

Name of the Insurer: DHFL PRAMERICA LIFE INSURANCE CO. LTD. (Formerly known as DLF Pramerica Life Insurance Co. Ltd.)
Registration No. 140 ; Date of Registration with the IRDAI: June 27, 2008
REVENUE ACCOUNT FOR THE PERIOD ENDED SEPTEMBER 30, 2015

Policyholders' Account (Technical Account)***

Rs '000

Particulars	Schedule	FOR THE QUARTER ENDED ON SEPTEMBER 2015						UP TO THE QUARTER ENDED ON SEPTEMBER 2015						FOR THE QUARTER ENDED ON SEPTEMBER 2014						UP TO THE QUARTER ENDED ON SEPTEMBER 2014					
		Non Participating (Non-		Participating	Non Participating		Total	Non Participating (Non-		Participating	Non Participating		Total	Non Participating		Participating	Non Participating		Total	Non Participating (Non-		Participat	Non Participating		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 al	
Premiums earned – net	L-4																								
(a) Premium		518,175	1,289,480	217,102	109,155	6,521	2,140,433	938,991	2,514,416	383,873	201,054	12,138	4,050,472	412,677	884,568	165,447	74,342	15,273	1,552,307	710,842	1,645,473	336,848	140,901	25,730	2,859,794
(b) Reinsurance ceded		(4,043)	(76,009)	(476)	(666)	-	(81,194)	(8,168)	(124,824)	(948)	(1,398)	-	(135,338)	(5,247)	(42,948)	-	(767)	-	(49,180)	(9,157)	(53,007)	(383)	(1,682)	-	(64,229)
(c) Reinsurance accepted- Income from Investments		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Interest, Dividends & Rent – Gross		62,879	80,440	12,027	26,573	2,576	184,495	120,547	146,080	23,012	54,571	5,853	350,063	33,318	22,935	10,128	27,256	4,456	98,093	62,717	37,408	17,066	53,111	9,149	179,451
(b) Profit on sale/redemption of investments		371	4,152	333	13,278	10,820	28,954	777	5,439	956	29,394	22,728	59,294	894	734	167	44,170	18,747	64,712	1,150	1,225	635	70,214	27,626	100,850
(c) (Loss on sale/ redemption of investments)		-	-	-	(8,064)	(2,509)	(10,573)	-	-	-	(8,064)	(2,624)	(10,688)	-	-	-	(1,849)	(645)	(2,494)	-	-	-	(8,957)	(3,671)	(12,628)
(d) Transfer/Gain on revaluation/change in fair value*		-	-	-	(40,138)	(16,675)	(56,813)	-	-	-	(93,313)	(35,740)	(129,053)	-	-	-	13,674	(47)	13,627	-	-	-	134,405	38,159	172,564
(e) Amortisation of discount/(premium)		651	1,171	(182)	(6)	(1)	1,633	1,375	2,800	(351)	(12)	(1)	3,811	1,094	1,410	180	(3)	-	2,681	2,094	2,324	283	(6)	-	4,695
(f) Appropriation/ Expropriation Adjustment Account		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Transferred from Shareholders' Fund	253,097	-	138,453	32,962	(185)	424,327	420,550	-	217,632	46,945	-	685,127	202,126	-	33,334	-	-	235,460	323,894	-	120,410	-	-	444,304	
Other Income (to be specified)	243	-	-	87	-	-	330	476	-	153	-	629	187	-	5	-	-	192	491	-	7	-	-	498	
(a) Fees & Charges																									
TOTAL (A)		831,373	1,299,234	367,344	133,094	547	2,631,592	1,474,548	2,543,911	624,327	229,177	2,354	4,874,317	645,049	866,699	209,043	156,823	37,784	1,915,398	1,092,031	1,633,423	474,866	387,986	96,993	3,685,299
Commission	L-5	30,965	69	25,513	1,608	-	58,155	58,792	69	52,995	3,110	5	114,971	28,457	21	36,458	822	75	65,833	44,787	75	70,329	1,356	118	116,665
Operating Expenses related to Insurance Business	L-6	442,139	97,696	236,075	49,091	724	825,725	721,902	390,218	408,312	79,512	1,404	1,601,348	258,248	167,613	140,477	27,261	2,533	596,132	540,518	297,686	329,716	53,826	5,242	1,226,988
Service Tax on Premium		-	-	-	2,946	181	3,127	-	-	-	5,671	383	6,054	-	-	-	-	-	-	-	-	-	-	-	-
Provision for doubtful debts		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bad debts written off		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for Tax		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (Net)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Others (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)		473,104	97,765	261,588	53,645	905	887,007	780,694	390,287	461,307	88,293	1,792	1,722,373	286,705	167,634	176,935	28,083	2,608	661,965	585,305	297,761	400,045	55,182	5,360	1,343,653
Benefits Paid (Net)	L-7	63,050	96,793	4,142	93,303	57,797	315,085	147,595	199,970	4,381	178,342	104,251	634,539	6,650	7,124	2,128	104,983	71,112	191,997	4,055	9,485	3,306	172,802	114,591	304,239
Bonuses Paid		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Change in valuation of liability in respect of life policies		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Gross**		295,220	685,132	101,615	(13,853)	(58,884)	1,009,230	546,259	1,326,572	158,639	(37,458)	(104,418)	1,889,595	351,694	534,243	29,980	13,690	(37,048)	892,559	502,671	978,087	71,515	136,983	(26,239)	1,663,017
(b) Amount ceded in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)		358,270	781,925	105,757	79,450	(1,087)	1,324,315	693,854	1,526,542	163,020	140,884	(167)	2,524,134	358,344	541,367	32,108	118,673	34,064	1,084,556	506,726	987,572	74,821	309,785	88,352	1,967,256
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)		(1)	419,544	(1)	(1)	729	420,271	(0)	627,082	(0)	(0)	729	627,810	-	157,698	-	10,067	1,112	168,878	-	348,090	-	23,019	3,281	374,390
APPROPRIATIONS																									
Transfer to Shareholders' Account		-	419,544	-	-	729	420,273	-	627,082	-	-	729	627,811	-	157,698	-	10,067	1,112	168,877	-	348,090	-	23,019	3,281	374,390
Transfer to Other Reserves (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (D)		-	419,544	-	-	729	420,273	-	627,082	-	-	729	627,811	-	157,698	-	10,067	1,112	168,877	-	348,090	-	23,019	3,281	374,390
The Total Surplus as mentioned below :																									
(a) Interim Bonus Paid		-	-	17	-	-	17	-	-	26	-	-	26	-	-	(4)	-	-	(4)	-	-	-	-	-	-
(b) Allocation of Bonus to Policyholders		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Surplus shown in Revenue Account		-	419,544	-	-	729	420,273	-	627,082	-	-	729	627,811	-	157,698	-	10,067	1,112	168,877	-	348,090	-	23,019	3,281	374,390
Total Surplus (a+b+c)		-	419,544	17	-	729	420,290	-	627,082	26	-	729	627,837	-	157,698	(4)	10,067	1,112	168,873	-	348,090	-	23,019	3,281	374,390

Notes:

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

** Represents Mathematical Reserves after allocation of bonus

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

FORM L-2-A : Profit & Loss

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

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

PROFIT & LOSS ACCOUNT FOR THE PERIOD ENDED SEPTEMBER 30, 2015

Shareholders' Account (Non-technical Account)

(Rs.'000)

Particulars	Schedule	FOR THE QUARTER ENDED ON SEPTEMBER 2015 (Rs.'000)	UP TO THE QUARTER ENDED ON SEPTEMBER 2015 (Rs.'000)	FOR THE QUARTER ENDED ON SEPTEMBER 2014 (Rs.'000)	UP TO THE QUARTER ENDED ON SEPTEMBER 2014 (Rs.'000)
Amounts transferred from/to the Policyholders Account (Technical Account)		420,273	627,811	168,877	374,390
Income From Investments					
(a) Interest, Dividends & Rent – Gross		142,624	284,073	113,909	181,132
(b) Profit on sale/redemption of investments		22,888	30,402	22,740	34,436
(c) (Loss on sale/ redemption of investments)		(892)	(1,525)	(427)	(427)
(d) Amortisation of discount/(premium)		(248)	(1,799)	11,618	14,658
Other Income (To be specified)		-	-	-	-
TOTAL (A)		584,645	938,962	316,717	604,189
Expense other than those directly related to the insurance business:		15,379	31,923	14,729	30,739
Bad debts written off		-	-	-	-
Transfer to Policyholders' fund		424,327	685,127	235,460	444,304
Provisions (Other than taxation)					
(a) For diminution in the value of investments (Net)		-	-	-	-
(b) Provision for doubtful debts		-	-	-	-
(c) Others (to be specified)		-	-	-	-
TOTAL (B)		439,706	717,050	250,189	475,043
Profit/ (Loss) before tax		144,939	221,912	66,528	129,146
Provision for Taxation		-	-	-	-
Current Tax Credit/(Charge)		-	-	-	-
Deferred Tax Credit / (Charge)		(18,661)	(28,571)	(8,566)	(16,628)
Profit / (Loss) after tax		126,278	193,341	57,962	112,519
APPROPRIATIONS					
(a) Balance at the beginning of the year.		-	(4,661,381)	-	(5,060,819)
(b) Interim dividends paid during the year		-	-	-	-
(c) Proposed final dividend		-	-	-	-
(d) Dividend distribution on tax		-	-	-	-
(e) Transfer from reserves/ other accounts - Funds For Future Appropriation		-	-	-	-
Profit carried -----to the Balance Sheet		126,278	(4,468,040)	57,962	(4,948,301)

FORM L-3-A : Balance Sheet

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

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

BALANCE SHEET AS AT SEPTEMBER 30, 2015

(Rs.'000)

Particulars	Schedule	As at SEPTEMBER 30, 2015	As at September 30, 2014
SOURCES OF FUNDS			
<i>SHAREHOLDERS' FUNDS:</i>			
SHARE CAPITAL	L-8,L-9	3,740,619	3,740,619
SHARE APPLICATION MONEY		-	-
RESERVES AND SURPLUS	L-10	8,329,217	8,329,217
CREDIT/[DEBIT] FAIR VALUE CHANGE ACCOUNT		(21,937)	2,590
Sub-Total		12,047,899	12,072,426
BORROWINGS	L-11	-	-
<i>POLICYHOLDERS' FUNDS:</i>			
CREDIT/[DEBIT] FAIR VALUE CHANGE ACCOUNT		14	335
POLICY LIABILITIES		7,964,546	3,264,792
INSURANCE RESERVES		-	-
PROVISION FOR LINKED LIABILITIES		2,369,159	2,469,852
Sub-Total		10,333,719	5,734,979
FUNDS FOR FUTURE APPROPRIATIONS		-	-
TOTAL		22,381,618	17,807,405
APPLICATION OF FUNDS			
INVESTMENTS			
Shareholders'	L-12	7,152,139	6,324,350
Policyholders'	L-13	7,982,846	3,898,997
ASSETS HELD TO COVER LINKED LIABILITIES	L-14	2,369,159	2,469,852
LOANS	L-15	2,247	723
FIXED ASSETS	L-16	387,170	146,049
DEFERRED TAX ASSETS		661,628	732,598
CURRENT ASSETS			
Cash and Bank Balances	L-17	205,510	156,232
Advances and Other Assets	L-18	1,041,770	578,941
Sub-Total (A)		1,247,280	735,173
CURRENT LIABILITIES	L-19	1,827,023	1,394,818
PROVISIONS	L-20	61,868	53,820
Sub-Total (B)		1,888,891	1,448,638
NET CURRENT ASSETS (C) = (A – B)		(641,611)	(713,465)
MISCELLANEOUS EXPENDITURE (to the extent not written off or	L-21	-	-
DEBIT BALANCE IN PROFIT & LOSS ACCOUNT (Shareholders' Account)		4,468,040	4,948,301
Debit Balance of Revenue Account		-	-
TOTAL		22,381,618	17,807,405

CONTINGENT LIABILITIES

(Rs.'000)

	Particulars	As at SEPTEMBER 30, 2015	As at September 30, 2014
1	Partly paid-up investments	-	-
2	Claims, other than against policies, not acknowledged as debts by the company	3,675	-
3	Underwriting commitments outstanding (in respect of shares and securities)	-	-
4	Guarantees given by or on behalf of the Company	-	-
5	Statutory demands/ liabilities in dispute, not provided for	62,158	-
6	Reinsurance obligations to the extent not provided for in accounts	-	-
7	Others (to be specified)	-	-
	TOTAL	65,833	-

PREMIUM

(Rs.'000)

Particulars		FOR THE QUARTER ENDED ON SEPTEMBER 2015						FOR THE PERIOD ENDED ON SEPTEMBER 2015						FOR THE QUARTER ENDED ON SEPTEMBER 2014						FOR THE PERIOD ENDED ON SEPTEMBER 2014					
		Non Participating (Non-Linked)		Participating (Non-Linked)	Non Participating (Linked)		Total	Non Participating (Non-Linked)		Participating (Non-Linked)	Non Participating (Linked)		Total	Non Participating (Non-Linked)		Participating (Non-Linked)	Non Participating (Linked)		Total	Non Participating (Non-Linked)		Participating (Non-Linked)	Non Participating (Linked)		Total
		Individual Life	Group Life	Individual Life	Individual Life	Individual Pension		Individual Life	Group Life	Individual Life	Individual Life	Individual		Individual Life	Group Life	Individual Life	Individual Life	Individual Pension		Individual Life	Group Life	Individual Life	Individual Life	Individual Pension	
1	First year premiums	195,494	129,755	138,507	31,115	-	494,872	364,101	226,938	293,250	59,992	12	944,293	134,718	94,969	163,147	12,540	-	405,374	243,631	119,945	334,119	13,499	-	711,195
2	Renewal Premiums	322,681	30,501	78,595	48,764	6,522	487,063	574,890	51,292	90,623	98,335	12,125	827,265	277,959	1,098	2,301	61,801	15,274	358,433	467,211	1,842	2,729	127,252	25,730	624,764
3	Single Premiums	-	1,129,223	-	29,275	-	1,158,498	-	2,236,186	-	42,727	1	2,278,914	-	788,500	-	-	-	788,500	-	1,523,686	-	150	-	1,523,836
	TOTAL PREMIUM	518,175	1,289,479	217,102	109,155	6,522	2,140,433	938,991	2,514,416	383,873	201,054	12,138	4,050,472	412,677	884,568	165,448	74,341	15,274	1,552,307	710,842	1,645,473	336,848	140,901	25,730	2,859,795

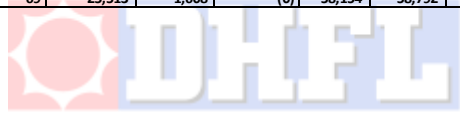


————— LIFE INSURANCE —————

COMMISSION EXPENSES

(Rs.'000)

