248,477)	(528,237)	(348,175)	(739,702)
	Provision for Taxation	-	-	-	-
	Profit / (Loss) after tax	<b>(248,477)</b>	<b>(528,237)</b>	<b>(348,175)</b>	<b>(739,702)</b>
	<b>APPROPRIATIONS</b>				
	(a) Balance at the beginning of the year.	-	(5,079,496)	-	(3,755,582)
	(b) Interim dividends paid during the year	-	-	-	-
	(c) Proposed final dividend	-	-	-	-
	(d) Dividend distribution on tax	-	-	-	-
	(e) Transfer from reserves/ other accounts - Funds For Future Appropriation	-	9,188	-	-
	Profit carried -----to the Balance Sheet	<b>(248,477)</b>	<b>(5,598,545)</b>	<b>(348,175)</b>	<b>(4,495,284)</b>

# FORM L-3-A : Balance Sheet

Name of the Insurer: **DLF PRAMERICA LIFE INSURANCE CO. LTD.**

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

**BALANCE SHEET AS AT SEPTEMBER 30, 2013**

(Rs.'000).

Particulars	Schedule	As at September 30, 2013 (Rs.'000).	As at September 30, 2012 (Rs.'000).
<b>SOURCES OF FUNDS</b>			
<i>SHAREHOLDERS' FUNDS:</i>			
SHARE CAPITAL	<b>L-8,L-9</b>	3,258,025	3,144,286
RESERVES AND SURPLUS	<b>L-10</b>	3,800,848	2,733,572
CREDIT/[DEBIT] FAIR VALUE CHANGE ACCOUNT		297	273
<b>Sub-Total</b>		<b>7,059,170</b>	<b>5,878,131</b>
BORROWINGS	<b>L-11</b>	-	-
<i>POLICYHOLDERS' FUNDS:</i>			
CREDIT/[DEBIT] FAIR VALUE CHANGE ACCOUNT		51	27
POLICY LIABILITIES		886,822	340,138
INSURANCE RESERVES		-	-
PROVISION FOR LINKED LIABILITIES		2,037,134	1,769,534
<b>Sub-Total</b>		<b>2,924,007</b>	<b>2,109,699</b>
FUNDS FOR FUTURE APPROPRIATIONS		-	3,780
<b>TOTAL</b>		<b>9,983,177</b>	<b>7,991,610</b>
<b>APPLICATION OF FUNDS</b>			
INVESTMENTS			
Shareholders'	<b>L-12</b>	1,465,084	1,513,659
Policyholders'	<b>L-13</b>	891,535	351,802
ASSETS HELD TO COVER LINKED LIABILITIES	<b>L-14</b>	2,037,134	1,769,534
LOANS	<b>L-15</b>	-	-
FIXED ASSETS	<b>L-16</b>	48,015	39,984
CURRENT ASSETS			
Cash and Bank Balances	<b>L-17</b>	97,668	81,690
Advances and Other Assets	<b>L-18</b>	602,445	432,600
<b>Sub-Total (A)</b>		<b>700,113</b>	<b>514,290</b>
CURRENT LIABILITIES	<b>L-19</b>	712,710	656,643
PROVISIONS	<b>L-20</b>	44,539	36,300
<b>Sub-Total (B)</b>		<b>757,249</b>	<b>692,943</b>
NET CURRENT ASSETS (C) = (A - B)		(57,136)	(178,653)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	<b>L-21</b>	-	-
DEBIT BALANCE IN PROFIT & LOSS ACCOUNT (Shareholders' Account)		5,598,545	4,495,284
Debit Balance of Revenue Account		-	-
<b>TOTAL</b>		<b>9,983,177</b>	<b>7,991,610</b>

## CONTINGENT LIABILITIES

Particulars	As at September 30, 2013	As at September 30, 2012
		(Rs.'000)
1 Partly paid-up investments	-	-
2 Claims, other than against policies, not acknowledged as debts by the company	-	-
3 Underwriting commitments outstanding (in respect of shares and securities)	-	-
4 Guarantees given by or on behalf of the Company	-	-
5 Statutory demands/ liabilities in dispute, not provided for	-	-
6 Reinsurance obligations to the extent not provided for in accounts	-	-
7 Others (to be specified)	-	-
<b>TOTAL</b>	-	-

# FORM L-4 : PREMIUM SCHEDULE

PREMIUM

(Rs.'000).

		FOR THE QUARTER ENDED ON SEPTEMBER 2013						FOR THE PERIOD ENDED ON SEPTEMBER 2013						FOR THE QUARTER ENDED ON SEPTEMBER 2012						FOR THE PERIOD ENDED ON SEPTEMBER 2012					
	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			
		Individual Life	Group Life	Individual Life	Individual Pension	Individual Life	Group Life		Individual Life	Individual Pension	Individual Life	Group Life	Individual Life	Individual Pension		Individual Life	Group Life	Individual Life	Individual Pension						
1	First year premiums	218,012	7,547	3,909	15,026	(44)	244,450	407,343	11,038	5,372	25,414	(259)	448,908	264,111	-	-	28,234	-	292,344	522,195	-	-	62,138	(14)	584,319
2	Renewal Premiums	199,074	-	-	79,277	19,015	297,367	350,918	-	-	154,577	33,877	539,372	78,294	-	-	104,158	29,027	211,479	127,094	-	-	205,337	53,687	386,118
3	Single Premiums	3,158	-	-	2,229	-	5,387	6,030	-	-	4,391	-	10,421	-	-	-	2,587	-	2,587	-	-	-	8,723	20	8,743
	TOTAL PREMIUM	420,244	7,547	3,909	96,532	18,972	547,203	764,291	11,038	5,372	184,382	33,618	998,701	342,405	-	-	134,979	29,027	506,410	649,289	-	-	276,198	53,693	979,180

LIFE INSURANCE

# FORM L-5 : COMMISSION SCHEDULE

COMMISSION EXPENSES

(Rs./'000).

Particulars	FOR THE QUARTER ENDED ON SEPTEMBER 2013						FOR THE PERIOD ENDED ON SEPTEMBER 2013						FOR THE QUARTER ENDED ON SEPTEMBER 2012						FOR THE PERIOD ENDED ON SEPTEMBER 2012					
	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	35,802	-	739	280	24	36,845	67,355	-	1,120	136	27	68,638	58,044	-	-	911	35	58,990	109,924	-	-	2,141	59	112,124
- Renewal premiums	6,594	-	-	534	53	7,181	11,315	-	-	1,209	124	12,648	2,679	-	-	1,759	405	4,843	4,701	-	-	3,558	734	8,993
- Single premiums	24	-	-	23	-	48	77	-	-	62	-	139	-	-	-	43	-	43	-	-	-	143	-	143
<b>Total (A)</b>	<b>42,421</b>	<b>-</b>	<b>739</b>	<b>837</b>	<b>77</b>	<b>44,074</b>	<b>78,747</b>	<b>-</b>	<b>1,120</b>	<b>1,407</b>	<b>151</b>	<b>81,425</b>	<b>60,723</b>	<b>-</b>	<b>-</b>	<b>2,713</b>	<b>440</b>	<b>63,876</b>	<b>114,625</b>	<b>-</b>	<b>-</b>	<b>5,842</b>	<b>793</b>	<b>121,260</b>
Add: Commission on Re-insurance Accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on Re-insurance Ceded	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Net Commission</b>	<b>42,421</b>	<b>-</b>	<b>739</b>	<b>837</b>	<b>77</b>	<b>44,074</b>	<b>78,747</b>	<b>-</b>	<b>1,120</b>	<b>1,407</b>	<b>151</b>	<b>81,425</b>	<b>60,723</b>	<b>-</b>	<b>-</b>	<b>2,713</b>	<b>440</b>	<b>63,876</b>	<b>114,625</b>	<b>-</b>	<b>-</b>	<b>5,842</b>	<b>793</b>	<b>121,260</b>
<b>Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:</b>																								
Agents	22,080	-	739	676	76	23,571	38,457	-	1,120	986	150	40,713	31,782	-	-	2,048	415	34,244	60,745	-	-	4,382	756	65,883
Brokers	6,904	-	-	64	1	6,968	10,423	-	-	97	1	10,521	8,527	-	-	85	1	8,612	14,375	-	-	141	1	14,517
Corporate Agency	12,619	-	-	97	-	12,716	28,326	-	-	322	-	28,648	20,347	-	-	576	25	20,948	39,343	-	-	1,310	36	40,689
Referral	352	-	-	-	-	352	611	-	-	0	-	611	(0)	-	-	-	-	(0)	61	-	-	1	-	62
Others (pl. specify)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bancassurance	466	-	-	1	-	467	930	-	-	2	-	932	66	-	-	4	-	69	101	-	-	8	-	109
<b>TOTAL (B)</b>	<b>42,421</b>	<b>-</b>	<b>739</b>	<b>837</b>	<b>77</b>	<b>44,074</b>	<b>78,747</b>	<b>-</b>	<b>1,120</b>	<b>1,407</b>	<b>151</b>	<b>81,425</b>	<b>60,722</b>	<b>-</b>	<b>-</b>	<b>2,712</b>	<b>440</b>	<b>63,876</b>	<b>114,625</b>	<b>-</b>	<b>-</b>	<b>5,842</b>	<b>793</b>	<b>121,260</b>

# FORM L-6 : OPERATING EXPENSES SCHEDULE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

(Rs.'000).

Particulars	FOR THE QUARTER ENDED ON SEPTEMBER 30, 2013						UPTO THE PERIOD ENDED ON SEPTEMBER 30, 2013						FOR THE QUARTER ENDED ON SEPTEMBER 30, 2012						UPTO THE PERIOD ENDED ON SEPTEMBER 30, 2012					
	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	289,016	5,542	1,490	17,527	2,250	315,825	583,950	9,513	3,187	35,283	4,513	636,446	283,729	276		20,239	1,928	306,172	553,395	280		42,869	3,648	600,192
2 Travel, conveyance and vehicle running expenses	13,736	270	70	833	107	15,016	29,881	487	163	1,805	231	32,567	19,579	20		1,393	133	21,125	38,755	20		3,002	255	42,032
3 Training expenses (including Agent advisors)	2,725	61	13	166	21	2,986	8,470	138	46	512	65	9,231	20,527	15		1,535	137	22,214	29,032	15		2,249	191	31,487
4 Rent, rates & taxes	35,196	665	183	2,134	274	38,452	67,774	1,104	370	4,095	524	73,867	40,072	39		2,847	273	43,231	79,913	40		6,190	527	86,670
5 Repairs & Maintenance	16,041	306	83	972	125	17,527	31,817	518	174	1,922	246	34,677	16,016	14		1,162	108	17,300	28,228	14		2,187	186	30,615
6 Printing and stationery	1,116	22	6	68	9	1,221	2,668	43	15	161	21	2,908	1,619	2		115	11	1,747	3,339	2		259	22	3,622
7 Communication expenses	7,196	141	36	436	56	7,865	15,460	252	84	934	119	16,849	6,138	6		433	42	6,619	12,691	6		983	84	13,764
8 Legal, professional and consultancy charges	28,279	543	146	1,715	221	30,904	57,269	933	313	3,460	443	62,418	26,916	26		1,921	183	29,046	52,433	26		4,062	346	56,867
9 Medical fees	1,272	-	10	77	-	1,359	3,252	-	10	196	-	3,458	1,682	-		119	-	1,801	3,447	-		267	-	3,714
10 Auditors' fees, expenses etc :																								
(a) as auditor	521	10	3	31	4	569	1,065	17	6	64	8	1,160	418	-		29	2	449	831	-		64	5	900
(b) as adviser																								
(i) Taxation matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-	-	-		-	-	-
(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-	-	-		-	-	-
(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-	-	-		-	-	-
(c) in any other capacity (including out of pocket expenses)	32	1	-	2	-	35	32	1	-	2	-	35	30	-		2	-	32	30	-		2	-	32
11 Advertisement and publicity	60,079	1,096	315	3,639	466	65,595	101,382	1,652	553	6,126	783	110,496	35,154	47		2,341	244	37,786	94,381	48		7,311	622	102,362
12 Interest and bank charges	2,131	43	11	129	17	2,331	5,115	83	28	309	40	5,575	2,657	3		189	18	2,867	5,216	3		404	34	5,657
13 Investment related charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-	-	-		-	-	-
14 Postage and courier cost	1,344	39	5	83	11	1,482	7,213	118	39	436	56	7,862	3,653	4		257	25	3,939	7,730	4		599	51	8,384
15 Sales Promotion expenses	(5,969)	(57)	(37)	(357)	(45)	(6,465)	8,136	133	44	492	63	8,868	37,611	41		2,626	257	40,535	82,266	42		6,373	542	89,223
16 Information technology expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-	-	-		-	-	-
17 Recruitment (including Agent advisors)	2,040	33	11	123	15	2,222	1,985	32	11	120	15	2,163	5,392	5		395	36	5,828	8,928	5		692	59	9,684
18 Electricity, water and utilities	4,230	84	21	257	33	4,625	9,566	156	52	578	74	10,426	4,894	4		355	34	5,287	8,572	4		664	57	9,297
19 Policy issuance and servicing costs	43,781	831	227	2,654	341	47,834	85,240	1,389	465	5,150	659	92,903	42,633	41		3,035	290	45,999	84,030	42		6,509	554	91,135
20 (Profit)/Loss on fluctuation in foreign exchange	79	2	1	5	1	88	94	2	1	6	1	104	9	-		(1)	-	8	218	-		17	1	236
21 (Profit)/Loss on fixed assets	-	-	-	-	-	-	4	-	-	-	-	4	-	-		-	-	-	-	-		-	-	-
22 Service Tax expense	5,944	103	32	359	46	6,484	7,837	128	43	473	61	8,542	6,897	7		491	47	7,442	13,604	7		1,054	90	14,755
23 Other miscellaneous expenses	4,384	96	21	268	35	4,804	12,927	211	70	782	100	14,090	9,385	8		679	59	10,131	16,917	8		1,310	112	18,347
24 Depreciation	6,670	124	35	404	52	7,285	12,131	198	66	733	94	13,222	5,712	5		414	39	6,170	10,156	5		787	68	11,016
<b>TOTAL</b>	<b>519,843</b>	<b>9,955</b>	<b>2,682</b>	<b>31,525</b>	<b>4,039</b>	<b>568,044</b>	<b>1,053,268</b>	<b>17,108</b>	<b>5,740</b>	<b>63,639</b>	<b>8,116</b>	<b>1,147,871</b>	<b>570,723</b>	<b>563</b>		<b>40,576</b>	<b>3,866</b>	<b>615,727</b>	<b>1,134,112</b>	<b>571</b>		<b>87,854</b>	<b>7,454</b>	<b>1,229,991</b>

