

FORM L-1-A : Revenue Account

Insurer : DHFL Pramerica Life Insurance Company Limited
 Registration No. 140 ; Date of Registration with the IRDAI: June 27, 2008
 REVENUE ACCOUNT FOR THE YEAR ENDED MARCH 31, 2016

Policyholders' Account (Technical Account)***

(Rs '000)

Particulars	Schedule	FOR THE YEAR ENDED ON MARCH 2016						FOR THE YEAR ENDED ON MARCH 2015					
		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	
Premiums earned – net													
(a) Premium	L-4	2,257,683	5,479,481	843,282	602,290	19,362	9,202,098	1,658,334	4,391,487	909,665	352,191	39,289	7,350,966
(b) Reinsurance ceded		(17,257)	(299,127)	(2,044)	(2,563)	-	(320,991)	(16,461)	(167,898)	(1,075)	(3,094)	-	(188,528)
(c) Reinsurance accepted-		-	-	-	-	-	-	-	-	-	-	-	-
Income from Investments													
(a) Interest, Dividends & Rent – Gross		266,881	348,589	52,589	100,757	8,839	777,655	156,157	123,683	32,530	97,916	13,922	424,208
(b) Profit on sale/redemption of investments		3,204	36,238	2,330	61,854	39,545	143,171	5,040	5,644	23,254	142,215	67,947	244,100
(c) (Loss on sale/ redemption of investments)		-	-	-	(8,436)	(2,619)	(11,055)	-	-	-	(11,130)	(5,361)	(16,491)
(d) Transfer/Gain on revaluation/change in fair value*		-	-	-	(143,614)	(54,833)	(198,447)	-	-	-	157,514	24,733	182,247
(e) Amortisation of discount/(premium)		2,454	3,559	(809)	267	(2)	5,469	3,974	7,273	302	(15)	(1)	11,533
(f) Appropriation/ Expropriation Adjustment Account		-	-	-	-	-	-	-	-	-	-	-	-
Transferred from Shareholders' Fund		1,015,776	-	429,652	122,304	-	1,567,732	497,239	-	309,419	-	-	806,658
Other Income (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-
(a) Fees & Charges		871	-	237	-	-	1,108	843	-	45	-	-	888
TOTAL (A)		3,529,612	5,568,740	1,325,237	732,860	10,292	11,166,740	2,305,126	4,360,189	1,274,140	735,597	140,529	8,815,581
Commission	L-5	145,966	305	92,180	7,600	5	246,056	110,013	177	149,621	4,808	139	264,758
Operating Expenses related to Insurance Business	L-6	1,648,150	854,511	744,377	181,479	1,314	3,429,831	801,561	1,070,628	787,887	84,588	3,033	2,747,697
Service Tax on Premium		-	-	-	11,903	652	12,555	-	-	-	13,222	1,130	14,352
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)		1,794,116	854,816	836,557	200,982	1,971	3,688,442	911,574	1,070,805	937,508	102,618	4,302	3,026,807
Benefits Paid (Net)	L-7	257,987	471,994	30,765	628,572	189,214	1,578,532	49,033	71,781	7,216	351,386	225,899	705,315
Bonuses Paid		-	-	93	-	-	93	-	-	-	-	-	-
Change in valuation of liability in respect of life policies													
(a) Gross**		1,477,509	2,915,388	457,822	(96,695)	(183,043)	4,570,981	1,344,519	2,538,946	329,416	258,026	(98,424)	4,372,483
(b) Amount ceded in Reinsurance		-	(248,399)	-	-	-	(248,399)	-	-	-	-	-	-
(c) Amount accepted in Reinsurance		-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)		1,735,496	3,138,983	488,680	531,877	6,171	5,901,207	1,393,552	2,610,727	336,632	609,412	127,475	5,077,798
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)		-	1,574,941	-	1	2,150	1,577,092	-	678,657	-	23,567	8,752	710,976
APPROPRIATIONS													
Transfer to Shareholders' Account		-	1,574,941	-	-	2,150	1,577,091	-	678,657	-	23,567	8,752	710,976
Transfer to Other Reserves (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations		-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (D)		-	1,574,941	-	-	2,150	1,577,091	-	678,657	-	23,567	8,752	710,976
The Total Surplus as mentioned below :													
(a) Interim Bonus Paid		-	-	93	-	-	93	-	-	68	-	-	68
(b) Allocation of Bonus to Policyholders		-	-	53,606	-	-	53,606	-	-	41,582	-	-	41,582
(c) Surplus shown in Revenue Account		-	1,574,941	-	-	2,150	1,577,091	-	678,567	-	23,567	8,752	710,976
Total Surplus (a+b+c)		-	1,574,941	53,699	-	2,150	1,630,790	-	678,567	41,650	23,567	8,752	752,626

Notes:

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

** R e p r e s e n t s M a t h e m a t i c a l R e s e r v e s a f t e r a l l o c a t i o n o f b o n u s

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

FORM L-2-A : Profit & Loss

Insurer : DHFL Pramerica Life Insurance Company Limited

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

PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED MARCH, 2016

Shareholders' Account (Non-technical Account)

Particulars	Schedule	FOR THE YEAR ENDED ON MARCH 2016	FOR THE YEAR ENDED ON MARCH 2015
		(Rs.'000)	(Rs.'000)
Amounts transferred from/to the Policyholders Account (Technical Account)		1,577,091	710,976
Income From Investments			
(a) Interest, Dividends & Rent – Gross		573,273	425,255
(b) Profit on sale/redemption of investments		82,159	162,753
(c) (Loss on sale/ redemption of investments)		(5,568)	(1,112)
(d) Amortisation of discount/(premium)		(6,746)	29,603
Other Income (To be specified)		-	-
TOTAL (A)		2,220,209	1,327,475
Expense other than those directly related to the insurance business:		68,905	62,351
Bad debts written off		-	-
Transfer to Policyholders' fund		1,567,732	806,658
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)		1,636,637	869,009
Profit/ (Loss) before tax		583,572	458,466
Provision for Taxation		-	-
Current Tax Credit/(Charge)		-	-
Deferred Tax Credit / (Charge)		(75,135)	(59,028)
Profit / (Loss) after tax		508,437	399,438
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		(4,152,944)	(4,661,381)

FORM L-3-A : Balance Sheet

Insurer: DHFL Pramerica Life Insurance Company Limited

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

BALANCE SHEET AS AT MARCH 31, 2016

(Rs.'000)

Particulars	Schedule	As at Mar 31, 2016	As at Mar 31, 2015
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		(29,485)	1,375
Sub-Total		12,040,351	12,071,211
<i>BORROWINGS</i>			
<i>POLICYHOLDERS' FUNDS:</i>			
CREDIT/[DEBIT] FAIR VALUE CHANGE ACCOUNT		-	39
POLICY LIABILITIES		10,534,858	5,929,658
INSURANCE RESERVES		-	-
PROVISION FOR LINKED LIABILITIES		2,231,835	2,514,453
Sub-Total		12,766,693	8,444,150
FUNDS FOR FUTURE APPROPRIATIONS		-	-
TOTAL		24,807,044	20,515,361
APPLICATION OF FUNDS			
<i>INVESTMENTS</i>			
Shareholders'	L-12	7,469,837	6,862,415
Policyholders'	L-13	10,526,408	6,019,890
ASSETS HELD TO COVER LINKED LIABILITIES	L-14	2,231,835	2,514,453
LOANS	L-15	4,236	816
FIXED ASSETS	L-16	462,605	330,388
DEFERRED TAX ASSETS		615,064	690,199
<i>CURRENT ASSETS</i>			
Cash and Bank Balances	L-17	266,194	221,010
Advances and Other Assets	L-18	1,200,582	832,952
Sub-Total (A)		1,466,776	1,053,962
<i>CURRENT LIABILITIES</i>			
PROVISIONS	L-19	2,053,243	1,565,850
	L-20	69,418	52,293
Sub-Total (B)		2,122,661	1,618,143
NET CURRENT ASSETS (C) = (A – B)		(655,885)	(564,181)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	L-21	-	-
DEBIT BALANCE IN PROFIT & LOSS ACCOUNT (Shareholders' Account)		4,152,944	4,661,381
Debit Balance of Revenue Account		-	-
TOTAL		24,807,044	20,515,361

CONTINGENT LIABILITIES

(Rs.'000)

Particulars	As at Mar 31, 2016	As at Mar 31, 2015
Partly paid-up investments	-	-
Claims, other than against policies, not acknowledged as debts by the company	3,675	4,450
Underwriting commitments outstanding (in respect of shares and securities)	-	-
Guarantees given by or on behalf of the Company	-	-
Statutory demands/ liabilities in dispute, not provided for	70,553	62,158
Reinsurance obligations to the extent not provided for in accounts	-	-
Other-		
Statutory Bonus (retrospective amendment stayed by Karnataka and Kerala High Courts)	8,115	-
TOTAL	82,342	66,608

FORM L-4 : PREMIUM SCHEDULE

Insurer: DHFL Pramerica Life Insurance Company Limited

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

(Rs.'000)

S.No.	Particulars	FOR THE PERIOD ENDED ON MARCH 2016						FOR THE PERIOD ENDED ON MARCH 2015					
		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	
1	First year premiums	927,148	-	460,909	100,407	12	1,488,476	569,258	383,702	747,485	85,382	-	1,785,827
2	Renewal Premiums	1,330,535	-	382,373	199,695	19,329	1,931,932	1,089,076	15,789	162,180	264,575	39,249	1,570,869
3	Single Premiums	-	5,479,481	-	302,188	21	5,781,690	-	3,991,996	-	2,234	40	3,994,270
	TOTAL PREMIUM	2,257,683	5,479,481	843,282	602,290	19,362	9,202,098	1,658,334	4,391,487	909,665	352,191	39,289	7,350,966

FORM L-5 : COMMISSION SCHEDULE

Insurer: DHFL Pramerica Life Insurance Company Limited

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

(Rs.'000)

Particulars	FOR THE YEAR ENDED ON MARCH 2016						FOR THE YEAR ENDED ON MARCH 2015					
	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	
Commission paid												
Direct – First year premiums	127,752	-	77,183	3,797	3	208,735	91,823	-	145,932	3,546	31	241,332
- Renewal premiums	18,214	-	14,997	729	2	33,943	18,190	-	3,689	1,235	108	23,222
- Single premiums	-	305	-	3,074	-	3,378	-	177	-	27	-	27
Total (A)	145,966	305	92,180	7,600	5	246,056	110,013	177	149,621	4,808	139	264,758
Add: Commission on Re-insurance Accepted	-	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on Re-insurance Ceded	-	-	-	-	-	-	-	-	-	-	-	-
Net Commission	145,966	305	92,180	7,600	5	246,056	110,013	177	149,621	4,808	139	264,758
Break-up of the expenses (Gross) incurred to procure business to be furnished as per details indicated below:												
Agents	88,788	-	26,386	6,223	5	121,402	62,988	-	39,671	4,427	139	107,225
Brokers	18,600	295	26,374	151	-	45,420	10,568	177	28,414	122	0	39,281
Corporate Agency	37,825	10	38,975	1,225	-	78,035	34,163	-	80,745	257	-	115,165
Referral	459	-	401	-	-	860	601	-	492	-	-	1,093
Others (pl. specify)	-	-	-	-	-	-	-	-	-	-	-	-
Bancassurance	294	-	44	1	-	339	1,693	-	299	2	-	1,994
TOTAL (B)	145,966	305	92,180	7,600	5	246,056	110,013	177	149,621	4,808	139	264,758

FORM L-6 : OPERATING EXPENSES SCHEDULE

Insurer: DHFL Pramerica Life Insurance Company Limited

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

(Rs.'000)