Particulars	FOR THE QUARTER ENDED ON SEPTEMBER 2015						FOR THE PERIOD ENDED ON SEPTEMBER 2015						FOR THE QUARTER ENDED ON SEPTEMBER 2014						FOR THE PERIOD ENDED ON SEPTEMBER 2014					
	Non Participating (Non-Linked)		Participating (Non-Linked)	Non Participating (Linked)		Total	Non Participating (Non-Linked)		Participating (Non-Linked)	Non Participating (Linked)		Total	Non Participating (Non-Linked)		Participating (Non-Linked)	Non Participating (Linked)		Total	Non Participating (Non-Linked)		Participating (Non-Linked)	Non Participating (Linked)		Total
	Individual Life	Group Life	Individual Life	Individual Life	Individual Pension		Individual Life	Group Life	Individual Life	Individual Life	Individual Pension		Individual Life	Group Life	Individual Life	Individual Life	Individual Pension		Individual Life	Group Life	Individual Life	Individual Life	Individual Pension	
Commission paid																								
Direct – First year premiums	26,332	69	22,335	1,140	-	49,877	51,465	69	48,248	2,281	3	102,066	21,542	20	36,407	506	9	58,484	33,954	75	70,254	601	20	104,904
- Renewal premiums	4,632	-	3,178	145	-	7,954	7,327	-	4,747	297	2	12,373	6,915	-	52	316	65	7,347	10,833	-	75	754	98	11,760
- Single premiums	-	-	-	324	-	324	-	-	-	532	-	532	-	-	-	-	-	-	-	-	-	1	-	1
Total (A)	30,964	69	25,513	1,608	-	58,155	58,792	69	52,995	3,110	5	114,971	28,457	20	36,458	822	74	65,832	44,787	75	70,329	1,356	118	116,664
Add: Commission on Re-insurance Accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on Re-insurance Ceded	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net Commission	30,964	69	25,513	1,608	-	58,155	58,792	69	52,995	3,110	5	114,971	28,457	20	36,458	822	74	65,832	44,787	75	70,329	1,356	118	116,664
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:																								
Agents	19,925	-	5,655	1,584	(0)	27,164	37,504	-	11,852	3,037	5	52,398	15,635	-	10,430	721	74	26,860	26,668	-	23,699	1,041	117	51,524
Brokers	5,021	69	7,184	20	-	12,293	8,790	69	13,267	57	-	22,183	2,463	20	7,846	53	1	10,383	2,421	75	11,672	82	1	14,251
Corporate Agency	5,967	-	12,622	5	-	18,594	12,282	-	27,682	16	-	39,980	9,440	-	17,874	48	-	27,361	14,309	-	34,504	232	-	49,046
Referral	9	-	50	-	-	59	43	-	177	-	-	220	358	-	143	-	-	500	439	-	229	-	-	669
Others (pl. specify)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bancassurance	43	-	1	-	-	44	173	-	17	-	-	190	563	-	166	-	-	729	950	-	225	1	-	1,176
TOTAL (B)	30,965	69	25,513	1,608	(0)	58,154	58,792	69	52,995	3,110	5	114,971	28,457	20	36,458	822	75	65,833	44,787	75	70,329	1,356	118	116,665



Pramerica

LIFE INSURANCE

OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

Particulars	FOR THE QUARTER ENDED ON SEPTEMBER 30, 2015						UPTO THE PERIOD ENDED ON SEPTEMBER 30, 2015						FOR THE QUARTER ENDED ON SEPTEMBER 30, 2014						UPTO THE PERIOD ENDED ON SEPTEMBER 30, 2014					
	Non Participating (Non-Linked)		Participating (Non-Linked)	Non Participating (Linked)		Total	Non Participating (Non-Linked)		Participating (Non-Linked)	Non Participating (Linked)		Total	Non Participating (Non-Linked)		Participating (Non-Linked)	Non Participating (Linked)		Total	Non Participating (Non-Linked)		Participating (Non-Linked)	Non Participating (Linked)		Total
	Individual Life	Group Life	Individual Life	Individual Life	Individual Pension		Individual Life	Group Life	Individual Life	Individual Life	Individual Pension		Individual Life	Group Life	Individual Life	Individual Life	Individual Pension		Individual Life	Group Life	Individual Life	Individual Life	Individual Pension	
1 Employees remuneration and welfare benefits	273,071	(26,061)	139,470	27,022	566	414,068	428,327	117,836	225,332	41,877	1,054	814,426	101,710	94,628	71,382	8,050	581	276,351	217,272	172,310	177,210	15,831	1,450	584,073
2 Travel, conveyance and vehicle running expenses	10,701	(797)	4,800	859	27	15,590	18,741	6,154	8,649	1,491	57	35,092	4,568	5,142	3,455	367	31	13,563	9,592	9,700	9,279	682	85	29,338
3 Training expenses (including Agent advisors)	7,639	7,447	3,450	612	20	19,168	12,016	11,231	5,546	956	36	29,785	10,605	11,109	9,550	786	87	32,137	14,302	14,464	13,836	1,018	127	43,747
4 Rent, rates & taxes	10,102	7,654	4,462	814	22	23,054	21,704	17,684	10,017	1,727	66	51,198	9,959	10,923	8,062	777	73	29,794	18,153	18,358	17,561	1,291	161	55,524
5 Repairs & Maintenance	12,254	8,931	5,520	982	31	27,718	20,117	15,729	9,284	1,601	61	46,792	5,662	6,269	4,475	447	41	16,894	10,890	11,013	10,535	775	97	33,310
6 Printing and stationery	1,132	227	509	91	3	1,962	1,955	938	903	156	6	3,958	444	488	355	35	3	1,325	828	837	801	59	7	2,532
7 Communication expenses	5,455	1,493	2,457	438	14	9,857	9,019	4,574	4,163	718	27	18,501	2,276	2,530	1,779	180	16	6,781	4,477	4,527	4,331	318	40	13,693
8 Legal, professional and consultancy charges	13,396	9,500	10,098	2,348	1	35,343	19,544	17,080	15,741	3,450	1	55,816	9,841	11,125	7,356	796	65	29,183	21,123	21,362	20,434	1,503	187	64,609
9 Medical fees	945	253	416	76	-	1,690	2,116	253	977	168	-	3,514	1,478	-	(1)	-	-	1,596	3,080	-	23	219	-	3,322
10 Auditors' fees, expenses etc : (a) as auditor (b) as adviser (i) Taxation matters (ii) Insurance matters (iii) Management services; and (c) in any other capacity (including out of pocket expenses)	279 - - - 40	223 - - - 33	125 - - - 18	23 - - - 3	1 - - - -	651 - - - 94	547 - - - 74	455 - - - 62	253 - - - 34	44 - - - 6	2 - - -	1,301 - - - 176	184 - - - 19	205 - - - 22	145 - - - 15	15 - - - 2	1 - - -	550 - - - 58	359 - - - 39	364 - - - 40	348 - - - 38	26 - - - 3	3 - - -	1,100 - - - 120
11 Advertisement and publicity	35,383	95,796	24,771	6,154	-	162,104	68,544	136,682	55,206	12,098	2	272,532	17,506	2,539	6,279	1,368	2	27,694	43,673	6,271	15,893	3,405	6	69,248
12 Interest and bank charges	1,599	789	720	129	4	3,241	2,597	1,652	1,198	207	8	5,662	1,014	1,187	682	85	6	2,974	2,570	2,599	2,486	183	23	7,861
13 Investment related charges	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14 Postage and courier cost	3,340	(485)	1,501	268	8	4,632	5,688	1,545	2,625	453	17	10,328	1,105	1,263	799	91	7	3,265	2,510	2,538	2,428	179	22	7,677
15 Sales Promotion expenses	22,866	(5,360)	16,416	3,975	-	37,897	41,035	16,729	33,050	7,186	1	98,001	34,032	4,433	12,069	2,657	-	53,191	81,945	10,675	29,061	6,398	-	128,079
16 Information technology expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17 Recruitment (including Agent advisors)	3,588	500	1,614	287	9	5,998	6,037	2,617	2,786	480	18	11,938	5,108	5,195	4,887	366	45	15,601	5,392	5,453	5,216	384	48	16,493
18 Electricity ,water and utilities	2,430	1,102	1,085	196	6	4,819	4,506	2,897	2,079	359	14	9,855	2,058	2,219	1,736	158	16	6,187	3,386	3,424	3,275	241	30	10,356
19 Policy issuance and servicing costs	30,563	(13,784)	15,758	4,297	-	36,834	47,633	16,904	24,638	5,543	-	94,718	46,347	727	5,246	6,217	806	59,343	94,073	1,277	10,385	12,830	1,670	120,235
20 (Profit)/Loss on fluctuation in foreign exchange	3	3	1	-	-	7	4	4	2	-	-	10	107	108	103	8	1	327	107	108	103	8	1	327
21 (Profit)/Loss on fixed assets	1	(1)	-	1	-	1	32	26	15	3	-	76	5	6	4	1	-	16	8	9	8	1	-	26
22 Service Tax expense	-	-	-	-	-	-	-	-	-	-	-	-	1,306	4,158	7	4,498	732	10,701	66	5,607	11	7,998	1,225	14,907
23 Other miscellaneous expenses	(104)	4,159	(491)	(81)	(8)	3,475	411	9,808	620	93	-	10,932	486	642	185	46	3	1,362	1,943	1,967	1,879	138	18	5,945
24 Depreciation	7,456	6,074	3,375	597	20	17,522	11,255	9,358	5,194	896	34	26,737	2,428	2,695	1,907	192	17	7,239	4,730	4,783	4,575	336	42	14,466
TOTAL	442,139	97,696	236,075	49,091	724	825,725	721,902	390,218	408,312	79,512	1,404	1,601,348	258,248	167,613	140,477	27,261	2,533	596,132	540,518	297,686	329,716	53,826	5,242	1,226,988

LIFE INSURANCE

Particulars	FOR THE QUARTER ENDED ON SEPTEMBER 30, 2015						UP TO THE QUARTER ENDED ON SEPTEMBER 30, 2015						FOR THE QUARTER ENDED ON SEPTEMBER 30, 2014						UP TO THE QUARTER ENDED ON SEPTEMBER 30, 2014					
	Non Participating (Non-Linked)		Participating (Non-Linked)	Non Participating (Linked)		Total	Non Participating (Non-Linked)		Participating (Non-Linked)	Non Participating (Linked)		Total	Non Participating (Non-Linked)		Participating (Non-Linked)	Non Participating (Linked)		Total	Non Participating (Non-Linked)		Participating (Non-Linked)	Non Participating (Linked)		Total
	Individual Life	Group Life	Individual Life	Individual Life	Individual Pension		Individual Life	Group Life	Individual Life	Individual Life	Individual Pension		Individual Life	Group Life	Individual Life	Individual Life	Individual Pension		Individual Life	Group Life	Individual Life	Individual Life	Individual Pension	
1. Insurance Claims																								
(a) Claims by Death,	4,062	114,717	1,096	1,689	149	121,713	28,194	228,590	1,737	5,562	936	265,019	2,165	12,335	2,128	1,968	258	18,854	2,887	16,592	3,793	(1,405)	335	22,202
(b) Claims by Maturity,	4,823	-	2,313	-	-	7,135	7,751	-	2,364	(100)	-	10,015	-	-	-	24,211	-	24,211	-	-	-	42,184	-	42,184
(c) Annuities/Pension payment,	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Periodical Benefit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Health	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(f) any other (please specify)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Surrenders/Withdrawals	52,393	32,689	-	91,761	57,648	234,491	120,194	52,324	-	173,631	103,315	449,464	4,451	661	-	79,149	70,854	155,115	7,560	693	-	132,088	114,256	254,597
Riders	(500)	-	-	-	-	(500)	-	-	-	-	-	-	26	-	-	310	-	336	1,151	-	-	(280)	-	871
Total paid	60,778	147,406	3,409	93,450	57,797	362,840	156,139	280,914	4,101	179,093	104,251	724,498	6,641	12,996	2,128	105,639	71,112	198,516	11,598	17,285	3,793	172,587	114,591	319,854
2. (Amount ceded in reinsurance):																								
(a) Claims by Death,	2,272	(50,614)	733	(147)	-	(47,756)	(8,544)	(80,944)	280	(751)	-	(89,959)	8	(5,872)	-	(656)	-	(6,520)	(7,543)	(7,800)	(487)	215	-	(15,615)
(b) Claims by Maturity,	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities/Pension payment,	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Periodical Benefit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Health	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(f) any other (please specify)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total ceded	2,272	(50,614)	733	(147)	-	(47,755)	(8,544)	(80,944)	280	(751)	-	(89,959)	8	(5,872)	-	(656)	-	(6,520)	(7,543)	(7,800)	(487)	215	-	(15,615)
3. Amount accepted in reinsurance:																								
(a) Claims by Death,	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Claims by Maturity,	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities/Pension payment,	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Periodical Benefit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e) Health	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(f) any other (please specify)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	63,050	96,792	4,141	93,303	57,797	315,084	147,595	199,970	4,381	178,342	104,251	634,539	6,650	7,124	2,128	104,983	71,112	191,996	4,055	9,485	3,306	172,802	114,591	304,239



LIFE INSURANCE

FORM L-8 : SHARE CAPITAL SCHEDULE

(Rs.'000)

	Particulars	As at September 30, 2015	As at Septembber 30, 2014
1	Authorised Capital 2,000,000,000 Equity Shares (Previous Year: 2,000,000,000 Equity Shares) of Rs 10 each	20,000,000	20,000,000
2	Issued Capital 374,061,867 Equity Shares (Previous Year: 374,061,867 Equity Shares) of Rs 10/- each	3,740,619	3,740,619
3	Subscribed Capital 374,061,867 Equity Shares (Previous Year: 374,061,867 Equity Shares) of Rs 10/- each	3,740,619	3,740,619
4	Called-up Capital 374,061,867 Equity Shares (Previous Year: 374,061,867 Equity Shares) of Rs 10/- each Less : Calls unpaid Add : Shares forfeited (Amount originally paid up) Less : Par value of Equity Shares bought back Less : Preliminary Expenses Expenses including commission or brokerage on Underwriting or subscription of shares	3,740,619	3,740,619
	TOTAL	3,740,619	3,740,619

FORM L-9 : PATTERN OF SHAREHOLDING SCHEDULE

PATTERN OF SHAREHOLDING : [As certified by the Management]

Shareholder	As at September 30, 2015		As at June 30, 2014	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
Indian	276,805,782	74%	276,805,782	74%
Foreign	97,256,085	26%	97,256,085	26%
Others				
TOTAL	374,061,867	100%	374,061,867	100%



FORM L-10-RESERVES AND SURPLUS SCHEDULE

(Rs.'000)

	Particulars	As at September 30, 2015	As at September 30, 2014
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	8,329,217	8,329,217
4	Revaluation Reserve	-	-
	General Reserves		
5	Less: Debit balance in Profit and Loss Account, if any	-	-
	Less: Amount utilized for Buy-back	-	-
6	Catastrophe Reserve	-	-
7	Other Reserves (to be specified)	-	-
8	Balance of profit in Profit and Loss Account	-	-
	TOTAL	8,329,217	8,329,217



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LIFE INSURANCE

FORM L-11-BORROWINGS SCHEDULE

(Rs.'000)

	Particulars	As at September 30, 2015	As at September 30, 2014
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others (to be specified)	-	-
	TOTAL	-	-



FORM L-12-INVESTMENTS SHAREHOLDERS SCHEDULE

(Rs.'000)

	Particulars	As at September 30, 2015	As at September 30, 2014
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	4,051,699	3,548,775
2	Other Approved Securities	365,304	192,863
3	Other Investments		
	(a) Shares	-	-
	(aa) Equity	214,012	49,810
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	474,030	200,731
	(e) Other Securities (to be specified)	-	-
	Commercial Paper / Certificate of Deposits	-	-
	Deposits with Bank	4,000	4,000
	(f) Subsidiaries	-	-
	Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	1,809,328	974,624
5	Other than Approved Investments	13,766	2,748
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	-	468,172
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	170,000	260,025
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	-	-
	(e) Other Securities (to be specified)	-	-
	(f) Subsidiaries	-	-
	Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	50,000	160,287
5	Other than Approved Investments	0	462,315
	TOTAL	7,152,139	6,324,350

FORM L-13-INVESTMENTS POLICYHOLDERS SCHEDULE

(Rs.'000)