# FORM L-7 : BENEFITS PAID SCHEDULE

BENEFITS PAID [NET]

(Rs. '000).

Particulars	FOR THE QUARTER ENDED ON SEPTEMBER 30, 2013						UP TO THE QUARTER ENDED ON SEPTEMBER 30, 2013						FOR THE QUARTER ENDED ON SEPTEMBER 30, 2012						UP TO THE QUARTER ENDED ON SEPTEMBER 30, 2012					
	Non Participating (Non-Linked)		Participating (Non-Linked)	Non Participating (Linked)		Total	Non Participating (Non-Linked)		Participating (Non-Linked)	Non Participating (Linked)		Total	Non Participating (Non-Linked)		Participating (Non-Linked)	Non Participating (Linked)		Total	Non Participating (Non-Linked)		Participating (Non-Linked)	Non Participating (Linked)		Total
	Individual Life	Group Life	Individual Life	Individual Life	Individual Pension		Individual Life	Group Life	Individual Life	Individual Life	Individual Pension		Individual Life	Group Life	Individual Life	Individual Life	Individual Pension		Individual Life	Group Life	Individual Life	Individual Life	Individual Pension	
1. Insurance Claims																								
(a) Claims by Death,	13,668	1,141	-	3,678	579	19,067	32,878	1,409	-	6,584	825	41,696	14,759	-		4,021	21	18,801	33,940	-		8,323	310	42,573
(b) Claims by Maturity,	-	-	-	212	-	212	-	-	-	212	-	212	-	-		-	-	-	-	-		-	-	-
(c) Annuities/Pension payment,	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-	-	-		-	-	-
(d) Periodical Benefit	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-	-	-		-	-	-
(e) Health	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-	-	-		-	-	-
(f) any other (please specify)	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-	-	-		-	-	-
Surrenders/Withdrawals	1,015	-	-	16,787	17,361	35,163	2,095	-	-	32,271	32,761	67,127	10	-		1,843	2,881	4,733	14	-		3,014	4,779	7,807
Riders	-	-	-	-	-	-	-	-	-	-	-	-	50	-		-	-	50	50	-		-	-	50
	14,683	1,141	-	20,678	17,940	54,442	34,973	1,409	-	39,067	33,586	109,035	14,819	-		5,863	2,902	23,584	34,004	-		11,337	5,089	50,430
2. (Amount ceded in reinsurance):																								
(a) Claims by Death,	(3,280)	(640)	-	(1,334)	-	(5,254)	(9,809)	(603)	-	(1,282)	-	(11,694)	(5,873)	-		(689)	-	(6,560)	(10,000)	-		(1,112)	-	(11,112)
(b) Claims by Maturity,	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-	-	-		-	-	-
(c) Annuities/Pension payment,	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-	-	-		-	-	-
(d) Periodical Benefit	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-	-	-		-	-	-
(e) Health	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-	-	-		-	-	-
(f) any other (please specify)	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-	-	-		-	-	-
	(3,280)	(640)	-	(1,334)	-	(5,254)	(9,809)	(603)	-	(1,282)	-	(11,694)	(5,873)	-		(689)	-	(6,561)	(10,000)	-		(1,112)	-	(11,112)
3. Amount accepted in reinsurance:																								
(a) Claims by Death,	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-	-	-		-	-	-
(b) Claims by Maturity,	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-	-	-		-	-	-
(c) Annuities/Pension payment,	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-	-	-		-	-	-
(d) Periodical Benefit	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-	-	-		-	-	-
(e) Health	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-	-	-		-	-	-
(f) any other (please specify)	-	-	-	-	-	-	-	-	-	-	-	-	-	-		-	-	-	-	-		-	-	-
<b>TOTAL</b>	<b>11,403</b>	<b>501</b>	<b>-</b>	<b>19,344</b>	<b>17,940</b>	<b>49,188</b>	<b>25,164</b>	<b>806</b>	<b>-</b>	<b>37,785</b>	<b>33,586</b>	<b>97,341</b>	<b>8,946</b>	<b>-</b>		<b>5,175</b>	<b>2,902</b>	<b>17,024</b>	<b>24,004</b>	<b>-</b>		<b>10,225</b>	<b>5,089</b>	<b>39,318</b>

# FORM L-8 : SHARE CAPITAL SCHEDULE

## SHARE CAPITAL

(Rs.'000)

	Particulars	As at September 30, 2013	As at September 30, 2012
1	Authorised Capital	20,000,000	20,000,000
	2,000,000,000 Equity Shares (Previous Year: 2,000,000,000 Equity Shares) of Rs 10 each		
2	Issued Capital	3,258,025	3,144,286
	321,468,660 Equity Shares (Previous Year: 309,315,607 Equity Shares) of Rs 10/- each		
3	Subscribed Capital	3,258,025	3,144,286
	325,802,503 Equity Shares (Previous Year: 314,428,576 Equity Shares) of Rs 10/- each		
4	Called-up Capital	3,258,025	3,144,286
	325,802,503 Equity Shares (Previous Year: 314,428,576 Equity Shares) of Rs 10/- each		
	Less : Calls unpaid		
	Add : Shares forfeited (Amount originally paid up)		
	Less : Par value of Equity Shares bought back		
	Less : Preliminary Expenses		
	Expenses including commission or brokerage on		
	Underwriting or subscription of shares		
	<b>TOTAL</b>	<b>3,258,025</b>	<b>3,144,286</b>

# FORM L-9 : PATTERN OF SHAREHOLDING SCHEDULE

PATTERN OF SHAREHOLDING : [As certified by the Management]

Shareholder	As at September 30, 2013		As at September 30, 2012	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
· Indian	241,093,896	74%	232,677,190	74%
· Foreign	84,708,607	26%	81,751,386	26%
Others		-		-
TOTAL	325,802,503	100%	314,428,576	100%



# FORM L-10-RESERVES AND SURPLUS SCHEDULE

## RESERVES AND SURPLUS

(Rs.'000)

	Particulars	As at September 30, 2013	As at September 30, 2012
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	3,800,848	2,733,572
4	Revaluation Reserve	-	-
	General Reserves		
5	Less: Debit balance in Profit and Loss Account, if any		
	Less: Amount utilized for Buy-back	-	-
6	Catastrophe Reserve	-	-
7	Other Reserves (to be specified)	-	-
8	Balance of profit in Profit and Loss Account	-	-
	<b>TOTAL</b>	<b>3,800,848</b>	<b>2,733,572</b>

# FORM L-11-BORROWINGS SCHEDULE

## BORROWINGS

	Particulars	As at September 30, 2013	As at September 30, 2012
		(Rs.'000).	(Rs.'000).
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others (to be specified)	-	-
	<b>TOTAL</b>	-	-



LIFE INSURANCE

# FORM L-12-INVESTMENTS SHAREHOLDERS SCHEDULE

## INVESTMENTS-SHAREHOLDERS

(Rs.'000)

	Particulars	As at September 30, 2013	As at September 30, 2012
	<b>LONG TERM INVESTMENTS</b>		
1	Government securities and Government guaranteed bonds including Treasury Bills	667,231	762,786
2	Other Approved Securities	142,580	-
3	Other Investments		-
	(a) Shares		-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	95,177	85,060
	(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	272,400	273,277
5	Other than Approved Investments	-	-
	<b>SHORT TERM INVESTMENTS</b>		
1	Government securities and Government guaranteed bonds including Treasury Bills	147,943	198,180
2	Other Approved Securities	-	-
3	Other Investments	-	-
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	70,468	55,048
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	10,000	40,000
	(e) Other Securities (to be specified)		-
	Deposits with Bank	-	-
	(f) Subsidiaries	-	-
	Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	38,122	50,000
5	Other than Approved Investments	17,163	45,308
	<b>TOTAL</b>	<b>1,465,084</b>	<b>1,513,659</b>

# FORM L-13-INVESTMENTS POLICYHOLDERS SCHEDULE

## INVESTMENTS-POLICYHOLDERS

(Rs.'000)

		As at September 30, 2013						As at September 30, 2012					
	Particulars	Non Participating Policies		Participating (Non-Linked)	Non Participating Linked (Refer Annexures to Revenue Account)		Total	Non Participating Policies		Participating (Non-Linked)	Non Participating Linked (Refer Annexures to Revenue Account)		Total
		Individual Life	Group Life	Individual Life	Individual Life	Individual Pension		Individual Life	Group Life	Individual Life	Individual Life	Individual Pension	
	<b>LONG TERM INVESTMENTS</b>												
1	Government securities and Government guaranteed bonds including Treasury Bills	460,023	655	5,644	13,359	655	480,336	177,212	550	-	10,735	550	189,047
2	Other Approved Securities	10,018	-	-	-	-	10,018	-	-	-	-	-	-
3	(a) Shares							-	-	-	-	-	-
	(aa) Equity	-	-	-	-	-	-	-	-	-	-	-	-
	(bb) Preference	-	-	-	-	-	-	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-	-	-	-	-	-	-
	(d) Debentures/ Bonds	187,954	-	-	9,137	-	197,091	65,920	-	-	12,228	-	78,148
	(e) Other Securities (to be specified)												
	Commercial Paper / Certificate of Deposits	-	-	-	-	-	-	-	-	-	-	-	-
	Deposits with Bank	12,000	10,000	-	-	500	22,500	2,000	-	-	-	500	2,500
	(f) Subsidiaries	-	-	-	-	-	-	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-	-	-	-	-	-	-
4	Investments in Infrastructure and Social Sector	128,481	2,000	-	2,000	-	132,481	33,625	-	-	-	-	33,625
5	Other than Approved Investments	-	-	-	-	-	-	-	-	-	-	-	-
	<b>SHORT TERM INVESTMENTS</b>												
1	Government securities and Government guaranteed bonds including Treasury Bills	-	1,376	-	-	-	1,376	-	-	-	-	-	-
2	Other Approved Securities	-	-	-	-	-	-	-	-	-	-	-	-
3	(a) Shares							-	-	-	-	-	-
	(aa) Equity	-	-	-	-	-	-	-	-	-	-	-	-
	(bb) Preference	-	-	-	-	-	-	-	-	-	-	-	-
	(b) Mutual Funds	-	151	1,202	1,685	-	3,039	-	-	-	451	-	451
	(c) Derivative Instruments	-	-	-	-	-	-	-	-	-	-	-	-
	(d) Debentures/ Bonds	18,900	-	-	3,100	-	22,000	2,000	-	-	2,000	-	4,000
	(e) Other Securities (to be specified)							-	-	-	-	-	-
	Deposits with Bank	16,638	2,900	-	-	-	19,538	19,000	-	-	-	-	19,000
	(f) Subsidiaries	-	-	-	-	-	-						
	(g) Investment Properties-Real Estate	-	-	-	-	-	-	-	-	-	-	-	-
4	Investments in Infrastructure and Social Sector	-	-	-	-	-	-	-	-	-	-	-	-
5	Other than Approved Investments	3,156	-	-	-	-	3,156	25,031	-	-	0	-	25,031
	<b>TOTAL</b>	<b>837,171</b>	<b>17,082</b>	<b>6,846</b>	<b>29,281</b>	<b>1,155</b>	<b>891,535</b>	<b>324,788</b>	<b>550</b>	<b>-</b>	<b>25,414</b>	<b>1,050</b>	<b>351,802</b>

