



IRDA PUBLIC DISCLOSURES
FOR THE HALF YEAR ENDED SEPTEMBER 30, 2014

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Name of the Insurer: HDFC Standard Life Insurance Company Ltd
Registration No. and Date of Registration with the IRDA: 101 dated 23rd October 2000

SEGMENTAL REVENUE ACCOUNT FOR THE QUARTER ENDED SEPTEMBER 30, 2014

(₹ '000)																		
Policyholders' Account (Technical Account)																		
Particulars	Schedule	Participating Funds				Non Participating Funds						Unit Linked Funds					Total Policyholder Fund (A + B + C)	
		Individual & Group Life	Individual & Group Pension	Pension Group Variable	Total (A)	Individual & Group Life	Life Group Variable	Individual & Group Pension	Pension Group Variable	Annuity	Health	Total (B)	Individual Life	Individual Pension	Group Life	Group Pension		Total (C)
Premiums earned - net																		
(a) First year premium		1,508,559	121,201	-	1,629,760	963,183	-	153,948	-	65,730	1,182,861	3,075,050	637,608	-	-	3,712,658	6,525,279	
(b) Renewal premium		6,633,129	534,602	-	7,167,731	409,126	-	111,218	-	24,457	544,801	11,030,798	3,097,525	-	-	14,128,323	21,840,855	
(c) Single premium		-	92	1,979	2,071	2,254,947	1,290,069	652,088	226,072	726,814	3,168	5,153,158	62,125	54,597	667,257	95,774	879,753	6,034,982
Premium	L-4	8,141,688	655,895	1,979	8,799,562	3,627,256	1,290,069	917,254	226,072	726,814	93,355	6,880,820	14,167,973	3,789,730	667,257	95,774	18,720,734	34,401,116
(d) Reinsurance ceded		(4,065)	-	-	(4,065)	(81,655)	-	-	-	(18,148)	(99,803)	(20,419)	-	-	-	(20,419)	(124,287)	
(e) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Sub Total		8,137,623	655,895	1,979	8,795,497	3,545,601	1,290,069	917,254	226,072	726,814	75,207	6,781,017	14,147,554	3,789,730	667,257	95,774	18,700,315	34,276,829
Income from investments																		
(a) Interest, dividends & rent - gross		2,146,694	278,021	597	2,425,312	458,875	86,579	208,502	23,869	87,779	3,860	869,464	3,383,584	892,820	353,706	119,529	4,749,639	8,044,415
(b) Profit on sale / redemption of investments		1,280,954	168,622	971	1,450,547	22,368	325	7,983	-	1,251	1,092	33,019	5,371,505	2,317,590	100,386	38,113	7,827,594	9,311,160
(c) (Loss on sale / redemption of investments)		(5,502)	(3,437)	(7)	(8,946)	(1,460)	(142)	(684)	(121)	(277)	(83)	(2,767)	(584,536)	(75,756)	(32,014)	(16,920)	(709,226)	(720,939)
(d) Transfer / gain on revaluation / change in fair value		-	-	-	-	-	-	-	-	-	-	-	2,155,785	(230,333)	117,400	50,025	2,092,957	2,092,957
(e) Amortisation of premium / discount on investments		37,057	298	4	37,359	20,421	4,653	15,138	1,536	76	38	41,862	22	16	(41)	(11)	(14)	79,207
Sub Total		3,459,203	443,504	1,565	3,904,272	500,204	91,415	230,939	25,284	88,829	4,907	941,578	10,328,360	2,904,337	539,517	190,736	13,960,950	18,806,800
Other income - Transfer from Shareholders' Account		-	-	-	-	-	14,465	-	6,339	69,760	23,780	114,344	-	-	-	-	-	114,344
Other income		43,213	2,969	-	46,182	1,792	(1)	140	-	-	45	1,976	5,117	486	(6)	-	5,597	53,755
TOTAL (A)		11,640,039	1,102,368	3,544	12,745,951	4,047,597	1,395,948	1,148,333	257,695	885,403	103,939	7,838,915	24,479,031	6,694,553	1,206,768	286,510	32,666,862	53,251,728
Commission																		
First year commission		366,325	6,094	-	372,419	164,145	-	10,137	-	-	8,208	182,490	561,730	48,318	-	-	610,048	1,164,957
Renewal commission		170,618	9,665	-	180,283	274	-	1,968	-	-	1,314	3,556	78,487	24,125	-	-	102,612	286,451
Single commission		-	-	-	-	1,167	57	-	-	10,611	54	11,889	850	905	(150)	-	1,605	13,494
Sub Total	L-5	536,943	15,759	-	552,702	165,586	57	12,105	-	10,611	9,576	197,935	641,067	73,348	(150)	-	714,265	1,464,902
Operating expenses related to insurance business	L-6	1,117,244	104,132	(32)	1,221,344	565,574	8,207	65,197	304	13,394	47,691	700,367	1,725,517	269,965	14,208	2,215	2,011,905	3,933,616
Provisions for doubtful debts		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bad debts written off		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for tax		149,876	-	-	149,876	27,033	-	-	-	-	-	27,033	(131,089)	-	(2,934)	-	(134,023)	42,886
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (net)		3,015	(2,415)	-	600	10,000	-	-	-	-	-	10,000	-	-	-	-	-	10,600
(b) Others (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)		1,807,078	117,476	(32)	1,924,522	768,193	8,264	77,302	304	24,005	57,267	935,335	2,235,495	343,313	11,124	2,215	2,592,147	5,452,004
Benefits paid (net)	L-7	2,186,592	156,146	62,975	2,405,713	1,491,982	40,593	14,921	124,137	40,442	2,315	1,714,390	10,088,658	5,937,339	517,292	155,278	16,698,567	20,818,670
Interim bonuses paid		14,526	873	-	15,399	-	-	-	-	-	-	-	-	-	-	-	-	15,399
Terminal bonuses paid		185,595	11,515	-	197,110	-	-	-	-	-	-	-	-	-	-	-	-	197,110
Change in valuation of liability against life policies in force																		
(a) Gross		6,433,055	631,777	(60,464)	7,004,368	2,629,364	1,350,942	1,038,867	133,254	820,956	35,795	6,009,178	11,506,686	176,843	667,348	120,756	12,471,633	25,485,179
(b) Amount ceded in reinsurance		6,927	-	-	6,927	(1,009,677)	-	-	-	-	8,562	(1,001,115)	(17,530)	-	-	-	(17,530)	(1,011,718)
(c) Amount accepted in reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)		8,826,695	800,311	2,511	9,629,517	3,111,669	1,391,535	1,053,788	257,391	861,398	46,672	6,722,453	21,577,814	6,114,182	1,184,640	276,034	29,152,670	45,504,640
SURPLUS / (DEFICIT) (D) = (A)-(B)-(C)		1,006,266	184,581	1,065	1,191,912	167,735	(3,851)	17,243	-	-	-	181,127	665,722	237,058	11,004	8,261	922,045	2,295,084
APPROPRIATIONS																		
Transfer to Shareholders' Account		-	-	-	-	167,735	(3,851)	17,243	-	-	-	181,127	773,674	384,966	11,004	8,261	1,177,905	1,359,032
Transfer to other reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Funds for future appropriation - Provision for lapsed policies unlikely to be revived (Linked individual)		-	-	-	-	-	-	-	-	-	-	(107,952)	(147,908)	-	-	-	(255,860)	(255,860)
Balance being funds for future appropriations (Participating - Life & Pension)		1,006,266	184,581	1,065	1,191,912	-	-	-	-	-	-	-	-	-	-	-	-	1,191,912
Transfer to Balance Sheet being "Deficit in the Revenue Account (Policyholders' Account)"		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (D)		1,006,266	184,581	1,065	1,191,912	167,735	(3,851)	17,243	-	-	-	181,127	665,722	237,058	11,004	8,261	922,045	2,295,084
The total surplus as mentioned below :																		
(a) Interim bonuses paid		14,526	873	-	15,399	-	-	-	-	-	-	-	-	-	-	-	-	15,399
(b) Terminal bonuses paid		185,595	11,515	-	197,110	-	-	-	-	-	-	-	-	-	-	-	-	197,110
(c) Allocation of bonus to Policyholders'		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Surplus / (deficit) shown in the Revenue Account		1,006,266	184,581	1,065	1,191,912	167,735	(3,851)	17,243	-	-	-	181,127	665,722	237,058	11,004	8,261	922,045	2,295,084
Total surplus / (deficit) : (a)+(b)+(c)+(d)		1,206,387	196,969	1,065	1,404,421	167,735	(3,851)	17,243	-	-	-	181,127	665,722	237,058	11,004	8,261	922,045	2,507,593

Name of the Insurer: HDFC Standard Life Insurance Company Ltd
Registration No. and Date of Registration with the IRDA: 101 dated 23rd October 2000

SEGMENTAL REVENUE ACCOUNT FOR THE HALF YEAR ENDED SEPTEMBER 30, 2014

(₹ '000)																		
Policyholders' Account (Technical Account)																		
Particulars	Schedule	Participating Funds				Non Participating Funds							Unit Linked Funds				Total Policyholder Fund (A + B + C)	
		Individual & Group Life	Individual & Group Pension	Pension Group Variable	Total (A)	Individual & Group Life	Life Group Variable	Individual & Group Pension	Pension Group Variable	Annuity	Health	Total (B)	Individual Life	Individual Pension	Group Life	Group Pension		Total (C)
Premiums earned - net																		
(a) First year premium		2,828,231	217,277	-	3,045,508	1,660,444	-	282,473	-	-	113,389	2,056,306	4,972,438	959,564	-	-	5,932,002	11,033,816
(b) Renewal premium		11,452,132	817,163	-	12,269,295	710,919	-	113,945	-	-	35,108	859,972	19,526,247	5,288,514	-	-	24,814,761	37,944,028
(c) Single premium		(24)	92	12,511	12,579	3,383,651	1,640,893	1,535,719	540,616	1,273,851	7,120	8,381,850	117,530	75,959	845,309	238,782	1,277,580	9,672,009
Premium	L-4	14,280,339	1,034,532	12,511	15,327,382	5,755,014	1,640,893	1,932,137	540,616	1,273,851	155,617	11,298,128	24,616,215	6,324,037	845,309	238,782	32,024,343	58,649,853
(d) Reinsurance ceded		(5,838)	-	-	(5,838)	(129,107)	-	-	-	-	(26,329)	(155,436)	(25,522)	-	-	-	(25,522)	(186,796)
(e) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sub Total		14,274,501	1,034,532	12,511	15,321,544	5,625,907	1,640,893	1,932,137	540,616	1,273,851	129,288	11,142,692	24,590,693	6,324,037	845,309	238,782	31,998,821	58,463,057
Income from investments																		
(a) Interest, dividends & rent - gross		4,076,816	537,895	2,232	4,616,943	892,805	145,553	396,123	43,879	158,487	6,494	1,643,341	6,099,280	1,548,976	698,006	235,374	8,581,636	14,841,920
(b) Profit on sale / redemption of investments		2,110,995	282,100	971	2,394,066	35,402	329	7,983	30	1,251	1,112	46,107	9,739,759	4,269,101	238,528	78,400	14,325,788	16,765,961
(c) (Loss on sale / redemption of investments)		(6,415)	(14,374)	(7)	(20,796)	(1,460)	(142)	(684)	(121)	(277)	(83)	(2,767)	(1,535,463)	(311,174)	(51,465)	(25,720)	(1,923,822)	(1,947,385)
(d) Transfer / gain on revaluation / change in fair value		-	-	-	-	1,416	157	-	-	-	-	-	33,153,839	9,601,831	947,035	367,106	44,069,811	44,069,811
(e) Amortisation of premium/discount on investments		69,954	688	(21)	70,621	40,884	9,279	30,508	3,509	148	110	84,438	1,021	102	-	-	1,123	156,182
Sub Total		6,251,350	806,309	3,175	7,060,834	967,631	155,019	433,930	47,297	159,609	7,633	1,771,119	47,458,436	15,108,836	1,832,104	655,160	65,054,536	73,886,489
Other income - Transfer from Shareholders' account		-	-	-	-	-	14,465	-	13,337	137,544	84,827	250,173	-	-	-	-	-	250,173
Other income		96,588	5,275	22	101,885	8,792	297	844	89	192	479	10,693	24,599	3,135	280	69	28,083	140,661
TOTAL (A)		20,622,439	1,846,116	15,708	22,484,263	6,602,330	1,810,674	2,366,911	601,339	1,571,196	222,227	13,174,677	72,073,728	21,436,008	2,677,693	894,011	97,081,440	132,740,380
Commission																		
First year commission		673,622	10,308	-	683,930	287,380	-	18,723	-	-	16,871	322,974	883,464	71,730	-	-	955,194	1,962,098
Renewal commission		312,119	14,274	-	326,393	13,324	-	1,973	-	-	1,735	17,032	125,068	38,923	-	-	163,991	507,416
Single commission		-	-	-	-	1,416	157	-	-	-	143	18,830	1,683	1,289	-	-	2,952	21,782
Sub Total	L-5	985,741	24,582	-	1,010,323	302,120	157	20,696	-	17,114	18,749	358,836	1,010,195	111,942	-	-	1,122,137	2,491,296
Operating expenses related to insurance business	L-6	2,182,934	155,956	96	2,338,986	1,210,330	12,436	108,983	4,096	49,695	140,272	1,525,812	2,778,415	403,353	23,908	7,628	3,213,304	7,078,102
Provisions for doubtful debts		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bad debts written off		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for tax		27,831	-	-	27,831	34,288	-	-	-	-	-	34,288	(27,394)	-	(1,924)	-	(29,318)	32,801
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (net)		(36,155)	(22,544)	-	(58,699)	10,000	-	-	-	-	-	10,000	-	-	-	-	-	(48,699)
(b) Others (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)		3,160,351	157,994	96	3,318,441	1,556,738	12,593	129,679	4,096	66,809	159,021	1,928,936	3,761,216	515,295	21,984	7,628	4,306,123	9,553,500
Benefits paid (net)	L-7	3,397,528	343,660	63,761	3,804,949	1,951,211	70,649	144,063	185,957	83,286	3,307	2,438,473	18,978,884	11,210,678	999,487	241,956	31,431,005	37,674,427
Interim bonuses paid		25,260	3,039	-	28,299	-	-	-	-	-	-	-	-	-	-	-	-	28,299
Terminal bonuses paid		239,528	24,309	-	263,837	-	-	-	-	-	-	-	-	-	-	-	-	263,837
Change in valuation of liability against life policies in force																		
(a) Gross		13,469,823	1,130,702	(49,314)	14,551,211	5,654,545	1,727,432	1,601,493	411,286	1,421,101	57,851	10,873,708	47,263,001	9,051,796	1,618,284	630,087	58,563,168	83,988,087
(b) Amount ceded in reinsurance		9,015	-	-	9,015	(2,768,024)	-	(7,627)	-	-	2,048	(2,773,603)	(11,832)	-	-	-	(11,832)	(2,776,420)
(c) Amount accepted in reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)		17,141,154	1,501,710	14,447	18,657,311	4,837,732	1,798,081	1,737,929	597,243	1,504,387	63,206	10,538,578	66,230,053	20,262,474	2,617,771	872,043	89,982,341	119,178,230
SURPLUS / (DEFICIT) (D) = (A)-(B)+(C)		320,934	186,412	1,165	508,511	207,860	-	499,303	-	-	-	707,163	2,082,459	658,239	37,938	14,340	2,792,976	4,008,650
APPROPRIATIONS																		
Transfer to Shareholders' account		-	-	-	-	207,860	-	499,303	-	-	-	707,163	2,301,561	884,465	37,938	14,340	3,238,304	3,945,467
Transfer to other reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Funds for future appropriation - Provision for lapsed policies unlikely to be revived (Linked Individual)		-	-	-	-	-	-	-	-	-	-	(219,102)	(226,226)	-	-	-	(445,328)	(445,328)
Balance being funds for future appropriations (Participating - Life & Pension)		320,934	186,412	1,165	508,511	-	-	-	-	-	-	-	-	-	-	-	-	508,511
Transfer to Balance Sheet being "Deficit in the Revenue Account (Policyholders' Account)"		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (D)		320,934	186,412	1,165	508,511	207,860	-	499,303	-	-	-	707,163	2,082,459	658,239	37,938	14,340	2,792,976	4,008,650
The total surplus as mentioned below :																		
(a) Interim bonuses paid		25,260	3,039	-	28,299	-	-	-	-	-	-	-	-	-	-	-	-	28,299
(b) Terminal bonuses paid		239,528	24,309	-	263,837	-	-	-	-	-	-	-	-	-	-	-	-	263,837
(c) Allocation of bonus to Policyholders		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Surplus / (deficit) shown in the Revenue account		320,934	186,412	1,165	508,511	207,860	-	499,303	-	-	-	707,163	2,082,459	658,239	37,938	14,340	2,792,976	4,008,650
(e) Total Surplus / (deficit) : (a)+(b)+(c)+(d)		585,722	213,760	1,165	800,647	207,860	-	499,303	-	-	-	707,163	2,082,459	658,239	37,938	14,340	2,792,976	4,300,786

Name of the Insurer: HDFC Standard Life Insurance Company Ltd
Registration No. and Date of Registration with the IRDA: 101 dated 23rd October 2000