	Particulars	As at September 30, 2015						As at September 30, 2014					
		Non Participating (Non-Linked)		Participat	Non Participating		Total	Non Participating (Non-Linked)		Participating (Non-Linked)	Non Participating (Linked)		Total
		Individual Life	Group Life		Individual	Individual Life		Individual	Individual Life	Group Life	Individual Life	Individual Life	
	LONG TERM INVESTMENTS												
1	Government securities and Government guaranteed bonds including Treasury Bills	1,669,425	2,171,686	318,516	19,700	1,285	4,180,612	953,203	591,878	231,763	14,989	655	1,792,488
2	Other Approved Securities	10,014	70,808	-	-	-	80,822	10,016	50,179	-	-	-	60,195
3	(a) Shares	-	-	-	-	-	-	-	-	-	-	-	-
	(aa) Equity	-	-	-	-	-	-	-	-	-	-	-	-
	(bb) Preference	-	-	-	-	-	-	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-	-	-	-	-	-	-
	(d) Debentures/ Bonds	395,294	615,511	113,977	9,155	-	1,133,937	310,083	293,396	91,997	-	-	704,622
	(e) Other Securities (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-
	Commercial Paper / Certificate of Deposits	-	-	-	-	-	-	-	-	-	-	-	-
	Deposits with Bank	2,000	20,000	-	-	500	22,500	2,000	-	-	-	500	2,500
	(f) Subsidiaries	-	-	-	-	-	-	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-	-	-	-	-	-	-
4	Investments in Infrastructure and Social Sector	957,592	1,210,161	147,096	6,000	-	2,320,849	481,771	405,006	126,648	6,000	-	1,019,424
5	Other than Approved Investments	-	-	-	-	-	-	-	-	-	-	-	-
	SHORT TERM INVESTMENTS												
1	Government securities and Government guaranteed bonds including Treasury Bills	(0)	73,712	-	-	0	73,712	4,392	41,034	-	-	-	45,426
2	Other Approved Securities	-	-	-	-	-	-	-	-	-	-	-	-
3	(a) Shares	-	-	-	-	-	-	-	-	-	-	-	-
	(aa) Equity	-	-	-	-	-	-	-	-	-	-	-	-
	(bb) Preference	-	-	-	-	-	-	-	-	-	-	-	-
	(b) Mutual Funds	26,100	74,013	8,301	(0)	-	108,414	(0)	65,058	115,411	1,855	104	182,428
	(c) Derivative Instruments	-	-	-	-	-	-	-	-	-	-	-	-
	(d) Debentures/ Bonds	17,000	-	-	-	-	17,000	-	-	-	-	-	-
	(e) Other Securities (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-
	Deposits with Bank	-	45,000	-	-	-	-	10,000	13,700	-	-	-	23,700
	(f) Subsidiaries	-	-	-	-	-	45,000	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-	-	-	-	-	-	-
4	Investments in Infrastructure and Social Sector	-	-	-	-	-	-	-	-	-	-	-	-
5	Other than Approved Investments	-	-	-	-	-	-	68,213	-	-	0	-	68,213
	TOTAL	3,077,425	4,280,891	587,890	34,855	1,785	7,982,846	1,839,678	1,460,251	565,818	31,990	1,259	3,898,997

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

(Rs.'000)

	Particulars	As at September 30, 2015			As at September 30, 2014		
		Individual Life	Individual Pension	Total	Individual Life	Individual Pension	Total
	LONG TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	213,423	13,014	226,437	203,858	21,838	225,696
2	Other Approved Securities	2,039	-	2,039	2,007	-	2,007
3	Other Investments						
	(a) Shares	-	-	-	-	-	-
	(aa) Equity	1,044,583	205,613	1,250,196	1,062,857	335,511	1,398,368
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	206,382	20,234	226,616	181,120	38,055	219,175
	(e) Other Securities - Fixed Deposits	3,000	3,500	6,500	3,000	3,500	6,500
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Social Sector	151,018	16,744	167,762	125,689	24,038	149,727
5	Other than Approved Investments	6,523	1,539	8,062	38,197	11,866	50,063
	SHORT TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	310,840	669	311,509	328,223	1,496	329,719
2	Other Approved Securities	-	-	-	-	-	-
3	(a) Shares	-	-	-	-	-	-
	(aa) Equity	-	-	-	-	-	-
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	29,243	1,301	30,544	32,772	8,227	40,999
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	8,190	-	8,190	-	-	-
	(e) Other Securities (to be specified)	-	-	-	-	-	-
	Deposit with Bank	129,500	-	129,500	53,000	-	53,000
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Social Sector	2,516	-	2,516	9,984	998	10,982
5	Other than Approved Investments	-	-	-	-	-	-
	NET CURRENT ASSETS						
	Bank Balances	2,377	482	2,859	2,416	707	3,123
	Income accrued on investments	28,046	3,518	31,564	23,961	4,470	28,431
	Payables for purchase of Securities	(5,888)	(847)	(6,735)	(4,156)	(2,078)	(6,234)
	FMC Payable	(2,277)	(341)	(2,618)	(2,305)	(565)	(2,870)
	Other Payables	(18,581)	(7,201)	(25,782)	(27,195)	(11,639)	(38,834)
	Other Receivable	-	-	-	-	-	-
	TOTAL	2,110,934	258,225	2,369,159	2,033,428	436,425	2,469,853

FORM L-15 : LOANS SCHEDULE

(Rs.'000)

	Particulars	As at September 30, 2015	As at September 30, 2014
1	SECURITY-WISE CLASSIFICATION		-
	<i>Secured</i>		-
	(a) On mortgage of property		-
	(aa) In India	-	-
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Govt. Securities, etc.	-	-
	(c) Loans against policies	2,247	723
	(d) Others (to be specified)	-	-
	<i>Unsecured</i>	-	-
	TOTAL	2,247	723
2	BORROWER-WISE CLASSIFICATION		-
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Companies	-	-
	(e) Loans against policies	2,247	723
	(f) Others (to be specified)	-	-
	TOTAL	2,247	723
3	PERFORMANCE-WISE CLASSIFICATION		-
	(a) Loans classified as standard	-	-
	(aa) In India	2,247	723
	(bb) Outside India	-	-
	(b) Non-standard loans less provisions	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	TOTAL	2,247	723
4	MATURITY-WISE CLASSIFICATION		-
	(a) Short Term	-	-
	(b) Long Term	2,247	723
	TOTAL	2,247	723

FORM L-16 : FIXED ASSETS SCHEDULE

(Rs.'000)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	Opening	Additions	Deductions	Closing	Opening	For The Period	On Sales/ Adjustment	Closing	As at September 30,	As at September 30,
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles - Software	64,126	110,559	-	174,685	57,664	10,194	-	67,858	106,828	10,088
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	52,196	20,439	-	72,635	26,216	4,782	-	30,998	41,637	13,697
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	11,063	3,954	94	14,923	10,243	1,488	94	11,637	3,286	199
Information Technology Equipment	68,798	59,211	3,651	124,358	52,098	9,110	3,476	57,732	66,626	17,651
Vehicles	-	-	-	-	-	-	-	-	-	-
Office Equipment	18,392	2,221	-	20,613	16,104	1,163	-	17,267	3,345	2,537
Others (Specify nature)	-	-	-	-	-	-	-	-	-	-
TOTAL	214,575	196,384	3,745	407,214	162,325	26,737	3,570	185,492	221,722	44,172
Work in progress	-	-	-	-	-	-	-	-	165,448	101,875
Grand Total	214,575	196,384	3,745	407,214	162,325	26,737	3,570	185,492	387,170	146,047
PREVIOUS YEAR	174,353	42,752	2,530	214,575	133,283	31,041	1,999	162,325	330,388	48,014

FORM L-17 : CASH AND BANK BALANCE SCHEDULE

CASH AND BANK BALANCES

(Rs.'000).

	Particulars	As at September 30, 2015	As at September 30, 2014
1	Cash (including cheques, drafts and stamps)	123,118	89,484
2	Bank Balances		
	(a) Deposit Accounts		-
	(aa) Short-term (due within 12 months of the date of Balance Sheet)	-	-
	(bb) Others (under Lien)	100	-
	(b) Current Accounts	82,292	66,748
	(c) Others (to be specified)	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others (to be specified)	-	-
	TOTAL	205,510	156,232
	Balances with non-scheduled banks included in 2 and 3 above	-	-
	CASH & BANK BALANCES		
1	In India	205,510	156,232
2	Outside India	-	-
	TOTAL	205,510	156,232

FORM L-18-ADVANCE AND OTHER ASSETS SCHEDULE			
ADVANCES AND OTHER ASSETS		(Rs.'000)	
	Particulars	As at September 30, 2015	As at September 30, 2014
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	53,008	37,442
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	10	10
6	Others (to be specified)		-
	Security Deposits	55,929	57,013
	Deposit -Others	2,492	739
	Advances to employees for travel, etc.	849	2,215
	TOTAL (A)	112,288	97,419
	OTHER ASSETS		
1	Income accrued on investments	397,655	230,150
2	Outstanding Premiums	142,341	123,687
3	Agents' Balances	7,764	11,215
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsures)	139,518	68,266
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	25,782	38,834
	Service Tax Unutilized Credit	39,885	9,743
	Receivable towards non-par non linked funds	-	-
	Receivable from clearing firm	182,053	3,593
	Receivable from ex employees	7,646	7,538
	Other Dues	1,553	5,037
	Agents' Balances - provision for doubtful amounts	(6,494)	(8,234)
	Receivable from ex employees- provision	(3,823)	(3,769)
	Provision on Vendor Advances	(4,398)	(4,538)
	TOTAL (B)	929,482	481,523
	TOTAL (A+B)	1,041,770	578,942

FORM L-19-CURRENT LIABILITIES SCHEDULE

(Rs.'000)

	Particulars	As at September 30, 2015	As at September 30, 2014
1	Agents' Balances	26,807	30,110
2	Balances due to other insurance companies	168,151	67,886
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	15,858	51,559
5	Unallocated premium	501,522	286,417
6	Sundry creditors	213,590	311,350
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	82,304	98,120
9	Annuities Due	-	-
10	Due to Officers/ Directors	100	-
11	Others (to be specified)		
	-Proposal / Policyholder deposits	4,490	3,615
	-Withholding Tax Deducted at Source	11,978	18,857
	-Accrued Expenses	608,763	380,614
	-Other Statutory liabilities	12,596	10,285
	-Policy Holders Unclaimed	109,858	117,273
	- Due to Non- par non linked funds	-	-
	-Lease Equalisation Reserve	5,350	5,999
	- Service Tax Liability	65,656	12,733
	TOTAL	1,827,023	1,394,818

FORM L-20-PROVISIONS SCHEDULE

(Rs.'000)

	Particulars	As at September 30, 2015	As at September 30, 2014
1	For taxation (less payments and taxes deducted at source)	-	-
2	For proposed dividends	-	-
3	For dividend distribution tax	-	-
4	Others (to be specified)	-	-
	- Provision for Gratuity	35,739	32,445
	- Provision for Leave Encashment	26,129	21,375
	TOTAL	61,868	53,820



FORM L-21-MISC EXPENDITURE SCHEDULE

MISCELLANEOUS EXPENDITURE

(To the extent not written off or adjusted)

(Rs.'000)

	Particulars	As at September 30, 2015	As at September 30, 2014
1	Discount Allowed in issue of shares/	-	-
2	Others (to be specified)	-	-
	TOTAL	-	-



FORM L-22 : Analytical Ratios*

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

Date: **30-Sep-15**

Sl.No.	Particular	For the Quarter ended September 15		Upto the Quarter ended September 15		For the Quarter ended September 14		Upto the Quarter ended September 14	
1	New business premium income growth rate - segment wise	38%		44%		378%		387%	
	Non Par Individual Life - Non Linked	45%		49%		-39%		-41%	
	Non Par Group Life	43%		50%		11606%		14790%	
	Participating Individual Life	-15%		-12%		4074%		6120%	
	Non Par Individual Life - Linked	382%		653%		-27%		-54%	
2	Net Retention Ratio	96%		97%		97%		98%	
3	Expense of Management to Gross Direct Premium Ratio	41%		43%		43%		47%	
4	Commission Ratio (Gross commission paid to Gross Premium)	3%		3%		4%		4%	
5	Ratio of policy holder's liabilities to shareholder's funds	136%		136%		81%		81%	
6	Growth rate of shareholders' fund	6%		6%		388%		388%	
7	Ratio of surplus to policyholders' liability	4%		6%		3%		7%	
8	Change in net worth ('000)	455,733		455,733		5,663,500		5,663,500	
9	Profit after tax/Total Income	5%		4%		3%		3%	
10	(Total real estate + loans)/(Cash & invested assets)	0%		0%		0%		0%	
11	Total investments/(Capital + Surplus)	145%		145%		105%		105%	
12	Total affiliated investments/(Capital+ Surplus)	0.21%		0.21%		0.21%		0.21%	
13 *	Investment Yield (Gross and Net)								
	Policyholder's Funds:	With Realized Gains	Without Realized Gains	With Realized Gains	Without Realized Gains	With Realized Gains	Without Realized Gains	With Realized Gains	Without Realized Gains
	Non-Linked								
	PAR	8.67%	8.67%	8.67%	8.67%	9.57%	9.57%	9.56%	9.56%
	Non-PAR	8.99%	8.99%	8.94%	8.94%	9.33%	9.33%	9.29%	9.29%
	Linked								
	Non-PAR	-3.84%	-3.84%	-3.74%	-3.74%	16.82%	16.82%	28.32%	28.32%
	Shareholder's Fund	8.31%	8.31%	8.39%	8.39%	9.67%	9.67%	9.44%	9.44%

FORM L-22 : Analytical Ratios*

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

Date: 30-Sep-15

Sl.No.	Particular	For the Quarter ended September 15		Upto the Quarter ended September 15		For the Quarter ended September 14		Upto the Quarter ended September 14	
14	Conservation Ratio	64%		62%		66%		63%	
15	Persistency Ratio	On Policies	On Premium	On Policies	On Premium	On Policies	On Premium	On Policies	On Premium
	For 13th month	45.15%	50.70%	45.15%	50.70%	42.29%	47.70%	42.29%	47.70%
	For 25th month(+)	28.46%	37.31%	28.46%	37.31%	33.80%	38.70%	33.80%	38.70%
	For 37th month(+)	23.54%	30.88%	23.54%	30.88%	26.87%	37.91%	26.87%	37.91%
	For 49th Month(+)	24.23%	35.87%	24.23%	35.87%	18.23%	19.87%	18.23%	19.87%
	for 61st month	10.46%	11.32%	10.46%	11.32%	NA	NA	NA	NA
16	NPA Ratio								
	Gross NPA Ratio	-	-	-	-	-	-	-	-
	Net NPA Ratio	-	-	-	-	-	-	-	-
Equity Holding Pattern for Life									
		(Rs in Lakhs)				(Rs in Lakhs)			
1	(a) No. of shares	374,061,867				374,061,867			
2	(b) Percentage of shareholding (Indian / Foreign)	285%				285%			
3	(c) % of Government holding (in case of public sector insurance companies)	-				-			
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	0.52				0.31			
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.52				0.31			
6	(iv) Book value per share (Rs)	20.26				19.04			

+ Non Reducing Balance

FORM L-24 : Valuation of net liabilities

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

Date: 30-Sep-15

(Rs in Lakhs)

Valuation of net liabilities			
Sl.No.	Particular	As at 30.09.2015	As at 30.09.2014
1	Linked		
a	Life	21,298	20,463
b	General Annuity		-
c	Pension	2,601	4,367
d	Health		-
2	Non-Linked		
a	Life	79,438	32,517
b	General Annuity		-
c	Pension		-
d	Health		-

LIFE INSURANCE

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

Insurer: DHFL Pramerica Life Ins Co. Ltd.