S.No.	Particulars	FOR THE PERIOD ENDED ON MARCH 31, 2016						FOR THE PERIOD ENDED ON MARCH 31, 2015					
		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	
1	Employees remuneration and welfare benefits	930,470	271,725	411,552	94,031	987	1,708,765	382,645	488,971	343,577	37,970	2,059	1,255,222
2	Travel, conveyance and vehicle running expenses	35,694	12,626	15,271	3,232	48	66,871	17,983	22,693	14,926	1,634	113	57,349
3	Training expenses (including Agent advisors)	24,707	28,326	10,571	2,237	33	65,874	30,609	38,626	25,405	2,781	192	97,613
4	Rent, rates & taxes	42,730	43,379	18,281	3,869	57	108,316	35,009	44,179	29,057	3,181	219	111,645
5	Repairs & Maintenance	32,140	31,409	13,751	2,910	43	80,253	22,772	28,737	18,901	2,069	143	72,622
6	Printing and stationery	3,755	1,802	1,607	340	5	7,509	2,092	2,640	1,736	190	13	6,671
7	Communication expenses	16,266	8,901	6,959	1,473	22	33,621	8,802	11,108	7,306	800	55	28,071
8	Legal, professional and consultancy charges	61,546	73,056	30,595	8,671	1	173,869	28,938	39,799	37,998	4,352	-	111,087
9	Medical fees	3,401	281	1,455	308	-	5,445	3,077	-	2,554	280	-	5,911
10	Auditors' fees, expenses etc :	-	-	-	-	-	-	-	-	-	-	-	-
	(a) as auditor	1,023	1,045	438	93	1	2,600	692	869	572	63	4	2,200
	(b) as adviser	-	-	-	-	-	-	-	-	-	-	-	-
	(i) Taxation matters	89	90	38	8	-	225	71	89	59	6	-	225
	(ii) Insurance matters	-	-	-	-	-	-	-	-	-	-	-	-
	(iii) Management services; and	-	-	-	-	-	-	-	-	-	-	-	-
	(c) Out of Pocket Expenses	194	199	83	18	-	494	87	110	73	8	1	279
	(d) in any other capacity	578	590	247	53	1	1,469	-	-	-	-	-	-
11	Advertisement and publicity	236,600	178,062	117,620	33,335	4	565,621	84,867	116,718	111,438	12,762	1	325,786
12	Interest and bank charges	4,203	3,220	1,798	381	6	9,608	4,091	5,163	3,396	372	26	13,048
13	Investment related charges	-	-	-	-	-	-	-	-	-	-	-	-
14	Postage and courier cost	11,177	4,155	4,782	1,012	15	21,141	5,477	6,912	4,546	498	34	17,467
15	Sales Promotion expenses	85,588	79,535	42,804	12,016	1	219,944	75,645	104,035	99,329	11,376	1	290,386
16	Information technology expenses	-	-	-	-	-	-	-	-	-	-	-	-
17	Recruitment (including Agent advisors)	9,269	5,857	3,966	839	12	19,943	7,047	8,893	5,849	640	44	22,473
18	Electricity ,water and utilities	8,214	7,441	3,514	744	11	19,924	5,288	6,673	4,389	480	33	16,863
19	Policy issuance and servicing costs	104,640	57,345	42,510	12,210	1	216,706	69,563	109,629	64,356	3,768	1	247,317
20	(Profit)/Loss on fluctuation in foreign exchange	53	55	23	5	-	136	129	162	107	12	1	411
21	(Profit)/Loss on fixed assets	1	3	2	-	-	6	(149)	(189)	(124)	(14)	(1)	(477)
22	Service Tax expense	-	-	-	-	-	-	-	-	-	-	-	-
23	Other miscellaneous expenses	10,356	19,385	5,619	1,389	32	36,781	7,092	22,528	4,358	476	33	34,487
24	Depreciation	25,456	26,024	10,891	2,305	34	64,710	9,734	12,283	8,079	884	61	31,041
	TOTAL	1,648,150	854,511	744,377	181,479	1,314	3,429,831	801,561	1,070,628	787,887	84,588	3,033	2,747,696

FORM L-7 : BENEFITS PAID SCHEDULE

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

(Rs.'000)

Particulars	FOR THE YEAR ENDED ON MARCH 31, 2016						FOR THE YEAR ENDED ON MARCH 31, 2015					
	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	
1. Insurance Claims												
(a) Claims by Death,	74,230	539,835	14,049	11,762	1,844	641,720	(2,051)	108,223	7,956	2,080	693	116,901
(b) Claims by Maturity,	-	-	-	(100)	-	(100)	-	-	-	82,867	-	82,867
(c) Annuities/Pension payment,	-	-	-	-	-	-	-	-	-	-	-	-
(d) Periodical Benefit	-	-	-	-	-	-	-	-	-	-	-	-
(e) Health	-	-	-	-	-	-	-	-	-	-	-	-
(f) any other (please specify)	-	-	-	-	-	-	-	-	-	-	-	-
Surrenders/Withdrawals	182,165	165,754	472	618,214	187,219	1,153,824	55,941	21,514	-	266,800	225,206	569,461
Survival	27,835	-	15,947	-	-	43,782	-	-	-	-	-	-
Riders	(51)	-	-	(150)	-	(201)	2,202	-	-	(340)	-	1,862
Interest on unclaimed amounts	1,970	36	18	350	151	2,491	-	-	-	-	-	-
Total paid	286,150	705,625	30,485	630,076	189,214	1,841,515	56,092	129,737	7,956	351,408	225,899	771,092
2. (Amount ceded in reinsurance):												
(a) Claims by Death,	(28,163)	(233,631)	280	(1,504)	-	(263,018)	(7,059)	(57,956)	(740)	(21)	-	(65,777)
(b) Claims by Maturity,	-	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities/Pension payment,	-	-	-	-	-	-	-	-	-	-	-	-
(d) Periodical Benefit	-	-	-	-	-	-	-	-	-	-	-	-
(e) Health	-	-	-	-	-	-	-	-	-	-	-	-
(f) any other (please specify)	-	-	-	-	-	-	-	-	-	-	-	-
Total ceded	(28,163)	(233,631)	280	(1,504)	-	(263,018)	(7,059)	(57,956)	(740)	(21)	-	(65,777)
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	257,987	471,994	30,765	628,572	189,214	1,578,532	49,033	71,781	7,216	351,387	225,899	705,315

FORM L-8 : SHARE CAPITAL SCHEDULE

Insurer: DHFL Pramerica Life Insurance Company Limited

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

(Rs.'000)

S.No.	Particulars	As at MARCH 31, 2016	As at MARCH 31, 2015
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

[As certified by the Management]

Insurer: DHFL Pramerica Life Insurance Company Limited

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

Shareholder	As at March 31, 2016		As at March 31, 2015	
	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

Insurer: DHFL Pramerica Life Insurance Company Limited

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

(Rs.'000)

S.No.	Particulars	As at March 31, 2016	As at March 31, 2015
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

FORM L-11-BORROWINGS SCHEDULE

Insurer: DHFL Pramerica Life Insurance Company Limited

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

(Rs.'000)

S.No.	Particulars	As at March 31, 2016	As at March 31, 2015
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others (to be specified)	-	-
	TOTAL	-	-

FORM L-12-INVESTMENTS SHAREHOLDERS SCHEDULE

Insurer: DHFL Pramerica Life Insurance Company Limited

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

(Rs.'000)

S.No.	Particulars	As at March 31, 2016	As at March 31, 2015
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	4,051,636	4,038,336
2	Other Approved Securities	529,068	192,725
3	Other Investments		
	(a) Shares	-	-
	(aa) Equity	184,370	251,445
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	516,092	423,843
	(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	1,662,413	1,500,714
5	Other than Approved Investments		
	Debentures/ Bonds	10,000	-
	Equity Shares	15,758	5,776
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	-	-
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares	-	-
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	446,500	203,000
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	-	-
	(e) Other Securities (to be specified)	-	-
	Deposits with Bank	-	72,000
	(f) Subsidiaries	-	-
	Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	50,000	170,576
5	Other than Approved Investments	-	-
	TOTAL	7,469,837	6,862,415

FORM L-13-INVESTMENTS POLICYHOLDERS SCHEDULE

Insurer: DHFL Pramerica Life Insurance Company Limited

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

(Rs.'000)

S.No.	Particulars	As at March 31, 2016						As at March 31, 2015					
		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	
	LONG TERM INVESTMENTS												
1	Government securities and Government guaranteed bonds including Treasury Bills	2,132,746	2,769,464	483,917	23,270	1,787	5,411,184	1,364,951	1,343,936	223,585	18,020	875	2,951,367
2	Other Approved Securities	10,013	90,933	-	-	-	100,946	10,015	50,169	-	-	-	60,184
3	Other investments												
	(a) Shares	-	-	-	-	-	-	-	-	-	-	-	-
	(aa) Equity	-	-	-	-	-	-	-	-	-	-	-	-
	(bb) Preference	-	-	-	-	-	-	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-	-	-	-	-	-	-
	(d) Debentures/ Bonds	418,229	715,775	119,067	3,159	-	1,256,230	410,359	415,375	63,886	9,150	-	898,770
	(e) Other Securities (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-
	Commercial Paper / Certificate of Deposits												
	Deposits with Bank	2,000	-	-	-	500	2,500	2,000	20,000	-	-	500	22,500
	(f) Subsidiaries	-	-	-	-	-	-	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-	-	-	-	-	-	-
4	Investments in Infrastructure and Social Sector	1,350,590	2,002,072	271,656	4,000	-	3,628,318	835,467	874,309	97,166	6,000	-	1,812,942
5	Other than Approved Investments												
	Debentures/ Bonds Market Value Rs.[20,166]	14,000	-	-	6,000	-	20,000	-	-	-	-	-	-
	SHORT TERM INVESTMENTS												
1	Government securities and Government guaranteed bonds including Treasury Bills	(0)	24,930	-	-	0	24,930	998	61,016	-	-	-	62,014
2	Other Approved Securities	-	-	-	-	-	-	-	-	-	-	-	-
3	(a) Shares	-	-	-	-	-	-	-	-	-	-	-	-
	(aa) Equity	-	-	-	-	-	-	-	-	-	-	-	-
	(bb) Preference	-	-	-	-	-	-	-	-	-	-	-	-
	(b) Mutual Funds	200	28,500	6,100	(0)	500	35,300	10,573	121,209	37,736	100	-	169,618
	(c) Derivative Instruments	-	-	-	-	-	-	-	-	-	-	-	-
	(d) Debentures/ Bonds	17,000	-	-	-	-	17,000	-	-	-	-	-	-
	(e) Other Securities (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-
	Deposits with Bank	-	30,000	-	-	-	30,000	-	35,000	-	-	-	35,000
	(f) Subsidiaries	-	-	-	-	-	-	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-	-	-	-	-	-	-
4	Investments in Infrastructure and Social Sector	-	-	-	-	-	-	7,495	-	-	-	-	7,495
5	Other than Approved Investments	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	3,944,778	5,661,675	880,740	36,429	2,787	10,526,408	2,641,858	2,921,014	422,373	33,270	1,375	6,019,890

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

Insurer: DHFL Pramerica Life Insurance Company Limited

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

(Rs.'000)

S.No.	Particulars	As at March 31, 2016			As at March 31, 2015		
		Individual Life	Individual Pension	Total	Individual Life	Individual Pension	Total
	LONG TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	226,199	8,587	234,786	229,806	21,635	251,441
2	Other Approved Securities	2,043	-	2,043	2,034	-	2,034
3	Other Investments						
	(a) Shares						
	(aa) Equity	1,067,844	144,043	1,211,887	1,080,636	273,352	1,353,988
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	186,575	10,734	197,309	199,477	34,159	233,636
	(e) Other Securities - Fixed Deposits	6,500	-	6,500	3,000	3,500	6,500
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Social Sector	107,077	13,602	120,679	144,681	25,527	170,208
5	Other than Approved Investments						
	(a) Debentures/ Bonds	18,230	2,025	20,255	-	-	-
	(b) Equity	13,631	2,173	15,804	36,162	9,368	45,530
	SHORT TERM INVESTMENTS						
1	Government securities and Government guaranteed bonds including Treasury Bills	274,444	669	275,113	335,806	499	336,305
2	Other Approved Securities	-	-	-	-	-	-
3	(a) Shares						
	(aa) Equity	-	-	-	-	-	-
	(bb) Preference	-	-	-	-	-	-
	(b) Mutual Funds	31,914	500	32,414	35,992	900	36,892
	(c) Derivative Instruments	-	-	-	-	-	-
	(d) Debentures/ Bonds	28,329	-	28,329	-	-	-
	(e) Other Securities (to be specified)	-	-	-	-	-	-
	Deposit with Bank	74,600	-	74,600	64,800	-	64,800
	(f) Subsidiaries	-	-	-	-	-	-
	(g) Investment Properties-Real Estate	-	-	-	-	-	-
4	Investments in Infrastructure and Social Sector	2,503	-	2,503	16,321	1,255	17,576
5	Other than Approved Investments						
	(a) Equity Shares	-	-	-	-	-	-
	(b) Mutual Funds	-	-	-	-	-	-
	NET CURRENT ASSETS						
	Bank Balances	2,617	405	3,022	3,078	810	3,888
	Income accrued on investments	27,879	1,362	29,241	21,331	4,536	25,867
	Payables for purchase of Securities	-	-	-	-	-	-
	FMC Payable	(2,273)	(233)	(2,506)	(2,453)	(492)	(2,945)
	Other Payables	(17,720)	(4,709)	(22,429)	(21,134)	(11,786)	(32,920)
	Other Receivable	2,285	-	2,285	1,653	-	1,653
	TOTAL	2,052,677	179,158	2,231,835	2,151,190	363,263	2,514,453

FORM L-15 : LOANS SCHEDULE

Insurer: DHFL Pramerica Life Insurance Company Limited

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

(Rs.'000)

S.No.	Particulars	As at March 31, 2016	As at March 31, 2015
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.	-	816
	(c) Loans against policies	4,236	-
	(d) Others (to be specified)	-	-
	<i>Unsecured</i>		
	TOTAL	4,236	816
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Companies	-	-
	(e) Loans against policies	4,236	816
	(f) Others (to be specified)	-	-
	TOTAL	4,236	816
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard		
	(aa) In India	4,236	776
	(bb) Outside India	-	-
	(b) Non-standard loans less provisions	-	-
	(aa) In India	-	-
	(bb) Outside India	-	-
	TOTAL	4,236	776
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	-	-
	(b) Long Term	4,236	776
	TOTAL	4,236	776

FORM L-16 : FIXED ASSETS SCHEDULE

Insurer: DHFL Pramerica Life Insurance Company Limited

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

(Rs.'000)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	Opening	Additions	Deductions	Closing	Opening	During the Period	On Sales/ Adjustments	Closing	As at March 31, 2016	As at March 31, 2015
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangibles - Software	64,126	128,008	-	192,134	57,664	25,718	-	83,382	108,753	6,462
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Property	52,196	31,701	-	83,897	26,216	11,090	-	37,306	46,590	25,980
Buildings	-	-	-	-	-	-	-	-	-	-
Furniture & Fittings	11,063	5,227	102	16,188	10,243	2,934	102	13,075	3,114	820
Information Technology	68,798	72,435	5,040	136,193	52,098	22,468	4,812	69,754	66,439	16,700
Equipment	-	-	-	-	-	-	-	-	-	-
Vehicles	-	-	-	-	-	-	-	-	-	-
Office Equipment	18,392	6,971	50	25,312	16,104	2,500	15	18,589	6,723	2,288
Others (Specify nature)	-	-	-	-	-	-	-	-	-	-
TOTAL	214,575	244,342	5,192	453,725	162,325	64,710	4,929	222,106	231,619	52,250
Work in progress									230,986	278,138
Grand Total	214,575	244,342	5,192	453,725	162,325	64,710	4,929	222,106	462,605	330,388
PREVIOUS YEAR	174,353	42,752	2,530	214,575	133,283	31,041	1,999	162,325	330,388	41,070