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

## ASSETS HELD TO COVER LINKED LIABILITIES

(Rs.'000)

	Particulars	As at September 30, 2013			As at September 30, 2012		
		Individual Life	Individual Pension	Total	Individual Life	Individual Pension	Total
	<b>LONG TERM INVESTMENTS</b>						
1	Government securities and Government guaranteed bonds including Treasury Bills	206,877	36,740	243,617	161,760	28,251	<b>190,011</b>
2	Other Approved Securities	1,960	-	1,960	-	-	-
3	Other Investments						
	(a) Shares						
	(aa) Equity	871,372	297,864	1,169,236	787,769	283,893	<b>1,071,662</b>
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	89,505	25,397	114,902	76,665	29,790	<b>106,455</b>
	(e) Other Securities - Fixed Deposits	3,000	3,500	6,500	3,000	3,500	<b>6,500</b>
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Social Sector	118,150	27,075	145,225	64,423	20,563	<b>84,986</b>
5	Other than Approved Investments	55,685	19,263	74,948	91,430	33,165	<b>124,595</b>
	<b>SHORT TERM INVESTMENTS</b>						
1	Government securities and Government guaranteed bonds including Treasury Bills	178,733	-	178,733	76,855	-	<b>76,855</b>
2	Other Approved Securities						
3	(a) Shares				-	-	-
	(aa) Equity	-	-	-	-	-	-
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	22,843	6,669	29,512	26,294	12,042	<b>38,336</b>
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	18,031	5,001	23,032	3,976	1,987	<b>5,963</b>
	(e) Other Securities (to be specified)				-	-	-
	Deposit with Bank	49,500	-	49,500	60,500	11,000	<b>71,500</b>
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Social Sector	-	-	-	-	-	-
5	Other than Approved Investments	4,196	302	4,498	17,879	807	<b>18,686</b>
	<b>NET CURRENT ASSETS</b>				-	-	-
	Bank Balances	1,944	674	2,618	1,692	585	<b>2,277</b>
	Income accrued on investments	20,121	4,576	24,697	14,411	4,071	<b>18,482</b>
	Payables for purchase of Securities	(2,486)	(831)	(3,317)	(16,070)	(4,247)	<b>(20,317)</b>
	FMC Payable	(1,891)	(529)	(2,420)	(1,579)	(503)	<b>(2,082)</b>
	Other Payables	(27,460)	(7,913)	(35,373)	(20,107)	(7,386)	<b>(27,493)</b>
	Other Receivable	6,866	2,400	9,266	2,324	794	<b>3,118</b>
	<b>TOTAL</b>	<b>1,616,946</b>	<b>420,188</b>	<b>2,037,134</b>	<b>1,351,222</b>	<b>418,312</b>	<b>1,769,534</b>

# FORM L-15 : LOANS SCHEDULE

## LOANS

(Rs.'000).

	Particulars	As at September 30, 2013	As at September 30, 2012
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	-	-
	(d) Others (to be specified)	-	-
	<i>Unsecured</i>	-	-
	<b>TOTAL</b>	-	-
2	BORROWER-WISE CLASSIFICATION	-	-
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Companies	-	-
	(e) Loans against policies	-	-
	(f) Others (to be specified)	-	-
	<b>TOTAL</b>	-	-
3	PERFORMANCE-WISE CLASSIFICATION	-	-
	(a) Loans classified as standard	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) Non-standard loans less provisions	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	<b>TOTAL</b>	-	-
4	MATURITY-WISE CLASSIFICATION	-	-
	(a) Short Term	-	-
	(b) Long Term	-	-
	<b>TOTAL</b>	-	-

# FORM L-16 : FIXED ASSETS SCHEDULE

## FIXED ASSETS

(Rs.'000)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	Opening	Additions	Deductions	Closing	Up to Last Year	For The Period	On Sales/ Adjustments	To Date	As at September 30, 2013	As at September 30, 2012
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles - Software	55,489	4,558	-	60,047	38,332	5,141	-	43,473	16,574	16,552
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	24,939	5,302	-	30,241	15,761	2,606	-	18,367	11,874	10,288
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	8,819	87	-	8,906	8,754	97	-	8,851	55	27
Information Technology Equipment	47,483	3,837	36	51,284	32,423	4,033	8	36,448	14,836	7,543
Vehicles	-	-	-	-	-	-	-	-	-	-
Office Equipment	16,950	379	-	17,329	11,821	1,345	-	13,166	4,163	5,062
Others (Specify nature)	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>153,680</b>	<b>14,163</b>	<b>36</b>	<b>167,807</b>	<b>107,091</b>	<b>13,222</b>	<b>8</b>	<b>120,305</b>	<b>47,502</b>	<b>39,472</b>
Work in progress	-	-	-	-	-	-	-	-	512	512
<b>Grand Total</b>	<b>153,680</b>	<b>14,163</b>	<b>36</b>	<b>167,807</b>	<b>107,091</b>	<b>13,222</b>	<b>8</b>	<b>120,305</b>	<b>48,014</b>	<b>39,984</b>
<b>PREVIOUS YEAR</b>	<b>103,521</b>	<b>31,493</b>	<b>124</b>	<b>134,890</b>	<b>84,526</b>	<b>11,016</b>	<b>124</b>	<b>95,418</b>	<b>39,984</b>	<b>27,947</b>

# FORM L-17 : CASH AND BANK BALANCE SCHEDULE

## CASH AND BANK BALANCES

(Rs.'000).

	Particulars	As at September 30, 2013	As at September 30, 2012
1	Cash (including cheques, drafts and stamps)	45,638	51,096
2	Bank Balances		
	(a) Deposit Accounts	-	-
	(aa) Short-term (due within 12 months of the date of Balance Sheet)	-	-
	(bb) Others	-	-
	(b) Current Accounts	52,030	30,594
	(c) Others (to be specified)	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others (to be specified)	-	-
	<b>TOTAL</b>	<b>97,668</b>	<b>81,690</b>
	Balances with non-scheduled banks included in 2 and 3 above	-	-
	<b>CASH &amp; BANK BALANCES</b>		
1	In India	97,668	81,690
2	Outside India	-	-
	<b>TOTAL</b>	<b>97,668</b>	<b>81,690</b>

LIFE INSURANCE

# FORM L-18-ADVANCE AND OTHER ASSETS SCHEDULE

## ADVANCES AND OTHER ASSETS

(Rs.'000)

	Particulars	As at September 30, 2013	As at September 30, 2012
	<b>ADVANCES</b>		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	50,372	67,081
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	10	587
6	Others (to be specified)	-	-
	Security Deposits	63,765	66,012
	Advances to employees for travel, etc.	3,667	3,875
	<b>TOTAL (A)</b>	<b>117,814</b>	<b>137,555</b>
	<b>OTHER ASSETS</b>		
1	Income accrued on investments	62,437	43,214
2	Outstanding Premiums	108,789	42,210
3	Agents' Balances	22,480	15,833
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsures)	49,238	24,059
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	35,373	27,493
	Service Tax Unutilized Credit	219,743	155,575
	Receivable towards non-par non linked funds	-	-
	Receivable from ex employees	6,230	4,919
	Other Dues	16,136	1,492
	Agents' Balances - provision for doubtful amounts	(16,554)	(13,827)
	Receivable from ex employees- provision	(3,115)	(2,460)
	Provision on Vendor Advances	(16,126)	(3,463)
	<b>TOTAL (B)</b>	<b>484,631</b>	<b>295,045</b>
	<b>TOTAL (A+B)</b>	<b>602,445</b>	<b>432,600</b>

# FORM L-19-CURRENT LIABILITIES SCHEDULE

## CURRENT LIABILITIES

(Rs.'000)

	Particulars	As at September 30, 2013	As at September 30, 2012
1	Agents' Balances	22,716	21,658
2	Balances due to other insurance companies	20,039	6,284
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	7,263	4,407
5	Unallocated premium	102,590	116,630
6	Sundry creditors	5,861	8,325
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	110,194	67,674
9	Annuities Due	-	-
10	Due to Officers/ Directors	-	-
11	Others (to be specified)		
	- Due to Unit Linked Fund	-	-
	-Proposal / Policyholder deposits	-	-
	-Withholding Tax Deducted at Source	12,201	14,785
	-Accrued Expenses	380,662	392,938
	-Other Statutory liabilities	11,063	12,958
	-Policy Holders Unclaimed	38,122	10,984
	-Lease Equalisation Reserve	1,999	
	<b>TOTAL</b>	<b>712,710</b>	<b>656,643</b>

# FORM L-20-PROVISIONS SCHEDULE

## PROVISIONS

(Rs.'000)

	Particulars	As at September 30, 2013	As at September 30, 2012
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	27,707	21,044
	- Provision for Leave Encashment	16,832	15,256
	<b>TOTAL</b>	<b>44,539</b>	<b>36,300</b>

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# FORM L-21-MISC EXPENDITURE SCHEDULE

## MISCELLANEOUS EXPENDITURE

(To the extent not written off or adjusted)

(Rs.'000)

	Particulars	As at September 30, 2013	As at September 30, 2012
		(Rs.'000).	(Rs.'000).
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others (to be specified)	-	-
	<b>TOTAL</b>	-	-



LIFE INSURANCE

# FORM L-22 : Analytical Ratios\*

Insurer: DLF Pramerica Life Ins Co. Ltd.

Date: 30-Sep-13

Sl.No.	Particular	For the Quarter ended September 13		Upto the Quarter ended September 13		For the Quarter ended September 12		Upto the Quarter ended September 12	
1	New business premium income growth rate - segment wise	-30%		-30%		44%		44%	
	Non Par Individual Life - Non Linked	-26%		-26%		110%		110%	
	Non Par Group Life	-		-		-		-	
	Participating Individual Life	-		-		-		-	
	Non Par Individual Life - Linked	-69%		-69%		-52%		-52%	
	Non Par Individual Pension - Linked	-3683%		-3683%		-100%		-100%	
2	Net Retention Ratio	99%		99%		99%		99%	
3	Expense of Management to Gross Direct Premium Ratio	137%		137%		142%		142%	
4	Commission Ratio (Gross commission paid to Gross Premium)	8%		8%		12%		12%	
5	Ratio of policy holder's liabilities to shareholder's funds	222%		222%		151%		151%	
6	Growth rate of shareholders' fund	5%		5%		18%		18%	
7	Ratio of surplus to policyholders' liability	1%		1%		0%		0%	
8	Change in net worth ( '000)	58,941		58,941		183267		183267	
9	Profit after tax/Total Income	-49%		-49%		-75%		-75%	
10	(Total real estate + loans)/(Cash & invested assets)	0%		0%		0%		0%	
11	Total investments/(Capital + Surplus)	61%		61%		59%		59%	
12	Total affiliated investments/(Capital+ Surplus)	-		-		-		-	
13 *	Investment Yield (Gross and Net)								
	Policyholder's Funds:	With Realized Gains	Without Realized Gains	With Realized Gains	Without Realized Gains	With Realized Gains	Without Realized Gains	With Realized Gains	Without Realized Gains
	Non-Linked								
	1.PAR	7.96%	7.96%	7.74%	7.74%	NA	NA	NA	NA
	2.Non-PAR	9.34%	9.34%	9.23%	9.23%	9.33%	9.33%	9.36%	9.36%
	Linked								
	3.Non-PAR	-7.71%	-7.71%	1.80%	1.80%	31.90%	31.90%	17.86%	17.86%
	Shareholder's Fund	10.03%	10.03%	10.20%	10.20%	8.34%	8.34%	8.04%	8.04%

# FORM L-22 : Analytical Ratios\*

Insurer: DLF Pramerica Life Ins Co. Ltd.