FOR THE QTR ENDED SEPTEMBER 30th, 2015

Geographical Distribution of Total Business- Individuals

(Rs in Crore)

Sl.No.	State / Union Territory	Rural				Urban				Total Business			
		No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)	No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)	No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)
1	Andhra Pradesh	31	31	0.10	0.40	260	260	0.72	5.14	291	291	0.82	5.54
2	Arunachal Pradesh	-	-	0.00	-	10	10	0.03	0.17	10	10	0.03	0.17
3	Assam	48	47	0.21	0.80	223	223	0.38	6.66	271	270	0.59	7.47
4	Bihar	224	221	0.42	3.99	36	36	0.08	0.70	260	257	0.50	4.69
5	Chattisgarh	6	6	0.01	0.12	105	103	0.12	2.71	111	109	0.12	2.83
6	Goa	-	-	-	-	4	4	0.02	0.13	4	4	0.02	0.13
7	Gujarat	80	76	0.26	2.28	521	498	2.63	26.78	601	574	2.89	29.06
8	Haryana	274	272	0.66	4.63	326	322	1.58	17.70	600	594	2.25	22.33
9	Himachal Pradesh	27	27	0.06	0.62	215	213	0.84	4.66	242	240	0.89	5.28
10	Jammu & Kashmir	216	216	0.36	3.94	1,084	1,079	3.02	24.05	1,300	1,295	3.38	27.99
11	Jharkhand	20	20	0.02	0.47	54	53	0.09	2.47	74	73	0.10	2.94
12	Karnataka	5	5	0.03	0.12	291	287	1.12	8.38	296	292	1.15	8.49
13	Kerala	27	27	0.08	0.44	189	187	0.62	4.02	216	214	0.71	4.46
14	Madhya Pradesh	62	62	0.23	6.78	605	595	2.17	15.41	667	657	2.40	22.18
15	Maharashtra	22	22	0.06	0.53	1,118	1,101	4.75	31.63	1,140	1,123	4.81	32.16
16	Manipur	1	1	0.00	0.01	2	2	0.01	0.12	3	3	0.02	0.13
17	Meghalaya	-	-	0.04	-	13	13	0.05	0.24	13	13	0.08	0.24
18	Mizoram	-	-	-	-	2	2	0.00	0.04	2	2	0.00	0.04
19	Nagaland	1	1	0.04	0.02	59	58	0.03	1.06	60	59	0.07	1.08
20	Orissa	465	463	0.63	5.91	44	40	0.20	1.21	509	503	0.83	7.12
21	Punjab	85	83	0.40	3.59	1,053	1,034	4.24	27.99	1,138	1,117	4.63	31.58
22	Rajasthan	160	159	0.32	2.46	916	904	2.30	24.58	1,076	1,063	2.61	27.04
23	Sikkim	-	-	-	-	6	6	0.00	0.09	6	6	0.00	0.09
24	Tamil Nadu	36	36	0.11	1.12	177	177	0.76	4.92	213	213	0.87	6.04
25	Telangana	17	17	0.01	0.25	69	69	0.10	1.22	86	86	0.11	1.47
26	Tripura	2	2	0.00	0.06	2	2	0.00	0.04	4	4	0.01	0.10
27	Uttar Pradesh	618	561	0.79	8.28	1,420	1,389	4.24	38.54	2,038	1,950	5.04	46.83
28	Uttarakhand	61	58	0.13	1.53	484	476	1.41	10.79	545	534	1.54	12.33
29	West Bengal	365	346	0.63	5.31	363	362	0.85	8.71	728	708	1.48	14.01
30	Andaman & Nicobar Islands	-	-	-	-	-	-	0.00	-	-	-	0.00	-
31	Chandigarh	(2)	(2)	0.21	(0.00)	27	23	0.19	6.37	25	21	0.39	6.37
32	Dadra & Nagarhaveli	-	-	-	-	3	2	0.01	0.09	3	2	0.01	0.09
33	Daman & Diu	2	2	0.01	0.09	1	1	0.00	0.02	3	3	0.02	0.11
34	Delhi	13	13	0.04	0.23	378	354	1.57	17.19	391	367	1.62	17.42
35	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
36	Puducherry	-	-	-	-	4	4	0.02	0.11	4	4	0.02	0.11
COMPANY TOTAL		2,866	2,772	5.87	53.98	10,064	9,889	34.14	293.93	12,930	12,661	40.01	347.91

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

Insurer: DHFL Pramerica Life Ins Co. Ltd.

FOR THE QTR ENDED SEPTEMBER 30th, 2015

Geographical Distribution of Total Business- GROUP

(Rs in Crore)

Sl.No.	State / Union Territory	Rural				Urban				Total Business			
		No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)	No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)	No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)
1	Andhra Pradesh	4	73,515	0.53	170.26	1	84,545	0.75	155.57	5	158,060	1.28	325.83
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	-	-	-	-	-	-	-	-	-	-	-
8	Haryana	-	-	-	-	7	77,754	1.31	268.06	7	77,754	1.31	268.06
9	Himachal Pradesh	-	-	-	-	1	619	0.68	32.96	1	619	0.68	32.96
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	-	-	-	-	3	1,318	2.16	145.76	3	1,318	2.16	145.76
13	Kerala	-	-	-	-	4	428,437	4.89	877.98	4	428,437	4.89	877.98
14	Madhya Pradesh	-	-	-	-	1	58,197	1.07	290.99	1	58,197	1.07	290.99
15	Maharashtra	-	-	-	-	2	29,351	111.47	3,170.00	2	29,351	111.47	3,170.00
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	-	410	0.01	4.10	-	410	0.01	4.10
21	Punjab	-	-	-	-	-	-	-	-	-	-	-	-
22	Rajasthan	-	-	-	-	-	-	-	-	-	-	-	-
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	9	277,833	1.91	500.41	9	277,833	1.91	500.41
25	Telangana	-	-	-	-	-	28	0.02	11.57	-	28	0.02	11.57
26	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
27	Uttar Pradesh	-	-	-	-	11	139,885	0.96	273.13	11	139,885	0.96	273.13
28	Uttarakhand	-	-	-	-	2	1,281	0.13	10.54	2	1,281	0.13	10.54
29	West Bengal	-	-	-	-	-	-	-	-	-	-	-	-
30	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
31	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
32	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	-	-
33	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
34	Delhi	-	-	-	-	1	133	0.01	14.42	1	133	0.01	14.42
35	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
36	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
COMPANY TOTAL		4	73,515	0.53	170.26	42	1,099,791	125.37	5,755.48	46	1,173,306	125.90	5,925.74

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

Insurer: DHFL Pramerica Life Ins Co. Ltd.

UP TO THE QTR ENDED SEPTEMBER 30th, 2015

Geographical Distribution of Total Business- Individuals

(Rs in Crore)

Sl.No.	State / Union Territory	Rural				Urban				Total Business			
		No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)	No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)	No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)
1	Andhra Pradesh	158	158	0.30	1.74	539	535	1.70	12.72	697	693	2.00	14.46
2	Arunachal Pradesh	1	1	0.00	0.02	13	13	0.04	0.24	14	14	0.04	0.26
3	Assam	132	131	0.44	2.13	370	370	0.57	9.28	502	501	1.01	11.41
4	Bihar	451	445	0.73	7.14	65	64	0.18	1.58	516	509	0.91	8.72
5	Chattisgarh	10	10	0.02	0.31	168	164	0.17	4.16	178	174	0.19	4.46
6	Goa	1	1	0.00	0.01	6	6	0.03	0.26	7	7	0.03	0.27
7	Gujarat	123	115	0.39	3.84	996	952	4.66	43.62	1,119	1,067	5.05	47.46
8	Haryana	496	492	1.20	8.91	640	625	2.67	30.19	1,136	1,117	3.87	39.10
9	Himachal Pradesh	36	36	0.08	0.77	510	503	1.62	10.38	546	539	1.70	11.15
10	Jammu & Kashmir	382	382	0.59	7.01	1,983	1,975	5.14	50.09	2,365	2,357	5.73	57.10
11	Jharkhand	26	26	0.03	0.57	91	89	0.22	3.06	117	115	0.25	3.63
12	Karnataka	23	23	0.07	0.54	512	505	2.13	15.83	535	528	2.19	16.37
13	Kerala	39	39	0.09	0.40	371	364	1.08	7.40	410	403	1.16	7.79
14	Madhya Pradesh	214	211	0.67	9.87	1,101	1,082	3.50	25.77	1,315	1,293	4.17	35.64
15	Maharashtra	48	47	0.11	1.05	2,322	2,292	10.07	64.55	2,370	2,339	10.18	65.59
16	Manipur	2	2	0.01	0.03	3	3	0.01	0.14	5	5	0.02	0.16
17	Meghalaya	42	42	0.06	0.83	54	54	0.08	0.90	96	96	0.14	1.73
18	Mizoram	-	-	0.00	-	2	2	0.01	0.04	2	2	0.01	0.04
19	Nagaland	11	11	0.08	0.19	60	59	0.03	1.08	71	70	0.11	1.27
20	Orissa	898	894	1.23	11.73	76	71	0.30	1.83	974	965	1.53	13.56
21	Punjab	213	203	0.77	6.84	2,114	2,050	8.56	59.94	2,327	2,253	9.33	66.78
22	Rajasthan	308	307	0.55	5.24	1,680	1,658	4.13	42.74	1,988	1,965	4.69	47.98
23	Sikkim	-	-	-	-	7	7	0.01	0.11	7	7	0.01	0.11
24	Tamil Nadu	110	109	0.35	3.37	339	338	1.64	10.45	449	447	1.99	13.82
25	Telangana	18	18	0.01	0.25	94	94	0.16	1.67	112	112	0.17	1.93
26	Tripura	2	2	0.00	0.06	4	4	0.01	0.06	6	6	0.01	0.12
27	Uttar Pradesh	1,184	1,100	1.59	16.32	2,692	2,624	8.02	71.36	3,876	3,724	9.60	87.68
28	Uttarakhand	85	82	0.18	1.83	991	973	2.47	20.54	1,076	1,055	2.65	22.36
29	West Bengal	651	618	1.07	9.72	571	565	1.44	12.46	1,222	1,183	2.51	22.17
30	Andaman & Nicobar Islands	-	-	-	-	2	2	0.01	0.06	2	2	0.01	0.06
31	Chandigarh	123	123	0.37	2.20	72	66	0.37	11.73	195	189	0.75	13.93
32	Dadra & Nagarhaveli	-	-	-	-	3	2	0.01	0.09	3	2	0.01	0.09
33	Daman & Diu	2	2	0.01	0.09	2	2	0.01	0.03	4	4	0.02	0.12
34	Delhi	26	26	0.10	0.76	729	687	3.67	35.60	755	713	3.77	36.36
35	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
36	Puducherry	-	-	-	-	10	10	0.05	0.40	10	10	0.05	0.40
COMPANY TOTAL		5,815	5,656	11.11	103.76	19,192	18,810	64.76	550.34	25,007	24,466	75.88	654.11

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

Insurer: DHFL Pramerica Life Ins Co. Ltd.

UP TO THE QTR ENDED SEPTEMBER 30th, 2015

Geographical Distribution of Total Business- GROUP

(Rs in Crore)

Sl.No.	State / Union Territory	Rural				Urban				Total Business			
		No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)	No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)	No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)
1	Andhra Pradesh	4	73,891	0.53	172.14	2	220,002	2.16	436.89	6	293,893	2.69	609.03
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	-	-	-	-	-	-	-	-	-	-	-
8	Haryana	-	-	-	-	8	206,681	3.11	679.26	8	206,681	3.11	679.26
9	Himachal Pradesh	-	-	-	-	1	1,297	1.30	63.68	1	1,297	1.30	63.68
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	-	-	-	-	4	2,364	4.25	236.51	4	2,364	4.25	236.51
13	Kerala	-	-	-	-	9	657,943	8.90	1,564.99	9	657,943	8.90	1,564.99
14	Madhya Pradesh	-	-	-	-	1	58,197	1.07	290.99	1	58,197	1.07	290.99
15	Maharashtra	-	-	-	-	3	55,262	219.68	5,932.47	3	55,262	219.68	5,932.47
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	1	4,758	0.20	47.34	1	4,758	0.20	47.34
21	Punjab	-	-	-	-	-	-	-	-	-	-	-	-
22	Rajasthan	-	-	-	-	-	-	-	-	-	-	-	-
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	15	483,782	3.26	843.00	15	483,782	3.26	843.00
25	Telangana	-	-	-	-	-	28	0.02	11.57	-	28	0.02	11.57
26	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
27	Uttar Pradesh	-	-	-	-	23	239,357	1.70	588.88	23	239,357	1.70	588.88
28	Uttarakhand	-	-	-	-	2	1,718	0.13	12.72	2	1,718	0.13	12.72
29	West Bengal	-	-	-	-	-	-	-	-	-	-	-	-
30	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
31	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
32	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	-	-
33	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
34	Delhi	-	-	-	-	1	163	0.01	15.77	1	163	0.01	15.77
35	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
36	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
COMPANY TOTAL		4	73,891	0.53	172.14	70	1,931,552	245.78	10,724.08	74	2,005,443	246.31	10,896.22

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

PART - A

Company Name & Code:

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

Statement as on:

30-Sep-15

Statement of Investment Assets (Life Insurers)

(Business within India)

Periodicity of Submission: Quarterly

Quarterly

Rs. Lac

Total Application as per Balance Sheet (A)

223816.18

Add (B)

Provisions	Sch-14	618.68
Current Liabilities	Sch-13	18270.23

0.00

Less (C)

0.00

Debit Balance in P & L A/c		44680.40
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Deferred tax asset		6616.28
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Loans	Sch-09	22.47
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Adv & Other Assets	Sch-12	10159.88
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Cash & Bank Balance	Sch-11	2055.10
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Fixed Assets	Sch-10	3871.70
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Misc Exp Not Written Off	Sch-15	0.00
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Funds available for Investments

175,321.73

Reconciliation of Investment Assets

Total Investment Assets (as per Balance Sheet)

17532173.17

Balance Sheet Value of:

0

A. Life Fund	111736.49
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B. Pension & General Annuity Fund	39871.17
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C. Unit Linked Funds	23691.57
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175299.24



LIFE INSURANCE

NON - LINKED BUSINESS

A. LIFE FUND			% as per Reg	SH		PH			Book Value (SH+PH) F= [b+c+d+e]	Actual %	FVC Amount	Total Fund	Market Value
				Balance	FRSM +	UL-Non Unit Res	PAR	NON PAR					
				(a)	(b)	(c)	(d)	(e)					
1	G. Sec		Not Less than 25%	-	40,516.99	209.85	3,185.16	18,145.46	62,057.46	55%	-	62,057.46	64,102.96
2	G.Sec or Other Approved Securities (incl (i) above)		Not Less than 50%	-	44,170.03	209.85	3,185.16	18,452.09	66,017.13	59%	-	66,017.13	68,102.54
3	Investment Subject to Exposure Norms				-	-	-	-	-		-	-	-
	a.	Housing & Infrastructure			-	-	-	-	-		-	-	-
		i) Approved Investments	Not Less than 15%		20,530.22	91.55	2,215.51	11,909.37	34,746.65	31%	(12.40)	34,734.26	35,979.82
		2. Other Investments			45.69	-	-	-	45.69		(21.30)	24.39	24.39
		b. i) Approved Investments	Not exceeding 35%		6,768.49	5.00	478.22	3,210.50	10,462.22	9%	(172.58)	10,289.63	10,524.84
		ii) "Other Investments" not to exceed 15%		-	484.13	60.00	-	140.00	684.13	1%	(13.05)	671.08	675.93
TOTAL LIFE FUND			100%	-	71,998.56	366.40	5,878.89	33,711.96	111,955.81	100%	(219.32)	111,736.49	115,307.52

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

PART - A

Company Name & Code:

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

Statement as on:

30-Sep-15

Statement of Investment Assets (Life Insurers)

(Business within India)

Periodicity of Submission: Quarterly

Quarterly

Rs. Lac

B. PENSION AND GENERAL ANNUITY FUND			% as per Reg	PH		Book Value	Actual %	FVC Amount	Total Fund	Market Value
				PAR	NON PAR					
1	G. Sec		Not Less than 20%	-	21,002.76	21,002.76	53%	-	21,002.76	21,603.26
2	G.Sec or Other Approved Securities (incl (i) above)		Not Less than 40%	-	21,504.36	21,504.36	54%	-	21,504.36	22,154.85
3	Balance in Approved investment		Not Exceeding 60%	-	18,366.81	18,366.81	46%	0.10	18,366.81	19,008.47
TOTAL PENSION, GENERAL ANNUITY FUND			100%	-	39,871.17	39,871.17	100%	0.10	39,871.17	41,163.32

LINKED BUSINESS

C. LINKED FUNDS		% as per Reg	PH		Total Fund	Actual %
			PAR	NON PAR		
1	Approved Investment	Not Less than 75%	-	23407.72	23407.72	99%
2	Other Investments	Not More than 25%	-	283.85	283.85	1%
TOTAL LINKED INSURANCE FUND		100%	-	23691.57	23691.57	100%

CERTIFICATION:

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

DATE: 22 September 2015

Signature: _____

Full name: _____

Designation: _____

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

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

Funds beyond Solvency Margin shall have a separate Custody Account.