FORM L-17 : CASH AND BANK BALANCE SCHEDULE

Insurer: DHFL Pramerica Life Insurance Company Limited

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

(Rs.'000)

S.No.	Particulars	As at March 31,2016	As at March 31,2015
1	Cash (including cheques, drafts and stamps)	184,910	164,163
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	81,184	56,847
	(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	266,194	221,010
	Balances with non-scheduled banks included in 2 and 3 above		
	CASH & BANK BALANCES		
1	In India	266,194	221,010
2	Outside India	-	-
	TOTAL	266,194	221,010

FORM L-18-ADVANCE AND OTHER ASSETS SCHEDULE

Insurer: DHFL Pramerica Life Insurance Company Limited

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

(Rs.'000)

S.No.	Particulars	As at March 31, 2016	As at March 31, 2015
	ADVANCES		
1	Reserve deposits with ceding companies		-
2	Application money for investments		-
3	Prepayments	80,106	58,510
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	52,892	49,181
	Deposit -Others	3,482	11,065
	Advances to employees for travel, etc.	10,724	7,425
	TOTAL (A)	147,214	126,191
	OTHER ASSETS		
1	Income accrued on investments	466,813	306,582
2	Outstanding Premiums	240,507	219,680
3	Agents' Balances	14,426	6,408
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsures)	239,034	82,654
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	22,429	32,920
	Service Tax Unutilized Credit	44,625	41,842
	Due from Affiliates	-	-
	Other Dues	7,979	22,754
	Receivable towards non-par non linked funds	30,817	-
	Receivable from clearing firm	-	-
	Application money for Investments	-	-
	Receivable from ex employees- provision	7,647	7,108
		1,074,277	719,948
	Less:		
	Agents' Balances - provision for doubtful amounts	(10,825)	(4,747)
	Receivable from ex employees- provision	(3,824)	(3,554)
	Provision on Vendor Advances	(6,260)	(4,886)
	TOTAL (B)	1,053,368	706,761
	Total (A) + (B)	1,200,582	832,952

FORM L-19-CURRENT LIABILITIES SCHEDULE

Insurer: DHFL Pramerica Life Insurance Company Limited

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

(Rs.'000)

S.No.	Particulars	As at March 31, 2016	As at March 31, 2015
1	Agents' Balances	43,585	37,867
2	Balances due to other insurance companies	267,999	139,236
3	Deposits held on re-insurance ceded	-	-
4	Premiums received in advance	30,245	13,244
5	Unallocated premium	683,329	479,362
6	Sundry creditors	247,249	52,754
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	66,562	46,457
9	Annuities Due	-	-
10	Due to Officers/ Directors	100	-
11	Due to unit linked fund	2,284	1,654
12	Policy holders Unclaimed	109,475	73,568
13	Others (to be specified)		
	-Policy deposits	4,905	3,830
	-Withholding Tax Deducted at Source	54,438	58,850
	-Lease Equalistion Reserve	6,600	7,756
	-Accrued Expenses	492,062	640,129
	- Due to Non- par non linked funds	30,817	-
	- Service Tax Liability	-	-
	-Other Statutory liabilities	13,593	11,143
	TOTAL	2,053,243	1,565,850

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

S.No.	Particulars	As at March 31, 2016	As at March 31, 2015
1	For taxation (less payments and taxes deducted at source)	-	-
2	For proposed dividends	-	-
3	For dividend distribution tax	-	-
4	Others (to be specified)		
	- Provision for Gratuity	38,243	34,062
	- Provision for Leave Encashment	31,175	18,231
	TOTAL	69,418	52,293

FORM L-21-MISC EXPENDITURE SCHEDULE

(To the extent not written off or adjusted)

Insurer: DHFL Pramerica Life Insurance Company Limited

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

(Rs.'000)

S.No.	Particulars	As at March 31, 2016	As at March 31, 2015
1	Discount Allowed in issue of shares/ debentures	-	-
2	Others (to be specified)	-	-
	TOTAL	-	-

FORM L-22 : Analytical Ratios*

Insurer: DHFL Pramerica Life Insurance Company Limited

31-Mar-16

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

S.No.	Particular	For the Year ended March 16		For the Year ended March 15	
1	New business premium income growth rate - segment wise	25%		234%	
	Non Par Individual Life - Non Linked	63%		-23%	
	Non Par Group Life	25%		586%	
	Participating Individual Life	-38%		187%	
	Non Par Individual Life - Linked	359%		-1%	
	Non Par Individual Pension - Linked	18%		11%	
2	Net Retention Ratio	97%		97%	
3	Expense of Management to Gross Direct Premium Ratio	40%		41%	
4	Commission Ratio (Gross commission paid to Gross Premium)	3%		4%	
5	Ratio of policy holder's liabilities to shareholder's funds	162%		114%	
6	Growth rate of shareholders' fund	6%		111%	
7	Ratio of surplus to policyholders' liability	12%		8%	
8	Change in net worth ('000)	477,577		3,898,584	
9	Profit after tax/Total Income	5%		5%	
10	(Total real estate + loans)/(Cash & invested assets)	0%		0%	
11	Total investments/(Capital + Surplus)	168%		128%	
12	Total affiliated investments/(Capital+ Surplus)	0.21%		0%	
13 *	Investment Yield (Gross and Net)				
	Policyholder's Funds:	With Realized Gains	Without Realized Gains	With Realized Gains	Without Realized Gains
	Non-Linked				
	PAR	8.62%	8.61%	14.67%	14.67%
	Non-PAR	9.18%	9.18%	9.27%	9.27%
	Linked				
	Non-PAR	6.47%	-1.76%	20.63%	20.63%
	Shareholder's Fund	9.25%	8.81%	10.88%	10.88%

FORM L-22 : Analytical Ratios*

Insurer: DHFL Pramerica Life Insurance Company Limited

31-Mar-16

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

S.No.	Particular	For the Year ended March 16		For the Year ended March 15	
14	Conservation Ratio	65%		65%	
15	Persistency Ratio	On Policies	On Premium	On Policies	On Premium
	For 13th month	50.08%	54.88%	43.21%	50.12%
	For 25th month(+)	34.71%	42.96%	27.34%	34.64%
	For 37th month(+)	18.80%	27.50%	24.91%	34.46%
	For 49th Month(+)	21.00%	31.07%	22.66%	29.27%
	for 61st month	15.66%	20.36%	10.16%	11.44%
16	NPA Ratio				
	Gross NPA Ratio	-	-	-	-
	Net NPA Ratio	-	-	-	-

+ Non Reducing Balance

Equity Holding Pattern for Life Insurers

(Rs in Lakhs)

S.No.	Particulars	For the Year ended March 16	For the Year ended March 15
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)	1.36	1.09
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	1.36	1.09
6	(iv) Book value per share (Rs)	21.09	19.81

FORM L-23-RECEIPT AND PAYMENTS SCHEDULE

Insurer: DHFL Pramerica Life Insurance Company Limited

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

(Rs in '000's)

Particulars	For The Year Ended March 31st, 2016	For The Year Ended March 31st, 2015
Cash Flows from the operating activities:		
Premium received from policyholders, including advance receipts	9,403,347	7,373,922
Other receipts (give Break-up)		
Claims recovered from reinsurers	106,638	50,548
Payments to the re-insurers, net of commissions and claims/ Benefits	(192,228)	(78,965)
Payments to co-insurers, net of claims / benefit recovery		
Payments of claims/benefits	(1,785,631)	(878,799)
Payments of commission and brokerage	(248,356)	(257,177)
Payments of other operating expenses	(3,386,384)	(2,516,850)
Preliminary and pre-operative expenses	-	-
Deposits, advances and staff loans	-	-
Income taxes paid (Net)	-	-
Other payments (give break-up)	-	-
Cash flows before extraordinary items	3,897,386	3,692,679
Cash flow from extraordinary operations (give break-up)	-	-
Net cash flow from operating activities	3,897,386	3,692,679
Cash flows from investing activities:		
Purchase of fixed assets	(197,190)	(320,890)
Proceeds from sale of fixed assets	257	1,007
Purchases of investments	(35,797,736)	(36,639,579)
Loans disbursed	(3,421)	(792)
Sales of investments	30,969,477	29,107,681
Repayments received	-	-
Rents/Interests/ Dividends received	1,176,411	648,431
Investments in money market instruments and in liquid mutual funds (Net)*	-	-
Expenses related to investments	-	-
Net cash flow from investing activities	(3,852,202)	(7,204,142)
Cash flows from financing activities:		
Proceeds from issuance of share capital	-	3,497,771
Proceeds from borrowing	-	-
Repayments of borrowing	-	-
Interest/dividends paid	-	-
Net cash flow from financing activities	-	3,497,771
Effect of foreign exchange rates on cash and cash equivalents, net	-	-
Net increase in cash and cash equivalents:	45,184	(13,691)
Cash and cash equivalents at the beginning of the year	221,010	234,699
Cash and cash equivalents at the end of the year	266,194	221,010

FORM L-24 Valuation of net liabilities

Insurer: DHFL Pramerica Life Insurance Company Limited

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

(Rs in Lakhs)

S.No.	Particular	As at 31st March 2016	As at 31st March 2015
1	Linked		
a	Life	20,706	21,673
b	General Annuity	-	-
c	Pension	1,815	3,645
d	Health	-	-
2	Non-Linked		
a	Life	105,146	59,123
b	General Annuity	-	-
c	Pension	-	-
d	Health	-	-

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

Insurer: DHFL Pramerica Life Insurance Company Limited

FOR THE YEAR ENDED MARCH 31st, 2016

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

Geographical Distribution of Total Business- Individuals (Rs in Crore)													
S.No.	State / Union Territory	Rural				Urban				Total Business			
		No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)	No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)	No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)
1	Andhra Pradesh	219	219	0.45	2.62	1,097	1,085	3.55	29.07	1,316	1,304	4.00	31.69
2	Arunachal Pradesh	18	18	0.02	0.35	45	45	0.11	0.97	63	63	0.13	1.32
3	Assam	241	236	0.85	4.45	971	955	1.72	25.50	1,212	1,191	2.57	29.95
4	Bihar	816	807	1.18	12.75	202	200	0.40	5.26	1,018	1,007	1.58	18.01
5	Chattisgarh	20	20	0.06	0.61	369	360	0.62	9.39	389	380	0.68	10.00
6	Goa	1	1	0.00	0.01	23	20	0.15	0.85	24	21	0.15	0.86
7	Gujarat	174	164	0.81	5.48	2,203	2,025	12.82	93.48	2,377	2,189	13.63	98.97
8	Haryana	1,197	1,187	2.92	22.09	1,361	1,331	6.14	50.70	2,558	2,518	9.06	72.78
9	Himachal Pradesh	83	83	0.19	1.77	1,028	1,000	3.71	27.23	1,111	1,083	3.90	29.01
10	Jammu & Kashmir	1,620	1,615	2.32	30.60	4,918	4,881	12.96	119.69	6,538	6,496	15.28	150.29
11	Jharkhand	183	181	0.20	4.34	192	188	0.50	5.50	375	369	0.70	9.84
12	Karnataka	77	77	0.18	1.55	1,183	1,155	5.18	36.51	1,260	1,232	5.36	38.06
13	Kerala	94	94	0.25	1.24	666	650	2.11	15.39	760	744	2.37	16.63
14	Madhya Pradesh	290	284	0.95	12.04	2,799	2,700	8.88	70.69	3,089	2,984	9.82	82.73
15	Maharashtra	143	140	0.40	3.24	5,000	4,917	22.20	155.56	5,143	5,057	22.60	158.80
16	Manipur	2	2	0.01	0.03	136	135	0.09	2.65	138	137	0.10	2.68
17	Meghalaya	59	59	0.13	1.11	238	237	0.24	3.75	297	296	0.37	4.86
18	Mirzoram	-	-	0.00	-	4	4	0.01	0.10	4	4	0.01	0.10
19	Nagaland	15	15	0.13	0.25	197	196	0.20	3.73	212	211	0.33	3.97
20	Orissa	1,987	1,980	2.80	24.70	203	183	1.06	4.99	2,190	2,163	3.85	29.69
21	Punjab	400	384	1.25	9.04	4,827	4,686	18.33	120.89	5,227	5,070	19.57	129.93
22	Rajasthan	674	670	1.40	12.23	3,804	3,759	10.60	92.76	4,478	4,429	12.00	104.99
23	Sikkim	2	2	0.00	0.04	28	28	0.03	0.57	30	30	0.04	0.62
24	Tamil Nadu	129	128	0.44	3.92	772	761	4.07	25.35	901	889	4.51	29.27
25	Telangana	36	36	0.04	0.51	292	288	0.82	7.82	328	324	0.86	8.33
26	Tripura	3	3	0.01	0.07	11	11	0.02	0.21	14	14	0.03	0.28
27	Uttar Pradesh	1,873	1,752	2.89	27.87	6,067	5,874	19.18	157.71	7,940	7,626	22.07	185.58
28	UttraKhand	201	198	0.40	3.64	2,071	2,032	5.47	40.10	2,272	2,230	5.87	43.74
29	West Bengal	1,373	1,256	2.34	21.19	1,417	1,385	3.99	36.57	2,790	2,641	6.33	57.75
30	Andaman & Nicobar Islands	14	14	0.02	0.48	12	12	0.04	0.44	26	26	0.05	0.92
31	Chandigarh	124	124	0.67	2.22	131	120	0.74	14.80	255	244	1.42	17.02
32	Dadra & Nagrahaveli	-	-	-	-	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	103	103	0.39	2.59	1,562	1,444	8.04	74.39	1,665	1,547	8.43	76.98
35	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
36	Puducherry	-	-	-	-	14	14	0.08	0.54	14	14	0.08	0.54
COMPANY TOTAL		12,173	11,854	23.70	213.11	43,848	42,685	154.09	1,233.27	56,021	54,539	177.79	1,446.38