SEGMENTAL REVENUE ACCOUNT FOR THE QUARTER ENDED SEPTEMBER 30, 2013

(₹ '000)																		
Policyholders' Account (Technical Account)																		
Particulars	Schedule	Participating Funds				Non Participating Funds						Unit Linked Funds					Total Policyholder Fund (A + B + C)	
		Individual & Group Life	Individual & Group Pension	Pension Group Variable	Total (A)	Individual & Group Life	Life Group Variable	Individual & Group Pension	Pension Group Variable	Annuity	Health	Total (B)	Individual Life	Individual Pension	Group Life	Group Pension		Total (C)
Premiums earned - net																		
(a) First year premium		1,977,972	33,575	-	2,011,547	272,084	-	124,245	-	-	38,604	434,933	2,552,916	450,201	-	-	3,003,117	5,449,597
(b) Renewal premium		5,419,223	554,329	-	5,973,552	215,112	-	(4)	-	3,789	218,897	10,014,682	2,769,702	-	-	12,784,384	18,976,833	
(c) Single premium		1,141	5,446	115,121	121,708	2,503,966	405,876	516,042	-	182,551	4,712	3,613,147	77,887	22,579	618,904	155,256	874,626	4,609,481
Premium	L-4	7,398,336	593,350	115,121	8,106,807	2,991,162	405,876	640,283	-	182,551	47,105	4,266,977	12,645,485	3,242,482	618,904	155,256	16,662,127	29,035,911
(d) Reinsurance ceded		(8,941)	-	-	(8,941)	(119,264)	-	-	-	-	(14,080)	(133,344)	(25,071)	-	-	-	(25,071)	(167,356)
(e) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sub Total		7,389,395	593,350	115,121	8,097,866	2,871,898	405,876	640,283	-	182,551	33,025	4,133,633	12,620,414	3,242,482	618,904	155,256	16,637,056	28,868,555
Income from investments																		
(a) Interest, dividends & rent - gross		1,519,368	234,708	1,223	1,755,299	281,588	496	161,120	-	31,757	912	475,873	2,484,082	716,349	324,881	111,997	3,637,309	5,868,481
(b) Profit on sale / redemption of investments		233,775	32,488	-	266,263	13	-	-	-	355	-	368	1,238,531	402,146	49,952	19,102	1,709,731	1,976,362
(c) Loss on sale / redemption of investments		(3,791)	(833)	-	(4,624)	(7,954)	-	(379)	-	-	-	(8,333)	(2,656,909)	(1,033,940)	(197,162)	(75,005)	(3,963,016)	(3,975,973)
(d) Transfer / gain on revaluation / change in fair value		-	-	-	-	-	-	-	-	-	-	(8,358,957)	(2,514,589)	(708,039)	(254,697)	-	(11,836,282)	(11,836,282)
(e) Amortisation of premium / discount on investments		23,648	(755)	-	22,893	11,310	-	10,687	-	(444)	(6)	21,547	(2,153)	(292)	(80)	(21)	(2,546)	41,894
Sub Total		1,773,000	265,608	1,223	2,039,831	284,957	496	171,428	-	31,668	906	489,455	(7,295,406)	(2,430,326)	(530,448)	(198,624)	(10,454,804)	(7,925,518)
Other income - Transfer from Shareholders' Account		-	-	-	-	108,260	5,173	86,530	-	1,498	91,325	292,786	-	-	-	-	-	292,786
Other income		21,763	1,880	-	23,643	(73)	-	249	-	(114)	548	610	1,739	(65)	-	-	1,674	25,927
TOTAL (A)		9,184,158	860,838	116,344	10,161,340	3,265,042	411,545	898,490	-	215,603	125,804	4,916,484	5,326,747	812,091	88,456	(43,368)	6,183,925	21,261,750
Commission																		
First year commission		448,551	1,868	-	450,419	59,873	-	7,733	-	(8,662)	13,641	72,585	376,916	31,972	-	-	408,888	931,892
Renewal commission		154,034	10,445	-	164,479	2,770	-	-	-	-	123	2,893	59,940	19,914	-	-	79,854	247,226
Single commission		17	-	-	17	6,386	-	-	-	-	210	7,843	1,143	418	-	-	1,561	9,421
Sub Total	L-5	602,602	12,313	-	614,915	69,029	-	7,733	-	(7,415)	13,974	83,321	437,999	52,304	-	-	490,303	1,188,539
Operating expenses related to insurance business	L-6	1,430,702	39,176	1,372	1,471,250	460,141	4,781	81,572	-	11,010	97,025	654,529	963,298	151,498	23,434	6,626	1,144,856	3,270,635
Provisions for doubtful debts		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bad debts written off		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for tax		(26,167)	-	-	(26,167)	(16,408)	-	-	-	-	(15)	(16,423)	87,599	-	-	-	87,599	45,009
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (net)		38,170	7,015	-	45,185	10,000	-	-	-	-	-	10,000	-	-	-	-	-	55,185
(b) Others (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)		2,045,307	58,504	1,372	2,105,183	522,762	4,781	89,305	-	3,595	110,984	731,427	1,488,896	203,802	23,434	6,626	1,722,758	4,559,368
Benefits paid (net)	L-7	835,879	161,856	68	997,803	491,377	-	263,360	-	19,358	640	774,735	3,871,592	2,239,268	514,873	126,771	6,752,504	8,525,042
Interim bonuses paid		2,507	2,699	-	5,206	-	-	-	-	-	-	-	-	-	-	-	-	5,206
Terminal bonuses paid		34,404	28,427	-	62,831	-	-	-	-	-	-	-	-	-	-	-	-	62,831
Change in valuation of liability against life policies in force		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Gross		5,945,515	406,314	115,082	6,466,911	4,859,075	424,401	545,825	-	192,650	26,255	6,048,206	(827,897)	(1,928,657)	(452,203)	(181,856)	(3,390,613)	9,124,503
(b) Amount ceded in reinsurance		2,313	-	-	2,313	(2,449,384)	(17,637)	-	-	-	(11,633)	(2,478,654)	1,704	-	-	-	1,704	(2,474,637)
(c) Amount accepted in reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)		6,820,618	599,296	115,150	7,535,064	2,901,068	406,764	809,185	-	212,008	15,262	4,344,287	3,045,399	310,611	62,670	(55,085)	3,363,594	15,242,945
SURPLUS / (DEFICIT) (D) = (A)-(B)-(C)		318,233	203,038	(178)	521,093	(158,788)	-	-	-	-	(442)	(159,230)	792,452	297,678	2,352	5,091	1,097,574	1,459,437
APPROPRIATIONS																		
Transfer to Shareholders' Account		-	-	-	-	(158,788)	-	-	-	-	(442)	(159,230)	1,116,303	621,019	2,352	5,091	1,744,766	1,585,536
Transfer to other reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Funds for future appropriation - Provision for lapsed policies unlikely to be revived (Linked individual)		-	-	-	-	-	-	-	-	-	-	-	(323,851)	(323,341)	-	-	(647,192)	(647,192)
Balance being funds for future appropriations (Participating - Life & Pension)		318,233	203,038	-	521,271	-	-	-	-	-	-	-	-	-	-	-	-	521,271
Transfer to Balance Sheet being 'Deficit in the Revenue Account (Policyholders' Account)'		-	-	(178)	(178)	-	-	-	-	-	-	-	-	-	-	-	-	(178)
TOTAL (D)		318,233	203,038	(178)	521,093	(158,788)	-	-	-	-	(442)	(159,230)	792,452	297,678	2,352	5,091	1,097,574	1,459,437
The total surplus as mentioned below :																		
(a) Interim bonuses paid		2,507	2,699	-	5,206	-	-	-	-	-	-	-	-	-	-	-	-	5,206
(b) Terminal bonuses paid		34,404	28,427	-	62,831	-	-	-	-	-	-	-	-	-	-	-	-	62,831
(c) Allocation of bonus to Policyholders'		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Surplus / (deficit) shown in the Revenue Account		318,233	203,038	(178)	521,093	(158,788)	-	-	-	-	(442)	(159,230)	792,452	297,678	2,352	5,091	1,097,574	1,459,437
(e) Total surplus / (deficit) :[(a)+(b)+(c)+(d)]		355,144	234,164	(178)	589,130	(158,788)	-	-	-	-	(442)	(159,230)	792,452	297,678	2,352	5,091	1,097,574	1,527,474

Name of the Insurer: HDFC Standard Life Insurance Company Ltd
Registration No. and Date of Registration with the IRDA: 101 dated 23rd October 2000

SEGMENTAL REVENUE ACCOUNT FOR THE HALF YEAR ENDED SEPTEMBER 30, 2013

(₹ '000)																		
Particulars	Schedule	Participating Funds				Non Participating Funds						Unit Linked Funds				Total Policyholder Fund (A + B + C)		
		Individual & Group Life	Individual & Group Pension	Pension Group Variable	Total (A)	Individual & Group Life	Life Group Variable	Individual & Group Pension	Pension Group Variable	Annuity	Health	Total (B)	Individual Life	Individual Pension	Group Life		Group Pension	Total (C)
Premium earned - net																		
(a) First year premium		3,409,819	24,716	-	3,434,535	439,640	-	126,245	-	-	58,067	623,952	3,845,019	701,487	-	-	4,546,506	8,604,993
(b) Renewal premium		9,326,322	860,433	-	10,186,755	394,209	-	(4)	-	6,794	400,999	17,323,968	4,521,147	-	-	21,845,115	32,432,869	
(c) Single premium		2,283	6,002	118,379	126,664	3,741,286	405,876	1,131,168	-	350,486	7,130	5,635,946	138,765	20,809	1,089,260	297,944	1,546,778	7,309,388
Premium	L-4	12,738,424	891,151	118,379	13,747,954	4,575,135	405,876	1,257,409	-	350,486	71,991	6,660,897	21,307,752	5,243,443	1,089,260	297,944	27,938,399	48,347,250
(d) Reinsurance ceded		(16,693)	-	-	(16,693)	(223,440)	-	-	-	-	(21,013)	(244,453)	(59,071)	-	-	-	(59,071)	(320,217)
(e) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sub Total		12,721,731	891,151	118,379	13,731,261	4,351,695	405,876	1,257,409	-	350,486	50,978	6,416,444	21,248,681	5,243,443	1,089,260	297,944	27,879,328	48,027,033
Income from investments																		
(a) Interest, dividends & rent - gross		2,959,096	469,779	1,259	3,430,134	559,480	496	277,080	-	58,134	1,782	896,972	5,159,465	1,554,018	651,378	222,090	7,586,951	11,914,057
(b) Profit on sale / redemption of investments		550,614	90,618	-	641,232	29,672	-	143	-	355	3	30,173	3,038,352	1,243,636	264,916	115,007	4,661,911	5,333,316
(c) (Loss on sale / redemption of investments)		(3,791)	(1,015)	-	(4,806)	(8,051)	-	(379)	-	-	-	(8,430)	(3,643,872)	(1,560,017)	(237,651)	(99,016)	(5,540,556)	(5,553,792)
(d) Transfer / gain on revaluation / change in fair value		-	-	-	-	-	-	-	-	-	-	-	(9,094,425)	(2,570,577)	(659,753)	(244,553)	(12,569,308)	(12,569,308)
(e) Amortisation of premium / discount on investments		49,160	(1,116)	-	48,044	21,247	-	24,423	-	(936)	(5)	44,729	(4,740)	(887)	(159)	(42)	(5,828)	86,945
Sub Total		3,555,079	558,266	1,259	4,114,604	602,348	496	301,267	-	57,553	1,780	963,444	(4,545,220)	(1,333,827)	18,731	(6,514)	(5,866,830)	(788,782)
Other income - Transfer from Shareholders' account		-	-	-	-	108,260	5,173	97,797	-	11,244	91,325	313,799	-	-	-	-	-	313,799
Other income		86,000	3,718	-	89,718	3,950	-	261	-	-	558	4,769	20,815	2,280	-	-	23,095	117,582
TOTAL (A)		16,362,810	1,453,135	119,638	17,935,583	5,066,253	411,545	1,656,734	-	419,283	144,641	7,698,456	16,724,276	3,911,896	1,107,991	291,430	22,035,593	47,669,632
Commission																		
First year commission		772,242	1,183	-	773,425	92,628	-	7,864	-	(8,662)	15,827	107,657	563,933	49,657	-	-	613,590	1,494,672
Renewal commission		277,259	15,499	-	292,758	11,401	-	-	-	209	11,610	94,315	94,315	33,369	-	-	127,684	432,052
Single commission		38	-	-	38	15,353	-	-	-	2,484	253	18,090	2,069	364	-	-	2,433	20,561
Sub Total	L-5	1,049,539	16,882	-	1,066,221	119,382	-	7,864	-	(6,178)	16,289	137,357	660,317	83,390	-	-	743,707	1,947,285
Operating expenses related to insurance business	L-6	2,807,336	45,895	1,397	2,854,628	704,323	4,781	87,209	-	27,818	105,670	929,801	1,985,292	357,154	35,716	10,645	2,388,807	6,173,236
Provisions for doubtful debts		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bad debts written off		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for tax		(76,027)	-	-	(76,027)	-	-	-	-	-	-	-	194,926	-	-	-	194,926	118,899
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (net)		38,170	7,015	-	45,185	10,000	-	-	-	-	-	10,000	-	-	-	-	-	55,185
(b) Others (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)		3,819,018	69,592	1,397	3,890,007	833,705	4,781	95,073	-	21,640	121,959	1,077,158	2,840,535	440,544	35,716	10,645	3,327,440	8,294,605
Benefits paid (net)	L-7	1,663,830	382,068	68	2,045,966	707,880	-	273,820	-	35,657	1,160	1,018,517	9,023,983	5,342,479	1,194,350	260,025	15,820,837	18,885,320
Interim bonuses paid		8,957	2,925	-	11,882	-	-	-	-	-	-	-	-	-	-	-	-	11,882
Terminal bonuses paid		68,455	33,232	-	101,687	-	-	-	-	-	-	-	-	-	-	-	-	101,687
Change in valuation of liability against life policies in force																		
(a) Gross		10,752,643	638,764	118,351	11,509,758	3,461,395	424,401	1,287,841	-	361,986	39,358	5,574,981	3,066,799	(2,475,624)	(151,209)	6,025	445,990	17,530,729
(b) Amount ceded in reinsurance		(537)	-	-	(537)	63,273	(17,637)	-	-	-	(17,836)	27,800	8,260	-	-	-	8,260	35,523
(c) Amount accepted in reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (C)		12,493,348	1,056,989	118,419	13,668,756	4,232,548	406,764	1,561,661	-	397,643	22,682	6,621,298	12,099,042	2,866,855	1,043,141	266,050	16,275,087	36,565,141
SURPLUS / (DEFICIT) (D) = (A)-(B)-(C)		50,444	326,554	(178)	376,820	(0)	-	-	-	-	-	(0)	1,784,699	604,497	29,134	14,735	2,433,066	2,809,886
APPROPRIATIONS																		
Transfer to Shareholders' account		-	-	-	-	-	-	-	-	-	-	-	2,789,119	1,335,589	29,134	14,735	4,168,578	4,168,578
Transfer to other reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Funds for future appropriation - Provision for lapsed policies unlikely to be revived (Linked Individual)		-	-	-	-	-	-	-	-	-	-	-	(1,004,420)	(731,092)	-	-	(1,735,512)	(1,735,512)
Balance being funds for future appropriations (Participating - Life & Pension)		50,444	326,554	-	376,998	-	-	-	-	-	-	-	-	-	-	-	-	376,998
Transfer to Balance Sheet being "Deficit in the Revenue Account (Policyholders' Account)"		-	-	(178)	(178)	-	-	-	-	-	-	-	-	-	-	-	-	(178)
TOTAL (D)		50,444	326,554	(178)	376,820	-	-	-	-	-	-	-	1,784,699	604,497	29,134	14,735	2,433,066	2,809,886
The total surplus as mentioned below :																		
(a) Interim bonuses paid		8,957	2,925	-	11,882	-	-	-	-	-	-	-	-	-	-	-	-	11,882
(b) Terminal bonuses paid		68,455	33,232	-	101,687	-	-	-	-	-	-	-	-	-	-	-	-	101,687
(c) Allocation of bonus to Policyholders		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Surplus / (deficit) shown in the Revenue Account		50,444	326,554	(178)	376,820	-	-	-	-	-	-	-	1,784,699	604,497	29,134	14,735	2,433,066	2,809,886
(e) Total surplus / (deficit) : [(a)+(b)+(c)+(d)]		127,856	362,711	(178)	490,389	-	-	-	-	-	-	-	1,784,699	604,497	29,134	14,735	2,433,066	2,923,455

PROFIT AND LOSS ACCOUNT FOR THE HALF YEAR ENDED SEPTEMBER 30, 2014

Shareholders' Account (Non-technical account)

(₹'000)

Particulars	Schedule	For the quarter ended September 30, 2014	For the half year ended September 30, 2014	For the quarter ended September 30, 2013	For the half year ended September 30, 2013
Amounts transferred from the Policyholders' Account (Technical account)		1,359,032	3,945,467	1,585,536	4,168,578
Income from investments					
(a) Interest, dividends & rent – Gross		376,564	698,716	228,280	361,475
(b) Profit on sale/redemption of investments		183,363	279,384	64,480	120,905
(c) (Loss on sale/ redemption of investments)		(1,185)	(1,197)	(586)	(586)
(d) Transfer / gain on revaluation / change in fair value		-	-	-	-
(e) Amortisation of (premium) / discount on investments		2,199	4,988	(1,037)	(2,377)
Other income		-	-	-	1
TOTAL (A)		1,919,973	4,927,358	1,876,673	4,647,996
Expenses other than those directly related to the insurance business		13,411	44,421	78,303	84,188
Bad debts written off		-	-	-	-
Provisions (Other than taxation)					
(a) For diminution in the value of investments (net)		(2,300)	(6,942)	8,647	8,647
(b) Provision for doubtful debts		-	-	-	-
(c) Others		-	-	-	-
Contribution to the Policyholders' Fund		114,344	250,173	292,786	313,799
TOTAL (B)		125,455	287,652	379,736	406,634
Profit before tax		1,794,518	4,639,706	1,496,937	4,241,362
Provision for taxation		59,480	96,115	(11,039)	5,981
Profit after tax		1,735,038	4,543,591	1,507,976	4,235,381
APPROPRIATIONS					
(a) Balance at the beginning of the period		464,375	(2,344,178)	(5,702,637)	(8,430,042)
(b) Interim dividends paid during the period		-	-	-	-
(c) Proposed final dividend		-	-	-	-
(d) Dividend distribution tax		-	-	-	-
(e) Transfer to reserves/ other accounts		-	-	-	-
Profit / (Loss) carried forward to the Balance Sheet		2,199,413	2,199,413	(4,194,661)	(4,194,661)
Earnings Per Share - Basic/Diluted (₹)		0.87	2.28	0.76	2.12
Nominal value per equity share (₹)		10.00	10.00	10.00	10.00

BALANCE SHEET AS AT SEPTEMBER 30, 2014

(₹'000)

Particulars	Schedule	As at September 30, 2014	As at September 30, 2013
SOURCES OF FUNDS			
SHAREHOLDERS' FUNDS:			
Share capital	L-8, L-9	19,948,801	19,948,801
Reserves and surplus	L-10	4,349,737	2,159,403
Credit / (Debit) fair value change account		76,225	(175,249)
Sub-Total		24,374,763	21,932,955
BORROWINGS			
POLICYHOLDERS' FUNDS:			
Credit / (Debit) fair value change account		913,143	(1,716,141)
Policy liabilities		165,214,691	118,320,985
Insurance reserves		-	-
Provision for linked liabilities		310,848,487	285,487,280
Add: Fair value change		69,334,605	(10,119,359)
Provision for linked liabilities		380,183,092	275,367,921
Funds for discontinued policies			
i) Discontinued on account of non-payment of premium		21,057,834	8,673,377
ii) Others		226,419	90,620
Total provision for linked & discontinued Policyholders' liabilities		401,467,345	284,131,918
Sub-Total		567,595,179	400,736,762
Funds for future appropriations (Participating - Life & Pension)		2,767,142	3,813,829
Funds for future appropriation - Provision for lapsed policies unlikely to be revived (Linked Individual)		425,542	1,313,340
TOTAL		595,162,626	427,796,886
APPLICATION OF FUNDS			
INVESTMENTS			
- Shareholders'	L-12	19,417,010	12,419,480
- Policyholders'	L-13	169,941,774	124,925,508
Assets held to cover linked liabilities	L-14	401,467,345	284,131,918
LOANS	L-15	299,008	862,099
FIXED ASSETS	L-16	3,470,239	3,518,707
CURRENT ASSETS			
Cash and bank balances	L-17	1,279,526	994,281
Advances and other assets	L-18	11,922,189	7,229,812
Sub-Total (A)		13,201,715	8,224,093
CURRENT LIABILITIES			
PROVISIONS	L-19	12,374,759	10,263,949
	L-20	259,706	215,809
Sub-Total (B)		12,634,465	10,479,758
NET CURRENT ASSETS (C) = (A - B)		567,250	(2,255,665)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)			
DEBIT BALANCE IN PROFIT & LOSS ACCOUNT (Shareholders' Account)	L-21	-	4,194,661
DEFICIT IN THE REVENUE ACCOUNT (Policyholders' Account)		-	178
TOTAL		595,162,626	427,796,886

CONTINGENT LIABILITIES

(₹'000)

Particulars	As at September 30, 2014	As at September 30, 2013
1) Partly paid-up investments	-	-
2) Claims, other than against policies, not acknowledged as debts by the Company	8,174	11,840
3) Underwriting commitments outstanding	-	-
4) Guarantees given by or on behalf of the Company	953	969
5) Statutory demands/ liabilities in dispute, not provided for	2,152,548	1,415,548
6) Reinsurance obligations	-	-
7) Others	-	-
TOTAL	2,161,675	1,428,357

FORM L-4-PREMIUM SCHEDULE

(₹'000)

Particulars		For the quarter ended September 30, 2014	For the half year ended September 30, 2014	For the quarter ended September 30, 2013	For the half year ended September 30, 2013
1	First year premiums	6,525,279	11,033,816	5,449,597	8,604,993
2	Renewal premiums	21,840,855	37,944,028	18,976,833	32,432,869
3	Single premiums	6,034,982	9,672,009	4,609,481	7,309,388
Total Premiums		34,401,116	58,649,853	29,035,911	48,347,250
Premium income from business written:					
	In India	34,401,116	58,649,853	29,035,911	48,347,250
	Outside India	-	-	-	-
Total Premiums		34,401,116	58,649,853	29,035,911	48,347,250

FORM L-5 - COMMISSION SCHEDULE

Particulars	(₹'000)			
	For the quarter ended September 30, 2014	For the half year ended September 30, 2014	For the quarter ended September 30, 2013	For the half year ended September 30, 2013
Commission paid				
Direct - First year premiums	1,164,957	1,962,098	931,892	1,494,672
- Renewal premiums	286,451	507,416	247,226	432,052
- Single premiums	13,494	21,782	9,421	20,561
Net Commission	1,464,902	2,491,296	1,188,539	1,947,285
Break up of the commission expenses (gross) incurred to procure business :				
Agents	279,145	499,636	263,200	459,537
Brokers	66,099	123,199	110,065	207,531
Corporate agency	1,119,658	1,868,459	815,193	1,279,821
Referral	-	2	81	396
Others	-	-	-	-
Total	1,464,902	2,491,296	1,188,539	1,947,285

FORM L-6-OPERATING EXPENSES SCHEDULE

(₹'000)