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

FORM L-27-UNIT LINKED BUSINESS-3A

Unit Linked Insurance Business

PART - B

Company Name: DHFL Pramerica Life Insurance Company Limit Link to Item 'C' of FORM 3A (Part A)

CODE: 140

Par / Non-Par

STATEMENT AS ON: 30-Sep-15

Periodicity of Submission: Quarterly

Rs. Lac

PARTICULARS	DEBT FUND	BALANCED FUND	GROWTH FUND	LARGE CAP EQUITY FUND	PENSION DEBT FUND	PENSION BALANCED	PENSION GROWTH FUND	PENSION DYNAMIC EQUITY	LIQUID FUND	DISCONTINUED POLICY FUND	Total of All Funds
	ULIF00127/08/08FIXED IFUND140	ULIF00227/08/08BALANCFUND140	ULIF00327/08/08GROWTHFUND140	ULIF00427/08/08LARGECAPFUND140	ULIF00509/02/09PENDEBFUND140	ULIF00609/02/09PENBALFUND140	ULIF00709/02/09PENNGROFUND140	ULIF00809/02/09PENDYEFUND140	ULIF00920/01/11LIQUIDFUND140	ULIF01024/02/11DISCONFUND140	
Opening Balance (Market Value)	2104.67	3588.27	3707.40	7713.73	479.99	180.77	390.86	2122.92	6.43	4146.02	24441.06
Add: Inflow during the Quarter	115.50	38.50	71.00	339.50	0.50	2.00	0.50	5.50	0.05	126.00	699.05
Increase / (Decrease) Value of Inv [Net]	71.85	88.61	-9.07	-305.99	25.13	9.28	-0.12	-70.07	-3.73	72.08	-122.04
Less: Outflow during the Quarter	101.00	202.50	116.50	310.00	233.00	13.00	38.00	281.00	0.00	31.50	1326.50
TOTAL INVESTIBLE FUNDS (MKT VALUE)	2191.03	3512.89	3652.83	7437.24	272.62	179.04	353.24	1777.35	2.75	4312.60	23691.57

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	1138.23	52%	736.22	21%	391.49	11%	0.00	0%	41.96	15%	45.49	25%	49.39	14%	0.00	0%	9.67	352%	2987.40	69%	5399.85	23%
Corporate Bonds	368.54	17%	697.71	20%	373.66	10%	0.00	0%	96.34	35%	21.48	12%	31.41	9%	0.00	0%	0.00	0%	0.00	0%	1589.14	7%
Infrastructure Bonds	588.74	27%	889.95	25%	589.70	16%	0.00	0%	84.19	31%	54.32	30%	51.55	15%	0.00	0%	0.00	0%	0.00	0%	2258.44	10%
Equity	0.00	0%	1042.24	30%	2145.50	59%	7258.09	98%	0.00	0%	54.41	30%	219.70	62%	1782.02	100%	0.00	0%	0.00	0%	12501.96	53%
Money Market	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%
Mutual Funds	10.01	0%	10.00	0%	44.02	1%	218.40	3%	0.00	0%	5.01	3%	1.00	0%	7.00	0%	0.00	0%	10.01	0%	305.44	1%
Deposit with banks	0.00	0%	0.00	0%	10.00	0%	20.00	0%	23.00	8%	0.00	0%	0.00	0%	12.00	1%	0.00	0%	1295.00	30%	1360.00	6%
Sub Total (A)	2105.52	96%	3376.11	96%	3554.38	97%	7496.49	101%	245.48	90%	180.70	101%	353.05	100%	1801.02	101%	9.67	352%	4292.40	100%	23414.83	99%

FORM L-27-UNIT LINKED BUSINESS-3A

Unit Linked Insurance Business

PART - B

Company Name: DHFL Pramerica Life Insurance Company Limit Link to Item 'C' of FORM 3A (Part A)

CODE: 140

Par / Non-Par

STATEMENT AS ON: 30-Sep-15

Periodicity of Submission: Quarterly

Rs. Lac

PARTICULARS	DEBT FUND		BALANCED FUND		GROWTH FUND		LARGE CAP EQUITY FUND		PENSION DEBT FUND		PENSION BALANCED		PENSION GROWTH FUND		PENSION DYNAMIC EQUITY		LIQUID FUND		DISCONTINUED POLICY FUND		Total of All Funds	
	ULIF00127/08/08FIXED IFUND140		ULIF00227/08/08BALANCFUND140		ULIF00327/08/08GROWTHFUND140		ULIF00427/08/08LARGECAPFUND140		ULIF00509/02/09PENSIONDEBFUND140		ULIF00609/02/09PENSIONBALANCEDFUND140		ULIF00709/02/09PENSIONGROWTHFUND140		ULIF00809/02/09PENSIONDYNAMIC EQUITY FUND140		ULIF00920/01/11LIQUIDFUND140		ULIF01024/02/11DISCONTINUED POLICY FUND140			
Current Assets:	0.00		0.00		0.00		0.00		0.00		0.00		0.00		0.00		0.00		0.00		0.00	
Accrued Interest	67.42	3%	81.49	2%	60.15	2%	10.87	0%	21.09	8%	2.76	2%	4.74	1%	6.52	0%	0.00	0%	60.20	1%	315.23	1%
Dividend Receivable	0.00	0%	0.03	0%	0.07	0%	0.24	0%	0.00	0%	0.00	0%	0.01	0%	0.07	0%	0.00	0%	0.00	0%	0.41	0%
Bank Balance	2.63	0%	5.19	0%	4.55	0%	9.37	0%	0.56	0%	0.48	0%	0.63	0%	3.15	0%	0.05	2%	1.97	0%	28.59	0%
Receivable for Unitholders - subs	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%
Receivable for Sale of Investments	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%
Other Current Assets (for Investments)	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%
Less: Current Liabilities	0.00		0.00		0.00		0.00		0.00		0.00		0.00		0.00		0.00		0.00		0.00	
Payable for Investments	0.00	0%	-7.04	0%	-14.65	0%	-37.20	-1%	0.00	0%	-0.37	0%	-0.92	0%	-7.18	0%	0.00	0%	0.00	0%	-67.35	0%
Payable for Unitholders - reds	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%
Fund Mgmt Charges Payable	-2.42	0%	-4.42	0%	-4.56	0%	-9.34	0%	-0.43	0%	-0.23	0%	-0.46	0%	-2.29	0%	-0.01	0%	-2.02	0%	-26.18	0%
Other Current Liabilities (for Investments)	-12.61	-1%	-17.14	0%	-31.37	-1%	-77.76	-1%	-14.41	-5%	-4.76	-3%	-15.70	-4%	-37.14	-2%	-6.96	-254%	-39.96	-1%	-257.82	-1%
Sub Total (B)	55.02	3%	58.12	2%	14.18	0%	-103.82	-1%	6.81	2%	-2.12	-1%	-11.70	-3%	-36.88	-2%	-6.93	-252%	20.20	0%	-7.11	0%
Other Investments (<=25%)	0.00		0.00		0.00		0.00		0.00		0.00		0.00		0.00		0.00		0.00		0.00	
Corporate Bonds	30.48	0.01	71.13	2%	71.13	2%	0.00	0%	20.32	7%	0.00	0%	10.16	3%	0.00	0%	0.00	0%	0.00	0%	203.23	1%
Infrastructure Bonds	0.00	0.00	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%
Equity	0.00	0.00	7.52	0%	13.14	0%	44.57	1%	0.00	0%	0.46	0%	1.73	0%	13.20	1%	0.00	0%	0.00	0%	80.62	0%
Money Market	0.00	0.00	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%
Mutual funds	0.00	0.00	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%	0.00	0%
Sub Total (C)	30.48	1%	78.66	2%	84.27	2%	44.57	1%	20.32	7%	0.46	0%	11.89	3%	13.20	1%	0.00	0%	0.00	0%	283.85	1%
Total (A + B + C)	2191.03	100%	3512.89	100%	3652.83	100%	7437.24	100%	272.62	100%	179.04	100%	353.24	100%	1777.35	100%	2.75	100%	4312.60	100%	23691.57	100%
Fund Carried Forward (as per LB 2)	2191.03	-	3512.89	-	3652.83	-	7437.24	-	272.62	-	179.04	-	353.24	-	1777.35	-	2.75	-	4312.60	-	23691.57	-

Signature: _____

Full name: _____

Designation: _____

DATE: 22 September 2015

Note:

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

FORM L-28-ULIP-NAV-3A

PART - C

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

CODE: 140

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

STATEMENT AS ON: 30-Sep-15

Periodicity of Submission: Quarterly

Rs. Lac

No	Name of the Scheme	SFIN	Assets Held on the above date	NAV as on the above date	NAV as per LB 2	Previous Qtr NAV	2nd Previous Qtr NAV	3rd Previous Qtr NAV	Annualised Return/Yield	3 Year Rolling CAGR
1	Debt Fund	ULIF00127/08/08FIXEDIFUND140	2,191.03	16.8958	NA	16.3372	16.2947	15.8723	11.74%	8.13%
2	Balanced Fund	ULIF00227/08/08BALANCFUND140	3,512.89	18.9657	NA	18.7738	18.8981	18.3809	7.59%	9.11%
3	Growth Fund	ULIF00327/08/08GROWTHFUND140	3,652.83	19.9344	NA	20.1804	20.4636	19.8788	4.02%	10.10%
4	Large Cap Equity Fund	ULIF00427/08/08LARCAPFUND140	7,437.24	20.9988	NA	21.8937	22.3959	21.7955	-1.02%	11.13%
5	Pension Debt Fund	ULIF00509/02/09PENDEBFUND140	272.62	15.7205	NA	15.2277	15.1949	14.7784	11.19%	8.22%
6	Pension Balanced Fund	ULIF00609/02/09PENBALFUND140	179.04	18.6844	NA	18.4783	18.5834	18.0956	7.47%	8.98%
7	Pension Growth Fund	ULIF00709/02/09PENGROFUND140	353.24	23.4693	NA	23.8284	24.1586	23.4911	3.58%	9.98%
8	Pension Dynamic Equity Fund	ULIF00809/02/09PENDYEFUND140	1,777.35	25.0580	NA	26.1860	26.7446	25.9856	-0.89%	11.13%
9	Liquid Fund	ULIF00920/01/11LIQUIDFUND140	2.75	13.7690	NA	13.5547	13.3332	13.1108	6.88%	7.13%
10	Discontinued Policy Fund	ULIF01024/02/11DISCONFUND140	4,312.60	14.3102	NA	14.0453	13.7810	13.5173	8.01%	8.06%
		Total	23,691.57							

CERTIFICATION

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

DATE: 22 September 2015

Note:

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

Signature: _____

Full name: _____

Designation: _____

FORM L-29 Detail regarding debt securities

Date: 30-Sep-15

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

Detail Regarding debt securities

	MARKET VALUE				Book Value			
	As at 30th Sep 2015	as % of total for this class	As at 30th Sep 2014	as % of total for this class	As at 30th Sep 2015	as % of total for this class	As at 30th Sep 2014	as % of total for this class
Break down by credit rating								
AAA rated	36139.75	33%	22,045.75	30%	34855.26	33%	21815.69	29%
AA or better	5355.75	5%	1,800.67	2%	5159.47	5%	1817.19	2%
Rated below AA but above A	304.85	0%	0.00	0%	300.00	0%	0.00	0%
Rated below A but above B	0.00	0%	0.00	0%	0.00	0%	0.00	0%
Any other-Sovereign Securities	67565.15	62%	50,048.09	68%	65479.74	62%	50376.44	68%
	109365.49	100%	73,894.52	100%	105794.46	100%	74009.32	100%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	880.49	1%	1,898.26	3%	869.73	1%	1898.02	3%
more than 1 year and upto 3years	3,247.12	3%	5,062.88	7%	3214.47	3%	5103.38	7%
More than 3years and up to 7years	21,105.64	19%	9,139.50	12%	20500.32	19%	9139.04	12%
More than 7 years and up to 10 years	28,848.67	26%	28,065.55	38%	27971.76	26%	28015.07	38%
More than 10 years and up to 15 years	19,670.71	18%	6,418.41	9%	19145.29	18%	6449.32	9%
More than 15 years and up to 20 years	15,427.90	14%	11,180.16	15%	14774.62	14%	11228.63	15%
Above 20 years	20,184.97	18%	12,129.76	16%	19318.28	18%	12175.85	16%
	109,365.49	100%	73,894.52	100%	105794.46	100%	74009.32	100%
Breakdown by type of the issuer							0.00	
a. Central Government	63,563.84	58%	48,530.51	66%	62037.73	59%	48867.01	66%
b. State Government	3,999.58	4%	1,517.58	2%	3442.01	3%	1509.43	2%
c. Corporate Securities	41,800.35	38%	23,846.43	32%	40314.73	38%	23632.88	32%
	109,365.49	100%	73894.52	100%	105794.46	100%	74009.32	100%

Note 1. In case of a debt instrument is rated by more than one agency, then the lowest rating will be taken for the purpose of classification.

2. The detail of ULIP and Non-ULIP will be given separately.

3. Market value of the securities will be in accordance with the valuation method specified by the Authority under Accounting/ Investment

FORM L-29 Detail regarding debt securities

Date:

30-Sep-15

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

Detail Regarding debt securities

	MARKET VALUE				Book Value			
	As at 30th Sep 2015	as % of total for this class	As at 30th Sep 2014	as % of total for this class	As at 30th Sep 2015	as % of total for this class	As at 30th Sep 2014	as % of total for this class
Break down by credit rating								
AAA rated	14,245.43	35%	5,573.55	42.8%	13766.71	35%	5,494.02	43%
AA or better	4,132.94	10%	1,476.71	11.3%	3970.00	10%	1,470.00	11%
Rated below AA but above A	0.00	0%	-	0.0%	0.00	0%	-	0%
Rated below A but above B	0.00	0%	-	0.0%	0.00	0%	-	0%
Any other-Sovereign Securities	22154.85	55%	5,962.36	45.8%	21504.36	55%	5,861.92	46%
	40533.22	100%	13012.62	100.0%	39241.07	100%	12825.94	100%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	0.00	0%	-	0%	0.00	0%	-	0%
more than 1 year and upto 3 years	0.00	0%	-	0%	0.00	0%	-	0%
More than 3 years and up to 7 years	12102.88	30%	7,658.69	59%	11698.07	30%	7,585.29	59%
More than 7 years and up to 10 years	11066.78	27%	3,786.76	29%	10584.90	27%	3,712.39	29%
More than 10 years and up to 15 years	7202.80	18%	1,567.17	12%	7007.22	18%	1,528.26	12%
More than 15 years and up to 20 years	5033.38	12%	-	0%	4927.02	13%	-	0%
Above 20 years	5127.37	13%	-	0%	5023.86	13%	-	0%
	40533.22	100%	13012.62	100%	39241.07	100%	12825.94	100%
Breakdown by type of the issuer								
a. Central Government	21603.26	53%	5,437.24	42%	21002.76	54%	5,360.13	42%
b. State Government	551.59	1%	525.12	4%	501.60	1%	501.79	4%
c. Corporate Securities	18378.37	45%	7,050.26	54%	17736.71	45%	6,964.02	54%
	40533.22	100%	13012.62	100%	39241.07	100%	12825.94	100%

Note 1. In case of a debt instrument is rated by more than one agency, then the lowest rating will be taken for the purpose of classification.

2. The detail of ULIP and Non-ULIP will be given separately.

3. Market value of the securities will be in accordance with the valuation method specified by the Authority under Accounting/

FORM L-29 Detail regarding debt securities

Date: **30-Sep-15**

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

Detail Regarding debt securities

	MARKET VALUE				Book Value			
	As at 30th Sep 2015	as % of total for this class	As at 30th Sep 2014	as % of total for this class	As at 30th Sep 2015	as % of total for this class	As at 30th Sep 2014	as % of total for this class
Break down by credit rating				0				
AAA rated	2913.68	45%	2830.93	43%	2809.65	45%	2810.29	43%
AA or better	933.90	14%	967.90	15%	839.05	13%	929.14	14%
Rated below AA but above A	203.23	3%	0.00	0%	200.45	3%	0.00	0%
Rated below A but above B	0.00	0%	0.00	0%	0.00	0%	0.00	0%
Any other-Sovereign Securities	2402.78	37%	2713.10	42%	2367.34	38%	2799.70	43%
	6453.60	100%	6511.94	100%	6216.49	100%	6539.12	100%
BREAKDOWN BY RESIDUAL MATURITY	0.00		0.00					
Up to 1 year	225.07	3%	545.90	8%	221.28	4%	556.22	9%
more than 1 year and upto 3 years	707.00	11%	947.39	15%	659.76	11%	920.25	14%
More than 3 years and up to 7 years	3455.27	54%	1803.01	28%	3309.10	53%	1804.05	28%
More than 7 years and up to 10 years	1017.00	16%	1892.47	29%	997.96	16%	1868.99	29%
More than 10 years and up to 15 years	630.22	10%	1030.01	16%	607.84	10%	1068.39	16%
More than 15 years and up to 20 years	419.04	6%	293.16	5%	420.55	7%	321.23	5%
Above 20 years	0.00	0%	0.00	0%	0.00	0%	0.00	0%
	6453.60	100%	6511.94	100%	6216.49	100%	6539.12	100%
Breakdown by type of the issuer	0.00		0.00					
a. Central Government	2382.39	37%	2693.03	41%	2347.28	38%	2779.63	43%
b. State Government	20.39	0%	20.07	0%	20.06	0%	20.06	0%
c. Corporate Securities	4050.81	63%	3798.84	58%	3849.15	62%	3739.43	57%
	6453.60	100%	6511.94	100%	6216.49	100%	6539.12	100%

Note 1. In case of a debt instrument is rated by more than one agency, then the lowest rating will be taken for the purpose of classification.