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

Insurer: DHFL Pramerica Life Insurance Company Limited

FOR THE YEAR ENDED MARCH 31st, 2016

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

Geographical Distribution of Total Business- GROUP (Rs in Crore)													
S.No.	State / Union Territory	Rural				Urban				Total Business			
		No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)	No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)	No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)
1	Andhra Pradesh	26	703,971	7.32	1,824.22	4	442,678	3.61	978.63	30	1,146,649	10.92	2,802.84
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	1	396	0.00	0.71	-	-	-	-	1	396	0.00	0.71
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	-	-	-	-	-	-
7	Gujarat	-	-	-	-	-	-	-	-	-	-	-	-
8	Haryana	-	-	-	-	33	1,066,373	16.24	4,403.12	33	1,066,373	16.24	4,403.12
9	Himachal Pradesh	-	-	-	-	3	10,753	2.85	249.78	3	10,753	2.85	249.78
10	Jammu & Kashmir	-	-	-	-	1	100	0.00	1.00	1	100	0.00	1.00
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	4	8,218	0.10	20.29	6	5,648	10.04	729.91	10	13,866	10.14	750.20
13	Kerala	-	-	-	-	22	1,672,720	20.04	3,590.95	22	1,672,720	20.04	3,590.95
14	Madhya Pradesh	-	-	-	-	1	65,810	1.18	329.05	1	65,810	1.18	329.05
15	Maharashtra	-	-	-	-	8	117,569	461.76	13,516.31	8	117,569	461.76	13,516.31
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mirzoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	3	10,534	0.54	106.80	3	10,534	0.54	106.80
21	Punjab	-	-	-	-	-	-	-	-	-	-	-	-
22	Rajasthan	1	738	0.01	1.29	-	-	-	-	1	738	0.01	1.29
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	28	2,022,000	16.58	4,050.86	28	2,022,000	16.58	4,050.86
25	Telangana	-	-	-	-	-	24	0.02	9.01	-	24	0.02	9.01
26	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
27	Uttar Pradesh	21	217,502	1.68	452.67	48	507,795	4.58	1,421.98	69	725,297	6.26	1,874.65
28	UttraKhand	1	1,705	0.04	8.53	3	20,306	0.75	117.74	4	22,011	0.79	126.27
29	West Bengal	-	-	-	-	1	73	0.06	2.28	1	73	0.06	2.28
30	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
31	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
32	Dadra & Nagrahaveli	-	-	-	-	-	-	-	-	-	-	-	-
33	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
34	Delhi	10	51,061	0.70	123.65	4	1,562	0.04	43.03	14	52,623	0.74	166.68
35	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
36	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
COMPANY TOTAL		64	983,591	9.85	2,431.35	165	5,943,945	538.28	29,550.46	229	6,927,536	548.13	31,981.81

FORM L-26-INVESTMENT ASSETS(LIFE INSURERS)

PART - A

Insurer: DHFL Pramerica Life Insurance Company Limited
 Registration No. 140 ; Date of Registration with the IRDAI: June 27, 2008
 Statement as on :31st Mar 2016
 Statement of Investment Assets (Life Insurers)
 (Business within India)
 Periodicity of Submission : Quarterly

(` Lac)

Total Application as per Balance Sheet (A)		248,070
Add (B)		
Provisions	Sch-14	694
Current Liabilities	Sch-13	20,757
		21,451
Less (C)		
Debit Balance in P & L A/c		41,529
Deferred tax asset		6,151
Loans	Sch-09	42
Adv & Other Assets	Sch-12	12,029
Cash & Bank Balance	Sch-11	2,662
Fixed Assets	Sch-10	4,626
Misc Exp Not Written Off	Sch-15	-
		67,039
Funds available for Investments		202,482

Reconciliation of Investment Assets	
Total Investment Assets (as per Balance Sheet)	202,482
Balance Sheet Value of:	
A. Life Fund	127,960
B. Pension & General Annuity Fund	52,204
C. Unit Linked Funds	22,318
	202,482

NON - LINKED BUSINESS

A. LIFE FUND	% as per Reg	SH		PH			Book Value (SH+PH) F= [a+b+c+d+e]	Actual % (g)=[(f)-a]	FVC Amount (h)	Total Fund (i=a+f+h)	Market Value (j)	
		Balance	FRSM ⁺	UL-Non Unit Res	PAR	NON PAR						
		(a)	(b)	(c)	(d)	(e)						
1	Central Govt. Security	Not Less than 25%	-	41,033	251	4,839	23,291	69,414	54.1%	0	69,414	70,848
2	Central Govt. Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not Less than 50%	-	45,807	251	4,839	23,799	74,696	58.2%	0	74,696	76,158
3	Investment Subject to Exposure Norms							-				
a.	Housing & Infrastructure							-				
	i) Approved Investments	Not Less than	-	18,573	72	3,462	15,819	37,925	29.6%	44	37,881	38,764
	ii) Other Investments		-	14	-	-	-	14	0.0%	6	8	8
b.	i) Approved Investments	Not exceeding	-	10,358	10	507	4,102	14,977	11.7%	252	14,724	14,983
	ii) "Other Investments" not to exceed 15%		-	444	60	-	140	644	0.5%	8	651	655
	Total Life Fund	100%	-	75,195	392	8,807	43,860	128,255	100.0%	295	127,960	130,568

B. PENSION AND GENERAL ANNUITY FUND	% as per Reg	PH		Book Value (c)=(a)+(b)	Actual % (d)	FVC Amount (e)	Total Fund (f) = (c+e)	Market Value (g)	
		PAR	NON PAR						
		(a)	(b)						
1	G. Sec	Not Less than 20%	-	25,980	25,980	49.8%	0	25,980	26,337
2	G. Sec or Other Approved Securities (incl (i) above)	Not Less than 40%	-	26,482	26,482	50.7%	0	26,482	26,884
3	Balance in Approved investment	Not Exceeding 60%	-	25,722	25,722	49.3%	0	25,722	26,364
	Total Pension, General Annuity Fund	100%	-	52,204	52,204	100.0%	0	52,204	53,248

LINKED BUSINESS

C. LINKED FUNDS	% as per Reg	PH		Total Fund (c)=(a)+(b)	Actual % (d)	
		PAR	NON PAR			
		(a)	(b)			
1	Approved Investment	Not Less than 75%	-	21,958	21,958	98.4%
2	Other Investments	Not More than 25%	-	361	361	1.6%
	Total Linked Insurance Fund	100%	-	22,318	22,318	100.0%

CERTIFICATION:

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

Date : 3rd May 2016

Signature : _____
 Full Name : **Alok Mehrotra**
 Designation : **Chief Financial Officer**

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

Adjustment of seed capital amounting to Rs. 22.8 Lacs and Rs 224.3 Lacs has been done in Schedule 12 & schedule 13 respectively.

This amount has been shown as an investment in the Shareholders portfolio.

FORM L-27-UNIT LINKED BUSINESS

PART - B

Unit Linked Insurance Business
 Insurer: DHFL Pramerica Life Insurance Company Limited
 Registration No. 140 ; Date of Registration
 Statement as on :31st Mar 2016
 Periodicity of Submission : Quarterly

Link to item 'C' of Form 3A (Part A)

(₹ Lac)

PARTICULARS	Debt Fund		Balanced Fund		Growth Fund		Large Cap Equity Fund		Pension Debt Fund		Pension Balanced Fund		Pension Growth Fund		Pension Dynamic		Liquid Fund		Discontinued Policy		Total of All Funds
	ULIF00127/08/08FIXED IFUND140	ULIF00227/08/08BALA NCFUND140	ULIF00327/08/08GRO WTHFUND140	ULIF00427/08/08LARC APFUND140	ULIF00509/02/09PEND EBFUND140	ULIF00609/02/09PENB ALFUND140	ULIF00709/02/09PENG ROFUND140	ULIF00809/02/09PEND YEFUND140	ULIF00920/01/11LIQUI DFUND140	ULIF01024/02/11DISCON FUND140											
Opening Balance (Market Value)	2,279.2	3,218.5	3,630.2	7,316.1	252.5	160.8	311.3	1,568.1	19.8	3,812.7	22,569.2										
Add:Inflow during the Quarter	424.4	251.2	1,219.4	942.5	-	11.3	205.9	146.1	49.0	120.0	3,369.8										
Increase / (Decrease) Value of Inv [Net]	58.0	34.3	8.6	(89.0)	4.6	1.8	(2.9)	(39.5)	0.6	62.2	38.5										
Less:Outflow during the Quarter	271.0	494.5	871.2	474.4	89.9	20.5	292.5	425.5	10.7	709.0	3,659.2										
Total Investible Funds (Market value)	2,490.5	3,009.5	3,987.1	7,695.1	167.3	153.4	221.8	1,249.2	58.6	3,285.9	22,318.4										

Investment of Unit Fund	Debt Fund		Balanced Fund		Growth Fund		Large Cap Equity Fund		Pension Debt Fund		Pension Balanced		Pension Growth Fund		Pension Dynamic		Liquid Fund		Discontinued Policy		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	
Approved Investments (>=75%)																					
Government Bonds	1,297.43	52%	634.46	21%	462.00	12%	-	0%	25.20	15%	40.50	26%	26.86	12%	-	0%	69.01	118%	2,563.96	78%	5,119.42
Corporate Bonds	553.74	22%	572.54	19%	468.01	12%	-	0%	65.11	39%	21.32	14%	10.64	5%	-	0%	-	0%	-	0%	1,691.35
Infrastructure Bonds	482.18	19%	699.04	23%	469.34	12%	-	0%	73.27	44%	41.79	27%	31.23	14%	-	0%	-	0%	-	0%	1,796.85
Equity	-	0%	891.94	30%	2,330.08	58%	7,456.42	97%	-	0%	49.32	32%	144.44	65%	1,246.67	100%	-	0%	-	0%	12,118.87
Money Market	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	0%
Mutual Funds	36.00	1%	26.00	1%	16.00	0%	163.08	2%	-	0%	-	0%	1.00	0%	4.00	0%	-	0%	78.06	2%	324.15
Deposit with banks	12.00	0%	20.00	1%	33.00	1%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	746.00	23%	811.00
Sub Total (A)	2,381.34	96%	2,843.98	95%	3,778.43	95%	7,619.50	99%	163.58	98%	152.93	100%	214.17	97%	1,250.68	100%	69.01	118%	3,388.02	103%	21,861.64
Current Assets:																					
Accrued Interest	79.3	3%	77.9	3%	77.1	2%	-	0%	6.4	4%	3.4	2%	3.8	2%	(0.0)	0%	-	0%	44.1	1%	291.9
Dividend Recievable	-	0%	0.1	0%	0.1	0%	0.3	0%	-	0%	0.0	0%	0.0	0%	0.0	0%	-	0%	-	0%	0.5
Bank Balance	3.1	0%	4.1	0%	5.7	0%	11.5	0%	0.3	0%	0.8	1%	1.1	1%	1.8	0%	0.1	0%	1.7	0%	30.2
Receivable for Unitholders - subs	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-
Receivable for Sale of Investments	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-
Other Current Assets (for Investments)	-	0%	0.6	0%	22.2	1%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	22.8
Less: Current Liabilities																					
Payable for Investments	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-
Payable for Unitholders - reds	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-	0%	-
Fund Mgmt Charges Payable	(2.7)	0%	(3.8)	0%	(4.9)	0%	(9.6)	0%	(0.2)	0%	(0.2)	0%	(0.3)	0%	(1.6)	0%	(0.1)	0%	(1.7)	0%	(25.1)
Other Current Liabilities (for Investments)	(0.8)	0%	0.0	0%	-	0%	(19.8)	0%	(12.9)	-8%	(4.3)	-3%	(8.7)	-4%	(21.1)	-2%	(10.4)	-18%	(146.2)	-4%	(224.3)
Sub Total (B)	78.8	3%	78.9	3%	100.2	3%	(17.5)	0%	(6.5)	-4%	(0.4)	0%	(4.1)	-2%	(20.8)	-2%	(10.4)	-18%	(102.1)	-3%	96.1
Other Investments (<=25%)																					
Corporate Bonds	30.4	0.0	70.9	0.0	81.0	0.0	-	-	10.1	0.1	-	-	10.1	0.0	-	-	-	-	-	-	202.5
Infrastructure Bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Equity	-	-	15.7	0.0	27.4	0.0	93.2	0.0	-	-	0.8	0.0	1.6	0.0	19.3	0.0	-	-	-	-	158.0
Money Market	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mutual funds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sub Total (C)	30.4	0.0	86.6	0.0	108.4	0.0	93.2	0.0	10.1	0.1	0.8	0.0	11.7	0.1	19.3	0.0	-	-	-	-	360.6
Total (A + B + C)	2,490.5	100%	3,009.5	100%	3,987.1	100%	7,695.1	100%	167.3	100%	153.4	100%	221.8	100%	1,249.2	100%	58.6	100%	3,285.9	100%	22,318.4
Fund Carried Forward (as per LB 2)	2,490.5		3,009.5		3,987.1		7,695.1		167.3		153.4		221.8		1,249.2		58.6		3,285.9		22,318.4