	Particulars	For the quarter ended September 30, 2014	For the half year ended September 30, 2014	For the quarter ended September 30, 2013	For the half year ended September 30, 2013
1	Employees' remuneration & welfare benefits	1,776,567	3,288,233	1,608,446	2,996,489
2	Travel, conveyance and vehicle running expenses	48,176	80,856	44,739	80,705
3	Training expenses	152,801	190,195	96,740	140,081
4	Rents, rates & taxes	173,198	345,293	170,820	332,729
5	Repairs	16,906	26,613	1,744	10,765
6	Printing & stationery	22,070	40,352	19,360	39,669
7	Communication expenses	48,862	109,714	61,883	114,681
8	Legal & professional charges	203,659	351,527	157,667	329,387
9	Medical fees	38,866	57,220	20,000	34,103
10	Auditors' fees, expenses etc				
	a) as auditor	1,600	3,200	800	2,800
	b) as adviser or in any other capacity, in respect of				
	(i) Taxation matters	-	-	-	200
	c) in any other capacity	564	629	77	261
11	Advertisement and publicity	86,129	107,221	18,047	62,577
12	Interest & bank charges	(215,285)	(188,783)	25,974	47,089
13	Others				
	(a) Computer expenses	120,517	229,396	92,065	178,907
	(b) General Office & other expenses	271,855	490,523	198,359	381,330
	(c) Business development expenses	719,483	1,059,334	333,830	603,296
	(d) Depreciation on fixed assets	0		0	
	(i) Depreciation on assets owned by policyholders	97,430	173,545	96,250	182,797
	(ii) Reimbursement of depreciation of assets for use of Shareholders' assets	401	802	401	802
14	Service tax	369,817	712,232	323,433	634,568
	TOTAL	3,933,616	7,078,102	3,270,635	6,173,236

HDFC Standard Life Insurance Company Limited

FORM L-7- BENEFITS PAID [NET]

(₹'000)

Particulars	For the quarter ended September 30, 2014	For the half year ended September 30, 2014	For the quarter ended September 30, 2013	For the half year ended September 30, 2013
1. Insurance claims				
(a) Claims by death	1,224,448	2,027,195	528,316	1,103,445
(b) Claims by maturity	1,530,655	2,098,641	396,012	731,170
(c) Annuities / pensions payment	37,809	72,990	14,617	30,938
(d) Other benefits				
(i) Money back payment	157,987	405,635	73,641	131,743
(ii) Vesting of pension policy	96,980	213,797	52,711	155,248
(iii) Surrenders / lapsation	15,679,504	29,435,876	5,941,290	14,003,488
(iv) Critical illness	21,830	43,905	975	3,702
(v) Withdrawals	2,348,691	3,737,525	1,540,115	2,778,889
(e) Waiver of premium	37,615	67,892	37,452	62,849
Sub Total (A)	21,135,519	38,103,456	8,585,129	19,001,472
2. (Amount ceded in reinsurance):				
(a) Claims by death	(285,595)	(388,915)	(59,354)	(119,508)
(b) Claims by maturity	-	-	-	-
(c) Annuities / pensions payment	-	-	-	-
(d) Other benefits				
(i) Critical illness	(31,254)	(40,114)	(733)	3,356
Sub Total (B)	(316,849)	(429,029)	(60,087)	(116,152)
3. Amount accepted in reinsurance:				
(a) Claims by death	-	-	-	-
(b) Claims by maturity	-	-	-	-
(c) Annuities / pensions payment	-	-	-	-
(d) Other benefits				
(i) Critical illness	-	-	-	-
Sub Total (C)	-	-	-	-
TOTAL (A+B+C)	20,818,670	37,674,427	8,525,042	18,885,320

Notes:

(a) Claims include specific claims settlement costs, wherever applicable.

(b) Legal, other fees and expenses also form part of the claims cost, wherever applicable.

HDFC Standard Life Insurance Company Limited

FORM L-8-SHARE CAPITAL SCHEDULE

(₹'000)

Particulars		As at September 30, 2014	As at September 30, 2013
1	Authorised capital Equity Shares of ₹ 10 each	30,000,000	30,000,000
2	Issued capital Equity Shares of ₹ 10 each	19,948,801	19,948,801
3	Subscribed capital Equity Shares of ₹ 10 each	19,948,801	19,948,801
4	Called-up capital Equity Shares of ₹ 10 each	19,948,801	19,948,801
	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	-	-
TOTAL		19,948,801	19,948,801

Note:

Of the above, Share capital amounting to ₹ 14,437,338 thousands (Previous year : ₹ 14,437,338 thousands) is held by Housing Development Finance Corporation Limited, the holding company.

HDFC Standard Life Insurance Company Limited

FORM L-9-PATTERN OF SHAREHOLDING SCHEDULE

[As certified by the Management]

Shareholder	As at September 30, 2014		As at September 30, 2013	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
- Indian / Holding company	1,443,733,842	72.37%	1,443,733,842	72.37%
- Foreign	518,668,824	26.00%	518,668,824	26.00%
Others - Domestic	32,477,430	1.63%	32,477,430	1.63%
Total	1,994,880,096	100.00%	1,994,880,096	100.00%

HDFC Standard Life Insurance Company Limited

FORM L-10-RESERVES AND SURPLUS SCHEDULE

(₹'000)

	Particulars	As at	
		September 30, 2014	September 30, 2013
1	Capital reserve	-	-
2	Capital redemption reserve	-	-
3	Share premium		
	Opening balance	1,654,372	1,654,372
	Add: Additions during the year	-	-
	Less: Utilised during the year	-	-
		1,654,372	1,654,372
4	Revaluation reserve		
	Opening balance	500,491	542,673
	Add: Additions during the year	-	-
	Less: Adjustments during the year	(4,539)	(37,642)
		495,952	505,031
5	General reserves	-	-
	Less: Debit balance in Profit and Loss Account, if any	-	-
	Less: Amount utilized for buy-back	-	-
6	Catastrophe reserve	-	-
7	Other reserves	-	-
8	Balance of profit in Profit and Loss Account	2,199,413	-
	TOTAL	4,349,737	2,159,403

HDFC Standard Life Insurance Company Limited

FORM L-11-BORROWINGS SCHEDULE

(₹'000)

	Particulars	As at September 30, 2014	As at September 30, 2013
1	Debentures/ bonds	-	-
2	Banks	-	-
3	Financial institutions	-	-
4	Others	-	-
	TOTAL	-	-

HDFC Standard Life Insurance Company Limited

FORM L-12-INVESTMENTS - SHAREHOLDERS' SCHEDULE

(₹'000)

Particulars		As at September 30, 2014	As at September 30, 2013
LONG TERM INVESTMENTS			
1	Government securities and government guaranteed bonds including treasury bills	7,405,603	2,331,282
2	Other approved securities	-	149,576
3	Other investments		
	(a) Shares		
	(aa) Equity	1,500,198	462,839
	(bb) Preference	-	-
	(b) Mutual funds	-	-
	(c) Derivative instruments	-	-
	(d) Debentures/ bonds	1,500,577	861,572
	(e) Subsidiaries	280,000	280,000
	(f) Fixed deposit	-	-
	(g) Investment properties-Real estate	-	-
4	Investments in infrastructure and social sector	2,243,639	431,856
5	Other than approved investments	383,151	387,436
Sub Total (A)		13,313,168	4,904,561
SHORT TERM INVESTMENTS			
1	Government securities and government guaranteed bonds including treasury bills	1,222,502	1,973,483
2	Other approved securities	149,873	-
3	Other investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual funds	-	-
	(c) Derivative instruments	-	-
	(d) Debentures/ bonds	250,525	400,000
	(e) Other securities		
	(aa) Certificate of deposit	1,204,229	3,661,387
	(bb) Fixed deposit	810,000	500,000
	(cc) CBLO/ Repo investments	2,435,142	613,008
	(f) Subsidiaries	-	-
	(g) Investment properties-Real estate	-	-
4	Investments in infrastructure and social sector	-	367,041
5	Other than approved investments	31,571	-
Sub Total (B)		6,103,842	7,514,919
TOTAL (A+B)		19,417,010	12,419,480

HDFC Standard Life Insurance Company Limited

FORM L-13-INVESTMENTS - POLICYHOLDERS' SCHEDULE

		(₹'000)	
Particulars	As at September 30, 2014	As at September 30, 2013	
LONG TERM INVESTMENTS			
1 Government securities and government guaranteed bonds including treasury bills	67,017,745	43,851,368	
2 Other approved securities	11,675,352	11,407,460	
3 Other investments			
(a) Shares			
(aa) Equity	11,768,198	6,483,584	
(bb) Preference	-	-	
(b) Mutual funds	-	-	
(c) Derivative instruments	-	-	
(d) Debentures/ bonds	27,252,093	14,988,540	
(e) Other securities			
(aa) Fixed deposit	770,000	1,500,000	
(bb) Deep discount bonds	1,167,597	511,862	
(f) Subsidiaries	-	-	
(g) Investment properties-Real estate	-	-	
4 Investments in infrastructure and social sector	29,431,599	23,836,662	
5 Other than approved investments	2,546,272	2,439,028	
Sub Total (A)	151,628,856	105,018,504	
SHORT TERM INVESTMENTS			
1 Government securities and government guaranteed bonds including treasury bills	6,357,680	8,485,112	
2 Other approved securities	399,073	-	
3 Other investments			
(a) Shares			
(aa) Equity	-	-	
(bb) Preference	-	-	
(b) Mutual funds	1,007,388	401,989	
(c) Derivative instruments	-	-	
(d) Debentures/ bonds	2,686,577	2,448,537	
(e) Other securities			
(aa) Commercial paper	333,323	-	
(bb) Certificate of deposit	700,175	464,466	
(cc) Fixed deposit	2,276,800	3,160,166	
(dd) Deep discount bonds	244,371	190,441	
(ee) CBLO/Repo investments	3,721,071	3,464,734	
(f) Subsidiaries	-	-	
(g) Investment properties-Real estate	-	-	
4 Investments in infrastructure and social sector	500,000	528,832	
5 Other than approved investments	86,460	762,726	
Sub Total (B)	18,312,918	19,907,004	
TOTAL	169,941,774	124,925,508	

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

		(₹'000)	
Particulars		As at September 30, 2014	As at September 30, 2013
LONG TERM INVESTMENTS			
1	Government securities and government guaranteed bonds including treasury bills	54,250,628	38,681,370
2	Other approved securities	8,373	652,213
3	Other investments		
	(a) Shares		
	(aa) Equity	229,528,653	144,764,655
	(bb) Preference	27,320	-
	(b) Mutual funds	-	-
	(c) Derivative instruments	-	-
	(d) Debentures/ bonds	22,030,763	20,845,162
	(e) Other securities		
	(aa) Fixed deposit	250,000	250,000
	(bb) Deep discount bonds	1,859,505	2,049,383
	(f) Subsidiaries	-	-
	(g) Investment properties-Real estate	-	-
4	Investments in infrastructure and social sector	41,386,088	36,069,533
5	Other than approved investments	22,777,252	11,353,271
Sub Total (A)		372,118,582	254,665,587
SHORT TERM INVESTMENTS			
1	Government securities and government guaranteed bonds including treasury bills	7,838,932	5,427,782
2	Other approved securities	596,977	-
3	Other investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual funds	-	-
	(c) Derivative instruments	-	-
	(d) Debentures/ bonds	1,840,037	1,540,294
	(e) Other securities		
	(aa) Fixed deposit	1,120,000	1,670,000
	(bb) Commercial paper	1,325,295	456,363
	(cc) Certificate of deposit	7,093,675	7,913,913
	(dd) Deep discount bonds	286,449	555,048
	(ee) Repo investments	5,523,763	6,208,569
4	Investments in infrastructure and social sector	405,571	1,043,978
5	Other than approved investments	-	-
Sub Total (B)		26,030,699	24,815,946
OTHER ASSETS (NET)			
1	Current account	88,554	8,379
2	Interest accrued and dividend receivable	3,661,473	3,523,052
3	Other liabilities (Net)	(15,614)	(101,408)
4	Other assets	-	239,724
5	Other - receivable	390,172	785,213
6	Investment sold awaiting settlement	329,412	502,350
7	Investment purchased awaiting settlement	(1,135,933)	(306,925)
Sub Total (C)		3,318,064	4,650,385
TOTAL (A+B+C)		401,467,345	284,131,918

HDFC Standard Life Insurance Company Limited

FORM L-15-LOANS SCHEDULE

		(₹'000)	
Particulars	As at September 30, 2014	As at September 30, 2013	
1 SECURITY-WISE CLASSIFICATION			
Secured			
(a) On mortgage of property			
(aa) In India *	221,382	588,208	
(bb) Outside India	-	-	
(b) On shares, bonds, government securities, etc.	-	-	
(c) Loans against policies	60,604	47,554	
(d) Others	-	-	
Unsecured	17,022	226,337	
TOTAL	299,008	862,099	
2 BORROWER-WISE CLASSIFICATION			
(a) Central and state governments	-	-	
(b) Banks and financial institutions	-	-	
(c) Subsidiaries	-	-	
(d) Companies	221,324	588,137	
(e) Loans against policies	60,604	47,554	
(f) Loans to employees	58	70	
(g) Others	17,022	226,338	
TOTAL	299,008	862,099	
3 PERFORMANCE-WISE CLASSIFICATION			
(a) Loans classified as standard			
(aa) In India	299,008	862,099	
(bb) Outside India	-	-	
(b) Non-standard loans less provisions			
(aa) In India	-	-	
(bb) Outside India	-	-	
TOTAL	299,008	862,099	
4 MATURITY-WISE CLASSIFICATION			
(a) Short term	2,684	2,891	
(b) Long term	296,324	859,208	
TOTAL	299,008	862,099	

Note-

* Include loans regarded as investment as per section 27A of Insurance Act, 1938.

HDFC Standard Life Insurance Company Limited

FORM L-16-FIXED ASSETS SCHEDULE

(₹'000)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	As at April 01, 2014	Additions	Deductions	As at September 30, 2014	As at April 01, 2014	For the period	On Sales / Adjustments	As at September 30, 2014	As at September 30, 2014	As at September 30, 2013
1 Goodwill	-	-	-	-	-	-	-	-	-	-
2 Intangible assets (Computer software)	950,222	15,008	-	965,230	678,340	56,625	-	734,965	230,265	315,310
3 Land-Freehold	-	-	-	-	-	-	-	-	-	-
4 Leasehold improvements	10,029	210	(149)	10,090	6,983	1,129	(87)	8,025	2,065	4,063
5 Buildings	2,818,735	-	-	2,818,735	213,371	22,972	-	236,343	2,582,392	2,628,337
6 Furniture & fittings	705,220	2,834	(9,052)	699,002	650,443	10,723	(9,051)	652,115	46,887	48,921
7 Information technology equipment	815,080	117,589	(30,760)	901,909	524,776	74,059	(30,241)	568,594	333,315	317,732
8 Vehicles	5,250	27,300	-	32,550	5,250	1,165	-	6,415	26,135	503
9 Office equipment	598,737	13,082	(13,311)	598,508	537,994	12,213	(13,173)	537,034	61,474	61,250
TOTAL	5,903,273	176,023	(53,272)	6,026,024	2,617,157	178,886	(52,552)	2,743,491	3,282,533	3,376,116
10 Capital work in progress	158,298	205,375	(175,967)	187,706	-	-	-	-	187,706	142,591
Grand Total	6,061,571	381,398	(229,239)	6,213,730	2,617,157	178,886	(52,552)	2,743,491	3,470,239	3,518,707
Previous Year	5,708,432	2,004,542	(1,521,740)	6,191,234	2,631,256	221,240	(179,969)	2,672,527	3,518,707	

HDFC Standard Life Insurance Company Limited

FORM L-17-CASH AND BANK BALANCES SCHEDULE

(₹'000)

Particulars		As at September 30, 2014	As at September 30, 2013
1	Cash (including cheques on hand, drafts and stamps)	428,456	557,317
2	Bank balances		
	(a) Deposit accounts		
	(aa) Short-term (due within 12 months of Balance Sheet)	-	-
	(bb) Others	995	875
	(b) Current accounts	850,075	436,089
	(c) Others	-	-
3	Money at call and short notice		
	(a) With banks	-	-
	(b) With other institutions	-	-
4	Others	-	-
TOTAL		1,279,526	994,281
Balances with non-scheduled banks included in 2 and 3 above		-	-
CASH & BANK BALANCES			
1	In India	1,277,470	987,320
2	Outside India	2,056	6,961
TOTAL		1,279,526	994,281

HDFC Standard Life Insurance Company Limited

FORM L-18-ADVANCES AND OTHER ASSETS SCHEDULE

		(₹'000)	
Particulars	As at September 30, 2014	As at September 30, 2013	
ADVANCES			
1 Reserve deposits with ceding companies	-	-	
2 Application money for investments	-	-	
3 Prepayments	131,512	134,695	
4 Advances to directors/officers	-	-	
5 Advance tax paid and taxes deducted at source (Net of provision for taxation)	2,280,454	1,859,076	
6 Others			
(a) Security deposits	383,019	390,790	
Less: Provision for Security deposit	<u>(42,137)</u>	<u>(44,045)</u>	346,745
(b) Advances to employees	6,987	-	2,769
(c) Investment sold awaiting settlement	-	-	-
(d) Other advances	198,753	-	209,378
(e) Investment application - pending allotment	-	-	300,000
TOTAL (A)	2,958,588	2,852,663	
OTHER ASSETS			
1 Income accrued on investments	4,739,060	3,599,940	
2 Outstanding premiums	584,650	528,775	
3 Agents' balances	77,637	64,192	
Less: Provision for Agents' Debit Balances	<u>(77,637)</u>	<u>(64,192)</u>	-
4 Foreign agencies balances	-	-	-
5 Due from other entities carrying on insurance business (including reinsures)	349,857	-	67,519
6 Due from subsidiaries/ holding company	-	-	-
7 Deposit with Reserve Bank of India [Pursuant to section 7 of Insurance Act, 1938]	-	-	-
8 Others			
(a) Fund Management Charges (Including Service Tax) receivable from UL Scheme	15,224	-	101,033
(b) Service Tax Advance & Unutilised Credits	15,083	-	38,321
(c) Investment sold awaiting settlement	3,243,331	-	33,114
(d) Other receivable	16,396	-	8,447
TOTAL (B)	8,963,601	4,377,149	
TOTAL (A+B)	11,922,189	7,229,812	

HDFC Standard Life Insurance Company Limited

FORM L-19-CURRENT LIABILITIES SCHEDULE

		(₹'000)	
Particulars	As at September 30, 2014	As at September 30, 2013	
1 Agents' Balances	345,477	203,713	
2 Balances due to other insurance companies (including Reinsurers)	50,925	263,407	
3 Deposits held on reinsurance ceded	-	-	
4 Premiums received in advance	219,423	181,523	
5 Unallocated premium	1,183,132	982,515	
6 Sundry creditors	4,776,976	4,527,576	
7 Due to subsidiaries/ holding company	-	-	
8 Claims outstanding	736,115	456,890	
9 Annuities due	-	-	
10 Due to officers/ directors	-	-	
11 Others			
(a) Tax deducted to be remitted	159,661	103,105	
(b) Service tax liability	135,250	128,002	
(c) Investments purchased-to be settled	331,242	245,586	
(d) Others-payable (Payable to unit linked schemes)	390,172	785,213	
(e) Unclaimed dividend payable	21	-	
12 Unclaimed amount of policyholders	4,046,365	2,386,419	
TOTAL	12,374,759	10,263,949	

HDFC Standard Life Insurance Company Limited

FORM L-20-PROVISIONS SCHEDULE

(₹'000)

	Particulars	As at September 30, 2014	As at September 30, 2013
1	For taxation (less payments and taxes deducted at source)	34,666	34,666
2	For proposed dividends	-	-
3	For dividend distribution tax	-	-
4	Others:		
	(a) Wealth tax	194	75
	(b) Employee benefits	224,846	181,068
	TOTAL	259,706	215,809

HDFC Standard Life Insurance Company Limited

FORM L-21-MISCELLANEOUS EXPENDITURE SCHEDULE
(To the extent not written off or adjusted)

(₹'000)

	Particulars	As at September 30, 2014	As at September 30, 2013
1	Discount allowed in issue of shares/ debentures	-	-
2	Others	-	-
TOTAL		-	-