Date: 30-Sep-13

Sl.No.	Particular	For the Quarter ended September 13		Upto the Quarter ended September 13		For the Quarter ended September 12		Upto the Quarter ended September 12	
14	Conservation Ratio	52%		52%		65%		63%	
15	Persistency Ratio	On Policies	On Premium	On Policies	On Premium	On Policies	On Premium	On Policies	On Premium
	For 13th month	45.41%	46.03%	45.41%	46.03%	41.93%	47.38%	41.93%	47.38%
	For 25th month(+)	35.20%	41.08%	35.20%	41.08%	43.32%	49.25%	43.32%	49.25%
	For 25th month(++)	77.07%	80.10%	77.07%	80.10%	76.98%	79.22%	76.98%	79.22%
	For 37th month(+)	35.13%	38.35%	35.13%	38.35%	24.43%	27.11%	24.43%	27.11%
	For 37th month(++)	48.75%	46.15%	48.75%	46.15%	55.40%	53.70%	55.40%	53.70%
	For 49th Month(+)	42.07%	47.82%	42.07%	47.82%	NA	NA	NA	NA
	For 49th Month(++)	80.64%	76.68%	80.64%	76.68%	NA	NA	NA	NA
	for 61st month	N/A		N/A		NA	NA	NA	NA
16	NPA Ratio								
	Gross NPA Ratio	-	-	-	-	-	-	-	-
	Net NPA Ratio	-	-	-	-	-	-	-	-

## Equity Holding Pattern for Life

(Rs in Lakhs)

(Rs in Lakhs)

1	(a) No. of shares	325,802,503	314,428,576
2	(b) Percentage of shareholding (Indian / Foreign)	285%	285%
3	( c ) %of Government holding (in case of public sector insurance companies)	-	-
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	(1.64)	(2.40)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(1.64)	(2.40)
6	(iv) Book value per share (Rs)	4.48	4.41

+ Non Reducing Balance

++ Reducing Balance

# FORM L-24 : Valuation of net liabilities

Insurer: DLF PRAMERICA LIFEINSURANCE CO. LTD.

Date:

30-Sep-13

(Rs in Lakhs)

## Valuation of net liabilities

Sl.No.	Particular	As at 30.09.2013	As at 30.09.2012
<b>1</b>	<b>Linked</b>		
a	Life	16,308	13,679
b	General Annuity	-	-
c	Pension	4,205	4,190
d	Health	-	-
<b>2</b>	<b>Non-Linked</b>		
a	Life	8,726	3,227
b	General Annuity	-	-
c	Pension	-	-
d	Health	-	-

LIFE INSURANCE

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

Insurer: DLF Pramerica Life Ins Co. Ltd.

FOR THE QTR ENDED SEPTEMBER 30th, 2013

## 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	47	47	0.08	0.64	396	396	0.62	10.87	443	443	0.70	11.51
2	Arunachal Pradesh	10	10	0.01	0.08	2	2	0.00	0.02	12	12	0.02	0.10
3	Assam	795	789	0.84	6.99	50	50	0.03	0.83	845	839	0.88	7.83
4	Bihar	232	229	0.22	2.66	23	22	0.05	0.98	255	251	0.27	3.64
5	Chattisgarh	45	45	0.05	0.57	231	230	0.27	3.71	276	275	0.31	4.28
6	Goa	4	4	0.01	0.10	25	25	0.05	1.05	29	29	0.06	1.15
7	Gujarat	353	351	0.38	6.22	539	510	1.25	25.11	892	861	1.63	31.33
8	Haryana	306	298	0.55	9.90	401	380	0.83	23.50	707	678	1.38	33.40
9	Himachal Pradesh	90	89	0.14	1.70	422	397	1.04	20.21	512	486	1.17	21.91
10	Jammu & Kashmir	171	170	0.14	2.90	287	280	0.49	10.93	458	450	0.64	13.83
11	Jharkhand	28	28	0.03	0.25	12	11	0.02	0.31	40	39	0.06	0.56
12	Karnataka	57	57	0.06	0.94	96	91	0.58	8.70	153	148	0.64	9.64
13	Kerala	20	20	0.02	0.45	4	3	0.01	0.07	24	23	0.03	0.52
14	Madhya Pradesh	450	450	0.51	6.19	201	190	0.34	5.88	651	640	0.85	12.07
15	Maharashtra	576	573	0.78	12.62	725	706	1.35	27.15	1,301	1,279	2.14	39.76
16	Manipur	6	6	0.00	0.04	(1)	-	(0.01)	(0.09)	5	6	(0.01)	(0.05)
17	Meghalaya	10	10	0.01	0.09	6	6	0.00	0.08	16	16	0.01	0.17
18	Mizoram	-	-	-	-	-	-	0.00	-	-	-	0.00	-
19	Nagaland	-	-	-	-	3	3	0.00	0.05	3	3	0.00	0.05
20	Orissa	892	891	0.89	11.00	8	8	0.03	0.25	900	899	0.92	11.25
21	Punjab	327	317	0.69	7.36	1,561	1,488	3.66	74.41	1,888	1,805	4.36	81.77
22	Rajasthan	53	53	0.07	0.75	751	738	1.18	14.72	804	791	1.25	15.47
23	Sikkim	-	-	0.00	-	27	26	0.02	0.38	27	26	0.02	0.38
24	Tamil Nadu	259	255	0.23	3.60	101	101	0.13	2.69	360	356	0.36	6.29
25	Tripura	33	32	0.06	0.67	1	1	0.00	0.02	34	33	0.06	0.69
26	Uttar Pradesh	850	809	0.93	9.85	1,129	1,117	1.72	25.67	1,979	1,926	2.65	35.51
27	Uttr Khand	9	9	0.04	0.28	321	315	0.53	7.76	330	324	0.57	8.03
28	West Bengal	990	975	0.96	10.40	138	135	0.39	4.28	1,128	1,110	1.35	14.68
29	Andaman & Nicobar Islands	2	2	0.01	0.05	-	-	-	-	2	2	0.01	0.05
30	Chandigarh	3	3	0.01	0.10	177	168	0.41	6.90	180	171	0.41	7.00
31	Dadra & Nagrahaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	0.00	-	-	-	-	-	-	-	0.00	-
33	Delhi	8	7	0.01	0.15	396	378	0.72	19.20	404	385	0.74	19.35
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
COMPANY TOTAL		6,626	6,529	7.74	96.55	8,032	7,777	15.73	295.63	14,658	14,306	23.47	392.18

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

Insurer: DLF Pramerica Life Ins Co. Ltd.

FOR THE QTR ENDED SEPTEMBER 30th, 2013

## 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	-	-	-	-	11	24,064	0.28	43.23	11	24,064	0.28	43.23
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	-	-	-	-	-	-	-	-	-	-	-
8	Haryana	-	-	-	-	-	-	-	-	-	-	-	-
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	-	-	-	-	-	-	-	-	-	-	-	-
13	Kerala	-	-	-	-	8	20,400	0.09	26.33	8	20,400	0.09	26.33
14	Madhya Pradesh	-	-	-	-	3	8,671	0.22	37.06	3	8,671	0.22	37.06
15	Maharashtra	-	-	-	-	-	-	-	-	-	-	-	-
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	-	-	-	-	-	-	-	-
21	Punjab	-	-	-	-	-	-	-	-	-	-	-	-
22	Rajasthan	-	-	-	-	-	-	-	-	-	-	-	-
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	4	26,980	0.14	75.57	4	26,980	0.14	75.57
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	-	-	-	-	5	3,672	0.02	5.95	5	3,672	0.02	5.95
27	Uttarakhand	-	-	-	-	-	-	-	-	-	-	-	-
28	West Bengal	-	-	-	-	-	-	-	-	-	-	-	-
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
31	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	-	-	-	-	-	-	-	-	-	-	-	-
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
COMPANY TOTAL		-	-	-	-	31	83,787	0.75	188.13	31	83,787	0.75	188.13

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

Insurer: DLF Pramerica Life Ins Co. Ltd.

UP TO THE QTR ENDED SEPTEMBER 30th, 2013

## 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	227	227	0.28	2.65	677	676	1.11	18.64	904	903	1.39	21.29
2	Arunachal Pradesh	113	113	0.12	0.84	3	3	0.01	0.03	116	116	0.12	0.87
3	Assam	2,610	2,574	2.52	20.70	71	71	0.07	1.15	2,681	2,645	2.59	21.85
4	Bihar	785	778	0.74	7.92	58	57	0.08	1.45	843	835	0.83	9.36
5	Chattisgarh	151	151	0.14	1.75	290	288	0.34	4.56	441	439	0.48	6.30
6	Goa	12	12	0.01	0.19	57	57	0.10	2.99	69	69	0.11	3.18
7	Gujarat	546	540	0.62	10.83	898	846	2.01	49.13	1,444	1,386	2.63	59.96
8	Haryana	575	557	0.96	15.75	670	632	1.51	39.82	1,245	1,189	2.47	55.57
9	Himachal Pradesh	190	189	0.29	3.73	732	682	1.70	31.81	922	871	1.99	35.54
10	Jammu & Kashmir	228	227	0.20	5.18	480	463	0.80	22.58	708	690	1.00	27.76
11	Jharkhand	143	143	0.13	1.01	19	18	0.06	1.56	162	161	0.18	2.57
12	Karnataka	232	231	0.27	3.54	190	177	0.82	17.28	422	408	1.09	20.81
13	Kerala	48	47	0.05	0.74	9	8	0.02	0.75	57	55	0.07	1.49
14	Madhya Pradesh	834	834	0.91	11.33	394	370	0.67	12.52	1,228	1,204	1.58	23.85
15	Maharashtra	1,404	1,385	1.80	25.45	1,028	997	2.14	38.94	2,432	2,382	3.94	64.40
16	Manipur	17	17	0.01	0.11	1	1	0.00	0.01	18	18	0.01	0.12
17	Meghalaya	33	32	0.02	0.23	6	6	0.00	0.08	39	38	0.03	0.31
18	Mizoram	-	-	-	-	-	-	0.00	-	-	-	0.00	-
19	Nagaland	20	20	0.02	0.12	3	3	0.00	0.05	23	23	0.02	0.17
20	Orissa	1,990	1,981	1.95	23.20	22	22	0.07	0.59	2,012	2,003	2.02	23.79
21	Punjab	711	694	1.22	14.26	2,712	2,581	6.50	128.01	3,423	3,275	7.72	142.27
22	Rajasthan	214	213	0.21	2.88	1,237	1,217	1.90	27.85	1,451	1,430	2.11	30.73
23	Sikkim	1	1	0.00	0.02	28	27	0.04	0.41	29	28	0.04	0.43
24	Tamil Nadu	371	365	0.35	4.87	168	167	0.27	3.94	539	532	0.62	8.80
25	Tripura	214	209	0.24	2.19	10	10	0.01	0.10	224	219	0.25	2.29
26	Uttar Pradesh	2,085	1,984	2.12	24.88	2,113	2,076	2.92	46.63	4,198	4,060	5.04	71.51
27	UttrKhand	21	21	0.07	0.57	654	639	0.96	15.28	675	660	1.03	15.85
28	West Bengal	2,683	2,642	2.59	24.28	323	312	0.66	6.74	3,006	2,954	3.26	31.01
29	Andaman & Nicobar Islands	7	7	0.01	0.09	-	-	-	-	7	7	0.01	0.09
30	Chandigarh	7	7	0.01	0.21	365	325	0.71	13.92	372	332	0.72	14.13
31	Dadra & Nagrahaveli	-	-	-	-	1	1	0.00	0.75	1	1	0.00	0.75
32	Daman & Diu	-	-	0.00	-	1	1	0.00	0.02	1	1	0.00	0.02
33	Delhi	26	25	0.05	0.56	802	778	1.34	36.08	828	803	1.39	36.64
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
COMPANY TOTAL		16,498	16,226	17.92	210.06	14,022	13,511	26.84	523.64	30,520	29,737	44.76	733.70

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

Insurer: DLF Pramerica Life Ins Co. Ltd.