Date : 3rd May 2016

- Note:
- The aggregate of all the above Segregated Unit-Fundsshould 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)

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

FORM L-28-ULIP-NAV

PART - C

Insurer: DHFL Pramerica Life Insurance Company Limited

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

Statement as on :31st Mar 2016

Link to FORM 3A (Part B)

Periodicity of Submission : Quarterly

(₹ Lac)

S.No	Name of the Scheme	SFIN	Date of Launch	Assets Held on the above date	NAV as on the above date	NAV as per LB 2	Previous Qtr NAV	2nd Previous Qtr NAV	3rd Previous Qtr NAV	4th Previous Qtr NAV	Annualised Return/Yield	3 Year Rolling CAGR	Highest NAV since inception
1	Debt Fund	ULIF00127/08/08FIXEDIFUND140	27-Aug-08	2,491	17.4660	17.4660	17.0413	16.8958	16.3372	16.2947	7.19%	7.81%	17.4660
2	Balanced Fund	ULIF00227/08/08BALANCFUND140	27-Aug-08	3,009	19.2787	19.2787	19.0279	18.9657	18.7738	18.8981	2.01%	8.88%	19.2787
3	Growth Fund	ULIF00327/08/08GROWTHFUND140	27-Aug-08	3,987	19.8576	19.8576	19.8705	19.9344	20.1804	20.4636	-2.96%	9.63%	21.1083
4	Large Cap Equity Fund	ULIF00427/08/08LARCAPFUND140	27-Aug-08	7,695	20.4589	20.4589	20.7875	20.9988	21.8937	22.3959	-8.65%	10.45%	23.6387
5	Pension Debt Fund	ULIF00509/02/09PENDEBFUND140	9-Feb-09	167	16.2947	16.2947	15.9182	15.7205	15.2277	15.1949	7.24%	8.06%	16.2947
6	Pension Balanced Fund	ULIF00609/02/09PENBALFUND140	9-Feb-09	153	18.9902	18.9902	18.7470	18.6844	18.4783	18.5834	2.19%	8.81%	18.9902
7	Pension Growth Fund	ULIF00709/02/09PENGROFUND140	9-Feb-09	222	23.4639	23.4639	23.4390	23.4693	23.8284	24.1586	-2.88%	9.67%	24.9468
8	Pension Dynamic Equity Fund	ULIF00809/02/09PENDYEFUND140	9-Feb-09	1,249	24.4104	24.4104	24.8254	25.0580	26.1860	26.7446	-8.73%	10.45%	28.2543
9	Liquid Fund	ULIF00920/01/11LIQUIDFUND140	20-Jan-11	59	14.1866	14.1866	13.9815	13.7690	13.5547	13.3332	6.40%	7.03%	14.1866
10	Discontinued Policy Fund	ULIF01024/02/11DISCONFUND140	24-Feb-11	3,286	14.8290	14.8290	14.5738	14.3102	14.0453	13.7810	7.60%	7.97%	14.8290
		Total		22,318									

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 : 3rd May 2016

Note:

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

Signature: _____

Full name: Alok Mehrotra

Designation: Chief Financial Officer

PERIODIC DISCLOSURES

FORM L-29 : Detail regarding debt securities

Insurer: DHFL Pramerica Life Insurance Company Limited

Date: 31-Mar-16

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

Statement as at: 31-Mar-16

(₹ Lac)

Detail Regarding debt securities								
Particulars	Market Value				Book Value			
	As At 31st Mar'16	% Total	As At 31st Mar'15	% Total	As At 31st Mar'16	% Total	As At 31st Mar'15	% Total
Break down by credit rating								
AAA rated	40499.33	33%	32,521.84	33%	39545.08	33%	31,325.91	33%
AA or better	6265.89	5%	4,592.98	5%	6078.28	5%	4,440.65	5%
Rated below AA but above A	303.82	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	76157.99	62%	61,179.94	62%	74695.74	62%	59,056.21	62%
	123227.02	100%	98,294.76	100%	120619.10	100%	94,822.77	100%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	922.02	0.75%	1,831.53	2%	919.30	0.76%	1,790.68	2%
more than 1 year and upto 3 years	3733.41	3.03%	3,721.50	4%	3,695.59	3.06%	3,705.84	4%
More than 3 years and up to 7 years	22011.52	17.86%	13,509.07	14%	21,478.58	17.81%	13,150.64	14%
More than 7 years and up to 10 years	36490.96	29.61%	30,917.08	31%	35,816.64	29.69%	29,869.17	31%
More than 10 years and up to 15 years	31600.27	25.64%	17,400.89	18%	31,028.71	25.72%	16,829.70	18%
More than 15 years and up to 20 years	3799.28	3.08%	13,808.87	14%	3,708.81	3.07%	13,167.54	14%
Above 20 years	24669.56	20.02%	17,105.84	17%	23,971.47	19.87%	16,309.21	17%
	123,227.02	100.00%	98,294.76	100%	120,619.10	100.00%	94,822.77	100%
Breakdown by type of the issuer								
a. Central Government	70,847.66	57%	59,590.03	61%	69,413.92	58%	57,547.32	61%
b. State Government	5,310.32	4%	1,589.91	2%	5,281.82	4%	1,508.89	2%
c. Corporate Securities	47,069.04	38%	37,114.83	38%	45,923.36	38%	35,766.56	38%
	123,227.02	100%	98,294.76	100%	120,619.10	100%	94,822.77	100%

Note

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

PERIODIC DISCLOSURES

FORM L-29 : Detail regarding debt securities

Insurer: DHFL Pramerica Life Insurance Company Limited

Date: 31-Mar-16

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

Statement as at: 31-Mar-16

(₹ Lac)

Detail Regarding debt securities								
Particulars	MARKET VALUE				Book Value			
	As At 31st Mar'16	% Total	As At 31st Mar'15	% Total	As At 31st Mar'16	% Total	As At 31st Mar'15	% Total
Break down by credit rating								
AAA rated	22192.41	42%	9,811.39	37%	21707.19	42%	9,406.84	37%
AA or better	4126.44	8%	3,086.33	12%	3970.00	8%	2,970.00	12%
Rated below AA but above A	0.00	0%	0.00	0%	0.00	0%	0.00	0%
Rated below A but above B	0.00	0%	0.00	0%	0.00	0%	0.00	0%
Any other-Sovereign Securities	26884.06	51%	13,894.07	52%	26481.89	51%	13,379.89	52%
	53202.91	100%	26,791.78	100%	52159.08	100%	25,756.73	100%
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	0.00	0.00%	0.00	0%	0.00	0.00%	0.00	0%
more than 1 year and upto 3 years	0.00	0.00%	0.00	0%	0.00	0.00%	0.00	0%
More than 3 years and up to 7 years	11278.79	21.20%	8,437.86	31%	10,961.12	21.01%	8,102.30	31%
More than 7 years and up to 10 years	18651.43	35.06%	9,611.88	36%	18,190.99	34.88%	9,159.30	36%
More than 10 years and up to 15 years	10232.50	19.23%	4,811.19	18%	10,113.89	19.39%	4,644.30	18%
More than 15 years and up to 20 years	5213.62	9.80%	1,849.00	7%	5,148.42	9.87%	1,796.97	7%
Above 20 years	7826.58	14.71%	2,081.85	8%	7,744.67	14.85%	2,053.86	8%
	53,202.91	100.00%	26,791.78	100%	52,159.08	100.00%	25,756.73	100%
Breakdown by type of the issuer								
a. Central Government	26,336.96	50%	13,342.25	50%	25,980.38	50%	12,878.20	50%
b. State Government	547.09	1%	551.82	2%	501.50	1%	501.69	2%
c. Corporate Securities	26,318.86	49%	12,897.71	48%	25,677.19	49%	12,376.84	48%
	53,202.91	100%	26,791.78	100%	52,159.08	100%	25,756.73	100%

Note

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

PERIODIC DISCLOSURES

FORM L-29 : Detail regarding debt securities

Insurer: DHFL Pramerica Life Insurance Company Limited

Date: 31-Mar-16

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

Statement as at: 31-Mar-16

(₹ Lac)

Detail Regarding debt securities								
Particulars	MARKET VALUE				Book Value			
	As At 31st Mar'16	% Total	As At 31st Mar'15	% Total	As At 31st Mar'16	% Total	As At 31st Mar'15	% Total
Break down by credit rating								
AAA rated	2539.06	29%	3,090.21	45%	2458.72	28%	2,978.37	45%
AA or better	949.14	11%	1,123.98	16%	888.50	10%	1,032.51	16%
Rated below AA but above A	202.55	2%	0.00	0%	200.41	2%	0.00	0%
Rated below A but above B	0.00	0%	0.00	0%	0.00	0%	0.00	0%
Any other-Sovereign Securities	5119.42	58%	2,634.48	38%	5093.58	59%	2,592.96	39%
	8810.17	100%	6,848.67	100%	8641.21	100%	6,603.83	100%
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	3059.46	34.73%	275.49	4%	3,055.03	35.35%	272.42	4%
more than 1 year and upto 3 years	769.42	8.73%	945.47	14%	757.87	8.77%	899.05	14%
More than 3 years and up to 7 years	2646.16	30.04%	2,237.28	33%	2,522.42	29.19%	2,169.27	33%
More than 7 years and up to 10 years	1212.32	13.76%	2,283.78	33%	1,192.89	13.80%	2,177.02	33%
More than 10 years and up to 15 years	948.49	10.77%	791.17	12%	939.57	10.87%	765.11	12%
More than 15 years and up to 20 years	102.70	1.17%	315.48	5%	100.91	1.17%	320.96	5%
Above 20 years	71.61	0.81%	0.00	0%	72.53	0.84%	0.00	0%
	8,810.17	100.00%	6,848.67	100%	8,641.21	100.00%	6,603.83	100%
Breakdown by type of the issuer								
a. Central Government	5,098.99	58%	2,614.15	38%	5,073.51	59%	2,572.90	39%
b. State Government	20.43	0%	20.34	0%	20.06	0%	20.06	0%
c. Corporate Securities	3,690.75	42%	4,214.19	62%	3,547.63	41%	4,010.87	61%
	8,810.17	100%	6,848.67	100%	8,641.21	100%	6,603.83	100%

Note

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

FORM L-30 : Related Party Transactions

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

Date: 31-Mar-16

(Rs in Lakhs)

S.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration Paid/Received	
				For the Year ended March 31, 2016	For the Year ended March 31, 2015
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	Recovery of Expenses	80	228
4	Prudential International Insurance Service Co. LLC	Associated Enterprise	Reimbursement of Expenses	55	29
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	568	383
9	Prudential International Insurance Holdings Ltd.	Shareholders with Significant influence	Receipt of Deposit u/s 160 of Companies Act, 2013	1	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	-	1
12	Dewan Housing Finance Corporation Limited	Shareholders with Significant influence	Refund of Deposit U/s 160 of Companies Act,2013	2	-
13	Dewan Housing Finance Corporation Limited	Shareholders with Significant influence	Commission Expense	672	961
14	DHFL Vysya Housing Finance Ltd	Shareholders with Significant influence	Commission Expense	18	13
15	Dewan Housing Finance Corporation Limited	Shareholders with Significant influence	Premium Income	40,929	36,691
16	Aadhar Housing Finance Ltd	Shareholders with Significant influence	Premium Income	4,573	2,108
17	Avanse Financial Services Limited	Shareholders with Significant influence	Premium Income	411	282
18	Arthveda Fund Manangement Private Limited	Shareholders with Significant influence	Premium Income	0	2
19	DHFL Vysya Housing Finance Ltd	Shareholders with Significant influence	Premium Income	975	802
20	DHFL Property Services Ltd	Shareholders with Significant influence	Premium Income	-	0
21	DHFL Sales & Services Pvt. Ltd	Shareholders with Significant influence	Premium Income	-	17
22	Dewan Housing Finance Corporation Limited	Shareholders with Significant influence	Trade mark license	3,500	1,750
23	Dewan Housing Finance Corporation Limited	Shareholders with Significant influence	Investment Income	28	28
24	Key Management Personnel	Key Management Personnel	Premium Income	2	-
25	Wadhawan Global Capital Pvt. Ltd.	Shareholders with Significant influence	Premium Income	(0)	0
26	Wadhawan Techspaces Pvt. Ltd.	Shareholders with Significant influence	Premium Income	1	-
27	Dewan Housing Finance Corporation Limited	Shareholders with Significant influence	Unallocated Premium	2,289	957
28	Aadhar Housing Finance Ltd	Shareholders with Significant influence	Unallocated Premium	11	64
29	Avanse Financial Services Limited	Shareholders with Significant influence	Unallocated Premium	6	4
30	DHFL Vysya Housing Finance Ltd	Shareholders with Significant influence	Unallocated Premium	2	50
31	Wadhawan Global Capital Pvt. Ltd.	Shareholders with Significant influence	Unallocated Premium	0	-
32	Wadhawan Mega Infrastruture Pvt. Limited	Shareholders with Significant influence	Unallocated Premium	0	-