FORM L-22-ANALYTICAL RATIOS

Name of the Insurer : HDFC Standard Life Insurance Company Limited

Date : September 30, 2014

Sr.No.	Particulars	For the quarter ended September 30, 2014	For the half year ended September 30, 2014	For the quarter ended September 30, 2013	For the half year ended September 30, 2013
1	New business premium income growth rate - segment wise				
	Participating - Individual & Group Life	-23.78%	-17.11%	-26.53%	-26.38%
	Participating - Individual & Group Pension	210.85%	607.63%	25274.19%	117.50%
	Participating - Group Variable - Pension	-98.28%	-89.43%	New Business [^]	New Business [^]
	Non Participating - Individual & Group Life	15.92%	20.65%	274.91%	154.50%
	Non Participating - Group Variable - Life	217.85%	304.28%	New Business [^]	New Business [^]
	Non Participating - Individual & Group Pension	25.89%	44.60%	46.76%	1.11%
	Non Participating - Group Variable - Pension	New Business [^]	New Business [^]	NA	NA
	Annuity	298.14%	263.45%	272.70%	183.04%
	Health	59.06%	84.84%	4329.04%	3776.16%
	Unit Linked - Individual Life	19.25%	27.77%	-41.22%	-42.00%
	Unit Linked - Individual Pension	46.41%	43.37%	1594.25%	1679.95%
	Unit Linked - Group Life	7.81%	-22.40%	58.23%	28.92%
	Unit Linked - Group Pension	-38.31%	-19.86%	-18.93%	-19.49%
2	Net Retention Ratio	99.64%	99.68%	99.42%	99.34%
3	Expense of Management to Gross Direct Premium Ratio	15.69%	16.32%	15.36%	16.80%
4	Commission Ratio (Gross commission paid to Gross Premium)	4.26%	4.25%	4.09%	4.03%
5	Ratio of policy holder's liabilities to shareholder's funds	23.42	23.42	22.88	22.88
6	Growth rate of shareholders' fund	37.41%	37.41%	56.46%	56.46%
7	Ratio of surplus to policyholders' liability	0.40%	0.70%	0.36%	0.69%
8	Change in net worth (₹ Lakhs)	66,364	66,364	64,010	64,010
9	Profit after tax/Total Income	3.23%	3.40%	7.09%	8.85%
10	(Total real estate + loans)/(Cash & invested assets)	0.49%	0.49%	0.83%	0.83%
11	Total investments/(Capital + Surplus)	24.33	24.33	19.10	19.10
12	Total affiliated investments/(Capital+ Surplus)	33.36%	33.36%	33.22%	33.22%
13	Investment Yield (Gross and Net)				
	A. Without Unrealised Gains/Losses				
	Shareholders' Funds	2.99%	5.63%	2.27%	4.27%
	Policyholders' Funds				
	Non Linked				
	Participating	3.19%	6.04%	2.21%	4.68%
	Non Participating	2.34%	4.70%	2.19%	4.59%
	Linked				
	Non Participating	3.24%	5.77%	0.08%	1.53%
	B. With Unrealised Gains/Losses				
	Shareholders' Funds	2.58%	7.34%	0.26%	2.33%
	Policyholders' Funds				
	Non Linked				
	Participating	2.89%	9.12%	-6.41%	-2.74%
	Non Participating	2.54%	6.08%	-2.37%	0.90%
	Linked				
	Non Participating	3.22%	18.33%	-3.99%	-2.89%
14	Conservation Ratio				
	Participating - Individual & Group Life	89.67%	89.92%	86.20%	86.49%
	Participating - Individual & Group Pension	90.93%	92.32%	103.71%	101.59%
	Participating - Group Variable - Pension	NA	NA	NA	NA
	Non Participating - Individual & Group Life	83.98%	85.26%	90.51%	88.77%
	Non Participating - Group Variable - Life	NA	NA	NA	NA
	Non Participating - Individual & Group Pension	89.52%	90.26%	NA	NA
	Non Participating - Group Variable - Pension	NA	NA	NA	NA
	Annuity	NA	NA	NA	NA
	Health	57.69%	54.13%	79.45%	80.49%
	Unit Linked - Individual Life	87.77%	92.24%	76.04%	81.86%
	Unit Linked - Individual Pension	96.20%	101.26%	70.95%	73.14%
	Unit Linked - Group Life	NA	NA	NA	NA
	Unit Linked - Group Pension	NA	NA	NA	NA
15 (a)	Premium Persistency Ratio (Original Premium Basis) (Refer note 3 & 4)				
	13th month	70.64%	70.83%	67.27%	74.24%
	25th month	61.54%	67.49%	68.28%	76.67%
	37th month	64.40%	70.39%	49.66%	57.41%
	49th month	49.20%	54.53%	52.50%	39.79%
	61st month	37.74%	27.90%	16.96%	15.39%
15 (b)	Premium Persistency Ratio (Reducing Balance Basis) (Refer note 3 & 4)				
	13th month	70.64%	70.83%	67.27%	74.24%
	25th month	83.95%	87.88%	84.74%	90.66%
	37th month	87.04%	89.29%	60.31%	70.26%
	49th month	86.46%	89.23%	84.28%	82.14%
	61st month	69.88%	66.31%	62.03%	66.74%
15 (c)	Policy Persistency Ratio (Original Premium Basis) (Refer note 3 & 4)				
	13th month	65.16%	66.32%	62.92%	68.90%
	25th month	56.87%	61.75%	61.37%	67.75%
	37th month	56.63%	60.64%	49.52%	52.16%
	49th month	48.21%	48.67%	41.08%	36.96%
	61st month	29.53%	26.49%	20.67%	21.42%
15 (d)	Policy Persistency Ratio (Reducing Balance Basis) (Refer note 3 & 4)				
	13th month	65.16%	66.32%	62.92%	68.90%
	25th month	83.24%	86.59%	82.16%	87.65%
	37th month	84.86%	86.59%	67.20%	72.37%
	49th month	85.88%	87.04%	79.35%	80.69%
	61st month	64.45%	67.26%	62.79%	68.52%

FORM L-22-ANALYTICAL RATIOS

Name of the Insurer : HDFC Standard Life Insurance Company Limited

Date : September 30, 2014

Sr.No.	Particulars	For the quarter ended September 30, 2014	For the half year ended September 30, 2014	For the quarter ended September 30, 2013	For the half year ended September 30, 2013
16	NPA Ratio				
	A. Gross NPA Ratio				
	Shareholder's Funds	NIL	NIL	NIL	NIL
	Policyholder's Funds				
	Non Linked				
	Par	0.08%	0.08%	0.11%	0.11%
	Non Par	0.23%	0.23%	0.41%	0.41%
	Linked				
	Non Par	NIL	NIL	NIL	NIL
	B. Net NPA Ratio				
	Shareholder's Funds	NIL	NIL	NIL	NIL
	Policyholder's Funds				
	Non Linked				
	Par	0.07%	0.07%	0.10%	0.10%
	Non Par	0.18%	0.18%	0.37%	0.37%
	Linked				
	Non Par	NIL	NIL	NIL	NIL

Equity Holding Pattern for Life Insurers

1	(a) No. of shares	1,994,880,096	1,994,880,096	1,994,880,096	1,994,880,096
2	(b) Percentage of shareholding (Indian / Foreign)				
	Indian	74%	74%	74%	74%
	Foreign	26%	26%	26%	26%
3	(c) % of Government holding (in case of public sector insurance companies)	NA	NA	NA	NA
4 (a)	(a) Basic EPS before extraordinary items (net of tax expense) for the period (not to be annualized) (₹)	0.87	2.28	0.76	2.12
4 (b)	(a) Diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized) (₹)	0.87	2.28	0.76	2.12
5 (a)	(b) Basic EPS after extraordinary items (net of tax expense) for the period (not to be annualized) (₹)	0.87	2.28	0.76	2.12
5 (b)	(b) Diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized) (₹)	0.87	2.28	0.76	2.12
6	(iv) Book value per share (₹)	12.22	12.22	8.89	8.89

Note : 1. ^ Business in this segment has been launched in the respective reporting period.

2. * The persistency ratios are calculated in accordance with the IRDA circular no. IRDA/ACT/CIR/MISC/035/01/2014 dated January 23, 2014 and hence are with a lag of one month. The persistency ratios for the previous year have been restated in line with the circular.

3. Persistency ratios for the quarter ended September 30, 2014 have been calculated for the policies issued in the June to August period of the relevant years. E.g., the 13th month persistency is calculated for the policies issued from June 2013 to August 2013.

Group policies and policies under rural segment are excluded in the calculation of the persistency ratios.

4. Persistency ratios for the half year ended September 30, 2014 have been calculated for the policies issued in the September to August period of the relevant years.

For example, the 13th month persistency for current year is calculated for the policies issued from September 2012 to August 2013.

Group policies and policies under rural segment are excluded in the calculation of the persistency ratios.

5. Ratios for the previous quarter & half year have been reclassified / regrouped wherever necessary.

RECEIPTS AND PAYMENTS ACCOUNT FOR THE HALF YEAR ENDED SEPTEMBER 30, 2014

(₹'000)

	Particulars	For the half year ended September 30, 2014	For the half year ended September 30, 2013
A	Cash Flows from the operating activities:		
1	Premium received from policyholders, including advance receipts	59,376,232	49,049,298
	Other receipts:		
2	Service tax shared by agents	45,739	44,205
3	Fees & charges	21,422	19,966
4	Miscellaneous income	75,472	49,476
5	Payments to the re-insurers, net of commissions and claims/ benefits	(124,640)	(125,882)
6	Payments to co-insurers, net of claims / benefit recovery	-	-
7	Payments of claims/benefits	(37,036,933)	(18,474,417)
8	Payments of commission and brokerage	(2,483,052)	(2,210,253)
9	Payments of other operating expenses	(6,699,944)	(6,587,046)
10	Preliminary and pre-operative expenses	-	-
11	Deposits, advances and staff loans	-	-
12	Income taxes paid (net)	(777,793)	(506,249)
13	Service tax paid	(712,232)	(634,568)
14	Cash flows before extraordinary items	11,684,271	20,624,530
15	Cash flow from extraordinary operations	-	-
	Net cash flow from operating activities	11,684,271	20,624,530
B	Cash flows from investing activities:		
16	Purchase of fixed assets	(210,456)	(215,715)
17	Proceeds from sale of fixed assets	1,366	6,577
18	Purchases of investments	(183,367,522)	(168,846,162)
19	Loans recovered/ (disbursed)	179,650	(76,792)
20	Sale of investments	154,588,659	130,916,630
21	Rents/Interests/ dividends received	15,247,611	11,365,967
22	Expenses related to investments	(20,714)	(15,830)
	Net cash flow from investing activities	(13,581,406)	(26,865,325)
C	Cash flows from financing activities:		
23	Proceeds from issuance of share capital	-	-
24	Share application money received	-	-
25	Share premium money received	-	-
26	Proceeds from borrowing	-	-
27	Repayments of borrowing	-	-
28	Interest/dividends paid	-	-
	Net cash flow from financing activities	-	-
29	Effect of foreign exchange rates on cash and cash equivalents, net	-	-
D	Net increase in cash and cash equivalents:	(1,897,135)	(6,240,795)
E	Cash and cash equivalents at the beginning of the period	15,863,029	17,922,501
F	Cash and cash equivalents at the end of the period	13,965,894	11,681,706

Components of Cash and cash equivalents at end of the period:			
(i)	Cash and cheques in hand	428,456	557,317
(ii)	Bank balances	850,075	436,089
(iii)	Money market instruments	12,687,363	10,688,300
	Total cash and cash equivalents	13,965,894	11,681,706

Reconciliation of cash & cash equivalents with cash & bank balance (Form L-17):

(i)	Cash & cash equivalents	13,965,894	11,681,706
(ii)	Add: Deposit account - Others	995	875
(iii)	Less: Money market instruments	(12,687,363)	(10,688,300)
	Cash & Bank Balances as per Form L-17	1,279,526	994,281

FORM L-24- VALUATION OF NET LIABILITIES

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date : September 30, 2014

(₹ Lakhs)

Sr.No.	Particulars	As at September 30, 2014	As at September 30, 2013
1	Linked		
a	Life	3,143,405	2,164,085
b	General annuity	-	-
c	Pension	903,551	717,431
d	Health	-	-
2	Non-Linked		
a	Life	1,334,894	948,809
b	General annuity	43,819	15,882
c	Pension	239,215	177,914
d	Health	1,937	410
	TOTAL	5,666,820	4,024,529

FORM L-25- : Geographical Distribution Channel - Individual for the quarter ended September 30, 2014

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date : September 30, 2014

Sr.No.	State / Union Territory	Rural (Individual)				Urban (Individual)				Total Business (Individual)			
		No. of Policies	No. of Lives	Premium (₹ Crores)	Sum Assured (₹ Crores)	No. of Policies	No. of Lives	Premium (₹ Crores)	Sum Assured (₹ Crores)	No. of Policies	No. of Lives	Premium (₹ Crores)	Sum Assured (₹ Crores)
1	Andhra Pradesh	-	-	-	-	3,582	2,840	13	302	3,582	2,840	13	302
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	2,104	1,697	8	110	2,104	1,697	8	110
4	Bihar	-	-	-	-	2,416	1,862	7	134	2,416	1,862	7	134
5	Chattisgarh	-	-	-	-	1,389	1,094	5	126	1,389	1,094	5	126
6	Goa	-	-	-	-	797	668	5	69	797	668	5	69
7	Gujarat	-	-	-	-	12,764	10,615	59	1,163	12,764	10,615	59	1,163
8	Haryana	-	-	-	-	5,967	5,191	23	614	5,967	5,191	23	614
9	Himachal Pradesh	-	-	-	-	588	507	2	37	588	507	2	37
10	Jammu & Kashmir	-	-	-	-	1,452	1,222	6	65	1,452	1,222	6	65
11	Jharkhand	-	-	-	-	1,986	1,720	8	119	1,986	1,720	8	119
12	Karnataka	-	-	-	-	7,088	5,883	55	953	7,088	5,883	55	953
13	Kerala	-	-	-	-	4,542	3,687	27	369	4,542	3,687	27	369
14	Madhya Pradesh	-	-	-	-	4,090	3,434	14	416	4,090	3,434	14	416
15	Maharashtra	42,907	42,907	1	21	31,236	25,891	164	7,879	74,143	68,798	164	7,901
16	Manipur	-	-	-	-	601	480	2	21	601	480	2	21
17	Meghalaya	-	-	-	-	141	119	0	5	141	119	0	5
18	Mizoram	-	-	-	-	87	76	0	3	87	76	0	3
19	Nagaland	-	-	-	-	46	41	0	2	46	41	0	2
20	Orissa	-	-	-	-	3,740	3,191	13	185	3,740	3,191	13	185
21	Punjab	-	-	-	-	8,884	8,019	32	494	8,884	8,019	32	494
22	Rajasthan	-	-	-	-	4,479	3,746	15	594	4,479	3,746	15	594
23	Sikkim	-	-	-	-	240	157	1	16	240	157	1	16
24	Tamil Nadu	-	-	-	-	8,497	7,398	63	964	8,497	7,398	63	964
25	Telangana	-	-	-	-	5,086	4,348	34	687	5,086	4,348	34	687
26	Tripura	-	-	-	-	104	89	0	4	104	89	0	4
27	Uttar Pradesh	-	-	-	-	12,103	10,355	48	1,019	12,103	10,355	48	1,019
28	Uttarakhand	-	-	-	-	1,034	899	3	107	1,034	899	3	107
29	West Bengal	-	-	-	-	9,801	9,391	51	485	9,801	9,391	51	485
30	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
31	Chandigarh	-	-	-	-	3,037	2,774	10	197	3,037	2,774	10	197
32	Dadra & Nagar haveli	-	-	-	-	-	-	-	-	-	-	-	-
33	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
34	Delhi	-	-	-	-	10,447	10,448	66	1,303	10,447	10,448	66	1,303
35	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
36	Puducherry	-	-	-	-	205	180	1	10	205	180	1	10
	TOTAL	42,907	42,907	1	21	148,533	128,022	737	18,452	191,440	170,929	738	18,474

Sr.No.	State / Union Territory	Rural (Individual)				Urban (Individual)				Total Business (Individual)			
		No. of Policies	No. of Lives	Premium (₹ Crores)	Sum Assured (₹ Crores)	No. of Policies	No. of Lives	Premium (₹ Crores)	Sum Assured (₹ Crores)	No. of Policies	No. of Lives	Premium (₹ Crores)	Sum Assured (₹ Crores)
1	Andhra Pradesh	-	-	-	-	6,837	5,610	24	584	6,837	5,610	24	584
2	Arunachal Pradesh	-	-	-	-	1	1	0	0	1	1	0	0
3	Assam	-	-	-	-	3,805	3,105	13	201	3,805	3,105	13	201
4	Bihar	-	-	-	-	4,510	3,498	13	240	4,510	3,498	13	240
5	Chattisgarh	-	-	-	-	2,774	2,223	8	247	2,774	2,223	8	247
6	Goa	-	-	-	-	1,471	1,234	12	127	1,471	1,234	12	127
7	Gujarat	-	-	-	-	22,758	19,440	101	2,125	22,758	19,440	101	2,125
8	Haryana	-	-	-	-	10,356	9,080	38	1,096	10,356	9,080	38	1,096
9	Himachal Pradesh	-	-	-	-	1,027	877	3	62	1,027	877	3	62
10	Jammu & Kashmir	-	-	-	-	2,922	2,541	11	122	2,922	2,541	11	122
11	Jharkhand	-	-	-	-	3,642	3,130	13	210	3,642	3,130	13	210
12	Karnataka	-	-	-	-	13,054	11,070	93	1,867	13,054	11,070	93	1,867
13	Kerala	-	-	-	-	8,684	7,183	47	700	8,684	7,183	47	700
14	Madhya Pradesh	-	-	-	-	7,580	6,507	25	747	7,580	6,507	25	747
15	Maharashtra	56,105	56,105	1	28	55,029	47,012	274	14,219	111,134	103,117	275	14,247
16	Manipur	-	-	-	-	1,186	987	4	44	1,186	987	4	44
17	Meghalaya	-	-	-	-	256	185	1	12	256	185	1	12
18	Mizoram	-	-	-	-	180	162	1	6	180	162	1	6
19	Nagaland	-	-	-	-	100	88	1	5	100	88	1	5
20	Orissa	-	-	-	-	6,772	5,980	23	332	6,772	5,980	23	332
21	Punjab	-	-	-	-	16,610	15,178	59	962	16,610	15,178	59	962
22	Rajasthan	-	-	-	-	7,339	6,285	24	1,010	7,339	6,285	24	1,010
23	Sikkim	-	-	-	-	506	383	2	30	506	383	2	30
24	Tamil Nadu	-	-	-	-	15,848	14,105	105	1,775	15,848	14,105	105	1,775
25	Telangana	-	-	-	-	9,569	8,300	53	1,341	9,569	8,300	53	1,341
26	Tripura	-	-	-	-	195	162	1	7	195	162	1	7
27	Uttar Pradesh	-	-	-	-	20,928	18,107	80	1,786	20,928	18,107	80	1,786
28	Uttarakhand	-	-	-	-	1,771	1,510	5	185	1,771	1,510	5	185
29	West Bengal	-	-	-	-	17,812	16,567	83	869	17,812	16,567	83	869
30	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
31	Chandigarh	-	-	-	-	5,673	5,075	19	377	5,673	5,075	19	377
32	Dadra & Nagar haveli	-	-	-	-	-	-	-	-	-	-	-	-
33	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
34	Delhi	-	-	-	-	18,542	19,343	114	2,289	18,542	19,343	114	2,289
35	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
36	Puducherry	-	-	-	-	409	356	2	22	409	356	2	22
	TOTAL	56,105	56,105	1	28	268,146	235,284	1,251	33,600	324,251	291,389	1,252	33,628

FORM L-25 : Geographical Distribution Channel - Group for the quarter ended September 30, 2014