2. The detail of ULIP and Non-ULIP will be given separately.

3. Market value of the securities will be in accordance with the valuation method specified by the Authority under Accounting/ Investment

FORM L-30 : Related Party Transactions

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

Date: 30-Sep-15
(Rs in Lakhs)

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / received*			
				For the quarter ended Sep 30, 2015	Up to the Quarter ended Sep 30, 2015	For the quarter ended Sep 30, 2014	Up to the Quarter ended Sep 30, 2014
1	Prudential International Insurance Holdings Ltd.	Shareholders with Significant influence	Equity infusion	-	-	-	876
2	Prudential International Insurance Holdings Ltd.	Shareholders with Significant influence	Share Premium	-	-	-	31,609
3	Prudential International Insurance Service Co. LLC	Associated Enterprise	Receiving of services	11	18	7	15
4	Prudential International Insurance Service Co. LLC	Associated Enterprise	Rendering of services	3	16	5	50
5	Dewan Housing Finance Corporation Limited	Shareholders with Significant influence	Equity infusion	-	-	-	1,684
6	Yardstick Developers Pvt Ltd.	Fellow Subsidiary	Equity infusion	-	-	-	404
7	Resources Realty Pvt. Ltd.	Fellow Subsidiary	Equity infusion	-	-	-	404
8	Key Management Personnel	Key Management Personnel	Receiving of services	110	220	93	185
9	Prudential International Insurance Holdings Ltd.	Shareholders with Significant influence	Receipt of Deposit u/s 160 of Companies Act, 2013	-	1	-	-
10	Dewan Housing Finance Corporation Limited	Shareholders with Significant influence	Receipt of Deposit u/s 160 of Companies Act, 2013	-	2	-	-
11	Prudential International Insurance Holdings Ltd.	Shareholders with Significant influence	Refund of Deposit U/s 160 of Companies Act,2013	-	-	-	-
12	Dewan Housing Finance Corporation Limited	Shareholders with Significant influence	Refund of Deposit U/s 160 of Companies Act,2013	2	2	-	-
13	Dewan Housing Finance Corporation Limited	Shareholders with Significant influence	Commission Expense	166	339	155	407
14	DHFL Vysya Housing Finance Ltd	Shareholders with Significant influence	Commission Expense	4	10	-	-
15	Dewan Housing Finance Corporation Limited	Shareholders with Significant influence	Premium Income	8,908	19,872	7,179	15,708
16	Aadhar Housing Finance Ltd	Shareholders with Significant influence	Premium Income	845	1,655	276	826
17	Avanse Financial Services Limited	Shareholders with Significant influence	Premium Income	217	277	59	110
18	Arthveda Fund Manangement Private Limited	Shareholders with Significant influence	Premium Income	0	0	12	12
19	DHFL Vysya Housing Finance Ltd	Shareholders with Significant influence	Premium Income	14	32	117	331
20	DHFL Property Services Ltd	Shareholders with Significant influence	Premium Income	-	0	-	-
21	DHFL Sales & Services Pvt. Ltd	Shareholders with Significant influence	Premium Income	1	2	1	2
22	Dewan Housing Finance Corporation Limited	Shareholders with Significant influence	Trade mark license	875	1750	0	0
23	DHFL Vysya Housing Finance Ltd	Shareholders with Significant influence	Security Deposit	-	-	-	10
24	Avanse Financial Services Limited	Shareholders with Significant influence	Security Deposit	-	-	2	2
25	Aadhar Housing Finance Ltd	Shareholders with Significant influence	Security Deposit	-	-	12	12

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

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

Date: **30-Sep-15**

BOD and Key Person information

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

FORM L-32-SOLVENCY MARGIN - KT 3		
(See Regulation 4)		
Insurance Regulatory and Development Authority (Actuarial Report and Abstract) Regulations, 2000. AVAILABLE SOLVENCY MARGIN AND SOLVENCY RATIO. 30th September 2015		
Form Code: L32		
Name of Insurer: <u>DHFL Pramerica Life Insurance Co. Ltd.</u>	Registration Number: <u>140</u>	Classification Code:
Classification: <u>Business Within India / Total Business</u>		

Item	Description	Adjusted Value [Amount (in rupees lakhs)]
(1)	(2)	(4)
01	Available Assets in Policyholders' Fund:	105,672
	Deduct:	
02	Mathematical Reserves	103,337
03	Other Liabilities	-
04	Excess in Policyholders' funds	2,335
05	Available Assets in Shareholders Fund:	63,289
	Deduct:	
06	Other Liabilities of shareholders' fund	-
07	Excess in Shareholders' funds	63,289
08	Total ASM (04)+(07)	65,624
09	Total RSM	5,000
10	Solvency Ratio (ASM/RSM)	1312%

Certification:

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

Place: Gurgaon
 Date: 5-Nov-15

Name and Signature of Appointed Actuary
Varun Gupta

FORM L-33-NPAs-7A

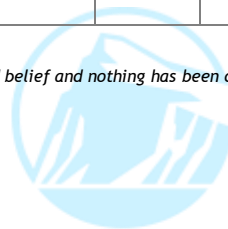
Company Name: DHFL Pramerica Life Insurance Company Limited (erstwhile DLF Pramerica Life Insurance Company Limited)
 CODE: 140 Name of the Fund LIFE
 STATEMENT AS ON: 30-Sep-15
 Periodicity of Submission: Quarterly

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

CERTIFICATION

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

DATE: 22 September 2015



Signature _____
 Full Name & Designation _____

Note:

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

LIFE INSURANCE

J HARI NARAYAN, CHAIRMAN
 [ADVT/III/IV/161/Exty.]

FORM L-33-NPAs-7A

Company Name: DHFL Pramerica Life Insurance Company Limited (erstwhile DLF Pramerica Life Insurance Company Limited)
 CODE: 140 Name of the Fund PENSION & GENERAL ANNUITY AND GROUP FUND
 STATEMENT AS ON: 30-Sep-15
 Periodicity of Submission: Quarterly

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

NIL

CERTIFICATION

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

DATE: 22 September 2015

Note:

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

Signature

Full Name & Designation

J HARI NARAYAN, CHAIRMAN

[ADVT/III/IV/161/Exty.]

LIFE INSURANCE

FORM L-33-NPAs-7A

Company Name: DHFL Pramerica Life Insurance Company Limited (erstwhile DLF Pramerica Life Insurance Company Limited)
 CODE: 140 Name of the Fund LINKED FUND
 STATEMENT AS ON: 30-Sep-15
 Periodicity of Submission: Quarterly

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

NIL

CERTIFICATION

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

DATE: 22 September 2015

Signature

Full Name & Designation

Note:

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

J HARI NARAYAN, CHAIRMAN

[ADVT/III/IV/161/Exty.]

FORM L-34-YIELD ON INVESTMENTS-1

Company Name: DHFL Pramerica Life Insurance Company Limited (erstwhile DLF Pramerica Life Insurance Company Limited)
 CODE: 140 Name of the Fund LIFE FUND
 STATEMENT AS ON: 30-Sep-15
 Periodicity of Submission: Quarterly

Rs. Lac

No.	Category of Investment	Category Code	Current Quarter				Year to Date				Previous Year						
			Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
A	CENTRAL GOVERNMENT SECURITIES																
	Central Government Bonds	CGSB	61,520.07	63,565.57	1,298.78	2.16%	2.16%	61,520.07	63,565.57	2,482.17	4.23%	4.23%	47,820.97	47,574.29	1,650.09	4.39%	4.39%
	Central Government Guaranteed Loans	CGSL															
	Special Deposits	CSPD															
	Deposit under Section 7 of Insurance Act, 1938	CDSS								5.70	1.09%	1.09%	526.68	488.41	18.99	3.60%	3.60%
	Treasury Bills	CTRB	537.39	537.39	10.41	1.96%	1.96%	537.39	537.39	20.82	3.93%	3.93%	4,744.51	4,744.51	145.62	4.17%	4.17%
B	STATE GOVERNMENT / OTHER APPROVED SECURITIES / OTHER GUARANTEED SECURITIES																
	State Government Bonds	SGGB															
	State Government Guaranteed Loans	SGGL	3,442.01	3,501.31	113.67	4.36%	4.36%	3,442.01	3,501.31	149.28	7.09%	7.09%	1,509.43	1,517.58	68.03	4.51%	4.51%
	Other Approved Securities (excluding Infrastructure / Social Sector Investments)	SGOA	517.66	498.27	9.51	1.84%	1.84%	517.66	498.27	19.02	3.67%	3.67%	519.36	467.82	19.02	3.66%	3.66%
	Guaranteed Equity	SGGE															
C	HOUSING SECTOR INVESTMENTS																
	Debentures / Bonds / CPs / Loans - (Promoter Group)	HDPG	170.00	174.03	4.70	2.77%	2.77%	170.00	174.03	9.36	5.51%	5.51%	170.00	175.15	9.38	5.52%	5.52%
	Loans to State Government for Housing	HLSH															
	Loans to State Government for Fire Fighting Equipments	HLSF															
	Term Loan - HUDCO	HTLH															
	Term Loan to institutions accredited by NHB	HTLN															
	TAXABLE BONDS OF																
	Bonds / Debentures issued by HUDCO	HTHD															
	Bonds / Debentures issued by NHB	HTDN	2,904.28	3,033.81	67.86	2.34%	2.34%	2,904.28	3,033.81	128.15	4.65%	4.65%	200.00	201.14	0.27	0.13%	0.13%
	Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central / State / any Authority or Body constituted by Central / State Act	HTDA	1,187.65	1,263.14	28.81	2.43%	2.43%	1,187.65	1,263.14	57.33	4.83%	4.83%	1,184.03	1,209.08	57.34	4.85%	4.85%
	TAX FREE BONDS																
	Bonds / Debentures issued by HUDCO	HFFD															
	Bonds / Debentures issued by NHB	HFDN															
	Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central / State / any Authority or Body constituted by Central / State Act	HFDA															
D	INFRASTRUCTURE / SOCIAL SECTOR INVESTMENTS																
	Infrastructure/ Social Sector - Other Approved Securities	ISAS	100.00	101.20	2.18	2.18%	2.18%	100.00	101.20	4.35	4.35%	4.35%	100.00	99.06	4.38	4.38%	4.38%
	TAXABLE BONDS OF																
	Infrastructure / Social Sector - PSU - Debentures / Bonds	IPTD	26,710.17	27,639.05	612.24	2.34%	2.34%	26,710.17	27,639.05	1,154.42	4.56%	4.56%	16,003.30	16,157.46	519.34	4.64%	4.64%
	Infrastructure/ Social Sector - Other Corporate Securities (Approved Investments) - Debentures / Bonds	ICTD	2,410.00	2,492.85	62.96	2.31%	2.31%	2,410.00	2,492.85	150.44	4.56%	4.56%	1,410.00	1,425.23	54.34	4.67%	4.67%
	Infrastructure - PSU - Equity shares - Quoted	ITPE	38.84	38.84	0.69	2.07%	2.07%	38.84	38.84	2.39	5.98%	5.98%	32.53	32.53	(0.08)	-0.24%	-0.24%
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	213.32	213.32	2.33	0.98%	0.98%	213.32	213.32	1.55	0.66%	0.66%	12.61	12.61	0.52	3.71%	3.71%
	Infrastructure / Social Sector - Term Loans (with Charge)	ILWC															
	TAX FREE BONDS																
	Infrastructure / Social Sector - PSU - Debentures / Bonds	IPFD															
	Infrastructure - Equity (including unlisted)	IOEQ	24.39	24.39	0.62	1.93%	1.93%	24.39	24.39	0.38	1.13%	1.13%	27.48	27.48	1.33	4.61%	4.61%
	Long Term Bank Bonds Approved Investment-Infrastructure	ILBI	1,000.00	1,023.59	21.98	2.20%	2.20%	1,000.00	1,023.59	43.72	4.37%	4.37%					

FORM L-34-YIELD ON INVESTMENTS-1

Company Name: DHFL Pramerica Life Insurance Company Limited (erstwhile DLF Pramerica Life Insurance Company Limited)
 CODE: 140 Name of the Fund LIFE FUND
 STATEMENT AS ON: 30-Sep-15
 Periodicity of Submission: Quarterly

Rs. Lac

No.	Category of Investment	Category Code	Current Quarter					Year to Date					Previous Year				
			Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
E	APPROVED INVESTMENTS																
	ACTIVELY TRADED																
	PSU - (Approved investment) - Equity shares - quoted	EAEQ	379.82	379.82	0.99	0.23%	0.23%	379.82	379.82	3.69	0.85%	0.85%	104.57	104.57	0.16	0.20%	0.20%
	Corporate Securities (Approved investment) - Equity shares (Ordinary)-quoted	EACE	1,508.14	1,508.14	50.45	2.93%	2.93%	1,508.14	1,508.14	87.39	5.07%	5.07%	348.39	348.39	9.06	2.81%	2.81%
	THINLY TRADED/ UNQUOTE																
	PSU - (Approved investment) - Equity shares - quoted	ETPE															
	Corporate Securities (Approved investment) - Equity shares-quoted	ETCE															
	Corporate Securities (Approved Investment) - Equity - Unquoted	EENQ															
	Corporate Securities - Bonds - (Taxable)	EPBT	1,400.00	1,485.36	32.77	2.34%	2.34%	1,400.00	1,485.36	65.18	4.66%	4.66%					
	Corporate Securities - Bonds - (Tax Free)	EPBF															
	Corporate Securities (Approved Investment) - Preference Shares	EPNQ															
	Corporate Securities (Approved investment) - Investment in Subsidiaries	ECIS															
	Corporate Securities (Approved investment) - Debentures	ECOS	4,132.63	4,282.48	101.07	2.39%	2.39%	4,132.63	4,282.48	205.70	4.76%	4.76%	4,565.54	4,579.30	317.95	6.07%	6.07%
	Corporate Securities (Approved Investment) - Derivative Instruments	ECDI															
	Investment properties - Immovable	EINP															
	Loans - Policy Loans	ELPL															
	Loans - Secured Loans - Mortgage of Property in India (Term Loan)	ELMI															
	Loans - Secured Loans - Mortgage of Property outside India (Term Loan)	ELMO															
	Deposits - Deposit with scheduled banks	ECDB	715.00	715.00	17.77	2.48%	2.48%	715.00	715.00	35.68	4.84%	4.84%	302.00	302.00	29.96	4.99%	4.99%
	Deposits - Money at call and short notice with banks /Repo	ECMR				0.00%	0.00%				0.00%	0.00%			22.48	0.13%	0.13%
	CCIL (Approved Investment) - CBLO	ECBO															
	Bills Re-Discounting	ECBR															
	Commercial Papers issued by All India Financial Institutions rated Very Strong or more	ECCP															
	Application Money	ECAM				0.00%	0.00%				0.00%	0.00%					
	Deposit with Primary Dealers duly recognised by Reserve Bank of India	EDPD															
	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD															
	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EPPD															
	Perpetual Non-Cum. P. Shares & Redeemable Cumulative P. Shares of Tier I & II Capital issued by PSU Banks	EUPS															
	Perpetual Non-Cum. P. Shares & Redeemable Cumulative P. Shares of Tier I & II Capital issued by Non-PSU Banks	EPPS															
	MF - Gilt / G Sec / Liquid Schemes	EGMF	2,154.04	2,154.04	19.96	1.97%	1.97%	2,154.04	2,154.04	47.49	4.19%	4.19%	3,859.51	3,859.51	75.60	3.94%	3.94%
F	OTHER INVESTMENTS																
	Bonds - PSU - Taxable	OBPT															
	Bonds - PSU - Tax Free	OBPF															
	Equity Shares (Incl Co-op Societies)	OESH	113.26	113.26	0.03	0.03%	0.03%	113.26	113.26	3.14	5.28%	5.28%				1.89%	1.89%
	Equity Shares (PSUs & Unlisted)	OEPU															
	Equity Shares (Incl. Equity related Instruments) - Promoter Group	OEPG															
	Debentures	OLDB	300.00	304.85	4.62	1.54%	1.54%	300.00	304.85	4.62	1.54%	1.54%					
	Debentures / Bonds/ CPs / Loans etc. - (Promoter Group)	ODPG															
	Commercial Papers	OACP															
	Preference Shares	OPSH															
	Venture Fund	OVNF															
	Short term Loans (Unsecured Deposits)	OSLU	257.82	257.82	(5.15)	-2.00%	-2.00%	257.82	257.82	(16.17)	-6.27%	-6.27%	376.52	376.52	58.17	14.98%	14.98%
	Term Loans (without Charge)	OTLW															
	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemses	OMGS			13.18	1.58%	1.58%			23.45	3.07%	3.07%	5,305.28	5,305.28	108.23	4.16%	4.16%
	Derivative Instruments	OCDI															
	Securitisised Assets	OPSA															
	Investment properties - Immovable	OIPI															
	TOTAL		111,736.49	115,307.52	2,472.41	2.26%	2.26%	111,736.49	115,307.52	4,689.26	4.35%	4.35%	89,122.73	89,007.93	3,170.16	3.69%	3.69%