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

Insurer: DHFL Pramerica Life Insurance Company Limited

Date: 31-Mar-16

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

<i>BOD and Key Person information</i>			
S. No.	Name of person	Role/designation	Details of change in the period
1	Mr. Anoop Kumar Pabby	Managing Director & Chief Executive Officer	
2	Mr. Varun Gupta	Appointed Actuary	
3	Mr. Alok Mehrotra	Chief Financial Officer	
4	Mr. Amit Chand Patra	Chief Investment Officer	
5	Ms. Sonali Athalye	Chief Compliance Officer	
6	Mr. Umesh Rao	Chief Marketing Officer	
7	Mr. K. Sridharan	Head - Internal Audit	
8	Mr. Milind Ravindranath Kari	Head - Risk	
8	Mr. Kapil Wadhawan	Non-Executive Director (Chairman)	
9	Mr. Anil Baijal	Non-Executive Independent Director	
10	Ms. Candace Jo Woods	Non-Executive Director	
11	Mr. Harshil Rajnikant Mehta	Non-Executive Director	
12	Mr. Jan van den Berg	Non-Executive Director	
13	Mr. Kent Douglas Sluyter	Non-Executive Director	Appointed w.e.f. January 1, 2016
14	Mr. Sunjoy Joshi	Non-Executive Independent Director	
15	Mr. Timothy Edward Feige	Non-Executive Director	Resigned w.e.f. January 1, 2016
16	Mr. Suresh Mahalingam	Non-Executive Director	
17	Mr. Srinath Sridharan	Non-Executive Director	

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

Form Code: Table III

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

Classification Code: '1 / 2

Classification: Total Business

Item (1)	Description (2)	Notes No...[Amount (in '000)] (3)	Adjusted Value [Amount (in '000.)] (4)
01	Available Assets in Policyholders' Fund:		13,046,429
	Deduct:		
02	Mathematical Reserves		12,766,693
03	Other Liabilities		
04	Excess in Policyholders' funds (01-02-03)		279,736
05	Available Assets in Shareholders Fund:		6,523,193
	Deduct:		
06	Other Liabilities of shareholders' fund		-
07	Excess in Shareholders' funds (05-06)		6,523,193
08	Total ASM (04)+(07)		6,802,929
09	Total RSM	Note 1	659,730
10	Solvency Ratio (ASM/RSM)		1031%

Certification:

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

Place: Gurgaon

Name and Signature of Appointed Actuary

Date: 26-Apr-16

[Varun Gupta]

Notes

- Item No. 01 shall be the amount of the Adjusted Value of Assets as mentioned in Form IRDA-Assets- AA as specified under Schedule I of Insurance Regulatory and Development Authority (Assets, Liabilities, and Solvency Margin of Insurers) Regulations, 2000;
- Item No. 02 shall be the amount of Mathematical Reserves as mentioned in Form H;
- Item Nos. 03 and 06 shall be the amount of other liabilities as mentioned in the Balance Sheet;
- Items No. 05 shall be the amount of the Total Assets as mentioned in Form IRDA-Assets- AA as specified under Schedule I of Insurance Regulatory and Development Authority (Assets, Liabilities, and Solvency Margin of Insurers) Regulations, 2000.

FORM L-33-NPAs

Insurer: DHFL Pramerica Life Insurance Company Limited

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

Statement as on :31st Mar 2016

Periodicity of Submission : Quarterly

Name of the Fund Life Fund

(₹ Lac)

S.No.	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		TOTAL	
		YTD (As at 31-Mar-16)	Prev. FY (As at 31 Mar 2015)	YTD (As at 31-Mar-16)	Prev. FY (As at 31 Mar 2015)	YTD (As at 31-Mar-16)	Prev. FY (As at 31 Mar 2015)	YTD (As at 31-Mar-16)	Prev. FY (As at 31 Mar 2015)
1	Investment Asset (As per Form3A/3B - Total Fund)	45,923	35,767	-	-	-	-	127,960	102,308
2	Gross NPA	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets(2/1)	-	-	-	-	-	-	-	-
4	Provision made on NPA	-	-	-	-	-	-	-	-
5	Provision as a % of NPA(4/2)	-	-	-	-	-	-	-	-
6	Provision on standard assets	-	-	-	-	-	-	-	-
7	Net Investment Assets(1 - 4)	45,923	35,767	-	-	-	-	127,960	102,308
8	Net NPA (2 - 4)	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investments Assets(8/7)	-	-	-	-	-	-	-	-
10	Write off made during the Period	-	-	-	-	-	-	-	-

CERTIFICATION

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

Date : 3rd May 2016

Note:

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

Signature:

Full name:

Designation:

Alok Mehrotra

Chief Financial Officer

FORM L-33-NPAs

Insurer: DHFL Pramerica Life Insurance Company Limited

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

Statement as on :31st Mar 2016

Periodicity of Submission : Quarterly

Name of the Fund Pension & General Annuity And Group Fund

(₹ Lac)

S.No.	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		TOTAL	
		YTD (As at 31-Mar-16)	Prev. FY (As at 31 Mar 2015)	YTD (As at 31-Mar-16)	Prev. FY (As at 31 Mar 2015)	YTD (As at 31-Mar-16)	Prev. FY (As at 31 Mar 2015)	YTD (As at 31-Mar-16)	Prev. FY (As at 31 Mar 2015)
1	Investment Asset (As per Form3A/3B - Total Fund)	25,677	12,377	-	-	-	-	52,204	26,828
2	Gross NPA	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets(2/1)	-	-	-	-	-	-	-	-
4	Provision made on NPA	-	-	-	-	-	-	-	-
5	Provision as a % of NPA(4/2)	-	-	-	-	-	-	-	-
6	Provision on standard assets	-	-	-	-	-	-	-	-
7	Net Investment Assets(1 - 4)	25,677	12,377	-	-	-	-	52,204	26,828
8	Net NPA (2 - 4)	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investments Assets(8/7)	-	-	-	-	-	-	-	-
10	Write off made during the Period	-	-	-	-	-	-	-	-

CERTIFICATION

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

Date : 3rd May 2016

Note:

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

Signature: _____

Full name: Alok Mehrotra

Designation: Chief Financial Officer

FORM L-33-NPAs

Insurer: DHFL Pramerica Life Insurance Company Limited

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

Statement as on :31st Mar 2016

Periodicity of Submission : Quarterly

Name of the Fund Unit Linked Funds

(₹ Lac)

S.No.	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		TOTAL	
		YTD (As at 31-Mar-16)	Prev. FY (As at 31 Mar 2015)	YTD (As at 31-Mar-16)	Prev. FY (As at 31 Mar 2015)	YTD (As at 31-Mar-16)	Prev. FY (As at 31 Mar 2015)	YTD (As at 31-Mar-16)	Prev. FY (As at 31 Mar 2015)
1	Investment Asset (As per Form3A/3B - Total Fund)	3,691	4,214	-	-	811	713	22,318	25,144
2	Gross NPA	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets(2/1)	-	-	-	-	-	-	-	-
4	Provision made on NPA	-	-	-	-	-	-	-	-
5	Provision as a % of NPA(4/2)	-	-	-	-	-	-	-	-
6	Provision on standard assets	-	-	-	-	-	-	-	-
7	Net Investment Assets(1 - 4)	3,691	4,214	-	-	811	713	22,318	25,144
8	Net NPA (2 - 4)	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investments Assets(8/7)	-	-	-	-	-	-	-	-
10	Write off made during the Period	-	-	-	-	-	-	-	-

CERTIFICATION

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

Date : 3rd May 2016

Note:

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

Signature:

Full name: _____
Alok Mehrotra

Designation: Chief Financial Officer

FORM L-34-YIELD ON INVESTMENTS

Insurer: DHFL Pramerica Life Insurance Company Limited

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

Statement as at: 31-Mar-16

Periodicity of Submission: Quarterly

Name of the Fund Life Fund

(₹ Lac)

No.	Category of Investment	Category Code	Current Quarter				Year to Date				Previous Year			
			Investment (₹) ¹	Income on Investment (₹)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (₹) ¹	Income on Investment (₹)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (₹) ³	Income on Investment (₹)	Gross Yield (%) ¹	Net Yield (%) ²
A	Central Government Securities													
	Central Government Bonds	CGSB	69,574.20	1,663.02	2.4%	2.4%	62,500.69	5,448.93	8.7%	8.7%	44,307.08	4,904.72	11.1%	11.1%
	Central Government Guaranteed Loans	CGSL	-	-	-	-	-	-	-	-	-	-	-	-
	Special Deposits	CSPD	-	-	-	-	-	-	-	-	-	-	-	-
	Deposit under Section 7 of Insurance Act, 1938	CDSS	-	-	-	-	525.27	20.44	3.9%	3.9%	526.68	37.98	7.2%	7.2%
	Treasury Bills	CTRB	81.83	1.52	1.9%	1.9%	421.40	32.75	7.8%	7.8%	4,064.32	340.69	8.4%	8.4%
			-	-	-	-	-	-	-	-	-	-	-	-
B	State Government / Other Approved Securities / Other Guaranteed Securities													
	State Government Bonds	SGGB	-	-	-	-	-	-	-	-	-	-	-	-
	State Government Guaranteed Loans	SGGL	4,928.44	100.49	2.0%	2.0%	3,422.83	342.85	10.0%	10.0%	1,509.43	136.07	9.0%	9.0%
	Other Approved Securities (excluding Infrastructure / Social Sector Investments)	SGOA	517.02	9.51	1.8%	1.8%	517.66	38.05	7.3%	7.3%	519.36	38.05	7.3%	7.3%
	Guaranteed Equity	SGGE	-	-	-	-	-	-	-	-	-	-	-	-
C	Housing Sector Investments													
	Debentures / Bonds / CPs / Loans - (Promoter Group)	HDPG	170.00	4.65	2.7%	2.7%	170.00	18.71	11.0%	11.0%	170.00	18.70	11.0%	11.0%
	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	2,882.12	73.57	2.6%	2.6%	2,825.04	269.55	9.5%	9.5%	976.16	46.88	4.8%	4.8%
	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	1,189.02	28.44	2.4%	2.4%	1,187.66	114.52	9.6%	9.6%	1,184.03	114.37	9.7%	9.7%
	TAX FREE BONDS													
	Bonds / Debentures issued by HUDCO	HFHD	-	-	-	-	-	-	-	-	-	-	-	-
	Bonds / Debentures issued by NHB	HFDN	-	-	-	-	-	-	-	-	-	-	-	-
	Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central / State / any Authority or Body constituted by Central / State Act	HFDA	-	-	-	-	-	-	-	-	-	-	-	-
			-	-	-	-	-	-	-	-	-	-	-	-
D	Infrastructure / Social Sector Investments													
	Infrastructure/ Social Sector - Other Approved Securities	ISAS	100.00	2.16	2.2%	2.2%	100.00	8.69	8.7%	8.7%	100.00	8.70	8.7%	8.7%
	TAXABLE BONDS OF													
	Infrastructure / Social Sector - PSU - Debentures / Bonds	IPTD	27,760.48	676.34	2.4%	2.4%	26,050.18	2,509.64	9.6%	9.6%	14,765.32	1,407.47	9.5%	9.5%
	Infrastructure/ Social Sector - Other Corporate Securities (Approved investments) - Debentures/ Bonds	ICTD	2,410.00	54.96	2.3%	2.3%	2,855.36	261.01	9.1%	9.1%	1,430.55	131.06	9.2%	9.2%
	Infrastructure - PSU - Equity shares - Quoted	ITPE	39.48	0.53	1.3%	1.3%	40.01	3.10	7.7%	7.7%	39.09	(0.95)	-2.4%	-2.4%
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	177.61	0.03	0.0%	0.0%	214.72	1.58	0.7%	0.7%	91.49	2.49	2.7%	2.7%
	Infrastructure / Social Sector - Term Loans (with Charge)	ILWC	-	-	-	-	-	-	-	-	-	-	-	-
	TAX FREE BONDS													
	Infrastructure / Social Sector - PSU - Debentures / Bonds	IPFD	-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure - Equity (including unlisted)	IOEQ	15.52	(17.95)	-115.6%	-115.6%	26.36	(18.39)	-69.8%	-69.8%	31.95	1.33	4.2%	4.2%
	Long Term Bank Bonds Approved Investment-Infrastructure	ILBI	1,000.00	21.69	2.2%	2.2%	1,000.00	87.39	8.7%	8.7%	1,000.00	18.40	1.8%	1.8%
			-	-	-	-	-	-	-	-	-	-	-	-
E	Approved Investments													
	ACTIVELY TRADED													
	PSU - (Approved investment) - Equity shares - quoted	EAEQ	274.39	0.44	0.2%	0.2%	378.53	3.90	1.0%	1.0%	141.87	4.50	3.2%	3.2%
	Corporate Securities (Approved investment) - Equity shares (Ordinary)-quoted	EACE	1,254.57	(2.76)	-0.2%	-0.2%	1,522.76	112.49	7.4%	7.4%	750.54	93.54	12.5%	12.5%
	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	1,461.54	33.75	2.3%	2.3%	1,415.30	131.63	9.3%	9.3%	1,328.99	56.90	4.3%	4.3%

FORM L-34-YIELD ON INVESTMENTS

Insurer: DHFL Pramerica Life Insurance Company Limited
 Registration No. 140 ; Date of Registration with the IRDAI: June 27, 2008
 Statement as at: 31-Mar-16
 Periodicity of Submission: Quarterly