UP TO THE QTR ENDED SEPTEMBER 30th, 2013

## 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	-	-	-	-	21	35,667	0.43	64.89	21	35,667	0.43	64.89
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	-	-	-	-	-	-	-	-	-	-	-
8	Haryana	-	-	-	-	-	-	-	-	-	-	-	-
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	-	-	-	-	-	-	-	-	-	-	-	-
13	Kerala	-	-	-	-	14	36,212	0.17	46.64	14	36,212	0.17	46.64
14	Madhya Pradesh	-	-	-	-	4	9,240	0.23	39.47	4	9,240	0.23	39.47
15	Maharashtra	-	-	-	-	1	217	0.00	0.43	1	217	0.00	0.43
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	-	-	-	-	-	-	-	-
21	Punjab	-	-	-	-	-	-	-	-	-	-	-	-
22	Rajasthan	-	-	-	-	-	-	-	-	-	-	-	-
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	6	43,674	0.22	108.96	6	43,674	0.22	108.96
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	-	-	-	-	11	10,446	0.06	16.08	11	10,446	0.06	16.08
27	Uttarakhand	-	-	-	-	-	-	-	-	-	-	-	-
28	West Bengal	-	-	-	-	-	-	-	-	-	-	-	-
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
31	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	-	-	-	-	-	-	-	-	-	-	-	-
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
COMPANY TOTAL		-	-	-	-	57	135,456	1.10	276.48	57	135,456	1.10	276.48

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

Company Name: DLF PRAMERICA LIFE INSURANCE CO. LTD.

PART - A

CODE: 140

Statement as on: 30-Sep-13

Statement of Investment Assets (Life Insurers)

(Business within India)

Periodicity of Submission: Quarterly

Quarterly

Rs. Lakhs

Total Application as per Balance Sheet (A)

99,832

Add (B)

Provisions	Sch-14	445
Current Liabilities	Sch-13	7,127

Less (C)

Debit Balance in P & L A/c		55,985
Loans	Sch-09	-
Adv & Other Assets	Sch-12	5,671
Cash & Bank Balance	Sch-11	977
Fixed Assets	Sch-10	480
Misc Exp Not Written Off	Sch-15	-

Funds available for Investments

44,291

Reconciliation of Investment Assets

Total Investment Assets (as per Balance Sheet)

44,291

Balance Sheet Value of:

A. Life Fund	23,920
B. Pension & General Annuity Fund	-
C. Unit Linked Funds	20,371
	44,291

## NON - LINKED BUSINESS

A. LIFE FUND			% as per Reg	SH		PH			Book Value (SH+PH)	Actual %	FVC Amount	Total Fund	Market Value
				Balance	FRSM <sup>+</sup>	UL-Non Unit Res	PAR	NON PAR					
				(a)	(b)	(c)	(d)	(e)	F= [b+c+d+e]				
1	'G. Sec		Not Less than 25%	-	8,152	140	56	4,621	12,969	54%	-	12,969	12,247
2	G.Sec or Other Approved Securities (incl (i) above)		Not Less than 50%	-	9,578	140	56	4,721	14,495	61%	-	14,495	13,652
3	Investment Subject to Exposure Norms			-	-	-	-	-	-		-	-	-
	a.	Housing & Infrastructure	Not Less than 15%	-	3,631	82	-	1,537	5,250	22%	-	5,250	5,153
	b.	i) Approved Investments	Not exceeding 35%	-	1,271	82	12	2,253	3,618	15%	2	3,618	3,545
		ii) "Other Investments" not to exceed 15%		-	525	-	-	32	557	2%	1	557	557
TOTAL LIFE FUND			100%	-	15,005	304	68	8,543	23,920	100%	3	23,920	22,907

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

Company Name: DLF PRAMERICA LIFE INSURANCE CO. LTD.

PART - A

CODE: 140

Statement as on: 30-Sep-13

Statement of Investment Assets (Life Insurers)

(Business within India)

Periodicity of Submission: Quarterly

Quarterly

Rs. Lakhs

B. PENSION AND GENERAL ANNUITY FUND		% as per Reg	PH		Book Value	Actual %	FVC Amount	Total Fund	Market Value
			PAR	NON PAR					
1	G. Sec	Not Less than 20%	-	-	-		-	-	-
2	G.Sec or Other Approved Securities (incl (i) above)	Not Less than 40%	-	-	-		-	-	-
3	Balance in Approved investment	Not Exceeding 60%	-	-	-		-	-	-
TOTAL PENSION, GENERAL ANNUITY FUND		100%	-	-	-	-	-	-	-

## LINKED BUSINESS

C. LINKED FUNDS		% as per Reg	PH		Total Fund	Actual %
			PAR	NON PAR		
1	Approved Investment	Not Less than 75%	-	19,577	19,577	96%
2	Other Investments	Not More than 25%	-	794	794	4%
TOTAL LINKED INSURANCE FUND		100%	-	20,371	20,371	100%

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

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

Funds beyond Solvency Margin shall have a separate Custody Account.

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

## FORM L-27-UNIT LINKED BUSINESS-3A

PART - B

Unit Linked Insurance Business

Company Name: DLF PRAMERICA LIFE INSURANCE CO. LTD.

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

CODE: 140

STATEMENT AS ON: 30-Sep-13

Par / Non-Par

Periodicity of Submission: Quarterly

Rs. Lakhs

PARTICULARS	DEBT FUND	BALANCED FUND	GROWTH FUND	LARGE CAP EQUITY FUND	PENSION DEBT FUND	PENSION BALANCED FUND	PENSION GROWTH FUND	PENSION DYNAMIC EQUITY FUND	LIQUID FUND	DISCONTINUED POLICY FUND	Total of All Funds
	ULIF00127/08/08FIXEDIF UND140	ULIF00227/08/08BALANCF UND140	ULIF00327/08/08GROWT HFUND140	ULIF00427/08/08LARCAPF UND140	ULIF00509/02/09PEND EBFUND140	ULIF00609/02/09PENB ALFUND140	ULIF00709/02/09PENG ROFUND140	ULIF00809/02/09PENDYE FUND140	ULIF00920/01/11LIQU IDFUND140	ULIF01024/02/11DISCO NFUND140	
Opening Balance (Market Value)	1,224	3,529	3,360	6,558	483	346	727	2,833	33	1,446	20,538
Add: Inflow during the Quarter	128	111	70	124	47	18	17	87	18	540	1,159
Increase / (Decrease) Value of Inv [Net]	(42)	(128)	(83)	(66)	(10)	(12)	(31)	(50)	(19)	(30)	(472)
Less: Outflow during the Quarter	44	49	62	185	32	13	30	178	11	252	855
TOTAL INVESTIBLE FUNDS (MKT VALUE)	1,266	3,463	3,285	6,432	489	338	683	2,692	21	1,703	20,371

INVESTMENT OF UNIT FUND	DEBT FUND		BALANCED FUND		GROWTH FUND		LARGE CAP EQUITY FUND		PENSION DEBT FUND		PENSION BALANCED FUND		PENSION GROWTH FUND		PENSION DYNAMIC EQUITY FUND		LIQUID FUND		DISCONTINUED POLICY FUND		Total of All Funds	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)																						
Government Bonds	739	58%	1,044	30%	524	16%	-	0%	170	35%	94	28%	103	15%	-	0%	47	228%	1,521	89%	4,243	21%
Corporate Bonds	165	13%	403	12%	212	6%	-	0%	128	26%	49	14%	58	8%	-	0%	-	0%	-	0%	1,014	5%
Infrastructure Bonds	295	23%	774	22%	408	12%	-	0%	142	29%	88	26%	110	16%	-	0%	-	0%	-	0%	1,817	9%
Equity	-	0%	988	29%	1,859	57%	5,866	91%	-	0%	98	29%	395	58%	2,485	92%	-	0%	-	0%	11,692	57%
Money Market	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%
Mutual Funds	10	1%	34	1%	29	1%	85	1%	3	1%	3	1%	1	0%	60	2%	-	0%	70	4%	295	1%
Deposit with banks	-	0%	100	3%	110	3%	120	2%	23	5%	-	0%	-	0%	12	0%	-	0%	195	11%	560	3%
Sub Total (A)	1,209	96%	3,343	97%	3,142	96%	6,071	94%	466	95%	331	98%	668	98%	2,557	95%	47	228%	1,786	105%	19,622	96%
Current Assets:																						
Accrued Interest	35	3%	82	2%	51	2%	11	0%	23	5%	7	2%	10	1%	3	0%	-	0%	13	1%	235	1%
Dividend Recievable	-	0%	1	0%	2	0%	6	0%	-	0%	0	0%	0	0%	2	0%	-	0%	-	0%	12	0%
Bank Balance	2	0%	5	0%	4	0%	8	0%	1	0%	1	0%	1	0%	4	0%	0	1%	1	0%	26	0%
Receivable for Unitholders - subs	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%
Receivable for Sale of Investments	-	0%	11	0%	15	0%	43	1%	-	0%	1	0%	4	1%	20	1%	-	0%	-	0%	93	0%
Other Current Assets (for Investments)	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%
Less: Current Liabilities																						
Payable for Investments	-	0%	(3)	0%	(5)	0%	(16)	0%	-	0%	(0)	0%	(1)	0%	(7)	0%	-	0%	-	0%	(33)	0%
Payable for Unitholders - reds	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%
Fund Mgmt Charges Payable	(1)	0%	(4)	0%	(4)	0%	(8)	0%	(1)	0%	(0)	0%	(1)	0%	(3)	0%	(0)	0%	(1)	0%	(24)	0%
Other Current Liabilities (for Investments)	(12)	-1%	(46)	-1%	(41)	-1%	(52)	-1%	(0)	0%	(9)	-3%	(25)	-4%	(45)	-2%	(27)	-128%	(96)	-6%	(354)	-2%
Sub Total (B)	23	2%	44	1%	22	1%	(9)	0%	23	5%	(1)	0%	(13)	-2%	(26)	-1%	(27)	-128%	(83)	-5%	(45)	0%
Other Investments (<=25%)																						
Corporate Bonds	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%
Infrastructure Bonds	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%
Equity	-	0%	70	2%	117	4%	370	6%	-	0%	7	2%	26	4%	160	6%	-	0%	-	0%	749	4%
Money Market	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%
Mutual funds	33	3%	5	0%	4	0%	-	0%	-	0%	1	0%	2	0%	-	0%	-	0%	-	0%	45	0%
Sub Total (C)	33	3%	75	2%	121	4%	370	6%	-	0%	8	2%	28	4%	160	6%	-	0%	-	0%	794	4%
Total (A + B + C)	1,266	100%	3,463	100%	3,285	100%	6,432	100%	489	100%	338	100%	683	100%	2,692	100%	21	100%	1,703	100%	20,371	100%
Fund Carried Forward (as per LB 2)	NA		NA		NA		NA		NA		NA		NA		NA		NA		NA		NA	

## Note:

1. The aggregate of all the above Segregated Unit-Funds should tally with item C of FORM 3A (Part A), for both Par &amp; 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)

# FORM L-28-ULIP-NAV-3A

Company Name: DLF PRAMERICA LIFE INSURANCE CO. LTD.