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date : September 30, 2014

Sr.No.	State / Union Territory	Rural (Group)				Urban (Group)				Total Business (Group)			
		No. of Policies	No. of Lives	Premium (₹ Crores)	Sum Assured (₹ Crores)	No. of Policies	No. of Lives	Premium (₹ Crores)	Sum Assured (₹ Crores)	No. of Policies	No. of Lives	Premium (₹ Crores)	Sum Assured (₹ Crores)
1	Andhra Pradesh	-	-	-	-	1	264	0	19	1	264	0	19
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	5	1	-	-	5	1
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-
5	Chattisgarh	-	-	-	-	1	100	75	0	1	100	75	0
6	Goa	-	-	-	-	-	-	0	-	-	-	0	-
7	Gujarat	-	-	-	-	4	3,132	9	242	4	3,132	9	242
8	Haryana	-	-	-	-	11	9,763	13	1,207	11	9,763	13	1,207
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	(5)	0	(1)	-	(5)	0	(1)
12	Karnataka	-	-	-	-	23	189,017	68	1,786	23	189,017	68	1,786
13	Kerala	-	-	-	-	-	-	-	-	-	-	-	-
14	Madhya Pradesh	-	-	-	-	2	259	0	48	2	259	0	48
15	Maharashtra	-	-	-	-	47	663,612	187	9,845	47	663,612	187	9,845
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	0	-	-	-	0	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	2	1,906	5	82	2	1,906	5	82
21	Punjab	-	-	-	-	-	1	0	(0)	-	1	0	(0)
22	Rajasthan	-	-	-	-	5	5,601	6	652	5	5,601	6	652
23	Sikkim	-	-	-	-	1	163	0	1	1	163	0	1
24	Tamil Nadu	-	-	-	-	17	63,377	32	3,604	17	63,377	32	3,604
25	Telangana	-	-	-	-	-	-	-	-	-	-	-	-
26	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
27	Uttar Pradesh	-	-	-	-	9	8,329	10	227	9	8,329	10	227
28	UttaraKhand	-	-	-	-	-	1,830	0	27	-	1,830	0	27
29	West Bengal	-	-	-	-	11	18,931	10	528	11	18,931	10	528
30	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
31	Chandigarh	-	-	-	-	1	62	0	14	1	62	0	14
32	Dadra & Nagar haveli	-	-	-	-	-	-	-	-	-	-	-	-
33	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
34	Delhi	-	-	-	-	11	4,818	95	339	11	4,818	95	339
35	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
36	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL						146	971,160	518	18,623	146	971,160	518	18,623

FORM L-25- : Geographical Distribution Channel - Group for the half year ended September 30, 2014

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date : September 30, 2014

Sr.No.	State / Union Territory	Rural (Group)				Urban (Group)				Total Business (Group)			
		No. of Policies	No. of Lives	Premium (₹ Crores)	Sum Assured (₹ Crores)	No. of Policies	No. of Lives	Premium (₹ Crores)	Sum Assured (₹ Crores)	No. of Policies	No. of Lives	Premium (₹ Crores)	Sum Assured (₹ Crores)
1	Andhra Pradesh	-	-	-	-	5	557	3	47	5	557	3	47
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	20	17	-	-	20	17
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-
5	Chattisgarh	-	-	-	-	3	525	75	7	3	525	75	7
6	Goa	-	-	-	-	3	788	1	25	3	788	1	25
7	Gujarat	-	-	-	-	6	5,825	18	290	6	5,825	18	290
8	Haryana	-	-	-	-	19	20,134	30	2,321	19	20,134	30	2,321
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	9	0	2	-	9	0	2
12	Karnataka	-	-	-	-	43	309,279	106	3,227	43	309,279	106	3,227
13	Kerala	-	-	-	-	-	11	0	1	-	11	0	1
14	Madhya Pradesh	-	-	-	-	2	259	0	48	2	259	0	48
15	Maharashtra	-	-	-	-	79	1,165,803	374	20,175	79	1,165,803	374	20,175
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	0	-	-	-	0
18	Mizoram	-	-	-	-	-	-	0	-	-	-	0	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	3	2,162	15	86	3	2,162	15	86
21	Punjab	-	-	-	-	1	21	0	2	1	21	0	2
22	Rajasthan	-	-	-	-	6	6,595	7	724	6	6,595	7	724
23	Sikkim	-	-	-	-	1	163	0	1	1	163	0	1
24	Tamil Nadu	-	-	-	-	25	108,915	40	4,588	25	108,915	40	4,588
25	Telangana	-	-	-	-	-	-	-	-	-	-	-	-
26	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
27	Uttar Pradesh	-	-	-	-	14	27,038	13	1,482	14	27,038	13	1,482
28	UttaraKhand	-	-	-	-	-	3,128	0	43	-	3,128	0	43
29	West Bengal	-	-	-	-	15	20,139	14	556	15	20,139	14	556
30	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
31	Chandigarh	-	-	-	-	1	63	0	15	1	63	0	15
32	Dadra & Nagar haveli	-	-	-	-	-	-	-	-	-	-	-	-
33	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
34	Delhi	-	-	-	-	30	30,662	102	2,004	30	30,662	102	2,004
35	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
36	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL						256	1,702,076	819	35,660	256	1,702,076	819	35,660

FORM L-26- INVESTMENT ASSETS**FORM - 3A**

(Read with Regulation 10)

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Registration Number: 101

Statement as on: September 30, 2014

Statement of Investment Assets (Life Insurers)

(Business within India)

Periodicity of Submission: Quarterly

PART - A

₹ Crores

Section I**Total Application as per Balance Sheet (A)**59,516.26**Add (B)**

Provisions	L-20	25.97
Current liabilities	L-19	1,237.48
		<u>1,263.45</u>

Less (C)

Debit balance in P&L A/c		
Deferred tax asset		
Loans	L-15	29.90
Advances & other assets	L-18	1,192.22
Cash & bank balances	L-17	127.95
Fixed assets	L-16	347.02
Miscellaneous expenditure not written off	L-21	-
		<u>1,697.10</u>

Funds available for investments59,082.61**Reconciliation of Investment Assets****Total Investment Assets (as per Balance Sheet)**59,082.61**Balance Sheet Value of:**

A. Life Fund	14,063.67	
Less : Investment Loan as per L-15	<u>22.22</u>	14,041.45
B. Pension & General Annuity and Group Business		4,894.43
C. Unit Linked Funds		40,146.73

(A+B+C)59,082.61

FORM L-26- INVESTMENT ASSETS

FORM - 3A

(Read with Regulation 10)

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Registration Number: 101

Statement as on: September 30, 2014

Statement of Investment Assets (Life Insurers)

(Business within India)

Periodicity of Submission: Quarterly

PART - A

Section II

₹ Crores

NON - LINKED BUSINESS

A. LIFE FUND		% as per Reg	SH		PH		Book Value (SH+PH)	Actual %	FVC Amount	Total Fund	Market Value		
			Balance	FRSM ⁺	UL-Non Unit Res	PAR						NON PAR	
			(a)	(b)	(c)	(d)	(e)	(f) = [b+c+d+e]	(g) = [(f) - (a)]%	(h)	(i)=(a+f+h)	(j)	
1	Central Govt. Sec	Not Less than 25%	102.35	760.46	307.94	5,382.74	244.63	6,695.77	49.10%	-	6,798.12	6,698.29	
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not Less than 50%	102.35	775.45	347.84	5,831.50	308.32	7,263.11	53.27%	-	7,365.46	7,242.71	
3	Investment subject to Exposure Norms												
	a. Housing & Infrastructure												
	1. Approved Investments	Not Less than 15%	29.99	284.42	33.11	2,482.28	5.60	2,805.41	20.57%	4.00	2,839.40	2,816.89	
	2. Other Investments		-	1.08	-	29.73	-	30.81	0.23%	0.69	31.50	30.85	
	b. i) Approved Investments	Not exceeding 35%	192.29	513.54	74.17	2,545.07	188.38	3,321.15	24.36%	48.62	3,562.06	3,565.73	
	ii) Other Investments		30.21	11.62	-	158.02	45.53	215.18	1.58%	19.86	265.25	267.94	
TOTAL LIFE FUND			100%	354.83	1,586.10	455.13	11,046.60	547.84	13,635.67	100.00%	73.17	14,063.67	13,924.12

B. PENSION & GENERAL ANNUITY AND GROUP BUSINESS		% as per Reg	PH		Book Value	Actual %	FVC Amount	Total Fund	Market Value	
			PAR	NON PAR						
			(a)	(b)	(c)= (a+b)	(d)	(e)	(f)=(c+e)	(g)	
1	Central Govt. Sec	Not Less than 20%	527.21	875.02	1,402.23	28.67%	-	1,402.23	1,396.46	
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i))	Not Less than 40%	620.80	1,436.53	2,057.32	42.07%	-	2,057.32	2,043.77	
3	Balance in Approved investment	Not Exceeding 60%	783.56	2,041.28	2,824.84	57.77%	4.26	2,829.11	2,848.50	
4	Other Investments		-	8.00	8.00	0.16%	-	8.00	5.50	
TOTAL PENSION, GENERAL ANNUITY FUND			100%	1,404.36	3,485.81	4,890.17	100.00%	4.26	4,894.43	4,897.77

LINKED BUSINESS

C. LINKED FUNDS		% as per Reg	PH		Total Fund	Actual %
			PAR	NON PAR		
			(a)	(b)	(c)= (a+b)	(d)
1	Approved Investments	Not Less than 75%	-	37,869.01	37,869.01	94.33%
2	Other Investments	Not More than 25%	-	2,277.73	2,277.73	5.67%
TOTAL LINKED INSURANCE FUND			100%	-	40,146.73	100.00%

CERTIFICATION:

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

Date: October 29, 2014

FORM L-27- UNIT LINKED BUSINESS

FORM 3A

(Read with Regulation 10)
 Unit Linked Insurance Business
 Name of the Insurer: HDFC Standard Life Insurance Company Limited
 Registration Number: 101
 Link to Item 'C' of FORM 3A (Part A)
 Periodicity of Submission: Quarterly
 Statement as on: September 30, 2014

PART - B

₹ Crores

PARTICULARS	ULGF00111/08/03LiquidFund101	ULGF00620/06/07StableMgFd101	ULGF00211/08/03SecureMgtF101	ULGF00311/08/03DefensiveF101	ULGF00411/08/03BalancedMF101	ULGF00511/08/03GrowthFund101	ULIF00102/01/04LiquidFund101	ULIF00720/06/07StableMgFd101	ULGF01620/06/07SovereignF101
Opening Balance (Market Value)	23.44	26.99	51.79	142.18	141.93	0.01	109.19	58.18	1.84
Add: Inflow during the Quarter	-	0.00	0.01	8.11	34.03	-	50.73	9.07	-
Increase / (Decrease) Value of Inv	0.49	0.52	1.12	2.82	7.59	0.00	2.26	1.01	0.05
Less: Outflow during the Quarter	0.68	0.64	5.13	2.81	2.54	0.00	61.06	18.62	0.00
TOTAL INVESTIBLE FUNDS (MKT VALUE)	23.25	26.88	47.79	150.30	181.01	0.01	101.11	49.64	1.89

INVESTMENT OF UNIT FUND	ULGF00111/08/03LiquidFund101		ULGF00620/06/07StableMgFd101		ULGF00211/08/03SecureMgtF101		ULGF00311/08/03DefensiveF101		ULGF00411/08/03BalancedMF101		ULGF00511/08/03GrowthFund101		ULIF00102/01/04LiquidFund101		ULIF00720/06/07StableMgFd101		ULGF01620/06/07SovereignF101		
	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%)																			
Central Govt Securities	-	0.00%	4.48	16.68%	24.42	51.10%	57.34	38.15%	36.52	20.18%	-	0.00%	-	0.00%	2.49	5.02%	1.78	94.28%	
State Government Securities	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Other Approved Securities	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.07	3.68%	
Corporate Bonds	-	0.00%	7.68	28.59%	15.23	31.86%	34.48	22.94%	31.73	17.53%	-	0.00%	-	0.00%	23.81	47.97%	-	0.00%	
Infrastructure Bonds	-	0.00%	8.04	29.91%	4.54	9.50%	16.04	10.67%	9.95	5.50%	-	0.00%	-	0.00%	18.16	36.58%	-	0.00%	
Equity	-	0.00%	-	0.00%	-	0.00%	35.70	23.75%	88.25	48.76%	0.01	94.90%	-	0.00%	-	0.00%	-	0.00%	
Money Market Investments	23.24	99.96%	3.14	11.70%	2.26	4.74%	0.46	0.31%	2.67	1.48%	-	0.00%	101.90	100.78%	0.37	0.74%	-	0.00%	
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Deposit with Banks	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Sub Total (A)	23.24	99.96%	23.35	86.87%	46.45	97.20%	144.01	95.82%	169.13	93.44%	0.01	94.90%	101.90	100.78%	44.83	90.30%	1.85	97.95%	
Current Assets:																			
Accrued Interest	0.00	0.00%	0.96	3.56%	1.33	2.78%	3.15	2.10%	2.53	1.40%	-0.00	0.00%	-0.00	0.00%	1.86	3.75%	0.03	1.54%	
Dividend Receivable	-	0.00%	-	0.00%	-	0.00%	0.01	0.01%	0.06	0.03%	0.00	0.00%	-	0.00%	-	0.00%	-	0.00%	
Bank Balance	0.01	0.04%	0.01	0.04%	0.01	0.02%	0.03	0.02%	0.04	0.02%	0.00	1.54%	0.02	0.02%	0.01	0.02%	0.01	0.52%	
Receivable for Sale of Investments	-	0.00%	-	0.00%	-	0.00%	0.00	0.00%	0.16	0.09%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Other Current Assets (for Investments)	-	0.00%	0.00	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Less: Current Liabilities																			
Payable for Investments	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-	0.00%	-0.00	0.00%	-0.00	0.00%	-	0.00%	
Fund Mgmt Charges Payable	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	
Other Current Liabilities (for Investment)	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.80	-0.79%	-0.07	-0.15%	-0.00	0.00%	
Sub Total (B)	0.01	0.04%	0.97	3.60%	1.34	2.80%	3.19	2.12%	2.78	1.54%	0.00	1.62%	-0.79	-0.78%	1.80	3.62%	0.04	2.05%	
Other Investments (<=25%)																			
Corporate Bonds	0.00	0.00%	2.56	9.52%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	3.02	6.08%	0.00	0.00%	
Infrastructure Bonds	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	
Equity	0.00	0.00%	0.00	0.00%	0.00	0.00%	3.10	2.06%	9.10	5.03%	0.00	3.48%	0.00	0.00%	0.00	0.00%	0.00	0.00%	
Mutual funds	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	
Venture funds	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	
Others	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	
Sub Total (C)	-	0.00%	2.56	9.52%	-	0.00%	3.10	2.06%	9.10	5.03%	0.00	3.48%	-	0.00%	3.02	6.08%	-	0.00%	
Total (A + B + C)	23.25	100.00%	26.88	100.00%	47.79	100.00%	150.30	100.00%	181.01	100.00%	0.01	100.00%	101.11	100.00%	49.64	100.00%	1.89	100.00%	
Fund Carried Forward (as per LB2)																			

FORM L-27- UNIT LINKED BUSINESS

FORM 3A

(Read with Regulation 10)
 Unit Linked Insurance Business
 Name of the Insurer: HDFC Standard Life Insurance Company Limited
 Registration Number: 101
 Link to Item 'C' of FORM 3A (Part A)
 Periodicity of Submission: Quarterly
 Statement as on: September 30, 2014

PART - B

₹ Crores

PARTICULARS	ULIF00202/01/04SecureMgtF101	ULIF00302/01/04DefensiveF101	ULIF00402/01/04BalancedMF101	ULIF00616/01/06EquityMgFd101	ULIF00502/01/04GrowthFund101	ULGF02225/02/12LiquidFund101	ULGF02825/02/12StableMgFd101	ULGF02325/02/12SecureMgtF101	ULGF02425/02/12DefensiveF101
Opening Balance (Market Value)	199.14	133.87	596.60	937.41	3,808.03	54.24	119.07	241.97	593.92
Add: Inflow during the Quarter	24.34	8.50	25.50	32.52	147.07	8.76	2.05	6.59	3.97
Increase / (Decrease) Value of Inv	4.44	2.40	23.89	49.62	112.81	1.18	2.26	5.43	13.28
Less: Outflow during the Quarter	38.84	16.06	44.79	61.35	293.34	9.72	14.53	7.53	6.01
TOTAL INVESTIBLE FUNDS (MKT VALUE)	189.07	128.71	601.20	958.20	3772.57	54.47	108.84	246.45	605.16

INVESTMENT OF UNIT FUND	ULIF00202/01/04SecureMgtF101		ULIF00302/01/04DefensiveF101		ULIF00402/01/04BalancedMF101		ULIF00616/01/06EquityMgFd101		ULIF00502/01/04GrowthFund101		ULGF02225/02/12LiquidFund101		ULGF02825/02/12StableMgFd101		ULGF02325/02/12SecureMgtF101		ULGF02425/02/12DefensiveF101	
	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%)																		
Central Govt Securities	97.52	51.58%	50.29	39.07%	131.48	21.87%	16.49	1.72%	-	0.00%	-	0.00%	7.84	7.20%	125.45	50.90%	237.93	39.32%
State Government Securities	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Other Approved Securities	-	0.00%	-	0.00%	0.25	0.04%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.26	0.04%
Corporate Bonds	37.48	19.82%	21.08	16.38%	52.63	8.75%	8.17	0.85%	-	0.00%	-	0.00%	42.73	39.26%	65.37	26.53%	95.57	15.79%
Infrastructure Bonds	33.63	17.79%	9.96	7.74%	35.70	5.94%	1.61	0.17%	-	0.00%	-	0.00%	43.00	39.51%	38.25	15.52%	64.02	10.58%
Equity	-	0.00%	34.75	27.00%	303.17	50.43%	819.70	85.55%	3,377.66	89.53%	-	0.00%	-	0.00%	-	0.00%	156.37	25.84%
Money Market Investments	0.27	0.14%	0.01	0.01%	6.59	1.10%	1.81	0.19%	49.37	1.31%	54.46	99.98%	2.18	2.01%	10.49	4.25%	1.79	0.30%
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Deposit with Banks	15.00	7.93%	7.00	5.44%	30.00	4.99%	15.00	1.57%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	23.00	3.80%
Sub Total (A)	183.91	97.27%	123.09	95.63%	559.83	93.12%	862.78	90.04%	3,427.03	90.84%	54.46	99.98%	95.75	87.98%	239.56	97.20%	578.93	95.67%
Current Assets:																		
Accrued Interest	5.32	2.81%	2.51	1.95%	8.71	1.45%	6.82	0.71%	0.01	0.00%	0.00	0.00%	4.30	3.95%	6.75	2.74%	11.85	1.96%
Dividend Receivable	-	0.00%	0.01	0.01%	0.21	0.04%	0.59	0.06%	0.81	0.02%	-	0.00%	-	0.00%	-	0.00%	0.05	0.01%
Bank Balance	0.01	0.01%	0.03	0.02%	0.13	0.02%	0.32	0.03%	1.19	0.03%	0.01	0.02%	0.01	0.01%	0.01	0.00%	0.08	0.01%
Receivable for Sale of Investments	-	0.00%	-0.00	0.00%	0.56	0.09%	1.01	0.11%	3.96	0.10%	-0.00	0.00%	-	0.00%	-	0.00%	0.00	0.00%
Other Current Assets (for Investments)	0.00	0.00%	-	0.00%	-	0.00%	0.80	0.08%	-	0.00%	-	0.00%	0.00	0.00%	0.13	0.05%	0.72	0.12%
Less: Current Liabilities																		
Payable for Investments	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-1.70	-0.04%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%
Fund Mgmt Charges Payable	-0.00	0.00%	-0.00	0.00%	-0.01	0.00%	-0.02	0.00%	-0.08	0.00%	-0.00	0.00%	-0.00	0.00%	-0.01	0.00%	-0.01	0.00%
Other Current Liabilities (for Investment)	-0.16	-0.08%	-0.04	-0.03%	-0.25	-0.04%	-0.00	0.00%	-1.27	-0.03%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%
Sub Total (B)	5.16	2.73%	2.50	1.94%	9.35	1.56%	9.52	0.99%	2.92	0.08%	0.01	0.02%	4.31	3.96%	6.89	2.80%	12.68	2.10%
Other Investments (≤25%)																		
Corporate Bonds	-	0.00%	-	0.00%	0.46	0.08%	-	0.00%	-	0.00%	-	0.00%	8.78	8.06%	-	0.00%	-	0.00%
Infrastructure Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Equity	-	0.00%	3.12	2.42%	31.56	5.26%	85.91	8.97%	342.62	9.08%	-	0.00%	-	0.00%	-	0.00%	13.55	2.24%
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Venture funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Others	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Sub Total (C)	-	0.00%	3.12	2.42%	32.02	5.33%	85.91	8.97%	342.62	9.08%	-	0.00%	8.78	8.06%	-	0.00%	13.55	2.24%
Total (A + B + C)	189.07	100.00%	128.71	100.00%	601.20	100.00%	958.20	100.00%	3,772.57	100.00%	54.47	100.00%	108.84	100.00%	246.45	100.00%	605.16	100.00%
Fund Carried Forward (as per LB2)																		