Name of the Fund Pension & General Annuity And Group Fund

No.	Category of Investment	Category Code	Current Quarter				Year to Date				Previous Year			
			Investment (₹) ¹	Income on Investment (₹)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (₹) ¹	Income on Investment (₹)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (₹) ³	Income on Investment (₹)	Gross Yield (%) ¹	Net Yield (%) ²
	Corporate Securities - 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	1,642.32	38.85	2.4%	2.4%	1,641.65	156.39	9.5%	9.5%	1,300.85	146.55	11.3%	11.3%
	Corporate Securities (Approved Investment) - Derivative Instruments	ECDI	-	-	-	-	-	-	-	-	-	-	-	-
	Investment properties - Immovable	EINP	-	-	-	-	-	-	-	-	-	-	-	-
	Loans - Policy Loans	ELPL	-	-	-	-	-	-	-	-	-	-	-	-
	Loans - Secured Loans - Mortgage of Property in India (Term Loan)	ELMI	-	-	-	-	-	-	-	-	-	-	-	-
	Loans - Secured Loans - Mortgage of Property outside India (Term Loan)	ELMO	-	-	-	-	-	-	-	-	-	-	-	-
	Deposits - Deposit with scheduled banks	ECDB	-	-	-	-	-	-	-	-	400.00	0.58	0.14%	0.14%
	Deposits - Money at call and short notice with banks /Repo	ECMR	-	-	-	-	-	-	-	-	65.17	0.03	0.05%	0.05%
	CCIL (Approved Investment) - CBLO	ECBO	-	-	-	-	-	-	-	-	-	-	-	-
	Bills Re-Discounting	ECBR	-	-	-	-	-	-	-	-	-	-	-	-
	Commercial Papers issued by All India Financial Institutions rated Very Strong or more	ECCP	-	-	-	-	-	-	-	-	-	-	-	-
	Application Money	ECAM	-	-	-	-	-	-	-	-	580.00	1.48	0.26%	0.26%
	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	495.66	8.52	1.7%	1.7%	583.29	44.43	7.6%	7.6%	338.85	27.51	8.1%	8.1%
			-	-	-	-	-	-	-	-	-	-	-	-
			-	-	-	-	-	-	-	-	-	-	-	-
F	Other Investments		-	-	-	-	-	-	-	-	-	-	-	-
	Bonds - PSU - Taxable	OBPT	-	-	-	-	-	-	-	-	-	-	-	-
	Bonds - PSU - Tax Free	OBPF	-	-	-	-	-	-	-	-	-	-	-	-
	Equity Shares (incl Co-op Societies)	OESH	-	-	-	-	-	-	-	-	-	-	-	-
	Equity Shares (PSUs & Unlisted)	OEPU	-	-	-	-	-	-	-	-	-	-	-	-
	Equity Shares (incl. Equity related Instruments) - Promoter Group	OEPG	-	-	-	-	-	-	-	-	-	-	-	-
	Debentures	OLDB	-	-	-	-	-	-	-	-	-	-	-	-
	Debentures / Bonds/ CPs / Loans etc. - (Promoter Group)	ODPG	-	-	-	-	-	-	-	-	-	-	-	-
	Commercial Papers	OACP	-	-	-	-	-	-	-	-	-	-	-	-
	Preference Shares	OPSH	-	-	-	-	-	-	-	-	-	-	-	-
	Venture Fund	OVNF	-	-	-	-	-	-	-	-	-	-	-	-
	Short term Loans (Unsecured Deposits)	OSLU	-	-	-	-	-	-	-	-	-	-	-	-
	Term Loans (without Charge)	OTLW	-	-	-	-	-	-	-	-	-	-	-	-
	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	-	-	-	-	-	-	-	-	-	-	-	-
	Derivative Instruments	OCDI	-	-	-	-	-	-	-	-	-	-	-	-
	Securitized Assets	OPSA	-	-	-	-	-	-	-	-	-	-	-	-
	Investment properties - Immovable	OIPI	-	-	-	-	-	-	-	-	-	-	-	-
			-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL		48,185.13	1,249.50	2.6%	2.6%	38,809.91	3,615.20	9.3%	9.3%	15,729.54	1,269.50	8.07%	8.07%

CERTIFICATION

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

DATE: 22 Jan 2016

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

- 1 Based on daily average of Investments
- 2 Yield netted for Tax
- 3 Previous year reported numbers have been shown
- 4 FORM-1 shall be prepared in respect of each fund.

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

FORM L-34-YIELD ON INVESTMENTS

Insurer: DHFL Pramerica Life Insurance Company Limited
 Registration No. 140 ; Date of Registration with the IRDAI: June 27, 2008
 Statement as at: 31-Mar-16
 Periodicity of Submission: Quarterly

Name of the Fund Linked Funds

No.	Category of Investment	Category Code	Current Quarter				Year to Date				Previous Year			
			Investment (₹) ¹	Income on Investment (₹)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (₹) ¹	Income on Investment (₹)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (₹) ³	Income on Investment (₹)	Gross Yield (%) ¹	Net Yield (%) ²
A	Central Government Securities													
	Central Government Bonds	CGSB	2,271.81	73.80	3.2%	3.2%	2,442.49	197.25	8.1%	8.1%	2,752.08	414.17	15.0%	15.0%
	Central Government Guaranteed Loans	CGSL	-	-	-	-	-	-	-	-	-	-	-	-
	Special Deposits	CSPD	-	-	-	-	-	-	-	-	-	-	-	-
	Deposit under Section 7 of Insurance Act, 1938	CDSS	-	-	-	-	-	-	-	-	-	-	-	-
	Treasury Bills	CTRB	2,669.92	48.16	1.8%	1.8%	2,968.09	226.09	7.6%	7.6%	2,736.41	228.62	8.4%	8.4%
B	State Government / Other Approved Securities / Other Guaranteed Securities													
	State Government Bonds	SGGB	-	-	-	-	-	-	-	-	-	-	-	-
	State Government Guaranteed Loans	SGGL	20.37	0.43	2.1%	2.1%	21.66	2.11	9.8%	9.8%	20.13	2.28	11.3%	11.3%
	Other Approved Securities (excluding Infrastructure / Social Sector Investments)	SGOA	-	-	-	-	-	-	-	-	-	-	-	-
	Guaranteed Equity	SGGE	-	-	-	-	-	-	-	-	-	-	-	-
C	Housing Sector Investments													
	Debentures / Bonds / CPs / Loans - (Promoter Group)	HDPG	80.85	1.70	2.1%	2.1%	81.64	6.86	8.4%	8.4%	81.90	11.14	13.6%	13.6%
	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	336.56	8.42	2.5%	2.5%	329.04	29.03	8.8%	8.8%	265.32	32.79	12.4%	12.4%
	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	143.02	3.75	2.6%	2.6%	143.12	12.59	8.8%	8.8%	139.86	20.89	14.9%	14.9%
	TAX FREE BONDS													
	Bonds / Debentures issued by HUDCO	HFHD	-	-	-	-	-	-	-	-	-	-	-	-
	Bonds / Debentures issued by NHB	HFDN	-	-	-	-	-	-	-	-	-	-	-	-
	Bonds / Debentures issued by Authority constituted under any Housing / Building Scheme approved by Central / State / any Authority or Body constituted by Central / State Act	HFDA	-	-	-	-	-	-	-	-	-	-	-	-
D	Infrastructure / Social Sector Investments													
	Infrastructure/ Social Sector - Other Approved Securities	ISAS	100.59	2.25	2.2%	2.2%	100.84	8.58	8.5%	8.5%	99.45	11.61	11.7%	11.7%
	TAXABLE BONDS OF													
	Infrastructure / Social Sector - PSU - Debentures / Bonds	IPTD	1,046.26	28.32	2.7%	2.7%	1,444.47	123.20	8.5%	8.5%	1,424.29	206.89	14.5%	14.5%
	Infrastructure/ Social Sector - Other Corporate Securities (Approved investments) - Debentures/ Bonds	ICTD	96.00	2.32	2.4%	2.4%	96.56	8.18	8.5%	8.5%	94.63	14.81	15.7%	15.7%
	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	472.52	(21.22)	-4.5%	-4.5%	473.01	(64.62)	-13.7%	-13.7%	654.60	64.47	9.8%	9.8%
	Infrastructure - Equity (including unlisted)	IOEQ	96.90	11.54	11.9%	11.9%	163.56	(41.33)	-25.3%	-25.3%	342.92	(46.48)	-13.6%	-13.6%
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	894.13	6.23	0.7%	0.7%	1,107.91	(227.88)	-20.6%	-20.6%	998.39	303.79	30.4%	30.4%
E	Approved Investments													
	ACTIVELY TRADED													
	PSU - (Approved investment) - Equity shares - quoted	EAEQ	610.65	(97.65)	-16.0%	-16.0%	802.61	(244.30)	-30.4%	-30.4%	669.22	95.32	14.2%	14.2%
	Corporate Securities (Approved investment) - Equity shares (Ordinary)-quoted	EACE	9,037.87	(40.50)	-0.4%	-0.4%	9,989.94	(380.22)	-3.8%	-3.8%	11,833.19	3,110.52	26.3%	26.3%
	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	123.02	7.86	6.4%	6.4%	111.62	14.25	12.8%	12.8%	108.03	12.57	11.6%	11.6%

FORM L-34-YIELD ON INVESTMENTS

Insurer: DHFL Pramerica Life Insurance Company Limited
 Registration No. 140 ; Date of Registration with the IRDAI: June 27, 2008
 Statement as at: 31-Mar-16
 Periodicity of Submission: Quarterly

Name of the Fund Linked Funds

No.	Category of Investment	Category Code	Current Quarter				Year to Date				Previous Year			
			Investment (₹) ¹	Income on Investment (₹)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (₹) ¹	Income on Investment (₹)	Gross Yield (%) ¹	Net Yield (%) ²	Investment (₹) ¹	Income on Investment (₹)	Gross Yield (%) ¹	Net Yield (%) ²
	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	1,467.60	38.60	2.6%	2.6%	1,539.05	133.07	8.6%	8.6%	1,627.86	248.76	15.3%	15.3%
	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	866.49	19.92	2.3%	2.3%	1,038.16	97.63	9.4%	9.4%	726.40	73.14	10.1%	10.1%
	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	-	-	-	-	-	-	-	100.00	0.05	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	219.44	4.17	1.9%	1.9%	243.17	19.47	8.0%	8.0%	207.50	17.98	8.7%	8.7%
	Net Current Assets (Only in respect of ULIP Business)	ENCA	96.13	52.02	54.1%	54.1%	96.13	88.68	92.3%	92.3%	(44.57)	(81.81)	183.6%	183.6%
F	Other Investments													
	Bonds - PSU - Taxable	OBPT	-	-	-	-	-	-	-	-	-	-	-	-
	Bonds - PSU - Tax Free	OBPF	-	-	-	-	-	-	-	-	-	-	-	-
	Equity Shares (incl Co-op Societies)	OESH	45.24	4.71	10.4%	10.4%	35.51	(38.41)	-108.2%	-108.2%	230.60	98.12	42.6%	42.6%
	Equity Shares (PSUs & Unlisted)	OEPU	-	-	-	-	-	-	-	-	-	-	-	-
	Equity Shares (incl. Equity related Instruments) - Promoter Group	OEPG	-	-	-	-	-	-	-	-	-	-	-	-
	Debentures	OLDB	200.83	5.63	2.8%	2.8%	201.75	10.55	5.2%	5.2%	-	-	0.0%	0.0%
	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	105.33	1.55	1.5%	1.5%	71.76	3.82	5.3%	5.3%	97.70	7.84	8.0%	8.0%
	Mutual Funds - (under Insurer's Promoter Group)	OMPG	-	-	-	-	-	-	-	-	-	-	-	-
	Derivative Instruments	OCDI	-	-	-	-	-	-	-	-	-	-	-	-
	Securitized Assets	OPSA	-	-	-	-	-	-	-	-	-	-	-	-
	Investment properties - Immovable	OIPI	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL		20,848.24	162.03	0.8%	0.8%	23,779.91	(15.38)	-0.1%	-0.1%	25,165.91	4,847.46	19.3%	19.3%

CERTIFICATION

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

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

- 1 Based on daily average of Investments
- 2 Yield netted for Tax
- 3 Previous year reported numbers have been shown
- 4 FORM-1 shall be prepared in respect of each fund.

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

FORM L-35-DOWNGRADING OF INVESTMENTS

Insurer: DHFL Pramerica Life Insurance Company Limited

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

Statement as on :31st Mar 2016

Statement of Down Graded Investments

Name of Fund Life Fund

Periodicity of Submission: Quarterly

(₹ Lac)

S.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								
	9% Steel Authority of India Ltd 14-Oct-2024	EPBT	1000	14-Oct-14	CARE	AAA	AA+	17-Mar-16	NA
B.	<u>As on Date</u> ²								
	9.55% Hindalco Industries Ltd. 25-Apr-2022	OLDB	300	25-Apr-12	CRISIL	AA	AA-	3-Aug-15	NA
	9% Steel Authority of India Ltd 14-Oct-2024	EPBT	1000	14-Oct-14	CARE	AAA	AA+	17-Mar-16	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.

Date : 3rd May 2016

Signature: _____

Full name: Alok Mehrotra

Designation: Chief Financial Officer

Note:

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

FORM L-35-DOWNGRADING OF INVESTMENTS

Insurer: DHFL Pramerica Life Insurance Company Limited

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

Statement as on :31st Mar 2016

Statement of Down Graded Investments

Name of Fund Pension & General Annuity And Group Fund

Periodicity of Submission: Quarterly

(₹ Lac)

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

CERTIFICATION

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

Date : 3rd May 2016

Signature: _____

Full name: Alok Mehrotra

Designation: Chief Financial Officer

Note:

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

FORM L-35-DOWNGRADING OF INVESTMENTS

Insurer: DHFL Pramerica Life Insurance Company Limited

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

Statement as on :31st Mar 2016

Statement of Down Graded Investments

Name of Fund Linked Fund

Periodicity of Submission: Quarterly

(₹ Lac)

S.No.	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	<u>During the Quarter</u> ¹ NIL								
B.	<u>As on Date</u> ² 9.55% Hindalco Industries Ltd. 25-Apr-2022	OLDB	202.55	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.