PART - C

CODE: 140

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

STATEMENT AS ON: 30-Sep-13

Periodicity of Submission: Quarterly

No	Name of the Scheme	SFIN	Assets Held on the above date	NAV as on the above date	NAV as per LB 2	Previous Qtr NAV	2nd Previous Qtr NAV	3rd Previous Qtr NAV	Annualised Return/Yield	3 Year Rolling CAGR
1	Debt Fund	ULIF00127/08/08FIXEDIFUND140	1,266	13.6716	NA	14.4663	13.9367	13.6522	-21.79%	5.67%
2	Balanced Fund	ULIF00227/08/08BALANCFUND140	3,463	14.8691	NA	15.4080	14.9369	15.0219	-13.88%	1.61%
3	Growth Fund	ULIF00327/08/08GROWTHFUND140	3,285	15.0903	NA	15.5337	15.0693	15.4373	-11.32%	-1.01%
4	Large Cap Equity Fund	ULIF00427/08/08LARCAPFUND140	6,432	15.3956	NA	15.6376	15.1843	15.9256	-6.14%	-2.31%
5	Pension Debt Fund	ULIF00509/02/09PENDEBFUND140	489	12.7656	NA	13.3761	12.9147	12.6508	-18.11%	6.20%
6	Pension Balanced Fund	ULIF00609/02/09PENBALFUND140	338	14.6226	NA	15.2653	14.7399	14.8374	-16.70%	2.47%
7	Pension Growth Fund	ULIF00709/02/09PENGROFUND140	683	17.8041	NA	18.3497	17.7888	18.2517	-11.80%	-1.17%
8	Pension Dynamic Equity Fund	ULIF00809/02/09PENDYEFUND140	2,692	18.3459	NA	18.6426	18.1146	19.0234	-6.31%	-2.83%
8	Liquid Fund	ULIF00920/01/11LIQUIDFUND140	21	11.9608	NA	11.7557	11.5718	11.3884	6.92%	NA
8	Discontinued Policy Fund	ULIF01024/02/11DISCONFUND140	1,703	12.2323	NA	12.0034	11.7806	11.5621	7.57%	NA
		<b>Total</b>	<b>20,371</b>							

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

Insurer: **DLF PRAMERICA LIFE INSURANCE CO. LTD.**

Date: **30-Sep-13**

(Rs in Lakhs)	MARKET VALUE				Book Value			
	As at 30th Sep 2013	as % of total for this class	As at 30th Sep 2012	as % of total for this class	As at 30th Sep 2013	as % of total for this class	As at 30th Sep 2012	as % of total for this class
<b>Break down by credit rating</b>								
AAA rated	5,797	29%	4,831	32%	5,924	29%	4,761	31%
AA or better	1,705	9%	904	6%	1,749	8%	880	6%
Rated below AA but above A	-	0%	-	0%	-	0%	-	0%
Rated below A but above B	-	0%	-	0%	-	0%	-	0%
Any other-Sovereign Securities	12,159	62%	9,363	62%	13,002	63%	9,518	63%
<b>Total</b>	<b>19,661</b>	<b>100%</b>	<b>15,098</b>	<b>100%</b>	<b>20,674</b>	<b>100%</b>	<b>15,159</b>	<b>100%</b>
<b>BREAKDOWN BY RESIDUALMATURITY</b>								
Up to 1 year	703	4%	934	6%	701	3%	940	6%
more than 1 year and upto 3years	3,204	16%	3,201	21%	3,310	16%	3,231	21%
More than 3years and up to 7years	2,995	15%	2,377	16%	3,145	15%	2,442	16%
More than 7 years and up to 10 years	6,096	31%	5,493	36%	6,307	31%	5,463	36%
More than 10 years and up to 15 years	3,121	16%	1,653	11%	3,342	16%	1,676	11%
More than 15 years and up to 20 years	1,079	5%	631	4%	1,156	6%	619	4%
Above 20 years	2,464	13%	809	5%	2,713	13%	788	5%
<b>Breakdown by type of the issuer</b>								
a. Central Government	11,202	57%	8,861	59%	11,997	58%	9,017	59%
b. State Government	956	5%	502	3%	1,005	5%	501	3%
c. Corporate Securities	7,503	38%	5,735	38%	7,673	37%	5,641	37%
<b>Total</b>	<b>19,661</b>	<b>100%</b>	<b>15,098</b>	<b>100%</b>	<b>20,674</b>	<b>100%</b>	<b>15,159</b>	<b>100%</b>

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

Insurer: **DLF PRAMERICA LIFE INSURANCE CO. LTD.**

Date: **30-Sep-13**

(Rs in Lakhs)	MARKET VALUE				Book Value			
	As at 30th Sep 2013	as % of total for this class	As at 30th Sep 2012	as % of total for this class	As at 30th Sep 2013	as % of total for this class	As at 30th Sep 2012	as % of total for this class
<b>Break down by credit rating</b>								
AAA rated	2,211	41%	1,284	33%	2,265	40%	1,255	32%
AA or better	621	12%	690	18%	630	11%	669	17%
Rated below AA but above A	-	0%	-	0%	-	0%	-	0%
Rated below A but above B	-	0%	-	0%	-	0%	-	0%
Any other-Sovereign Securities	2,520	47%	1,931	49%	2,709	48%	1,943	50%
	5,351	100%	3,905	100%	5,604	100%	3,867	100%
<b>BREAKDOWN BY RESIDUALMATURITY</b>								
Up to 1 year	294	5%	91	2%	294	5%	95	2%
more than 1 year and upto 3 years	850	16%	805	21%	871	16%	810	21%
More than 3 years and up to 7 years	1,250	23%	447	11%	1,296	23%	441	11%
More than 7 years and up to 10 years	1,617	30%	2,143	55%	1,665	30%	2,108	55%
More than 10 years and up to 15 years	1,107	21%	419	11%	1,204	21%	414	11%
More than 15 years and up to 20 years	233	4%	-	0%	275	5%	-	0%
Above 20 years	-	0%	-	0%	-	0%	-	0%
<b>Breakdown by type of the issuer</b>								
a. Central Government	2,500	47%	1,931	49%	2,689	48%	1,943	50%
b. State Government	20	0%	-	0%	20	0%	-	0%
c. Corporate Securities	2,832	53%	1,974	51%	2,894	52%	1,924	50%
<b>Total</b>	5,351	100%	3,905	100%	5,604	100%	3,867	100%

# FORM L-30 : Related Party Transactions

Insure DLF PRAMERICA LIFE INSURANCE CO. LTD.

Date: 30-Sep-13  
(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 Sep 30, 2013	Up to the Quarter ended Sep 30, 2013	For the quarter ended Sep 30, 2012	Up to the Quarter ended Sep 30, 2012
1	DLF Limited	Holding Co.	Equity Infusion	321	428	378	685
2	DLF Utilities Ltd.	Fellow Subsidiary	maintenance & electricity exps	-	2	2	3
3	DLF Cyber City Developer Ltd.	Fellow Subsidiary	maintenance & electricity exps	28	57	66	83
4	DLF Cyber City Developer Ltd.	Fellow Subsidiary	Rent	79	139	89	178
5	DLF Cyber City Developer Ltd.	Fellow Subsidiary	Security deposit	-	26	-	-
7	Pavan Dhamija	Key Management Personnel	Receiving of services	60	104	37	65
8	Prudential International Insurance Holdings Ltd.	Shareholders with Significant influence	Equity infusion	113	150	133	241
9	Prudential International Insurance Holdings Ltd.	Shareholders with Significant influence	Share Premium	4,067	5,422	4,798	8,684
10	Prudential International Insurance Service Co. LLC	Associated Enterprise	Receiving of services	7	15	-	-
11	Prudential International Insurance Service Co. LLC	Associated Enterprise	Rendering of services	54	148	-	-

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

Insurer: **DLF PRAMERICA LIFE INSURANCE CO. LTD.**

Date: **30-Sep-13**

## ***BOD and Key Person information***

Sl. No.	Name of person	Role/designation	Details of change in the period
1	Mr. Sriram Khattar	Chairman	
2	Mr. Timothy Edward Feige	Director	
3	Mr. Saurabh Chawla	Director	
4	Mr. Sanjeev Gemawat	Director	
5	Mr. Vivek Jhunhunwala	Director	
6	Mr. Anil Baijal	Director	
7	Mr. Pramath Raj Sinha	Director	
8	Mr. Nitin Gupta	Director	
9	Mr. Pavan Dhamija	Managing Director & CEO	
10	Mr. Pradeep K Thapliyal	CFO & Appointed Actuary	
11	Ms. Sujata Dutta	Chief Marketing Officer	
12	Mr. K Sridharan	Head Internal Audit	
13	Mr. Amit C Patra	Investment Officer	

LIFE INSURANCE

# FORM L-32 : SOLVENCY MARGIN - KT3

## STATEMENT OF AVAILABLE SOLVENCY MARGIN AND SOLVENCY RATIO

**Name of Insurer:** DLF Pramerica Life Insurance Co. Ltd.

**Registration Number:** 140

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

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

Item	Description	Notes No..	Adjusted Value As at : 30-Sep-13	(Rs in Lakhs)
(1)	(2)	(3)	(4)	
01	Available Assets in Policyholders' Fund:		29,991	
	Deduct:			
02	Mathematical Reserves		29,240	
03	Other Liabilities		411	
04	<b>Excess in Policyholders' Fund (01 - 02 - 03)</b>		<b>340</b>	
05	Available Assets in Shareholders Fund:		21,242	
	Deduct:			
06	Other Liabilities of Shareholders' Fund		7,572	
07	<b>Excess in Shareholders' Fund (05 - 06)</b>		<b>13,669</b>	
08	Total ASM (04) + (07)		14,009	
09	Total RSM		5,000	
10	<b>Solvency Ratio (ASM/RSM)</b>		<b>280.19%</b>	



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

Company Name: DLF PRAMERICA LIFE INSURANCE CO. LTD.

CODE: 140

STATEMENT AS ON: 30-Sep-13

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Rs. Lakhs

No.	Category of Investment	Category Code	Current Quarter					Year to Date (Current Year)					Year to date (Previous Year)				
			Investment (Rs.)		Income on Investment	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.)		Income on Investment	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.)		Income on Investment	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
A	CENTRAL GOVERNMENT SECURITIES																
	Central Government Bonds	CGSB	10,946.52	10,281.63	237.04	2.47%	2.47%	10,946.52	10,281.63	463.71	4.98%	4.98%	7,962.97	7,882.12	272.95	3.70%	3.70%
	Central Government Guaranteed Loans	CGSL	-	-	-			-	-	-			-	-	-		
	Special Deposits	CSPD	-	-	-			-	-	-			-	-	-		
	Deposit under Section 7 of Insurance Act, 1938	CDSS	529.14	472.57	9.49	1.79%	1.79%	529.14	472.57	18.99	3.58%	3.58%	531.60	498.15	18.99	3.57%	3.57%
	Treasury Bills	CTRB	1,493.19	1,493.19	24.24	0.01	0.01	1,493.19	1,493.19	24.24	1.30%	1.30%	1,981.80	1,981.80	21.65	2.16%	2.16%
B	STATE GOVERNMENT / OTHER APPROVED SECURITIES / OTHER GUARANTEED SECURITIES																
	State Government Bonds	SGGB	-	-	-			-	-	-			-	-	-		
	State Government Guaranteed Loans	SGGL	1,004.92	956.34	22.11	2.20%	2.20%	1,004.92	956.34	55.20	5.31%	5.31%	501.00	502.05	1.36	0.27%	0.27%
	Other Approved Securities (excluding Infrastructure / Social Sector Investments)	SGOA	521.06	448.12	9.51	1.82%	1.82%	521.06	448.12	19.02	3.65%	3.65%	522.76	480.60	19.02	3.64%	3.64%
	Guaranteed Equity	SGGE	-	-	-			-	-	-			-	-	-		
C	HOUSING SECTOR INVESTMENTS																
	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	170.00	171.12	4.71	2.77%	2.77%	170.00	171.12	12.03	4.73%	4.73%	610.00	612.70	27.41	4.49%	4.49%
	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	650.06	639.97	15.46	2.38%	2.38%	650.06	639.97	30.75	4.73%	4.73%	648.64	660.12	30.67	4.73%	4.73%
	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	-	-	-			-	-	-			-	-	-		

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

Company Name: DLF PRAMERICA LIFE INSURANCE CO. LTD.  
 CODE: 140  
 STATEMENT AS ON: 30-Sep-13  
 Statement of Investment and Income on Investment  
 Periodicity of Submission: Quarterly

Rs. Lakhs

No.	Category of Investment	Category Code	Current Quarter					Year to Date (Current Year)					Year to date (Previous Year)				
			Investment (Rs.)		Income on Investment	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.)		Income on Investment	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.)		Income on Investment	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
D	INFRASTRUCTURE / SOCIAL SECTOR INVESTMENTS																
	Infrastructure/ Social Sector - Other Approved Securities	ISAS	100.00	96.85	2.19	2.19%	2.19%	100.00	96.85	4.35	4.35%	4.35%	100.00	98.89	4.34	4.34%	4.34%
	TAXABLE BONDS OF																
	Infrastructure / Social Sector - PSU - Debentures / Bonds	IPTD	3,420.05	3,336.33	77.76	2.27%	2.27%	3,420.05	3,336.33	162.94	4.66%	4.66%	2,559.02	2,581.99	107.66	4.39%	4.39%
	Infrastructure/ Social Sector - Other Corporate Securities (Approved investments) - Debentures/ Bonds	ICTD	910.00	909.04	21.97	2.41%	2.41%	910.00	909.04	43.70	4.80%	4.80%	910.00	939.03	43.60	4.79%	4.79%
	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	-	-	-			-	-	-			-	-	-		
	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	2,422.62	2,349.41	60.06	2.48%	2.48%	2,422.62	2,349.41	119.48	4.95%	4.95%	813.45	841.88	41.37	5.00%	5.00%
	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	-	-	-			-	-	-			-	-	-		