FORM L-27- UNIT LINKED BUSINESS

FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Registration Number: 101

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

Periodicity of Submission: Quarterly

Statement as on: September 30, 2014

PART - B

₹ Crores

PARTICULARS	ULGF02525/02/12BalancedMF10	ULIF00802/01/04LiquidFund101	ULIF01420/06/07StableMgFd101	ULGF01520/06/07SovereignF101	ULIF00902/01/04SecureMgtF101	ULIF01002/01/04DefensiveF101	ULIF01102/01/04BalancedMF101	ULIF01316/01/06EquityMgFd101	ULIF01202/01/04GrowthFund101
Opening Balance (Market Value)	102.47	51.41	32.90	0.08	139.02	93.12	436.08	443.85	1,915.03
Add: Inflow during the Quarter	10.91	29.42	13.54	0.00	19.36	5.00	13.68	16.90	78.22
Increase / (Decrease) Value of Inv	4.13	1.06	0.60	0.00	3.02	1.80	17.52	23.69	57.32
Less: Outflow during the Quarter	7.72	36.02	16.05	0.00	32.57	10.78	32.68	29.45	156.35
TOTAL INVESTIBLE FUNDS (MKT VALUE)	109.78	45.88	30.99	0.09	128.83	89.15	434.71	454.38	1894.22

INVESTMENT OF UNIT FUND	ULGF02525/02/12BalancedMF10		ULIF00802/01/04LiquidFund101		ULIF01420/06/07StableMgFd101		ULGF01520/06/07SovereignF101		ULIF00902/01/04SecureMgtF101		ULIF01002/01/04DefensiveF101		ULIF01102/01/04BalancedMF101		ULIF01316/01/06EquityMgFd101		ULIF01202/01/04GrowthFund101		
	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%)																			
Central Govt Securities	22.46	20.46%	-	0.00%	2.97	9.57%	0.08	97.80%	66.70	51.78%	35.49	39.81%	93.15	21.43%	9.90	2.18%	-	0.00%	
State Government Securities	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Other Approved Securities	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Corporate Bonds	10.15	9.24%	-	0.00%	13.34	43.04%	-	0.00%	24.24	18.82%	19.36	21.71%	36.04	8.29%	11.29	2.48%	-	0.00%	
Infrastructure Bonds	15.57	14.18%	-	0.00%	10.46	33.76%	-	0.00%	22.54	17.49%	8.08	8.82%	29.70	6.83%	0.70	0.15%	-	0.00%	
Equity	53.51	48.75%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	23.95	26.87%	221.36	50.92%	388.24	85.44%	1,693.45	89.40%	
Money Market Investments	1.64	1.49%	45.76	99.73%	0.37	1.20%	-	0.00%	0.03	0.02%	0.33	0.37%	4.39	1.01%	1.83	0.40%	27.04	1.43%	
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Deposit with Banks	-	0.00%	-	0.00%	-	0.00%	-	0.00%	12.00	9.31%	-	0.00%	20.00	4.60%	-	0.00%	-	0.00%	
Sub Total (A)	103.34	94.13%	45.76	99.73%	27.14	87.57%	0.08	97.80%	125.51	97.42%	85.21	95.58%	404.64	93.08%	411.96	90.66%	1,720.49	90.83%	
Current Assets:																			
Accrued Interest	1.55	1.42%	0.00	0.00%	1.21	3.90%	0.00	1.49%	3.67	2.85%	1.78	2.00%	6.25	1.44%	0.66	0.15%	0.01	0.00%	
Dividend Receivable	0.03	0.03%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.01	0.01%	0.16	0.04%	0.27	0.06%	0.41	0.02%	
Bank Balance	0.03	0.03%	0.01	0.02%	0.01	0.03%	0.00	0.72%	0.01	0.01%	0.02	0.03%	0.10	0.02%	0.16	0.03%	0.60	0.03%	
Receivable for Sale of Investments	-0.00	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.00	0.00%	0.44	0.10%	0.58	0.13%	2.02	0.11%	
Other Current Assets (for Investments)	0.00	0.00%	0.11	0.25%	0.35	1.13%	0.00	0.00%	-0.00	0.00%	0.02	0.02%	-	0.00%	0.11	0.02%	-0.00	0.00%	
Less: Current Liabilities																			
Payable for Investments	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-	0.00%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.85	-0.04%	
Fund Mgmt Charges Payable	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.01	0.00%	-0.01	0.00%	-0.04	0.00%	
Other Current Liabilities (for Investments)	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.36	-0.28%	-0.00	0.00%	-0.06	-0.01%	-0.00	0.00%	-0.19	-0.01%	
Sub Total (B)	1.61	1.47%	0.12	0.27%	1.57	5.05%	0.00	2.20%	3.32	2.58%	1.83	2.05%	6.88	1.58%	1.77	0.39%	1.96	0.10%	
Other Investments (<=25%)																			
Corporate Bonds	-	0.00%	-	0.00%	2.29	7.38%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Infrastructure Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Equity	4.83	4.40%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	2.12	2.37%	23.19	5.33%	40.65	8.95%	171.77	9.07%	
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Venture funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Others	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Sub Total (C)	4.83	4.40%	-	0.00%	2.29	7.38%	-	0.00%	-	0.00%	2.12	2.37%	23.19	5.33%	40.65	8.95%	171.77	9.07%	
Total (A + B + C)	109.78	100.00%	45.88	100.00%	30.99	100.00%	0.09	100.00%	128.83	100.00%	89.15	100.00%	434.71	100.00%	454.38	100.00%	1,894.22	100.00%	
Fund Carried Forward (as per LB2)																			

FORM L-27- UNIT LINKED BUSINESS

FORM 3A
(Read with Regulation 10)
Unit Linked Insurance Business
Name of the Insurer: HDFC Standard Life Insurance Company Limited
Registration Number: 101
Link to Item 'C' of FORM 3A (Part A)
Periodicity of Submission: Quarterly
Statement as on: September 30, 2014

PART - B

₹ Crores

PARTICULARS	ULGF02918/02/12LiquidFund101	ULGF03518/02/12StableMgF101	ULGF03018/02/12SecureMgtF101	ULGF03118/02/12DefensiveF101	ULGF03218/02/12BalancedMF101	ULGF03318/02/12GrowthFund101	ULGF00928/03/05SecureMgtF101	ULGF01028/03/05DefensiveF101	ULGF01128/03/05BalancedMF101
Opening Balance (Market Value)	11.57	67.18	60.05	122.19	123.50	1.73	18.15	43.92	29.07
Add: Inflow during the Quarter	0.35	1.13	3.00	6.89	12.30	0.01	0.00	0.01	0.08
Increase / (Decrease) Value of Inv	0.25	1.33	1.31	2.74	4.72	0.01	0.41	0.94	1.15
Less: Outflow during the Quarter	0.25	1.50	-	6.43	6.78	0.29	0.00	0.00	0.00
TOTAL INVESTIBLE FUNDS (MKT VALUE)	11.93	68.15	56.62	125.38	133.74	1.46	18.56	44.87	30.30

INVESTMENT OF UNIT FUND	ULGF02918/02/12LiquidFund101		ULGF03518/02/12StableMgF101		ULGF03018/02/12SecureMgtF101		ULGF03118/02/12DefensiveF101		ULGF03218/02/12BalancedMF101		ULGF03318/02/12GrowthFund101		ULGF00928/03/05SecureMgtF101		ULGF01028/03/05DefensiveF101		ULGF01128/03/05BalancedMF101	
	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%)	-	0.00%	5.57	8.17%	28.71	50.72%	48.71	38.85%	32.05	23.96%	-	0.00%	8.29	44.69%	14.04	31.30%	10.50	34.64%
Central Govt Securities	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
State Government Securities	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Other Approved Securities	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Corporate Bonds	-	0.00%	28.27	41.49%	15.25	26.93%	33.05	26.36%	19.29	14.42%	-	0.00%	7.33	39.47%	12.85	28.65%	1.92	6.34%
Infrastructure Bonds	-	0.00%	24.19	35.49%	9.15	16.16%	5.73	4.57%	12.98	9.70%	-	0.00%	1.89	10.19%	4.09	9.12%	1.00	3.29%
Equity	-	0.00%	-	0.00%	-	0.00%	32.06	25.57%	60.51	45.25%	1.38	94.65%	-	0.00%	11.34	25.27%	14.53	47.96%
Money Market Investments	11.92	99.92%	3.21	4.72%	1.93	3.41%	0.46	0.37%	1.64	1.23%	0.03	1.77%	0.38	2.04%	0.49	1.08%	0.59	1.95%
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Deposit with Banks	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Sub Total (A)	11.92	99.92%	61.24	89.87%	55.04	97.22%	120.02	95.72%	126.48	94.57%	1.41	96.42%	17.89	96.39%	42.81	95.42%	28.54	94.18%
Current Assets:																		
Accrued Interest	0.00	0.00%	2.68	3.93%	1.56	2.75%	2.54	2.03%	1.91	1.43%	0.00	0.00%	0.66	3.58%	1.17	2.60%	0.28	0.93%
Dividend Receivable	-	0.00%	-	0.00%	-	0.00%	0.01	0.01%	0.04	0.03%	0.00	0.05%	-	0.00%	0.00	0.01%	0.01	0.03%
Bank Balance	0.01	0.08%	0.01	0.02%	0.01	0.02%	0.03	0.02%	0.04	0.03%	0.01	0.73%	0.01	0.05%	0.02	0.03%	0.02	0.05%
Receivable for Sale of Investments	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.01	0.04%
Other Current Assets (for Investments)	-	0.00%	0.01	0.01%	0.01	0.02%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Less: Current Liabilities																		
Payable for Investments	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-	0.00%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%
Fund Mgmt Charges Payable	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%
Other Current Liabilities (for Investment)	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%
Sub Total (B)	0.01	0.08%	2.70	3.96%	1.58	2.78%	2.57	2.05%	1.98	1.48%	0.01	0.78%	0.67	3.61%	1.19	2.64%	0.32	1.06%
Other Investments (<=25%)																		
Corporate Bonds	-	0.00%	4.21	6.17%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Infrastructure Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Equity	-	0.00%	-	0.00%	-	0.00%	2.79	2.23%	5.28	3.95%	0.04	2.80%	-	0.00%	0.87	1.93%	1.44	4.77%
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Venture funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Others	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Sub Total (C)	-	0.00%	4.21	6.17%	-	0.00%	2.79	2.23%	5.28	3.95%	0.04	2.80%	-	0.00%	0.87	1.93%	1.44	4.77%
Total (A + B + C)	11.93	100.00%	68.15	100.00%	56.62	100.00%	125.38	100.00%	133.74	100.00%	1.46	100.00%	18.56	100.00%	44.87	100.00%	30.30	100.00%
Fund Carried Forward (as per LB2)																		

FORM L-27- UNIT LINKED BUSINESS

FORM 3A
(Read with Regulation 10)
Unit Linked Insurance Business
Name of the Insurer: HDFC Standard Life Insurance Company Limited
Registration Number: 101
Link to Item 'C' of FORM 3A (Part A)
Periodicity of Submission: Quarterly
Statement as on: September 30, 2014

PART - B

₹ Crores

PARTICULARS	ULIF01520/02/08LiquidFdlI01	ULIF01620/02/08StableMFIH01	ULIF01720/02/08SecureMFIH01	ULIF01820/02/08DefnsvFdlI01	ULIF01920/02/08BalncdMFIH01	ULIF02020/02/08EquityMFIH01	ULIF02120/02/08GrwthFndI01	ULGF01805/04/10CapGuaFnd210	ULGF02105/04/11CapGuaFd5A10
Opening Balance (Market Value)	102.21	81.72	302.54	131.70	660.42	799.10	4,152.60	3.50	17.53
Add: Inflow during the Quarter	57.58	17.77	46.28	13.17	44.10	53.24	274.54	0.00	-
Increase / (Decrease) Value of Inv	1.99	1.66	6.16	2.39	25.89	41.95	116.18	0.08	0.37
Less: Outflow during the Quarter	65.92	23.24	68.14	18.81	69.57	86.03	502.16	-	0.00
TOTAL INVESTIBLE FUNDS (MKT VALUE)	95.85	77.81	286.84	128.45	660.84	808.26	4041.15	3.58	17.90

INVESTMENT OF UNIT FUND	ULIF01520/02/08LiquidFdlI01		ULIF01620/02/08StableMFIH01		ULIF01720/02/08SecureMFIH01		ULIF01820/02/08DefnsvFdlI01		ULIF01920/02/08BalncdMFIH01		ULIF02020/02/08EquityMFIH01		ULIF02120/02/08GrwthFndI01		ULGF01805/04/10CapGuaFnd210		ULGF02105/04/11CapGuaFd5A10		
	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%)																			
Central Govt Securities	-	0.00%	-	0.00%	148.84	51.89%	49.66	38.66%	137.37	20.79%	13.43	1.66%	-	0.00%	-	0.00%	11.78	65.84%	
State Government Securities	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Other Approved Securities	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	2.18	61.00%	-	0.00%	
Corporate Bonds	-	0.00%	30.87	39.67%	72.88	25.41%	31.62	24.61%	102.74	15.55%	1.63	0.20%	-	0.00%	-	0.00%	-	0.00%	
Infrastructure Bonds	-	0.00%	30.03	38.60%	55.03	19.18%	6.58	5.12%	30.77	4.66%	0.80	0.10%	-	0.00%	-	0.00%	-	0.00%	
Equity	-	0.00%	-	0.00%	-	0.00%	34.53	26.88%	338.53	51.23%	701.50	86.79%	3,641.35	90.11%	1.27	35.43%	5.53	30.88%	
Money Market Investments	96.00	100.16%	13.07	16.80%	1.96	0.68%	0.45	0.35%	7.47	1.13%	1.47	0.18%	22.31	0.55%	0.09	2.55%	-	0.00%	
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Deposit with Banks	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	10.00	1.24%	-	0.00%	-	0.00%	-	0.00%	
Sub Total (A)	96.00	100.16%	73.97	95.07%	278.71	97.17%	122.84	95.63%	616.88	93.35%	728.84	90.17%	3,663.66	90.66%	3.54	98.97%	17.31	96.72%	
Current Assets:																			
Accrued Interest	0.00	0.00%	2.45	3.15%	8.44	2.94%	2.55	1.98%	8.26	1.25%	4.54	0.56%	0.00	0.00%	0.00	0.10%	0.42	2.37%	
Dividend Receivable	-	0.00%	-	0.00%	-	0.00%	0.01	0.01%	0.24	0.04%	0.49	0.06%	0.88	0.02%	0.00	0.01%	0.00	0.01%	
Bank Balance	0.01	0.01%	0.01	0.01%	0.01	0.00%	0.03	0.02%	0.14	0.02%	0.27	0.03%	1.27	0.03%	0.00	0.00%	0.00	0.01%	
Receivable for Sale of Investments	-	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.57	0.09%	0.99	0.12%	4.27	0.11%	-	0.00%	-	0.00%	
Other Current Assets (for Investments)	-	0.00%	-	0.00%	0.00	0.00%	0.02	0.02%	-	0.00%	0.09	0.01%	0.03	0.00%	0.00	0.00%	-	0.00%	
Less: Current Liabilities																			
Payable for Investments	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-1.82	-0.04%	-	0.00%	-	0.00%	
Fund Mgmt Charges Payable	-0.00	0.00%	-0.00	0.00%	-0.01	0.00%	-0.00	0.00%	-0.02	0.00%	-0.03	0.00%	-0.14	0.00%	-0.00	0.00%	-0.00	0.00%	
Other Current Liabilities (for Investment)	-0.16	-0.17%	-0.08	-0.11%	-0.31	-0.11%	-0.00	0.00%	-0.03	0.00%	-0.00	0.00%	-0.02	0.00%	-0.00	0.00%	-0.00	0.00%	
Sub Total (B)	-0.15	-0.16%	2.37	3.05%	8.13	2.83%	2.60	2.03%	9.16	1.39%	6.35	0.79%	4.48	0.11%	0.00	0.11%	0.43	2.39%	
Other Investments (<=25%)																			
Corporate Bonds	-	0.00%	1.46	1.88%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Infrastructure Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Equity	-	0.00%	-	0.00%	-	0.00%	3.01	2.34%	34.80	5.27%	73.08	9.04%	373.01	9.23%	0.03	0.91%	0.16	0.90%	
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Venture funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Others	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Sub Total (C)	-	0.00%	1.46	1.88%	-	0.00%	3.01	2.34%	34.80	5.27%	73.08	9.04%	373.01	9.23%	0.03	0.91%	0.16	0.90%	
Total (A + B + C)	95.85	100.00%	77.81	100.00%	286.84	100.00%	128.45	100.00%	660.84	100.00%	808.26	100.00%	4,041.15	100.00%	3.58	100.00%	17.90	100.00%	
Fund Carried Forward (as per LB2)																			

FORM L-27- UNIT LINKED BUSINESS

FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Registration Number: 101

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

Periodicity of Submission: Quarterly

Statement as on: September 30, 2014

PART - B

₹ Crores

PARTICULARS	ULGF03620/02/12LiquidFdlI101	ULGF03720/02/12StableMFII101	ULGF03820/02/12SecureMFII101	ULGF03920/02/12DefnsvFdlI101	ULGF04020/02/12BalncdMFII101	ULIF02208/10/08LiquidFdlI101	ULIF02308/10/08StableMFII101	ULIF02408/10/08SecureMFII101	ULIF02508/10/08DefnsvFdlI101
Opening Balance (Market Value)	79.12	42.46	138.85	181.31	16.88	107.85	73.60	274.23	111.89
Add: Inflow during the Quarter	2.14	1.89	4.05	1.66	0.35	82.42	17.06	70.62	11.80
Increase / (Decrease) Value of Inv (Net)	1.54	0.84	2.91	3.98	0.63	2.10	1.40	5.56	2.00
Less: Outflow during the Quarter	2.62	0.70	3.21	2.87	0.55	92.89	23.88	99.67	19.62
TOTAL INVESTIBLE FUNDS (MKT VALUE)	80.18	44.50	142.59	184.07	17.31	99.48	68.18	250.73	106.07

INVESTMENT OF UNIT FUND	ULGF03620/02/12LiquidFdlI101		ULGF03720/02/12StableMFII101		ULGF03820/02/12SecureMFII101		ULGF03920/02/12DefnsvFdlI101		ULGF04020/02/12BalncdMFII101		ULIF02208/10/08LiquidFdlI101		ULIF02308/10/08StableMFII101		ULIF02408/10/08SecureMFII101		ULIF02508/10/08DefnsvFdlI101		
	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%)																			
Central Govt Securities	-	0.00%	0.28	0.62%	74.14	52.00%	66.72	36.25%	3.76	21.71%	-	0.00%	-	0.00%	130.56	52.07%	41.79	39.39%	
State Government Securities	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Other Approved Securities	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Corporate Bonds	-	0.00%	14.29	32.12%	43.89	30.78%	43.28	23.52%	1.98	11.43%	-	0.00%	27.61	40.50%	63.10	25.17%	24.98	23.55%	
Infrastructure Bonds	-	0.00%	16.20	36.41%	19.09	13.38%	16.52	8.97%	1.52	8.77%	-	0.00%	26.22	38.46%	49.08	19.58%	6.29	5.93%	
Equity	-	0.00%	-	0.00%	-	0.00%	47.70	25.92%	8.58	49.55%	-	0.00%	-	0.00%	-	0.00%	28.05	26.44%	
Money Market Investments	80.16	99.98%	10.46	23.50%	1.15	0.81%	1.08	0.59%	0.50	2.91%	99.14	99.66%	9.05	13.27%	0.47	0.19%	0.15	0.15%	
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Deposit with Banks	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Sub Total (A)	80.16	99.98%	41.23	92.65%	138.27	96.97%	175.31	95.24%	16.34	94.36%	99.14	99.66%	62.88	92.23%	243.22	97.00%	101.26	95.46%	
Current Assets:																			
Accrued Interest	0.00	0.00%	1.16	2.60%	4.32	3.03%	4.12	2.24%	0.23	1.32%	0.00	0.00%	2.03	2.97%	7.51	2.99%	2.28	2.15%	
Dividend Receivable	-	0.00%	-	0.00%	-	0.00%	0.01	0.01%	0.01	0.03%	-	0.00%	-	0.00%	-	0.00%	0.01	0.01%	
Bank Balance	0.01	0.01%	0.01	0.02%	0.01	0.01%	0.04	0.02%	0.01	0.08%	0.01	0.01%	0.01	0.02%	0.01	0.00%	0.02	0.02%	
Receivable for Sale of Investments	-	0.00%	0.00	0.00%	0.00	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Other Current Assets (for Investments)	0.01	0.01%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.33	0.34%	-	0.00%	0.01	0.01%	0.02	0.02%	
Less: Current Liabilities																			
Payable for Investments	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	
Fund Mgmt Charges Payable	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.01	0.00%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.01	0.00%	-0.00	0.00%	
Other Current Liabilities (for Investment)	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.12	-0.18%	-0.00	0.00%	-0.00	0.00%	
Sub Total (B)	0.02	0.02%	1.17	2.62%	4.32	3.03%	4.16	2.26%	0.25	1.42%	0.34	0.34%	1.91	2.81%	7.52	3.00%	2.32	2.19%	
Other Investments (<=25%)																			
Corporate Bonds	-	0.00%	2.10	4.73%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	3.38	4.96%	-	0.00%	-	0.00%	
Infrastructure Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Equity	-	0.00%	-	0.00%	-	0.00%	4.60	2.50%	0.73	4.22%	-	0.00%	-	0.00%	-	0.00%	2.49	2.35%	
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Venture funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Others	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Sub Total (C)	-	0.00%	2.10	4.73%	-	0.00%	4.60	2.50%	0.73	4.22%	-	0.00%	3.38	4.96%	-	0.00%	2.49	2.35%	
Total (A + B + C)	80.18	100.00%	44.50	100.00%	142.59	100.00%	184.07	100.00%	17.31	100.00%	99.48	100.00%	68.18	100.00%	250.73	100.00%	106.07	100.00%	
Fund Carried Forward (as per LB2)																			