Date : 3rd May 2016

Signature: _____

Full name: Alok Mehrotra

Designation: Chief Financial Officer

Note:

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

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

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

Date: 31st March 2016

Business Acquisition through different channels (Group)

(Rs in Lakhs)

S.No.	Channels	For the Qtr Q4'2015-16			For the Qtr Q4 '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	1,672	4.88	-	-	-
4	Brokers	19	1,158,027	1,212.63	13	375,076	645.40	48	3,251,718	3,462.07	24	1,369,583	1,361
5	Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-
6	Direct Business	68	1,422,969	15,279.18	12	568,430	14,040	180	3,674,146	51,346.40	69	2,531,895	42,396
	Total(A)	87	2,580,996	16,491.81	25	943,506	14,685	229	6,927,536	54,813.35	93	3,901,478	43,757
1	Referral (B)	-	-	-	-	-	-	-	-	-	-	-	-
	Grand Total (A+B)	87	2,580,996	16,491.81	25	943,506	14,685	229	6,927,536	54,813.35	93	3,901,478	43,757

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

Insurer: DHFL Pramerica Life Insurance Company Limited

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

Date: 31st March 2016

Business Acquisition through different channels (Individuals)

(Rs in Lakhs)

S.No.	Channels	For the Qtr Q4'2015-16		For the Qtr Q4 '2014-15		Upto the period '2015-16		Upto the Period '2014-15	
		No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium	No. of Policies	Premium
1	Individual agents	4,247	1,508.75	3,196	1,016.32	14,776	5,218.79	11,917	3,556.38
2	Corporate Agents-Banks	-	0.52	31	5.54	7	2.07	349	56.86
3	Corporate Agents -Others	3,046	1,517.37	4,475	1,816.09	9,641	4,200.35	14,085	4,894.44
4	Brokers	1,343	350.70	2,439	392.20	6,198	1,439.57	7,009	1,233.25
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	7,837	2,400.19	4,660	1,197.33	24,157	6,743.17	19,686	4,082.46
	Total (A)	16,473	5,777.53	14,801	4,427.48	54,779	17,603.95	53,046	13,823.39
1	Referral (B)	615	89.29	158	22.25	1,242	174.93	1,005	160.84
	Grand Total (A + B)	17,088	5,866.82	14,959	4,449.73	56,021	17,778.89	54,051	13,984.23

FORM L-39 : Data on Settlement of Claims

Insurer: DHFL Pramerica Life Insurance Company Limited

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

Date: 31-Mar-16

Ageing of Claims									
S.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 for Annuities / Pension	434	385	49	-	-	-	434	114
3		-	-	-	-	-	-	-	-
4	For Surrender	4,055	3,853	202	-	-	-	4,055	2,988
5	Other benefits	1,015	1,009	6	-	-	-	1,015	97
-									
1	Individual Death Claims	-	145	-	-	-	-	145	517
2	Group Death Claims	-	4,965	252	62	21	-	5,300	2,123

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

FOR L-40 : Quarterly claims data for Life

Insurer: DHFL Pramerica Life Insurance Company Limited

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

Date: 31-Mar-16

S. No.	Claims Experience	For Death	For Maturity	Survival Benefit	For Annuities/ Pension	For Surrender	Other Benefits
1	Claims O/S at the beginning of the period	301	0	101	-	91	175
2	Claims reported during the period	5313	0	452	-	4113	1109
3	Claims Settled during the period	5445	0	434	-	4055	1015
4	Claims Repudiated during the period	78	NIL	NIL	-	NIL	NIL
a	Less than 2years from the date of acceptance of risk	78	NIL	NIL	-	NA	NIL
b	Grater than 2 year from the date of acceptance of risk	0	NIL	NIL	-	NA	NIL
5	Claims Written Back	0	NIL	NIL	-	NIL	NIL
6	Claims O/S at End of the period	61	0	119	-	149	269
	Less than 3months	60	0	119	-	149	269
	3 months to 6 months	1	NIL	NIL	-	NA	NIL
	6months to 1 year	0	NIL	NIL	-	NA	NIL
	1year and above	0	NIL	NIL	-	NA	NIL

FORM L-41 : GREIVANCE DISPOSAL

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

Date: 31 Mar 2016

(Rs in Lakhs)

S.No.	Particulars	Opening Balance	Additions	Complaints Resolved/ settled			Complaints Pending	Total complaints registered upto the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by customers							
a)	Death Claims	-	5	0	2	3	-	7
b)	Policy Servicing	5	20	6	11	8	-	86
c)	Proposal Processing	9	47	39	6	11	-	154
d)	Survival Claims	1	14	2	6	7	-	41
e)	ULIP Related	-	0	0	-	-	-	-
f)	Unfair Business Practices	70	426	85	103	299	9	1,179
g)	Others	-	18	5	7	6	-	45
	Total Number	85	530	137	135	334	9	1,512

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	56,250
5	Total No. of claims during current year	16,020
6	Total No. of Policy Complaints (current year) per 10, 000 policies (current year)	268
7	Total No. of Claim Complaints (current year) per 10,000 claims registered (current year) :	4

2	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
a)	Upto 7 days	9	-	9
b)	7-15 Days	-	-	-
c)	15-30 Days	-	-	-
d)	30-90 Days	-	-	-
e)	90 days & Beyond	-	-	-
	Total Number	9	-	9

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 from excel files attached to the workspace.

C. Valuation Assumptions

1. Interest Rates (including Margin of Adverse Deviation)

Particulars	Individual Business		Group business	
	31 st March, 2016	31 st March, 2015	31 st March, 2016	31 st March, 2015
i) Life Participating Business	6.00%	6.10%	Not Applicable	Not Applicable
ii) Life- Non-participating Policies	6.25%	6.40%	6.60%*	6.90%*
iii) Annuities- Participating policies	Not Applicable	Not Applicable	Not Applicable	Not Applicable
iv) Annuities – Non-participating policies	Not Applicable	Not Applicable	Not Applicable	Not Applicable
v) Annuities- Individual Pension Plan	Not Applicable	Not Applicable	Not Applicable	Not Applicable
vi) Unit Linked	5.95%	6.00%	Not Applicable	Not Applicable
vii) Health Insurance	Not Applicable	Not Applicable	Not Applicable	Not Applicable

* excludes one year term policies.

2. Mortality Rates (including Margin of Adverse Deviation)

(As % of IALM 06-08)

Line of Business	Duration	Individual Business		Group business	
		31 st March, 2016	31 st March, 2015	31 st March, 2016	31 st March, 2015
	0	115% - 253%	103.50%-207.00%	Not Applicable	Not Applicable
	1	103.50% -120.75%	103.50%-120.75%	Not Applicable	Not Applicable
	2	103.50% -120.75%	103.50%-120.75%	Not Applicable	Not Applicable
	3	103.50% -120.75%	103.50%-120.75%	Not Applicable	Not Applicable
	4+	103.50% -120.75%	103.50%-120.75%	Not Applicable	Not Applicable
i) Life Participating Business					
	0	80.50%-414.00%	92.00%-414.00%	100.05%-155.25%*	100.05%-132.25%
	1	80.50%-414.00%	85.00%-230.00%	100.05%-155.25%*	100.05%-132.25%
	2	76.50%-414.00%	76.50%-126.50%	100.05%-155.25%*	100.05%-132.25%
	3	72.25%-414.00%	72.25%-126.50%	100.05%-155.25%*	100.05%-132.25%
	4+	72.25%-414.00%	72.25%-126.50%	100.05%-155.25%*	100.05%-132.25%
ii) Life- Non-participating Policies					
iii) Annuities- Participating policies	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
iv) Annuities – Non-participating policies	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
v) Annuities- Individual Pension Plan	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
	0	76.50% - 195.50%	76.50%-172.50%	Not Applicable	Not Applicable
	1	76.50% - 195.50%	76.50%-161.00%	Not Applicable	Not Applicable
	2	76.50% - 195.50%	76.50%-161.00%	Not Applicable	Not Applicable
	3	76.50% - 195.50%	76.50%-161.00%	Not Applicable	Not Applicable
	4+	76.50% - 195.50%	76.50%-161.00%	Not Applicable	Not Applicable
vi) Unit Linked					
vii) Health Insurance	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable

* excludes one year term policies.

FORM L-42 : Valuation Basis (Life Insurance)

3. Morbidity

Best estimate morbidity incident rates are in the range of 70% to 100%(Previous Year 70% to 100%) of the prescribed CIBT93, depending on age and gender, which have been increased by margin for adverse deviation of 20% of the best estimate rates.

4. Commission

Allowed for at actual rates

5. Lapses (including Margin of Adverse Deviation)

Line of Business	Duration	Individual Business		Group business*	
		31st March, 2016	31st March, 2015	31st March, 2016	31st March, 2015
i) Life Participating Business	13 th Month	12.50%	12.50%	Not Applicable	Not Applicable
	25 th Month	7.50%	7.50%	Not Applicable	Not Applicable
	37 th Month	6.00%	6.00%	Not Applicable	Not Applicable
	49 th Month	5.00%	5.00%	Not Applicable	Not Applicable
	61th Month+	2.50%	2.50%	Not Applicable	Not Applicable
ii) Life- Non-participating Policies	13 th Month	5.00% - 20.00%	12.50% - 20.00%	Not Applicable	Not Applicable
	25 th Month	5.00% - 12.50%	7.50% - 12.50%	Not Applicable	Not Applicable
	37 th Month	5.00% - 6.00%	6.00%	Not Applicable	Not Applicable
	49 th Month	2.50% - 5.00%	5.00%	Not Applicable	Not Applicable
	61th Month+	2.50%	2.50%	Not Applicable	Not Applicable
iii) Annuities- Participating policies	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
iv) Annuities – Non-participating policies	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
v) Annuities- Individual Pension Plan	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
vi) Unit Linked	13 th Month	12.50% - 95.00%	12.50% - 52.50%	Not Applicable	Not Applicable
	25 th Month	5.00% - 99.00%	5.00% - 30.00%	Not Applicable	Not Applicable
	37 th Month	5.00% - 93.00%	5.00% - 30.00%	Not Applicable	Not Applicable
	49 th Month	5.00% - 93.00%	2.50% - 45.00%	Not Applicable	Not Applicable
	61th Month+	2.50% - 99.00%	5.00% - 15.00%	Not Applicable	Not Applicable
vii) Single Premium-Individual (Life Non-Par/Linked)	13 th Month	0%-2.50%	0%-7.50%	0.75%	1.00% - 3.00%
	25 th Month	0%-2.50%	0%-7.50%	2.00%	2.00% - 6.00%
	37 th Month	0%-2.50%	0%-7.50%	2.00%	2.00% - 6.00%
	49 th Month	0%-17.00%	0%-22.50%	4.00%	4.00% - 12.00%
	61th Month+	2.50%	0%-7.5%	4.00%	4.00% - 12.00%
viii) Health Insurance	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable

6. Expenses and Expense Inflation

Best estimate per policy maintenance expenses, claim expenses and investment expenses assumptions have been based on projected expenses when Insurer acquires a stable level of business. The best estimate assumptions are further increased by a MAD of 10% of best estimate. An assumption of 5.5% p.a. for expense inflation was used for projecting future expenses. Additional expense provisions have also been set up to adequately cover maintenance expenses.

7. Bonus Rates

The future reversionary bonus rates assumed vary from 0.95% to 2.85% (Previous Year 1.05% to 3.32%) of sum assured and previously accrued reversionary bonuses. Future final bonuses assumed vary with duration and attaching reversionary bonus.

FORM L-42 : Valuation Basis (Life Insurance)

8. Reasonable Expectation

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

9. Taxation and Shareholder Transfers

The tax rate assumed for valuation is 14.42% (Previous Year 14.1625%) and shareholders share is taken to be 1/9th of cost of bonus i.e. 10% of distributed surplus.

10. Free-look cancellations

Provisions are made for the additional payments that are required to be made in the event of cancellations during the free-look period. The free-look cancellation assumption is 5.0% (previous year:2.3%) for non-participating endowment business, 5.0% (previous year:3.8%) for individual term business, 8.5% (previous year:8.6%) for participating business, 9.0% (previous year:11.2%) for unit-linked life and 4.0% (previous year:1.5%) for Group credit Life.

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

Run-off triangle method has been used to set appropriate provision for IBNR.

D. Change in Valuation Methods or Bases

Valuation assumptions have been revised.

E. Actuarial Valuation Method

Reserves in respect of Unit- Linked product consists of two components- Unit Reserve and Non- Unit reserve. Unit Reserve for all the unit-linked products is the number of units in each of the funds multiplied by their published unit price as at the valuation date.

For Non Linked Individual Business and for Non-unit reserve for Linked Business actuarial liabilities have been determined using the gross premium valuation method. Non-unit reserves held by the Company, in respect of linked business, are higher of the GPV and UPR in respect of monthly risk charges at product level.

For Single Premium Group Credit Life business, the reserve has been determined using gross premium method. For yearly renewable group term product, reserve held is equal to the unearned premium. Amount of reinsurance ceded has been considered for group business.

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

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

Place: Gurgaon

Date: 26th April 2016

Name and Signature of Appointed Actuary

(Varun Gupta)