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

Company Name: DLF PRAMERICA LIFE INSURANCE CO. LTD.  
 CODE: 140  
 STATEMENT AS ON: 30-Sep-13  
 Statement of Investment and Income on Investment  
 Periodicity of Submission: Quarterly

Rs. Lakhs

No.	Category of Investment	Category Code	Current Quarter					Year to Date (Current Year)					Year to date (Previous Year)				
			Investment (Rs.)		Income on Investment	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.)		Income on Investment	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.)		Income on Investment	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
E	APPROVED INVESTMENTS																
	Deposits - Deposit with scheduled banks	ECDB	460.38	460.38	12.28	2.49%	2.49%	460.38	460.38	24.16	4.90%	4.90%	255.00	255.00	13.66	5.36%	5.36%
	Deposits - Money at call and short notice with banks /Repo	ECMR	-	-	-			-	-	-			-	-	-		
	CCIL (Approved Investment) - CBLO	ECBO	-	-	-			-	-	-			-	-	-		
	Bills Re-Discounting	ECBR	-	-	-			-	-	-			-	-	-		
	Commercial Papers issued by All India Financial Institutions rated Very Strong or more	ECCP	-	-	-			-	-	-			-	-	-		
	Application Money	ECAM	-	-	-			-	-	-			-	-	0.56	0.18%	0.18%
	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	735.07	735.07	11.57	1.93%	1.93%	735.07	735.07	17.72	3.95%	3.95%	555.00	555.00	14.00	4.03%	4.03%
F	OTHER INVESTMENTS																
	Bonds - PSU - Taxable	OBPT	-	-	-			-	-	-			-	-	-		
	Bonds - PSU - Tax Free	OBPF	-	-	-			-	-	-			-	-	-		
	Equity Shares (incl Co-op Societies)	OESH	-	-	-			-	-	-			-	-	-		
	Equity Shares (PSUs & Unlisted)	OEPD	-	-	-			-	-	-			-	-	-		
	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	338.66	-	7.56	0.02	0.02	338.66	-	25.69	7.26%	7.26%	274.93	-	-		
	Term Loans (without Charge)	OTLW	-	-	-			-	-	-			-	-	-		
	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	203.19	203.19	16.81	2.03%	2.03%	203.19	203.19	29.10	4.09%	4.09%	703.39	703.39	18.65	4.25%	4.25%
	Mutual Funds - (under Insurer's Promoter Group)	OMPG	-	-	-			-	-	-			-	-	-		
	Derivative Instruments	OCDI	-	-	-			-	-	-			-	-	-		
	Securitized Assets	OPSA	-	-	-			-	-	-			-	-	-		
	Investment properties - Immovable	OIPI	-	-	-			-	-	-			-	-	-		
TOTAL			23,904.86	22,553.19	532.76	2.27%	2.27%	23,904.86	22,553.19	1,051.07	4.55%	4.55%	18,929.55	18,592.72	635.88	3.78%	3.78%

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

Company Name: DLF PRAMERICA LIFE INSURANCE CO. LTD.  
 CODE: 140  
 STATEMENT AS ON: 30-Sep-13  
 Statement of Investment and Income on Investment  
 Periodicity of Submission: Quarterly

Rs. Lakhs

No.	Category of Investment	Category Code	Current Quarter					Year to Date (Current Year)					Year to date (Previous Year)				
			Investment (Rs.)		Income on Investment	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.)		Income on Investment	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.)		Income on Investment	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
A	CENTRAL GOVERNMENT SECURITIES																
	Central Government Bonds	CGSB	2,500.03	2,500.03	(177.03)	-7.08%	-7.08%	2,500.03	2,500.03	(83.58)	-3.41%	-3.41%	1,931.19	1,931.19	95.18	5.96%	5.96%
	Central Government Guaranteed Loans	CGSL	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Special Deposits	CSPD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Deposit under Section 7 of Insurance Act, 1938	CDSS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Treasury Bills	CTRB	1,723.47	1,723.47	29.32	1.99%	1.99%	1,723.47	1,723.47	49.67	3.91%	3.91%	737.47	737.47	24.30	4.08%	4.08%
B	STATE GOVERNMENT / OTHER APPROVED SECURITIES / OTHER GUARANTEED SECURITIES																
	State Government Bonds	SGGB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	State Government Guaranteed Loans	SGGL	19.60	19.60	(0.63)	-3.19%	-3.19%	19.60	19.60	6.14	12.56%	12.56%	-	-	-	-	-
	Other Approved Securities (excluding Infrastructure / Social Sector Investments)	SGOA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Guaranteed Equity	SGGE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
C	HOUSING SECTOR INVESTMENTS																
	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	80.53	80.53	1.10	1.37%	1.37%	80.53	80.53	3.92	4.24%	4.24%	142.18	142.18	8.52	6.04%	6.04%
	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	284.37	284.37	(2.45)	-0.86%	-0.86%	284.37	284.37	6.85	2.36%	2.36%	290.82	290.82	19.27	6.71%	6.71%
	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

Company Name: DLF PRAMERICA LIFE INSURANCE CO. LTD.  
 CODE: 140  
 STATEMENT AS ON: 30-Sep-13  
 Statement of Investment and Income on Investment  
 Periodicity of Submission: Quarterly

Rs. Lakhs

No.	Category of Investment	Category Code	Current Quarter					Year to Date (Current Year)					Year to date (Previous Year)				
			Investment (Rs.)		Income on Investment	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.)		Income on Investment	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.)		Income on Investment	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
D	INFRASTRUCTURE / SOCIAL SECTOR INVESTMENTS																
	Infrastructure/ Social Sector - Other Approved Securities	ISAS	96.85	96.85	(1.47)	-1.52%	-1.52%	96.85	96.85	1.73	1.75%	1.75%	98.89	98.89	6.57	6.74%	6.74%
	TAXABLE BONDS OF																
	Infrastructure / Social Sector - PSU - Debentures / Bonds	IPTD	1,264.32	1,264.32	(42.05)	-3.29%	-3.29%	1,264.32	1,264.32	5.02	0.39%	0.39%	655.56	655.56	43.07	7.85%	7.85%
	Infrastructure/ Social Sector - Other Corporate Securities (Approved investments) - Debentures / Bonds	ICTD	91.08	91.08	(4.36)	-4.71%	-4.71%	91.08	91.08	(0.04)	-0.05%	-0.05%	95.41	95.41	7.30	7.80%	7.80%
	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	569.87	569.87	(95.65)	-13.94%	-13.94%	569.87	569.87	(82.95)	-12.06%	-12.06%	181.84	181.84	22.39	9.82%	9.82%
	Infrastructure - Corporate Securities - Equity shares- Quoted	ITCE	719.23	719.23	(127.34)	-16.24%	-16.24%	719.23	719.23	(142.84)	-16.32%	-16.32%	659.55	659.55	97.13	20.98%	20.98%
E	APPROVED INVESTMENTS																
	ACTIVELY TRADED																
	PSU - (Approved investment) - Equity shares - quoted	EAEQ	322.00	322.00	(50.97)	-13.71%	-13.71%	322.00	322.00	(68.26)	-12.65%	-12.65%	1,279.01	1,279.01	73.64	6.97%	6.97%
	Corporate Securities (Approved investment) - Equity shares (Ordinary)-quoted	EACE	10,081.25	10,081.25	151.46	1.54%	1.54%	10,081.25	10,081.25	623.39	6.30%	6.30%	8,596.23	8,596.23	889.96	12.21%	12.21%
	THINLY TRADED/ UNQUOTE																
	PSU - (Approved investment) - Equity shares - quoted	ETPE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporate Securities (Approved investment) - Equity shares-quoted	ETCE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporate Securities (Approved Investment) - Equity - Unquoted	EENQ	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporate Securities - Bonds - (Taxable)	EPBT	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporate Securities - Bonds - (Tax Free)	EPBF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporate Securities (Approved Investment) - Preference Shares	EPNQ	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporate Securities (Approved investment) - Investment in Subsidiaries	ECIS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Corporate Securities (Approved investment) - Debentures	ECOS	1,014.45	1,014.45	(52.65)	-5.11%	-5.11%	1,014.45	1,014.45	(4.29)	-0.40%	-0.40%	691.17	691.17	49.63	8.03%	8.03%
	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

Company Name: DLF PRAMERICA LIFE INSURANCE CO. LTD.  
 CODE: 140  
 STATEMENT AS ON: 30-Sep-13

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Rs. Lakhs

No.	Category of Investment	Category Code	Current Quarter					Year to Date (Current Year)					Year to date (Previous Year)				
			Investment (Rs.)		Income on Investment	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.)		Income on Investment	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>	Investment (Rs.)		Income on Investment	Gross Yield (%) <sup>1</sup>	Net Yield (%) <sup>2</sup>
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
	Deposits - Deposit with scheduled banks	ECDB	560.00	560.00	15.62	2.56%	2.56%	560.00	560.00	32.77	5.01%	5.01%	780.00	780.00	38.37	5.27%	5.27%
	Deposits - Money at call and short notice with banks /Repo	ECMR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	CCIL (Approved Investment) - CBLO	ECBO	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Bills Re-Discounting	ECBR	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Commercial Papers issued by All India Financial Institutions rated Very Strong or more	ECCP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Application Money	ECAM	-	-	-	-	-	-	-	-	-	-	-	-	0.34	0.18%	0.18%
	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	295.12	295.12	4.63	2.14%	2.14%	295.12	295.12	9.72	4.35%	4.35%	383.37	383.37	9.01	4.57%	4.57%
	Net Current Assets (Only in respect of ULIP Business)	ENCA	(45.29)	(45.29)	(7.56)	16.69%	16.69%	(45.29)	(45.29)	(25.69)	56.72%	56.72%	(260.15)	(260.15)	-	-	-
F	OTHER INVESTMENTS																
	Bonds - PSU - Taxable	OBPT	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Bonds - PSU - Tax Free	OBPF	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Equity Shares (incl Co-op Societies)	OESH	686.58	686.58	(31.50)	-4.57%	-4.57%	686.58	686.58	(38.07)	-5.41%	-5.41%	1,121.91	1,121.91	35.75	3.19%	3.19%
	Equity Shares (PSUs & Unlisted)	OEPU	62.91	62.91	(0.81)	-1.35%	-1.35%	62.91	62.91	(2.21)	-3.51%	-3.51%	124.04	124.04	13.98	10.91%	10.91%
	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	44.98	44.98	2.12	2.07%	2.07%	44.98	44.98	3.64	4.02%	4.02%	186.86	186.86	6.33	4.47%	4.47%
	Mutual Funds - (under Insurer's Promoter Group)	OMPG	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Derivative Instruments	OCDI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Securitised Assets	OPSA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Investment properties - Immovable	OIPI	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>TOTAL</b>		<b>20,386.42</b>	<b>20,386.42</b>	<b>(390.23)</b>	<b>1.92%</b>	<b>1.92%</b>	<b>20,386.42</b>	<b>20,386.42</b>	<b>294.91</b>	<b>1.45%</b>	<b>1.45%</b>	<b>17,695.34</b>	<b>17,695.34</b>	<b>1,440.73</b>	<b>9.28%</b>	<b>9.28%</b>

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

1 To be calculated based on Monthly or lesser frequency 'Weighted Agerage' of Investments

2 Yield netted for Tax

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

## FORM L-35 : DOWNGRADING OF INVESTMENTS - 2 - Life

Company Name: DLF PRAMERICA LIFE INSURANCE CO. LTD.  
 CODE: 140  
 Statement as on: 30-Sep-13  
 Statement of Down Graded Investments  
 Periodicity of Submission: Quarterly

Rs. Lakhs

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

NIL

## FORM L-35 : DOWNGRADING OF INVESTMENTS - 2 - Linked

Company Name: DLF PRAMERICA LIFE INSURANCE CO. LTD.  
 CODE: 140  
 Statement as on: 30-Sep-13  
 Statement of Down Graded Investments  
 Periodicity of Submission: Quarterly

Rs. Lakhs

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

NIL

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

Insurer: DLF Pramerica Life Ins Co. Ltd.