FORM L-27- UNIT LINKED BUSINESS

FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Registration Number: 101

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

Periodicity of Submission: Quarterly

Statement as on: September 30, 2014

PART - B

₹ Crores

PARTICULARS	ULIF02608/10/08BalncdMFI101	ULIF02708/10/08EquityMFI101	ULIF02808/10/08GrwthFndI101	ULGF04311/02/12LiquidFdlI101	ULGF04811/02/12StableMFI101	ULGF04411/02/12SecureMFI101	ULGF04511/02/12DefnsvFdlI101	ULGF04611/02/12BalncdMFI101
Opening Balance (Market Value)	456.43	545.28	2,774.17	3.83	22.19	91.79	88.66	9.98
Add: Inflow during the Quarter	41.19	49.23	306.15	0.48	0.65	0.10	3.61	2.96
Increase / (Decrease) Value of Inv (Net)	17.87	28.28	77.51	0.08	0.44	1.94	1.63	0.39
Less: Outflow during the Quarter	55.63	69.87	400.59	0.06	0.21	0.59	11.84	1.24
TOTAL INVESTIBLE FUNDS (MKT VALUE)	459.86	552.93	2757.24	4.33	23.07	93.23	82.06	12.09

INVESTMENT OF UNIT FUND	ULIF02608/10/08BalncdMFI101		ULIF02708/10/08EquityMFI101		ULIF02808/10/08GrwthFndI101		ULGF04311/02/12LiquidFdlI101		ULGF04811/02/12StableMFI101		ULGF04411/02/12SecureMFI101		ULGF04511/02/12DefnsvFdlI101		ULGF04611/02/12BalncdMFI101	
	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%)																
Central Govt Securities	94.23	20.49%	11.08	2.00%	-	0.00%	-	0.00%	0.24	1.03%	48.68	52.21%	33.57	40.91%	3.70	30.60%
State Government Securities	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Other Approved Securities	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.34	1.47%	-	0.00%	-	0.00%	-	0.00%
Corporate Bonds	73.55	15.99%	10.25	1.85%	-	0.00%	-	0.00%	7.15	30.98%	28.76	30.84%	16.73	20.38%	1.17	9.64%
Infrastructure Bonds	18.50	4.02%	0.10	0.02%	-	0.00%	-	0.00%	6.88	29.84%	12.40	13.30%	8.31	10.13%	1.12	9.25%
Equity	238.36	51.83%	478.75	86.59%	2,462.32	89.30%	-	0.00%	-	0.00%	-	0.00%	19.42	23.66%	5.15	42.60%
Money Market Investments	5.08	1.10%	1.01	0.18%	40.86	1.48%	4.32	99.77%	7.01	30.41%	0.62	0.67%	0.31	0.38%	0.36	2.95%
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Deposit with Banks	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Sub Total (A)	429.72	93.45%	501.20	90.64%	2,503.19	90.79%	4.32	99.77%	21.62	93.73%	90.46	97.02%	78.33	95.45%	11.49	95.04%
Current Assets:																
Accrued Interest	5.68	1.23%	0.69	0.12%	0.01	0.00%	0.00	0.00%	0.52	2.26%	2.77	2.97%	1.71	2.09%	0.15	1.27%
Dividend Receivable	0.17	0.04%	0.34	0.06%	0.59	0.02%	-	0.00%	-	0.00%	-	0.00%	0.01	0.01%	0.00	0.03%
Bank Balance	0.10	0.02%	0.19	0.03%	0.87	0.03%	0.01	0.23%	0.01	0.05%	0.01	0.01%	0.02	0.02%	0.01	0.10%
Receivable for Sale of Investments	0.42	0.09%	0.71	0.13%	2.89	0.10%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Other Current Assets (for Investments)	-	0.00%	0.05	0.01%	0.00	0.00%	-	0.00%	-	0.00%	0.00	0.00%	-	0.00%	0.00	0.00%
Less: Current Liabilities																
Payable for Investments	-0.00	0.00%	-0.00	0.00%	-1.24	-0.04%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%
Fund Mgmt Charges Payable	-0.02	0.00%	-0.02	0.00%	-0.09	0.00%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%
Other Current Liabilities (for Investments)	-0.43	-0.09%	-0.00	0.00%	-0.56	-0.02%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%
Sub Total (B)	5.92	1.29%	1.94	0.35%	2.47	0.09%	0.01	0.23%	0.53	2.31%	2.78	2.98%	1.73	2.11%	0.17	1.39%
Other Investments (<=25%)																
Corporate Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.91	3.96%	-	0.00%	-	0.00%	-	0.00%
Infrastructure Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Equity	24.23	5.27%	49.79	9.00%	251.59	9.12%	-	0.00%	-	0.00%	-	0.00%	2.00	2.43%	0.43	3.58%
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Venture funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Others	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Sub Total (C)	24.23	5.27%	49.79	9.00%	251.59	9.12%	-	0.00%	0.91	3.96%	-	0.00%	2.00	2.43%	0.43	3.58%
Total (A + B + C)	459.86	100.00%	552.93	100.00%	2,757.24	100.00%	4.33	100.00%	23.07	100.00%	93.23	100.00%	82.06	100.00%	12.09	100.00%
Fund Carried Forward (as per LB2)																

FORM L-27- UNIT LINKED BUSINESS

FORM 3A

(Read with Regulation 10)
 Unit Linked Insurance Business
 Name of the Insurer: HDFC Standard Life Insurance Company Limited
 Registration Number: 101
 Link to Item 'C' of FORM 3A (Part A)
 Periodicity of Submission: Quarterly
 Statement as on: September 30, 2014

PART - B

₹ Crores

PARTICULARS	ULIF02904/08/08MoneyPlusF101	ULIF03004/08/08BondOpPrF101	ULIF03204/08/08Large-CapF101	ULIF03104/08/08Mid-capFnd101	ULIF03304/08/08ManagerFnd101	ULIF03501/01/10BlueChipFd101	ULIF03401/01/10IncomeFund101	ULIF03601/01/10OpPrntyFd101	ULIF03701/01/10VantageFnd101
Opening Balance (Market Value)	51.87	83.15	93.42	79.79	838.21	1,449.43	631.65	2,484.92	384.69
Add: Inflow during the Quarter	29.17	17.57	15.01	27.08	13.38	188.42	136.99	260.84	15.93
Increase / (Decrease) Value of Inv (I)	0.67	1.51	4.74	3.41	35.27	78.92	13.25	124.18	9.70
Less: Outflow during the Quarter	38.25	30.60	21.10	30.74	97.16	78.57	73.68	126.83	12.18
TOTAL INVESTIBLE FUNDS (MKT VALUE)	43.46	71.62	92.06	79.55	789.70	1638.21	708.22	2743.11	398.14

INVESTMENT OF UNIT FUND	ULIF02904/08/08MoneyPlusF101		ULIF03004/08/08BondOpPrF101		ULIF03204/08/08Large-CapF101		ULIF03104/08/08Mid-capFnd101		ULIF03304/08/08ManagerFnd101		ULIF03501/01/10BlueChipFd101		ULIF03401/01/10IncomeFund101		ULIF03601/01/10OpPrntyFd101		ULIF03701/01/10VantageFnd101	
	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%)																		
Central Govt Securities	42.34	97.42%	42.76	59.69%	-	0.00%	-	0.00%	162.10	20.53%	-	0.00%	367.26	51.86%	-	0.00%	67.71	17.01%
State Government Securities	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Other Approved Securities	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.32	0.08%
Corporate Bonds	-	0.00%	20.53	28.67%	-	0.00%	-	0.00%	69.78	8.84%	-	0.00%	179.78	25.38%	-	0.00%	55.89	14.04%
Infrastructure Bonds	-	0.00%	0.79	1.11%	-	0.00%	-	0.00%	38.97	4.94%	-	0.00%	131.19	18.52%	-	0.00%	13.44	3.38%
Equity	-	0.00%	-	0.00%	87.71	95.27%	67.08	84.32%	480.07	60.79%	1,505.42	91.89%	-	0.00%	2,327.73	84.86%	231.30	58.10%
Money Market Investments	0.02	0.04%	0.42	0.59%	0.27	0.29%	2.75	3.46%	2.25	0.28%	50.06	3.06%	7.14	1.01%	101.25	3.69%	1.30	0.33%
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Deposit with Banks	-	0.00%	5.00	6.98%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Sub Total (A)	42.35	97.46%	69.50	97.04%	87.97	95.56%	69.82	87.78%	753.17	95.37%	1,555.48	94.95%	685.37	96.77%	2,428.98	88.55%	369.96	92.92%
Current Assets:																		
Accrued Interest	1.01	2.32%	2.13	2.98%	0.00	0.00%	0.00	0.00%	7.18	0.91%	0.01	0.00%	20.29	2.86%	0.00	0.00%	4.49	1.13%
Dividend Receivable	-	0.00%	-	0.00%	0.02	0.02%	0.05	0.07%	0.41	0.05%	0.42	0.03%	-	0.00%	0.31	0.01%	0.05	0.01%
Bank Balance	0.01	0.02%	0.01	0.01%	0.02	0.02%	0.04	0.05%	0.21	0.03%	0.14	0.01%	0.01	0.00%	1.74	0.06%	0.17	0.04%
Receivable for Sale of Investments	-	0.00%	-	0.00%	0.17	0.19%	-	0.00%	0.16	0.02%	0.27	0.02%	-	0.00%	12.68	0.46%	0.08	0.02%
Other Current Assets (for Investments)	0.09	0.21%	-	0.00%	-0.00	0.00%	-	0.00%	-	0.00%	4.21	0.26%	2.58	0.36%	5.31	0.19%	-	0.00%
Less: Current Liabilities																		
Payable for Investments	-	0.00%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-13.93	-0.85%	-0.00	0.00%	-24.15	-0.88%	-0.00	0.00%
Fund Mgmt Charges Payable	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.04	0.00%	-0.06	0.00%	-0.03	0.00%	-0.10	0.00%	-0.01	0.00%
Other Current Liabilities (for Investment)	-0.00	0.00%	-0.02	-0.02%	-0.08	-0.09%	-0.12	-0.15%	-0.84	-0.11%	-0.01	0.00%	-0.01	0.00%	-0.01	0.00%	-0.28	-0.07%
Sub Total (B)	1.11	2.54%	2.12	2.96%	0.13	0.14%	-0.03	-0.04%	7.08	0.90%	-8.95	-0.55%	22.85	3.23%	-4.22	-0.15%	4.49	1.13%
Other Investments (<=25%)																		
Corporate Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Infrastructure Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Equity	-	0.00%	-	0.00%	3.96	4.30%	9.75	12.26%	29.45	3.73%	91.68	5.60%	-	0.00%	318.36	11.61%	23.68	5.95%
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Venture funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Others	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Sub Total (C)	-	0.00%	3.96	4.30%	9.75	12.26%	29.45	3.73%	91.68	5.60%	-	0.00%	318.36	11.61%	23.68	5.95%	-	0.00%
Total (A + B + C)	43.46	100.00%	71.62	100.00%	92.06	100.00%	79.55	100.00%	789.70	100.00%	1,638.21	100.00%	708.22	100.00%	2,743.11	100.00%	398.14	100.00%
Fund Carried Forward (as per LB2)																		

FORM L-27- UNIT LINKED BUSINESS

FORM 3A

(Read with Regulation 10)
 Unit Linked Insurance Business
 Name of the Insurer: HDFC Standard Life Insurance Company Limited
 Registration Number: 101
 Link to Item 'C' of FORM 3A (Part A)
 Periodicity of Submission: Quarterly
 Statement as on: September 30, 2014

PART - B

₹ Crores

PARTICULARS	ULIF03901/09/10BalancedFd101	ULIF04126/10/10CaptiGuaFd101	ULIF03801/09/10ShortTrmFd101	ULIF04001/09/10HighestNAV101	ULIF04224/01/11PenGuaFnd101	ULIF05110/03/11DiscontdPF101	ULIF05201/10/13DiscontdPF101	ULIF04818/06/12PenSuPls12101	ULIF05301/08/13EquityPlus101									
Opening Balance (Market Value)	1,234.98	17.57	113.30	6,481.76	131.02	1,890.81	70.60	618.03	0.00									
Add: Inflow during the Quarter	217.95	-	110.97	450.36	0.00	132.60	6.65	104.98	0.07									
Increase / (Decrease) Value of Inv / Net	56.91	0.53	2.40	159.35	2.39	36.51	1.36	17.78	0.00									
Less: Outflow during the Quarter	47.31	0.05	110.85	120.74	0.60	8.50	1.61	10.92	0.00									
TOTAL INVESTIBLE FUNDS (MKT VALUE)	1462.53	18.05	115.82	6970.74	132.81	2051.42	77.00	729.87	0.07									
INVESTMENT OF UNIT FUND	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%)																		
Central Govt Securities	218.40	14.93%	-	0.00%	-	0.00%	1,474.64	21.15%	-	0.00%	1,627.97	79.36%	65.09	84.53%	98.18	13.45%	-	0.00%
State Government Securities	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Other Approved Securities	-	0.00%	-	0.00%	-	0.00%	-	0.00%	47.82	2.33%	9.28	12.06%	-	0.00%	-	0.00%	-	0.00%
Corporate Bonds	113.19	7.74%	-	0.00%	55.23	47.69%	694.48	9.96%	48.82	36.76%	-	0.00%	-	0.00%	99.17	13.59%	-	0.00%
Infrastructure Bonds	85.13	5.82%	-	0.00%	50.74	43.81%	990.21	14.21%	66.50	50.07%	-	0.00%	-	0.00%	107.41	14.72%	-	0.00%
Equity	902.25	61.69%	17.30	95.82%	-	0.00%	3,562.48	51.11%	12.09	9.10%	-	0.00%	-	0.00%	397.36	54.44%	0.05	75.44%
Money Market Investments	35.24	2.41%	0.20	1.10%	4.77	4.11%	61.58	0.88%	0.45	0.34%	345.12	16.82%	1.30	1.69%	12.52	1.72%	0.01	19.87%
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Deposit with Banks	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Sub Total (A)	1,354.22	92.59%	17.49	96.92%	110.74	95.62%	6,783.39	97.31%	127.86	96.27%	2,020.91	98.51%	75.67	98.27%	714.64	97.91%	0.07	95.32%
Current Assets:																		
Accrued Interest	12.75	0.87%	0.00	0.00%	4.38	3.78%	119.97	1.72%	4.58	3.45%	27.93	1.36%	1.39	1.81%	9.27	1.27%	0.00	0.00%
Dividend Receivable	0.63	0.04%	0.01	0.03%	-	0.00%	1.36	0.02%	0.01	0.00%	-	0.00%	-	0.00%	0.15	0.02%	0.00	0.03%
Bank Balance	0.34	0.02%	0.01	0.06%	0.01	0.01%	0.01	0.00%	0.01	0.01%	0.01	0.00%	0.00	0.00%	0.01	0.00%	0.00	0.03%
Receivable for Sale of Investments	0.99	0.07%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Other Current Assets (for Investments)	6.87	0.47%	-	0.00%	0.05	0.04%	16.94	0.24%	-	0.00%	2.61	0.13%	-	0.00%	3.78	0.52%	0.00	3.75%
Less: Current Liabilities																		
Payable for Investments	-0.00	0.00%	-	0.00%	-	0.00%	-59.91	-0.86%	-	0.00%	-0.00	0.00%	-0.00	0.00%	-10.00	-1.37%	-	0.00%
Fund Mgmt Charges Payable	-0.05	0.00%	-0.00	0.00%	-0.00	0.00%	-0.26	0.00%	-0.00	0.00%	-0.03	0.00%	-0.00	0.00%	-0.03	0.00%	-0.00	0.00%
Other Current Liabilities (for Investment)	-0.01	0.00%	-0.00	-0.01%	-0.00	0.00%	-0.14	0.00%	-0.01	-0.01%	-0.00	0.00%	-0.06	-0.08%	-0.01	0.00%	-0.00	0.00%
Sub Total (B)	21.51	1.47%	0.01	0.07%	4.44	3.83%	77.98	1.12%	4.58	3.45%	30.51	1.49%	1.33	1.73%	3.18	0.44%	0.00	3.81%
Other Investments (<=25%)																		
Corporate Bonds	-	0.00%	-	0.00%	0.64	0.55%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Infrastructure Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Equity	86.80	5.94%	0.54	3.01%	-	0.00%	109.37	1.57%	0.37	0.28%	-	0.00%	-	0.00%	12.05	1.65%	0.00	0.87%
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Venture funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Others	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Sub Total (C)	86.80	5.94%	0.54	3.01%	0.64	0.55%	109.37	1.57%	0.37	0.28%	-	0.00%	-	0.00%	12.05	1.65%	0.00	0.87%
Total (A + B + C)	1,462.53	100.00%	18.05	100.00%	115.82	100.00%	6,970.74	100.00%	132.81	100.00%	2,051.42	100.00%	77.00	100.00%	729.87	100.00%	0.07	100.00%
Fund Carried Forward (as per LB2)																		

FORM L-27- UNIT LINKED BUSINESS

FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Registration Number: 101

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

Periodicity of Submission: Quarterly

Statement as on: September 30, 2014

PART - B

₹ Crores

PARTICULARS	ULIF05601/08/13Bond Funds101	ULIF05501/08/13DivrEqtyFd101	ULIF05801/08/13ConsertvFd101	Total of All Funds
Opening Balance (Market Value)	0.00	0.00	-	38,854.14
Add: Inflow during the Quarter	0.01	0.13	0.01	3,402.65
Increase / (Decrease) Value of Inv [Net]	0.00	0.00	0.00	1,247.69
Less: Outflow during the Quarter	0.00	0.00	0.00	3,357.75
TOTAL INVESTIBLE FUNDS (MKT VALUE)	0.01	0.13	0.01	40,146.73