CERTIFICATION

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

DATE: 22 September 2015

Signature

Full Name & Designation

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

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

² Yield netted for Tax

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

FORM L-34-YIELD ON INVESTMENTS-1

Company Name: DHFL Pramerica Life Insurance Company Limited (erstwhile DLF Pramerica Life Insurance Company Limited)
 CODE: 140 Name of the Fund: PENSION & GENERAL ANNUITY AND GROUP FUND
 STATEMENT AS ON: 30-Sep-15
 Periodicity of Submission: Quarterly

Rs. Lac

No.	Category of Investment	Category Code	Current Quarter					Year to Date					Previous Year				
			Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
A	CENTRAL GOVERNMENT SECURITIES																
	Central Government Bonds	CGSB	21,002.76	21,603.26	404.22	2.18%	2.18%	21,002.76	21,603.26	695.49	4.27%	4.27%	5,360.13	5,437.24	178.66	4.60%	4.60%
	Central Government Guaranteed Loans	CGSL															
	Special Deposits	CSPD															
	Deposit under Section 7 of Insurance Act, 1938	CDSS															
	Treasury Bills	CTRB											96.31	96.31	2.53	2.55%	2.55%
B	STATE GOVERNMENT / OTHER APPROVED SECURITIES / OTHER GUARANTEED SECURITIES																
	State Government Bonds	SGGB	-	-	-			-	-	-							
	State Government Guaranteed Loans	SGGL	501.60	551.59	12.14	2.42%	2.42%	501.60	551.59	24.28	4.84%	4.84%	501.79	525.12	24.28	4.84%	4.84%
	Other Approved Securities (excluding Infrastructure / Social Sector Investments)	SGOA															
	Guaranteed Equity	SGGE															
C	HOUSING SECTOR INVESTMENTS																
	Debentures / Bonds / CPs / Loans - (Promoter Group)	HDPG															
	Loans to State Government for Housing	HLSH															
	Loans to State Government for Fire Fighting Equipments	HLSF															
	Term Loan - HUDCO	HTLH															
	Term Loan to Institutions accredited by NHB	HTLN															
	TAXABLE BONDS OF																
	Bonds / Debentures issued by HUDCO	HTHD															
	Bonds / Debentures issued by NHB	HTDN	3,220.00	3,358.52	75.82	2.35%	2.35%	3,220.00	3,358.52	144.00	4.69%	4.69%	720.00	724.00	2.95	0.53%	0.53%
	Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central / State / any Authority or Body constituted by Central / State Act	HTDA	1,293.46	1,335.25	22.47	2.25%	2.25%	1,293.46	1,335.25	29.66	4.57%	4.57%	292.52	301.87	14.46	4.95%	4.95%
	TAX FREE BONDS																
	Bonds / Debentures issued by HUDCO	HFHD															
	Bonds / Debentures issued by NHB	HFDN															
	Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central / State / any Authority or Body constituted by Central / State Act	HFDA															
D	INFRASTRUCTURE / SOCIAL SECTOR INVESTMENTS																
	Infrastructure/ Social Sector - Other Approved Securities	ISAS															
	TAXABLE BONDS OF																
	Infrastructure / Social Sector - PSU - Debentures / Bonds	IPTD	10,581.61	10,947.74	217.32	2.23%	2.23%	10,581.61	10,947.74	408.84	4.45%	4.45%	4,030.06	4,084.36	116.42	4.71%	4.71%
	Infrastructure/ Social Sector - Other Corporate Securities (Approved investments) - Debentures / Bonds	ICTD	1,000.00	1,035.53	12.54	2.26%	2.26%	1,000.00	1,035.53	23.76	4.51%	4.51%	-	-	-		
	Infrastructure / Social Sector - Term Loans (with Charge)	ILWC															
	TAX FREE BONDS																
	Infrastructure / Social Sector - PSU - Debentures / Bonds	IPFD															
	Infrastructure/ Social Sector - Other Corporate Securities (Approved investments) - Debentures / Bonds	ICFD															

FORM L-34-YIELD ON INVESTMENTS-1

Company Name: DHFL Pramerica Life Insurance Company Limited (erstwhile DLF Pramerica Life Insurance Company Limited)
 CODE: 140 Name of the Fund LINKED FUND
 STATEMENT AS ON: 30-Sep-15
 Statement of Investment and Income on Investment
 Periodicity of Submission: Quarterly

Rs. Lac

No.	Category of Investment	Category Code	Current Quarter					Year to Date					Previous Year				
			Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value			
A	CENTRAL GOVERNMENT SECURITIES																
	Central Government Bonds	CGSB	2,382.39	2,382.39	99.09	4.00%	4.00%	2,382.39	2,382.39	1.03	4.08%	4.08%	2,693.03	2,693.03	182.34	6.22%	6.22%
	Central Government Guaranteed Loans	CGSL											-	-	-	-	-
	Special Deposits	CSPD											-	-	-	-	-
	Deposit under Section 7 of Insurance Act, 1938	CDSS											-	-	-	-	-
	Treasury Bills	CTRB	2,997.07	2,997.07	60.38	1.94%	1.94%	2,997.07	2,997.07	1.21	3.92%	3.92%	2,861.11	2,861.11	109.66	4.25%	4.25%
													-	-	-	-	-
B	STATE GOVERNMENT / OTHER APPROVED SECURITIES / OTHER GUARANTEED SECURITIES																
	State Government Bonds	SGGB											-	-	-	-	-
	State Government Guaranteed Loans	SGGL	20.39	20.39	0.74	2.92%	2.92%	20.39	20.39	0.01	5.20%	5.20%	20.07	20.07	1.12	5.64%	5.64%
	Other Approved Securities (excluding Infrastructure / Social Sector Investments)	SGOA											-	-	-	-	-
	Guaranteed Equity	SGGE											-	-	-	-	-
													-	-	-	-	-
C	HOUSING SECTOR INVESTMENTS																
	Debentures / Bonds / CPs / Loans - (Promoter Group)	HDPG	81.90	81.90	2.09	2.55%	2.55%	81.90	81.90	0.04	4.58%	4.58%	82.43	82.43	6.64	8.19%	8.19%
	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	329.92	329.92	9.53	2.92%	2.92%	329.92	329.92	0.15	4.49%	4.49%	302.68	302.68	12.34	5.65%	5.65%
	Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central / State / any Authority or Body constituted by Central / State Act	HTDA	143.86	143.86	5.28	3.70%	3.70%	143.86	143.86	0.06	4.39%	4.39%	138.58	138.58	9.34	6.80%	6.80%
	TAX FREE BONDS												-	-	-	-	-
	Bonds / Debentures issued by HUDCO	HFHD											-	-	-	-	-
	Bonds / Debentures issued by NHB	HFDN											-	-	-	-	-
	Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central / State / any Authority or Body constituted by Central / State Act	HFDA											-	-	-	-	-
													-	-	-	-	-
D	INFRASTRUCTURE / SOCIAL SECTOR INVESTMENTS																
	Infrastructure/ Social Sector - Other Approved Securities	ISAS	101.20	101.20	2.85	2.83%	2.83%	101.20	101.20	0.05	4.65%	4.65%	99.06	99.06	5.48	5.56%	5.56%
	TAXABLE BONDS OF												-	-	-	-	-
	Infrastructure / Social Sector - PSU - Debentures / Bonds	IPTD	1,504.13	1,504.13	60.00	3.83%	3.83%	1,504.13	1,504.13	0.72	4.44%	4.44%	1,414.42	1,414.42	87.30	6.35%	6.35%
	Infrastructure/ Social Sector - Other Corporate Securities (Approved investments) - Debentures/ Bonds	ICTD	97.44	97.44	3.98	4.12%	4.12%	97.44	97.44	0.04	4.65%	4.65%	93.61	93.61	6.50	7.00%	7.00%
	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	401.56	401.56	(90.68)	-20.31%	-20.31%	401.56	401.56	(0.75)	-15.67%	-15.67%	763.66	763.66	133.27	20.65%	20.65%
	Infrastructure - Equity (including unlisted)	IOEQ	80.62	80.62	(40.05)	-18.44%	-18.44%	80.62	80.62	(0.47)	-19.50%	-19.50%	427.72	427.72	21.64	6.53%	6.53%
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	1,336.02	1,336.02	(113.24)	-9.31%	-9.31%	1,336.02	1,336.02	(1.21)	-9.93%	-9.93%	778.42	778.42	152.24	16.31%	16.31%

FORM L-34-YIELD ON INVESTMENTS-1

Company Name: DHFL Pramerica Life Insurance Company Limited (erstwhile DLF Pramerica Life Insurance Company Limited)
 CODE: 140 Name of the Fund LINKED FUND
 STATEMENT AS ON: 30-Sep-15
 Statement of Investment and Income on Investment
 Periodicity of Submission: Quarterly

Rs. Lac

No.	Category of Investment	Category Code	Current Quarter					Year to Date					Previous Year						
			Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (Rs.)		Income on Investment (Rs.)	Gross Yield (%) ¹	Net Yield (%) ²		
			Book Value	Market Value				Book Value	Market Value				Book Value	Market Value					
E	APPROVED INVESTMENTS																		
	ACTIVELY TRADED																		
	PSU - (Approved investment) - Equity shares - quoted	EAEQ	828.16	828.16	(92.83)	-10.51%	-10.51%	828.16	828.16	(0.82)	-9.02%	-9.02%	536.76	536.76	112.10	19.69%	19.69%		
	Corporate Securities (Approved investment) - Equity shares (Ordinary)-quoted	EACE	9,936.22	9,936.22	(160.08)	-1.56%	-1.56%	9,936.22	9,936.22	(4.08)	-3.91%	-3.91%	11,904.84	11,904.84	2,226.96	18.39%	18.39%		
	THINLY TRADED/ UNQUOTE																		
	PSU - (Approved investment) - Equity shares - quoted	ETPE																	
	Corporate Securities (Approved investment) - Equity shares-quoted	ETCE																	
	Corporate Securities (Approved Investment) - Equity - Unquoted	EEHQ																	
	Corporate Securities - Bonds - (Taxable)	EPBT	109.00	109.00	5.23	4.86%	4.86%	109.00	109.00	0.05	4.89%	4.89%							
	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	1,480.14	1,480.14	59.19	3.84%	3.84%	1,480.14	1,480.14	0.72	4.48%	4.48%	1,668.06	1,668.06	103.73	6.58%	6.58%		
	Corporate Securities (Approved Investment) - Derivative Instruments	ECDI																	
	Investment properties - Immovable	EINP																	
	Loans - Policy Loans	ELPL																	
	Loans - Secured Loans - Mortgage of Property in India (Term Loan)	ELMI																	
	Loans - Secured Loans - Mortgage of Property outside India (Term Loan)	ELMO																	
	Deposits - Deposit with scheduled banks	ECDB	1,360.00	1,360.00	26.00	2.40%	2.40%	1,360.00	1,360.00	0.49	4.75%	4.75%	595.00	595.00	30.24	5.08%	5.08%		
	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																	
	Deposit with Primary Dealers duly recognised by Reserve Bank of India	EDPD																	
	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD																	
	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EPPD																	
	Perpetual Non-Cum. P. Shares & Redeemable Cumulative P. Shares of Tier I & II Capital issued by PSU Banks	EUPS																	
	Perpetual Non-Cum. P. Shares & Redeemable Cumulative P. Shares of Tier I & II Capital issued by Non-PSU Banks	EPSP																	
	MF - Gilt / G Sec / Liquid Schemes	EGMF	305.44	305.44	5.25	1.99%	1.99%	305.44	305.44	0.12	4.14%	4.14%	409.99	409.99	9.23	4.43%	4.43%		
	Net Current Assets (Only in respect of ULIP Business)	ENCA	(7.11)	(7.11)	5.15	-72.39%	-72.39%	(7.11)	(7.11)	0.16	-227.40%	-227.40%	(163.83)	(163.83)	58.17	25.91%	25.91%		
F	OTHER INVESTMENTS																		
	Bonds - PSU - Taxable	OBPT																	
	Bonds - PSU - Tax Free	OBPF																	
	Equity Shares (incl Co-op Societies)	OESH								(0.43)	-110.18%	-110.18%	72.91	72.91	29.10	8.42%	8.42%		
	Equity Shares (PSUs & Unlisted)	OEPD																	
	Equity Shares (incl. Equity related Instruments) - Promoter Group	OEPG																	
	Debentures	OLDB	203.23	203.23	1.69	0.84%	0.84%	203.23	203.23	0.02	0.84%	0.84%							
	Debentures / Bonds/ CPs / Loans etc. - (Promoter Group)	ODPG																	
	Commercial Papers	OACP																	
	Preference Shares	OPSH																	
	Venture Fund	OVNF																	
	Short term Loans (Unsecured Deposits)	OSLU																	
	Term Loans (without Charge)	OTLW																	
	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS			0.87	1.57%	1.57%			0.02	3.22%	3.22%			5.07	4.40%	4.40%		
	Mutual Funds - (under Insurer's Promoter Group)	OMPG																	
	Derivative Instruments	OCDI																	
	Securitisd Assets	OPSA																	
	Investment properties - Immovable	OIPI																	
	TOTAL		23,691.57	23,691.57	(149.56)	-0.62%	-0.62%	236.92	236.92	(2.88)	-1.17%	-1.17%	24,698.53	24,698.53	3,302.49	13.11%	13.11%		

CERTIFICATION

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

DATE: 22 September 2015

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.