Date: 30-Sep-13

Rs. Lakhs

Sl. No	Particulars	For the Qtr Q2 '2013-14				For the Qtr Q2 '2012-13				Upto the period '2013-14				Upto the period '2012-13			
		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	14.40	21	21	26.58	15.98	24	22	40.32	36.76	57	56	121.33	64.34	117	113	153.71
	From 10,000-25,000	12.23	6	6	44.27	(0.06)	0	0	-	20.05	10	10	53.79	(1.86)	-1	0	(2.50)
	From 25001-50,000	7.85	2	2	9.81	-	-	-	-	16.85	4	3	21.06	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,000-100,000	19.40	2	2	24.25	10.00	1.00	1.00	12.50	19.40	2	2	24.25	10.00	1.00	1.00	12.50
	From 1,00,001 -1,25,000	-	0	-	-	-	-	-	-	11.16	1	1	13.94	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	15.00	1.00	1.00	18.75
	ii Individual Single Premium (ISPA)- Annuity																
	From 0-50000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 150,001- 2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,00,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,50,001 -3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	iii Group Single Premium (GSP)																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	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	407.77	5,218	5,150	12,295.42	782.45	10,526	10,379	15,538.89	1,009.09	13,091	12,889	25,710.47	1,763.57	25,357	24,942	36,490.57
	From 10,000-25,000	913.99	6,550	6,414	14,646.15	862.06	5,638	5,535	17,409.80	1,680.10	12,325	12,048	26,773.04	1,585.01	10,375	10,145	32,357.80
	From 25001-50,000	660.58	2,502	2,455	7,783.79	594.27	1,918	1,858	7,329.30	1,154.26	4,397	4,315	13,585.68	1,167.09	3,670	3,527	15,349.80
	From 50,001- 75,000	78.61	155	153	1,005.57	106.68	176	172	1,639.01	140.15	293	289	1,886.43	206.74	349	341	3,254.88
	From 75,000-100,000	109.83	130	123	1,381.82	222.84	233	225	2,245.65	195.22	223	210	2,381.76	455.63	481	452	5,310.53
	From 1,00,001 -1,25,000	23.88	23	22	521.19	41.68	39	38	439.72	40.71	39	36	711.28	85.81	79	77	854.16
	Above Rs. 1,25,000	98.57	49	48	1,479.28	315.13	136	125	4,387.87	152.58	78	77	2,087.17	579.07	241	215	7,014.87

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

Insurer: DLF Pramerica Life Ins Co. Ltd.

Date: 30-Sep-13

Rs. Lakhs

Sl. No	Particulars	For the Qtr Q2 '2013-14				For the Qtr Q2 '2012-13				Upto the period '2013-14				Upto the period '2012-13			
		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
	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	0.12	2	151	0.00	-	-	-	-	0.17	3	224	0.00	-	-	-	-
	From 10,000-25,000	0.50	3	746	0.01	-	-	-	-	1.08	7	1,514	0.02	-	-	-	-
	From 25001-50,000	2.53	6	4,044	0.04	-	-	-	-	4.51	12	6,985	0.07	-	-	-	-
	From 50,001- 75,000	0.54	1	513	0.01	-	-	-	-	1.07	2	1,657	0.02	-	-	-	-
	From 75,000-100,000	2.53	3	1,789	0.02	-	-	-	-	5.91	7	8,376	0.08	-	-	-	-
	From 1,00,001 -1,25,000	1.23	1	2,683	0.03	-	-	-	-	2.44	2	5,344	0.05	-	-	-	-
	Above Rs. 1,25,000	68.02	15	73,861	0.74	-	-	-	-	95.19	24	111,356	1.11	-	-	-	-
	viii Group Non Single Premium- Annuity- GNSPA																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Renewal Premium																
	i Individual																
	From 0-10000	581.82	9603	8350	22,541.01	238.01	4190	3567	8,800.38	1,270.63	20778	11472	44,301.51	484.67	8443	6852	16,812.63
	From 10,000-25,000	950.82	13413	8415	28,242.73	758.54	7512	5734	18,083.06	1,853.66	25606	9112	55,403.69	1,499.69	14426	9921	35,195.29
	From 25001-50,000	625.94	5301	2951	16,263.29	455.78	1891	1423	10,759.99	1,227.21	9663	2939	31,427.58	895.78	3631	2404	19,605.90
	From 50,001- 75,000	102.46	531	303	3,564.94	77.05	363	209	2,256.51	201.78	1018	345	6,542.26	151.19	703	316	4,242.73
	From 75,000-100,000	229.61	385	288	3,734.90	206.09	327	271	3,362.57	436.04	750	351	8,052.52	393.09	633	463	6,327.04
	From 1,00,001 -1,25,000	37.54	90	53	2,369.43	26.34	81	45	1,959.11	68.77	182	66	4,441.04	43.83	153	55	3,825.32
	Above Rs. 1,25,000	254.95	146	114	5,403.99	224.27	144	112	3,016.60	415.11	257	119	8,219.69	419.71	269	181	6,237.04
	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

Insurer: DLF Pramerica Life Ins Co. Ltd.

Date: 30-Sep-13

Rs. Lakhs

Sl. No	Particulars	For the Qtr Q2 '2013-14				For the Qtr Q2 '2012-13				Upto the period '2013-14				Upto the period '2012-13			
		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
	iii Group																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	iv Group- Annuity																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

LIFE INSURANCE

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

Insurer: DLF Pramerica Life Ins Co. Ltd.

Date: 30th Sep 2013

(Rs in Lakhs)

## Business Acquisition through different channels (Group)

Sl.No.	Channels	For the Qtr Q2 '2013-14			For the Qtr Q2 '2012-13			Upto the period '2013-14			Upto the Period '2012-13		
		No. of Policies	No. of Lives covered	Premium	No. of Policies	No. of Lives covered	Premium	No. of Policies	No. of Lives covered	Premium	No. of Policies	No. of Lives covered	Premium
1	Individual agents	-	-	-	-	-	-	-	-	-	-	-	-
2	Corporate Agents-Banks	-	-	-	-	-	-	-	-	-	-	-	-
3	Corporate Agents -Others	-	-	-	-	-	-	-	-	-	-	-	-
4	Brokers	2	528	2.64	-	-	-	2	528	2.64	-	-	-
5	Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-
6	Direct Business	29	83,259	72.83	-	-	-	55	134,928	107.74	-	-	-
	Total(A)	31	83,787	75.47	-	-	-	57	135,456	110.38	-	-	-
1	Referral (B)	-	-	-	-	-	-	-	-	-	-	-	-
	Grand Total (A+B)	31	83,787	75.47	-	-	-	57	135,456	110.38	-	-	-

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

Insurer: DLF Pramerica Life Ins Co. Ltd.

Date: 30th Sep 2013

(Rs in Lakhs)

## Business Acquisition through different channels (Individuals)

Sl.No.	Channels	For the Qtr Q2 '2013-14		For the Qtr Q2 '2012-13		Upto the period '2013-14		Upto the Period '2012-13	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	5,144	1,039.82	5,831	1,482.55	8,979	1,793.63	11,559	2,964.11
2	Corporate Agents-Banks	134	14.72	101	7.88	327	35.96	165	12.30
3	Corporate Agents -Others	2,551	282.66	6,342	603.06	8,168	822.25	14,752	1,165.81
4	Brokers	771	222.91	717	285.85	1,269	367.27	1,323	482.98
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	5,451	722.50	5,483	546.34	10,681	1,340.42	12,513	1,263.22
	Total (A)	14,051	2,282.61	18,474	2,925.67	29,424	4,359.54	40,312	5,888.42
1	Referral (B)	607	64.50	217	25.36	1,096	116.80	358	41.99
	Grand Total ( A + B )	14,658	2,347.11	18,691	2,951.04	30,520	4,476.33	40,670	5,930.41

# FORM L-39 : Data on Settlement of Claims

Insurer:

DLF Pramerica Life Insurance Co Ltd

Date:

30-Sep-13

## Ageing of Claims

Sl.No	Types of Claims	No. of claims paid						Total No. of claims paid	Total amount of claims paid
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	3	3	-	-	-	-	3	145,083
2	Survival Benefit	-	-	-	-	-	-	-	-
3	for Annuities / Pension	-	-	-	-	-	-	-	-
4	For Surrender	380	138	242				380	24,558,940
5	Other benefits	-	-	-	-	-	-	-	-

	Death Claims	46	42	4	-	-	-	46	18,696,251
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\*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: **DLF Pramerica Life Insurance Co Ltd**

Date: **30-Sep-13**

*No. of claims only*

Sl. No.	Claims Experience	For Death	for Maturity	Survival Benefit	For Annuities/ Pension	For Surrender	Other Benefits
1	Claims O/S at the beginning of the period	368	-	-	-	72	-
2	Claims reported during the period*	128	7	-	-	378	-
3	Claims Settled during the period	46	3	-	-	380	-
4	Claims Repudiated during the period	51	-	-	-	-	-
a	Less than 2years from the date of acceptance of risk	50	-	-	-	-	-
b	Grater than 2 year from the date of acceptance of risk	1	-	-	-	-	-
5	Claims Written Back	1	-	-	-	-	-
6	Claims O/S at End of the period	398	4	-	-	70	-
a	Less than 3months	115	4	-	-	70	-
b	3 months to 6 months	92	-	-	-	-	-
c	6months to 1 year	122	-	-	-	-	-
d	1year and above	69	-	-	-	-	-

\*in case of death- the claims for which all the documentations have been completed needs to be shown here.

# FORM L-41 : GREIVANCE DISPOSAL

Insurer: **DLF Pramerica Life Insurance Co Ltd**

Date: **30-Sep-13**

## 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		
<b>1</b>	<b>Complaints made by customers</b>							
a)	Death Claims	1	16	4	4	9	-	17
b)	Policy Servicing	2	17	8	6	3	2	28
c)	Proposal Processing	1	26	7	10	10	-	58
d)	Survival Claims	1	13	8	2	4	-	18
e)	ULIP Related	-	1	1	-	-	-	3
f)	Unfair Business Practices	47	253	77	22	195	6	525
g)	Others	1	9	2	1	7	-	16
	<b>Total Number</b>	<b>53</b>	<b>335</b>	<b>107</b>	<b>45</b>	<b>228</b>	<b>8</b>	<b>665</b>

<b>2</b>	<b>Total No . of policies during previous year:</b>	102,418
<b>3</b>	<b>Total No. of claims during previous year</b>	523
<b>4</b>	<b>Total No. of policies during current year</b>	30,577
<b>5</b>	<b>Total No. of claims during current year</b>	350
<b>6</b>	<b>Total No. of Policy Complaints ( current year) per 10, 000 policies ( current year)</b>	212
<b>7</b>	<b>Total No. of Claim Complaints (current year) per 10,000 claims registered ( current year) :</b>	486

<b>2</b>	<b>Duration wise Pending Status</b>	<b>Complaints made by customers</b>	<b>Complaints made by intermediaries</b>	<b>Total</b>
a)	Upto 7 days	2	-	2
b)	7-15 Days	6	-	6
c)	15-30 Days	-	-	-
d)	30-90 Days	-	-	-
e)	90 days & Beyond	-	-	-
	<b>Total Number</b>	<b>8</b>	<b>-</b>	<b>8</b>

## 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 file.

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

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

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

	Individual Business	Group business
i) Life Participating Business	92% of IALM 94-96 115% of IALM 06-08	Not Applicable
ii) Life- Non-participating Policies	92%-132.25% of IALM 94-96	Unearned premium method
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	75% - 138% of IALM 94-96	Not Applicable
vii) Health Insurance	Not Applicable	Not Applicable

### 3. Expenses

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

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

### 4. Bonus Rates

This is the first year of introduction of participating business. Hence, no bonus rates have been declared so far.

### 5. Policyholder's Reasonable Expectation

Provision has been made for future reversionary and terminal bonus consistent with the assumed valuation interest rate.

### 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, the run-off triangle method has been being used to set appropriate provision for IBNR. For one year renewable group term business, IBNR was calculated on a pro-rata basis assuming a 2-month delay in claim reporting on a one-year earned premium.

### 8. Change in Valuation Methods or Bases

No changes have been made in valuation method or bases as compared to last quarter.

Place: Gurgaon

Appointed Actuary : Pradeep Kumar Thapliyal