

27 April 2018

Dear Mr. Gilani,

Thank you very much for associating with DHFL Pramerica Life Insurance Company Ltd. in FY 2018.

While we were benefited in many ways through TOC (Theory of constraints), I am sharing three major achievements during the second half of FY 2018:

1. **Organizational Goal Ownership**

Ownership of organization goal increased at all levels: Simplified the organizational goal measurement; Educated and communicated the entire team on the organizational Goal & its measurement; challenged assumptions across to reduce process time

2. **On Time Monthly Closing**

We agreed to strictly follow laid down processes; stopped discrepant logins; & challenged assumptions to shrink process times

3. **Renewables as % of total collectibles**

We changed measurement of *collectibles*; demanded more from self & others; focused specially on manual collection mode from total collectible

We at DPLI are very thankful for your guidance and mentoring of the team. I look forward to working further with you to improve our working continuously on parameters of profitability and value creation.

Warm regards,



Anoop Pabby

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