Signature _____
 Full Name & Designation _____

FORM L-35-DOWNGRADING OF INVESTMENTS - 2

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

CODE: 140 Name of Fund: LIFE FUND

Statement as on: 30-Sep-15

Statement of Down Graded Investments

Periodicity of Submission: Quarterly Rs. Crores

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	<u>During the Quarter ¹</u>					NA			
	9.55% Hindalco Industries Ltd. 25-Apr-2022	OLDB	300.00	25/04/2012	CRISIL	AA	AA-	03/08/2015	NA
B.	<u>As on Date ²</u>								
	9.55% Hindalco Industries Ltd. 25-Apr-2022	OLDB	300.00	25/04/2012	CRISIL	AA	AA-	03/08/2015	NA

CERTIFICATION

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

Signature _____

DATE: 22 September 2015

Full Name and Designation _____

Note:

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

FORM L-35-DOWNGRADING OF INVESTMENTS - 2

Company Name: DHFL Pramerica Life Insurance Company Limited (erstwhile DLF Pramerica Life Insurance Company Limited)
 CODE: 140 Name of Fund PENSION & GENERAL ANNUITY AND GROUP FUND
 Statement as on: 30-Sep-15
 Statement of Down Graded Investments
 Periodicity of Submission: Quarterly Rs. Lac

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

CERTIFICATION

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

DATE: 22 September 2015

Signature _____
 Full Name and Designation

Note:

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

FORM L-35-DOWNGRADING OF INVESTMENTS - 2

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

CODE: 140

Statement as on: 30-Sep-15

Name of Fund LINKED FUND

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

Rs. Lac

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Down	Remarks
A.	During the Quarter ¹								
	9.55% Hindalco Industries Ltd. 25-Apr-2022	OLDB	200.45	25/04/2012	CRISIL	AA	AA-	03/08/2015	NA
B.	As on Date ²								
	9.55% Hindalco Industries Ltd. 25-Apr-2022	OLDB	200.45	25/04/2012	CRISIL	AA	AA-	03/08/2015	NA

CERTIFICATION

Certified that the information given herein are correct and complete to the best of my

knowledge and belief and nothing has been concealed or suppressed.

Signature

DATE: 22 September 2015

Full Name and Designation

Note:

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

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

Insurer: DHFL Pramerica Life Ins Co. Ltd.

Date: 30-Sep-15

Rs. Lakhs

Sl. No	Particulars	For the Qtr Q2 '2015-16				For the Qtr Q2 '2014-15				Upto the period '2015-16				Upto the period '2014-15			
		Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable
1	First year Premium																
	i Individual Single Premium- (ISP)																
	From 0-10000	130.21	162.00	156.00	156.55	-	-	-	-	176.01	220.00	212.00	210.75	1.50	2.00	2.00	5.55
	From 10,000-25,000	49.12	31.00	30.00	57.50	-	-	-	-	91.55	52.00	50.00	110.41	-	-	-	-
	From 25001-50,000	48.00	11.00	11.00	55.95	-	-	-	-	69.15	16.00	16.00	80.29	-	-	-	-
	From 50,001- 75,000	18.42	3.00	3.00	23.03	-	-	-	-	23.57	4.00	4.00	29.47	-	-	-	-
	From 75,000-100,000	10.00	1.00	1.00	11.00	-	-	-	-	10.00	1.00	1.00	11.00	-	-	-	-
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	37.00	2.00	2.00	40.70	-	-	-	-	57.00	3.00	3.00	65.70	-	-	-	-
	ii Individual Single Premium (ISPA)- Annuity																
	From 0-50000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 150,001- 2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,00,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,50,001 -3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	iii Group Single Premium (GSP)																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	2.04	1.00	24.00	66.50	-	-	-	-	2.04	1.00	24.00	66.50	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-	9,930.76	-	16,772.00	243,536.49	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-	206.91	-	798.00	7,513.59	-	-	-	-
	From 75,000-100,000	-	-	-	-	8.62	1.00	126.00	488.11	-	-	-	-	8.62	1.00	126.00	488.11
	From 1,00,001 -1,25,000	10.37	1.00	285.00	555.88	-	-	-	-	70.55	1.00	558.00	5,418.85	-	-	-	-
	Above Rs. 1,25,000	11,279.82	-	22,252.00	291,852.15	7,876.38	-	16,221.00	192,117.50	12,151.60	-	25,891.00	314,520.10	15,228.23	-	31,452.00	371,811.81
	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	62.38	705.00	658.00	2,204.99	78.98	855.00	837.00	2,536.30	121.74	1,385.00	1,312.00	3,775.54	212.61	2,247.00	2,195.00	6,738.85
	From 10,000-25,000	710.15	4,237.00	4,189.00	8,662.72	1,065.04	6,079.00	5,961.00	11,429.19	1,377.66	8,209.00	8,123.00	14,952.61	2,016.45	11,118.00	10,917.00	21,079.78
	From 25001-50,000	1,878.50	6,617.00	6,556.00	14,563.99	1,331.16	5,624.00	5,461.00	12,350.15	3,455.55	12,743.00	12,610.00	27,914.88	2,351.00	9,249.00	9,022.00	20,253.18
	From 50,001- 75,000	316.74	638.00	634.00	2,659.44	234.65	534.00	509.00	2,208.38	578.68	1,261.00	1,250.00	5,167.63	433.45	912.00	869.00	3,722.92
	From 75,000-100,000	237.57	267.00	261.00	2,513.55	147.04	164.00	154.00	1,204.99	497.88	546.00	530.00	4,694.09	312.68	345.00	328.00	2,451.87
	From 1,00,001 -1,25,000	119.48	116.00	114.00	883.90	67.27	66.00	66.00	542.22	209.98	211.00	206.00	1,669.24	139.52	139.00	133.00	1,067.83
	Above Rs. 1,25,000	383.47	140.00	132.00	2,957.54	165.99	70.00	63.00	1,366.96	918.98	356.00	332.00	6,729.00	409.60	170.00	151.00	3,452.34
	vi Individual non Single Premium- Annuity- INSPA																
	From 0-50000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 150,001- 2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,00,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,50,001 -3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

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

Date: **30-Sep-15**

Rs. Lakhs

Sl. No	Particulars	For the Qtr Q2 '2015-16				For the Qtr Q2 '2014-15				Upto the period '2015-16				Upto the period '2014-15			
		Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable	Premium	No. of Policies	No. of Lives	Sum Insured, Wherever applicable
	vii Group Non Single Premium (GNSP)																
	From 0-10,000	(7.53)	-	(51,329.00)	(5,006.63)	-	-	-	-	(6.22)	1.00	(51,275.00)	(3,886.28)	0.02	-	31.00	6.20
	From 10,000-25,000	0.52	1.00	131.00	602.70	-	-	-	-	0.52	1.00	133.00	619.94	-	-	-	-
	From 25,001-50,000	1.12	-	250.00	2,083.50	0.00	-	2.00	10.00	1.31	-	271.00	2,436.64	2.33	1.00	3,413.00	856.33
	From 50,001- 75,000	1.15	-	3,280.00	794.25	0.58	1.00	622.00	108.08	41.63	2.00	61,011.00	10,334.97	1.91	3.00	1,970.00	415.61
	From 75,000-100,000	1.75	1.00	312.00	2,483.98	0.81	1.00	504.00	133.56	1.80	1.00	298.00	2,569.38	1.80	2.00	1,055.00	422.16
	From 1,00,001 -1,25,000	3.45	2.00	1,126.00	1,469.52	-	-	-	-	4.94	3.00	3,295.00	2,192.23	1.21	1.00	881.00	242.26
	Above Rs. 1,25,000	1,297.10	40.00	1,196,975.00	297,672.46	948.30	21.00	814,759.00	224,413.24	2,225.40	64.00	1,947,667.00	504,299.34	1,192.18	39.00	1,032,391.00	387,117.24
	viii Group Non Single Premium- Annuity- GNSPA																
	From 0-10,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25,001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	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 0-10,000	436.87	6,951.00	5,472.00	17,233.33	563.61	9,070.00	7,889.00	18,599.53	1,012.05	15,762.00	7,722.00	36,229.47	1,447.05	22,482.00	19,163.00	41,505.46
	From 10,000-25,000	1,507.23	34,485.00	15,655.00	50,941.33	1,194.94	24,201.00	12,604.00	38,183.93	2,968.09	67,471.00	15,752.00	103,357.98	2,394.88	45,234.00	18,789.00	77,205.27
	From 25,001-50,000	1,636.23	33,526.00	13,513.00	65,624.19	919.09	14,052.00	6,192.00	31,004.21	3,011.70	61,337.00	11,366.00	120,328.83	1,756.28	25,225.00	7,666.00	58,296.39
	From 50,001- 75,000	240.72	1,462.00	710.00	6,543.23	127.49	800.00	421.00	4,144.95	419.11	2,670.00	619.00	12,124.71	255.29	1,503.00	595.00	8,585.83
	From 75,000-100,000	234.71	549.00	320.00	4,578.25	212.45	404.00	286.00	3,583.23	470.72	1,075.00	352.00	9,796.21	419.41	795.00	473.00	7,413.31
	From 1,00,001 -1,25,000	81.52	161.00	100.00	1,707.25	44.61	105.00	63.00	1,625.55	135.27	290.00	84.00	4,338.98	87.20	204.00	95.00	3,768.21
	Above Rs. 1,25,000	258.96	166.00	116.00	5,783.00	224.61	132.00	114.00	5,141.85	510.71	308.00	127.00	10,148.02	389.44	242.00	186.00	8,288.72
	ii Individual- Annuity																
	From 0-10,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25,001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	iii Group																
	From 0-10,000	-	-	-	-	0.06	1.00	88.00	20.40	0.02	-	34.00	8.52	0.11	2.00	152.00	35.55
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25,001-50,000	0.41	1.00	146.00	616.00	-	-	-	-	0.41	1.00	146.00	616.00	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-	1.10	2.00	811.00	219.89	-	-	-	-
	From 75,000-100,000	-	-	-	-	0.79	1.00	283.00	1,102.00	-	-	-	-	0.79	1.00	283.00	1,102.00
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	402.68	7.00	303,597.00	104,558.61	1.80	1.00	234.00	2,221.78	529.92	12.00	397,033.00	211,781.58	1.86	2.00	324.00	2,240.83
	iv Group- Annuity																
	From 0-10,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25,001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

Insurer: DHFL Pramerica Life Ins Co. Ltd.

Date:

30th September 2015

(Rs in Lakhs)

Business Acquisition through different channels (Group)

Sl.No.	Channels	0			For the Qtr Q2 '2014-15			Upto the period '2015-16			Upto the Period '2014-15		
		No. of Policies	No. of Lives covered	Premium	No. of Policies	No. of Lives covered	Premium	No. of Policies	No. of Lives covered	Premium	No. of Policies	No. of Lives covered	Premium
1	Individual agents	-	-	-	-	-	-	-	-	-	-	-	-
2	Corporate Agents-Banks	-	-	-	-	-	-	-	-	-	-	-	-
3	Corporate Agents -Others	1	1,645	5	-	-	-	1	1,645	5	-	-	-
4	Brokers	10	644,839	655	1	1,840	14	20	1,048,030	1,184	6	9,528	90
5	Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-
6	Direct Business	35	526,822	11,930	23	830,394	8,821	53	955,768	23,442	41	1,061,791	16,347
	Total(A)	46	1,173,306	12,590	24	832,234	8,835	74	2,005,443	24,631	47	1,071,319	16,436
1	Referral (B)	-	-	-	-	-	-	-	-	-	-	-	-
	Grand Total (A+B)	46	1,173,306	12,590	24	832,234	8,835	74	2,005,443	24,631	47	1,071,319	16,436



LIFE INSURANCE

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

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

Date: **30th September 2015**

(Rs in Lakhs)

Business Acquisition through different channels (Individuals)

Sl.No.	Channels	For the Qtr Q2'2015-16		For the Qtr Q2 '2014-15		Upto the period '2015-16		Upto the Period '2014-15	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	3,217	1,234.09	3,052	830.11	6,503	2,310.46	5,505	1,570.21
2	Corporate Agents-Banks	-	0.08	123	19.57	7	1.36	188	30.40
3	Corporate Agents -Others	2,188	862.93	3,523	970.91	4,588	1,914.90	5,737	1,784.55
4	Brokers	1,798	368.02	1,721	336.53	3,430	704.06	2,046	455.04
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	5,495	1,504.33	4,620	872.39	10,100	2,604.42	10,105	1,934.40
	Total (A)	12,698	3,969.45	13,039	3,029.52	24,628	7,535.19	23,581	5,774.60
1	Referral (B)	232	31.60	353	60.63	379	52.55	601	102.22
	Grand Total (A + B)	12,930	4,001.05	13,392	3,090.14	25,007	7,587.74	24,182	5,876.81

LIFE INSURANCE

FORM L-39-Data on Settlement of Claims

DHFL Pramerica Life Ins Co. Ltd.

Date: 30th September 2015

July 2015 - Sep - 2015 Ageing of Claims*

Sl.No.	Types of Claims	No. of claims						Total No. of claims paid	Total amount of claims paid (lacs)
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	-	-	-				-	-
2	Survival Benefit	260	260					260	40
3	for Annuities / Pension								-
4	For Surrender	4911	4908	3				4911	1,988
5	Other benefits	405	403	2				405	21
									-
	Individual Death Claims	-	115	1	0	0	0	0	365
	Group Death Claims	-	3761	238	126	8	0	4133	1,210



LIFE INSURANCE

FORM L-40 Quarterly Claims Data for Life

Insurer: DHFL Pramerica Life Insurance Co. Ltd.

Date: 30-Sep-15

No. of claims only

Sl. No.	Claims Experience	For Death	Group	for Maturity	Survival Benefit	For Annuities/ Pension	For Surrender	Other Benefits
1	Claims O/S at the beginning of the period	51	852	0	24		593	12
2	Claims reported during the period	111	3935	0	296		5072	457
3	Claims Settled during the period	116	4133	0	260		4911	405
4	Claims Repudiated during the period	12	43	NIL	NIL		NIL	NIL
a	Less than 2years from the date of acceptance of risk	10	43	NIL	NIL		NA	NIL
b	Grater than 2 year from the date of acceptance of risk	2	0	NIL	NIL		NA	NIL
5	Claims Written Back	3	0	NIL	NIL		NIL	NIL
6	Claims O/S at End of the period	29	600	0	60		754	64
	Less than 3months	28	440	0	60		754	64
	3 months to 6 months	1	86	NIL	NIL		NA	NIL
	6months to 1 year	0	74	NIL	NIL		NA	NIL
	1year and above	0	0	NIL	NIL		NA	NIL

LIFE INSURANCE

FORM L-41 : GREIVANCE DISPOSAL

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

Date: 30-Sep-15

GRIEVANCE DISPOSAL

(Rs in Lakhs)

Sl No.	Particulars	Opening Balance	Additions	Complaints Resolved/ settled			Complaints Pending	Total complaints registered upto the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by customers							
a)	Death Claims	-	1	-	-	1	-	2
b)	Policy Servicing	5	22	21	1	3	2	50
c)	Proposal Processing	2	44	30	4	8	4	82
d)	Survival Claims	-	11	4	2	3	2	17
e)	ULIP Related	-	-	-	-	-	-	-
f)	Unfair Business Practices	40	249	84	9	158	38	494
g)	Others	4	11	7	2	5	1	22
	Total Number	51	338	146	18	178	47	667

2	Total No . of policies during previous year:	54,144		
3	Total No. of claims during previous year	4,246		
4	Total No. of policies during current year	25,081	Inv.	Group
5	Total No. of claims during current year	6761	209	6552
6	Total No. of Policy Complaints (current year) per 10, 000 policies (current year)	265		
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year) :	3		

2	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
a)	Upto 7 days	28	-	28
b)	7-15 Days	19	-	19
c)	15-30 Days	-	-	-
d)	30-90 Days	-	-	-
e)	90 days & Beyond	-	-	-
	Total Number	47	-	47

FORM L-42 : Valuation Basis (Life Insurance)

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

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

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

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

C. Valuation Assumptions

1. Interest Rates (including Margin of Adverse Deviation)

	Individual Business	Group business
i) Life Participating Business	6.00%	Not Applicable
ii) Life- Non-participating Policies	6.25%	6.70% *
iii) Annuities- Participating policies	Not Applicable	Not Applicable
iv) Annuities – Non-participating policies	Not Applicable	Not Applicable
v) Annuities- Individual Pension Plan	Not Applicable	Not Applicable
vi) Unit Linked	5.90%	Not Applicable
vii) Health Insurance	Not Applicable	Not Applicable

* excludes one year term policies.

2. Mortality Rates (including Margin of Adverse Deviation)

(As % of IALM 06-08)

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

* excludes one year term policies.

3. Expenses and Expense Inflation

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

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

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

4. Bonus Rates

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

5. Reasonable Expectation

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

6. Taxation and Shareholder Transfers

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

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

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

D. Change in Valuation Methods or Bases

Interest rate assumptions have been revised.

Place: Gurgaon

Appointed Actuary : Varun Gupta