INVESTMENT OF UNIT FUND	ULIF05601/08/13Bond Funds101		ULIF05501/08/13DivrEqtyFd101		ULIF05801/08/13ConsertvFd101		Total of All Funds	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)								
Central Govt Securities	0.01	79.43%	-	0.00%	0.00	47.90%	6,208.96	15.47%
State Government Securities	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Other Approved Securities	-	0.00%	-	0.00%	-	0.00%	60.54	0.15%
Corporate Bonds	-	0.00%	-	0.00%	-	0.00%	2,601.68	6.48%
Infrastructure Bonds	-	0.00%	-	0.00%	-	0.00%	2,216.81	5.52%
Equity	-	0.00%	0.11	81.71%	-	0.00%	24,917.95	62.07%
Money Market Investments	0.00	14.48%	0.02	12.17%	0.00	47.58%	1,394.27	3.47%
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Deposit with Banks	-	0.00%	-	0.00%	-	0.00%	137.00	0.34%
Sub Total (A)	0.01	93.91%	0.12	93.88%	0.01	95.48%	37,537.20	93.50%
Current Assets:								
Accrued Interest	0.00	2.13%	0.00	0.00%	0.00	0.54%	357.29	0.89%
Dividend Receivable	-	0.00%	0.00	0.00%	-	0.00%	8.86	0.02%
Bank Balance	0.00	0.08%	0.00	0.02%	0.00	0.26%	8.86	0.02%
Receivable for Sale of Investments	-	0.00%	-	0.00%	-	0.00%	32.94	0.08%
Other Current Assets (for Investments)	0.00	3.89%	0.00	1.15%	0.00	3.72%	45.26	0.11%
Less: Current Liabilities								
Payable for Investments	-	0.00%	-	0.00%	-	0.00%	-113.61	-0.28%
Fund Mgmt Charges Payable	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-1.25	0.00%
Other Current Liabilities (for Investments)	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-6.54	-0.02%
Sub Total (B)	0.00	6.09%	0.00	1.17%	0.00	4.52%	331.81	0.83%
Other Investments (<=25%)								
Corporate Bonds	-	0.00%	-	0.00%	-	0.00%	29.81	0.07%
Infrastructure Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Equity	-	0.00%	0.01	4.95%	-	0.00%	2,247.92	5.60%
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Venture funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Others	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Sub Total (C)	-	0.00%	0.01	4.95%	-	0.00%	2,277.73	5.67%
Total (A + B + C)	0.01	100.00%	0.13	100.00%	0.01	100.00%	40,146.73	100.00%
Fund Carried Forward (as per LB2)								

Date: October 29, 2014

Prasun Gajri
Chief Investment Officer

FORM - 3A

(Read with Regulation 10)

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Registration Number: 101

Link to FORM 3A (Part B)

Statement for the period: September 30, 2014

Periodicity of Submission: Quarterly

Statement of NAV of Segregated Funds

PART - C

₹ Crores

No	Fund Name	SFIN	Date of Launch	Par/Non Par	Assets Under Management on the above date	NAV as per LB 2	NAV as on the above date	Previous Qtr NAV	2nd Previous Qtr NAV	3rd Previous Qtr NAV	4th Previous Qtr NAV	Return/Yield	3 Year Rolling CAGR	Highest NAV since inception
1	Liquid Fund	ULIF00102/01/04LiquidFund101	January 2, 2004	Non Par	101.11	44.5741	44.5741	43.6566	42.7258	41.8677	41.0262	8.65%	8.67%	44.5741
2	Secure Managed Fund	ULIF00202/01/04SecureMgtF101	January 2, 2004	Non Par	189.07	41.4152	41.4152	40.4895	39.0942	38.1538	37.2423	11.20%	8.72%	41.5002
3	Defensive Managed Fund	ULIF00302/01/04DefensiveF101	January 2, 2004	Non Par	128.71	56.3894	56.3894	55.3849	50.8873	48.9234	46.5986	21.01%	11.10%	56.9733
4	Balanced Managed Fund	ULIF00402/01/04BalancedMF101	January 2, 2004	Non Par	601.20	76.0948	76.0948	73.1176	65.2684	62.2228	57.9971	31.20%	13.30%	77.0874
5	Equity Managed Fund	ULIF00616/01/06EquityMgFd101	January 17, 2006	Non Par	958.20	101.1952	101.1952	96.0114	81.2198	76.3421	69.1048	46.44%	16.49%	103.6740
6	Growth Fund	ULIF00502/01/04GrowthFund101	January 2, 2004	Non Par	3,772.57	117.7366	117.7366	114.2680	94.1395	86.8604	76.5730	53.76%	17.45%	122.0232
7	Liquid Fund	ULIF00802/01/04LiquidFund101	January 2, 2004	Non Par	45.88	44.9435	44.9435	44.0129	43.0719	42.2099	41.3487	8.69%	8.67%	44.9435
8	Secure Managed Fund	ULIF00902/01/04SecureMgtF101	January 2, 2004	Non Par	128.83	40.7619	40.7619	39.8543	38.4850	37.5531	36.6481	11.23%	8.27%	40.8447
9	Defensive Managed Fund	ULIF01002/01/04DefensiveF101	January 2, 2004	Non Par	89.15	51.1343	51.1343	50.1306	46.1450	44.2982	42.1191	21.40%	11.23%	51.6344
10	Balanced Managed Fund	ULIF01102/01/04BalancedMF101	January 2, 2004	Non Par	434.71	73.2289	73.2289	70.3424	62.7223	59.7342	55.6751	31.53%	13.32%	74.1938
11	Equity Managed Fund	ULIF01316/01/06EquityMgFd101	January 17, 2006	Non Par	454.38	96.7070	96.7070	91.7139	77.4649	72.9477	65.9461	46.65%	17.58%	99.0636
12	Growth Fund	ULIF01202/01/04GrowthFund101	January 2, 2004	Non Par	1,894.22	113.1180	113.1180	109.7391	90.3904	83.4686	73.5404	53.82%	16.58%	117.2284
13	Liquid Fund	ULGF00111/08/03LiquidFund101	July 23, 2003	Non Par	23.25	45.3108	45.3108	44.3641	43.4176	42.5416	41.6867	8.69%	8.15%	45.3108
14	Secure Managed Fund	ULGF00211/08/03SecureMgtF101	July 23, 2003	Non Par	47.79	41.5922	41.5922	40.6708	39.2260	38.2403	37.3453	11.37%	8.39%	41.6730
15	Defensive Managed Fund	ULGF00311/08/03DefensiveF101	July 23, 2003	Non Par	150.30	63.2039	63.2039	61.9525	57.0322	54.8194	52.3199	20.80%	9.91%	63.7503
16	Balanced Managed Fund	ULGF00411/08/03BalancedMF101	July 23, 2003	Non Par	181.01	95.3710	95.3710	91.4868	81.7658	78.0378	73.4654	29.82%	12.52%	96.5361
17	Growth Fund	ULGF00511/08/03GrowthFund101	July 23, 2003	Non Par	0.01	282.0778	282.0778	264.5758	224.5187	210.8386	191.5970	47.22%	19.55%	288.9465
18	Secure Managed Fund	ULGF00928/03/05SecureMgtF101	March 28, 2005	Non Par	18.56	84.7280	84.7280	82.8542	79.9646	77.9084	76.1214	11.31%	2.97%	84.8466
19	Defensive Managed Fund	ULGF01028/03/05DefensiveF101	March 28, 2005	Non Par	44.87	51.5204	51.5204	50.4441	46.4462	44.6404	42.5655	21.04%	10.46%	51.9400
20	Balanced Managed Fund	ULGF01128/03/05BalancedMF101	March 28, 2005	Non Par	30.30	67.6057	67.6057	65.0433	58.0647	55.3579	51.7483	30.64%	12.90%	68.5114
21	Stable Managed Fund	ULIF00720/06/07StableMgFd101	June 20, 2007	Non Par	49.64	43.6073	43.6073	42.7680	41.8834	40.8582	39.9491	9.16%	8.37%	43.6073
22	Stable Managed Fund	ULIF00420/06/07StableMgFd101	June 20, 2007	Non Par	30.99	43.6145	43.6145	42.8062	41.8114	40.8993	39.9934	9.05%	8.35%	43.6145
23	Stable Managed Fund	ULGF00620/06/07StableMgFd101	June 20, 2007	Non Par	26.88	42.1760	42.1760	41.3713	40.3815	39.5333	38.6459	9.13%	6.94%	42.1760
24	Sovereign Fund	ULGF01620/06/07SovereignF101	June 20, 2007	Non Par	1.89	35.0239	35.0239	34.1373	32.6229	31.7358	31.4700	11.29%	7.89%	35.1096
25	Sovereign Fund	ULGF01520/06/07SovereignF101	June 20, 2007	Non Par	0.09	35.0283	35.0283	34.1042	32.5881	31.7107	31.4842	11.26%	7.99%	35.1045
26	Liquid Fund II	ULIF01520/02/08LiquidFdlI101	February 20, 2008	Non Par	95.85	16.9074	16.9074	16.5900	16.2503	15.9437	15.6398	8.10%	8.14%	16.9074
27	Secure Managed Fund II	ULIF01720/02/08SecureMFII101	February 20, 2008	Non Par	286.84	16.5762	16.5762	16.2329	15.6739	15.2958	14.9511	10.87%	8.58%	16.8120
28	Defensive Managed Fund II	ULIF01820/02/08DefnsvFdlI101	February 20, 2008	Non Par	128.45	16.8468	16.8468	16.5437	15.2317	14.6669	14.0371	20.02%	10.85%	17.0101
29	Balanced Managed Fund II	ULIF01920/02/08BalncdMFII101	February 20, 2008	Non Par	680.84	15.6873	15.6873	15.0857	13.4621	12.8518	12.0180	30.53%	12.95%	15.8976
30	Equity Managed Fund II	ULIF02020/02/08EquityMFII101	February 20, 2008	Non Par	808.26	15.5318	15.5318	14.7423	12.4573	11.7300	10.6518	45.81%	15.84%	15.9212
31	Growth Fund II	ULIF02120/02/08GrowthFdlII101	February 20, 2008	Non Par	4,041.15	13.6060	13.6060	13.2252	10.9043	10.0721	8.9037	52.81%	16.96%	14.1082
32	Stable Managed Fund II	ULIF01620/02/08StableMFII101	February 20, 2008	Non Par	77.81	16.3744	16.3744	16.0583	15.7077	15.3735	15.0409	8.80%	8.18%	16.3744
33	Money Plus Fund	ULIF02904/08/08MoneyPlusF101	August 4, 2008	Non Par	43.46	14.5152	14.5152	14.3192	14.0509	13.8320	13.5629	7.02%	6.18%	14.5223
34	Bond Opportunities Fund	ULIF03004/08/08BondOprrtFd101	August 4, 2008	Non Par	71.62	15.0817	15.0817	14.7920	14.3316	14.0023	13.7028	10.06%	6.68%	15.1157
35	Mid-cap Fund	ULIF03104/08/08Mid-capFnd101	August 4, 2008	Non Par	79.55	27.1077	27.1077	25.8362	20.0404	18.4727	15.4597	75.34%	16.49%	28.0760
36	Large-cap Fund	ULIF03204/08/08Large-CapF101	August 4, 2008	Non Par	92.06	19.6475	19.6475	18.6677	16.1378	15.2165	13.7580	42.81%	15.72%	20.1892
37	Manager's Fund	ULIF03304/08/08ManagerFnd101	August 4, 2008	Non Par	789.70	19.7745	19.7745	18.9372	16.6381	15.7798	14.5293	36.10%	11.53%	20.0254
38	Balanced Managed Fund II	ULIF02608/10/08BalancedMFII101	October 8, 2008	Non Par	459.86	21.0509	21.0509	20.2519	18.0492	17.2039	16.0995	30.75%	12.90%	21.3329
39	Defensive Managed Fund II	ULIF02508/10/08DefnsvFdlII101	October 8, 2008	Non Par	106.07	18.4144	18.4144	18.0882	16.6542	16.0279	15.3508	19.96%	10.97%	18.5965
40	Equity Managed Fund II	ULIF02708/10/08EquityMFII101	October 8, 2008	Non Par	552.93	23.0061	23.0061	21.8561	18.4429	17.3302	15.7285	46.27%	15.64%	23.5845
41	Growth Fund II	ULIF02808/10/08GrowthFdlII101	October 8, 2008	Non Par	2,757.24	25.8982	25.8982	25.1738	20.7586	19.1717	16.9528	52.77%	16.88%	26.8502
42	Liquid Fund II	ULIF02208/10/08LiquidFdlII101	October 8, 2008	Non Par	99.48	16.0015	16.0015	15.6906	15.3785	15.0863	14.7980	8.13%	8.13%	16.0015
43	Secure Managed Fund II	ULIF02408/10/08SecureMFII101	October 8, 2008	Non Par	250.73	16.3754	16.3754	16.0367	15.4853	15.1129	14.7681	10.88%	8.59%	16.4111
44	Stable Managed Fund II	ULIF02308/10/08StableMFII101	October 8, 2008	Non Par	68.18	15.6717	15.6717	15.3680	15.0322	14.7113	14.4049	8.79%	8.24%	15.6717
45	Income Fund	ULIF03401/01/10IncomeFund101	January 5, 2010	Non Par	708.22	14.3333	14.3333	14.0534	13.5773	13.2693	12.9833	10.40%	8.75%	14.3676
46	Blue Chip Fund	ULIF03501/01/10BlueChipFdl101	January 5, 2010	Non Par	1,638.21	14.7578	14.7578	14.0174	11.8035	11.0608	9.8822	49.34%	16.40%	15.1970
47	Opportunities Fund	ULIF03601/01/10OpportvtyFdl101	January 5, 2010	Non Par	2,743.11	16.9247	16.9247	16.1502	12.3291	11.2911	9.5280	77.63%	16.89%	17.4516
48	Vantage Fund	ULIF03701/01/10VantageFnd101	January 5, 2010	Non Par	398.14	15.7679	15.7679	15.3810	12.9486	12.1206	10.9678	43.77%	14.01%	16.1136
49	HDFC Capital Guarantee Fund - 2	ULGF01805/04/10CapGuaFnd2101	April 6, 2010	Non Par	3.58	13.9560	13.9560	13.6516	12.8891	12.5415	11.9515	16.77%	9.29%	14.0812
50	Highest NAV Guarantee Fund	ULIF04001/09/10HighestNAV101	September 8, 2010	Non Par	6,970.74	12.3000	12.3000	12.0093	11.0963	10.7268	10.2949	19.48%	9.04%	12.4718
51	Short Term Fund	ULIF03801/09/10ShortTmFnd101	September 14, 2010	Non Par	115.82	13.6419	13.6419	13.2672	13.0667	12.7833	12.5174	8.98%	8.10%	13.6419
52	Balanced Fund	ULIF03901/09/10BalancedFnd101	September 8, 2010	Non Par	1,462.53	14.1575	14.1575	13.5665	11.8602	11.3199	10.4900	34.96%	13.76%	14.3961
53	Capital Guarantee Fund	ULIF04126/10/10CapGuaFnd101	November 2, 2010	Non Par	18.05	14.5256	14.5256	14.1022	12.1884	11.4456	10.3693	40.08%	16.08%	15.0154
54	Pension Guarantee Fund 1	ULIF04224/01/11PenGuaFnd101	February 1, 2011	Non Par	132.81	12.9836	12.9836	12.7501	12.1759	11.8832	11.5801	12.12%	8.40%	13.0001
55	Capital Guarantee Fund 5A	ULGF02105/04/11CapGuaFdsA101	April 6, 2011	Non Par	17.90	13.0356	13.0356	12.7688	12.1035	11.7495	11.3040	15.32%	9.45%	13.1318
56	Liquid Fund II %	ULGF04311/02/12LiquidFdlII101	February 11, 2012	Non Par	4.33	15.9960	15.9960	15.6917	15.3821	15.0920	14.7996	8.08%	8.12%	15.9960
57	Stable Managed Fund II %	ULGF04811/02/12StableMFII101	February 11, 2012	Non Par	23.07	15.6650	15.6650	15.3627	15.0308	14.7134	14.4084	7.72%	8.22%	15.6650
58	Secure Managed Fund II %	ULGF04411/02/12SecureMFII101	February 11, 2012	Non Par	93.23	16.4975	16.4975	16.1567	15.5988	15.2299	14.8874	10.82%	8.86%	16.5344
59	Defensive Managed Fund II %	ULGF04511/02/12DefnsvFdlII101	February 11, 2012	Non Par	82.06	18.2318	18.2318	17.8635	16.4883	15.8870	15.1484	20.35%	10.61%	18.3837
60	Balanced Managed Fund II %	ULGF04611/02/12BalncdMFII101	February 11, 2012	Non Par	12.09	20.7453	20.7453	19.9849	17.9709	17.1491	16.1012	28.84%	12.35%	20.9799
61	Equity Managed Fund %	ULGF03218/02/12EquityMgFd101	February 18, 2012	Non Par	133.74	72.3862	72.3862	69.7067	62.7761	59.8935	56.0823	29.07%	12.88%	73.2192
62	Defensive Managed Fund %	ULGF03118/02/12DefensiveF101	February 18, 2012	Non Par	125.38	50.8088	50.8088	49.6990	45.8266	44.0026	42.0169	20.92%	10.99%	51.2438
63	Growth Fund %	ULGF03318/02/12GrowthFund101	February 18, 2012	Non Par	1.46	109.3381	109.3381	108.5690	88.7465	82.7367	73.4958	48.77%	16.25%	113.8078
64	Liquid Fund %	ULGF02918/02/12LiquidFund101	February 18, 2012	Non Par	11.93	45.0718	45.0718	44.1390	43.1994	42.3714	41.5301	8.53%	8.78%	45.0718
65	Secure Managed Fund %	ULGF03018/02/12SecureMgFd101	February 18, 2012	Non Par	56.62	41.1783	41.1783	40.2774	38.8888	37.9007	37.0017	11.29%	9.08%	41.2608

FORM L-29-Details regarding debt securities

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date : September 30, 2014

(₹ Lakhs)

Details regarding debt securities- Non-ULIP

Particulars	MARKET VALUE				BOOK VALUE			
	As at September 30, 2014	As % of total for this class	As at September 30, 2013	As % of total for this class	As at September 30, 2014	As % of total for this class	As at September 30, 2013	As % of total for this class
Break down by credit rating								
AAA rated *	1,553,177	90.21%	1,145,315	89.71%	1,549,155	90.23%	1,140,352	89.70%
AA or better	114,937	6.68%	62,391	4.89%	114,198	6.65%	62,015	4.88%
Rated below AA but above A (A or better)	11,214	0.65%	9,431	0.74%	11,231	0.65%	9,436	0.74%
Rated below A but above B	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Any other \$	42,390	2.46%	59,507	4.66%	42,390	2.47%	59,507	4.68%
Total	1,721,718	100%	1,276,644	100%	1,716,974	100%	1,271,309	100%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	232,913	13.53%	270,199	21.16%	230,394	13.42%	267,660	21.05%
More than 1 year and upto 3 years	116,929	6.79%	83,764	6.56%	116,540	6.79%	83,969	6.60%
More than 3 years and up to 7 years	353,777	20.55%	247,509	19.39%	353,108	20.57%	244,463	19.23%
More than 7 years and up to 10 years	357,982	20.79%	262,717	20.58%	358,174	20.86%	263,577	20.73%
More than 10 years and up to 15 years	241,814	14.04%	155,936	12.21%	240,199	13.99%	154,859	12.18%
More than 15 years and up to 20 years	144,745	8.41%	91,292	7.15%	144,972	8.44%	91,553	7.20%
Above 20 years	273,558	15.89%	165,226	12.94%	273,587	15.93%	165,228	13.00%
Total	1,721,718	100%	1,276,644	100%	1,716,974	100%	1,271,309	100%
Breakdown by type of the issuer								
a. Central Government @	941,594	54.69%	666,801	52.23%	938,599	54.67%	662,618	52.12%
b. State Government	62,247	3.62%	55,959	4.38%	62,334	3.63%	55,996	4.40%
c. Corporate Securities	717,878	41.70%	553,884	43.39%	716,041	41.70%	552,695	43.47%
Total	1,721,718	100%	1,276,644	100%	1,716,974	100%	1,271,309	100%

Note

- * Includes Central and State Government Securities, Reverse Repo with underlying G-Sec & Tbill, CBLO and AAA equivalent rated instruments.
- @ Includes Reverse Repo investments with underlying G-Sec and Tbill and CBLO investments guaranteed by Clearing Corporation of India Ltd.
- \$ Includes Fixed Deposit and Loan asset.
- In case a debt instrument is rated by more than one rating agency, the lowest rating has been considered for the purpose of classification.
- Market value of the securities will be in accordance with the valuation method specified by the Authority under Accounting/ Investment Regulations.

FORM L-29-Details regarding debt securities

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date : September 30, 2014

(₹ Lakhs)

Details regarding debt securities- ULIP

Particulars	MARKET VALUE				BOOK VALUE			
	As at September 30, 2014	As % of total for this class	As at September 30, 2013	As % of total for this class	As at September 30, 2014	As % of total for this class	As at September 30, 2013	As % of total for this class
Break down by credit rating								
AAA rated *	1,203,110	95.11%	1,032,914	93.76%	1,196,180	95.13%	1,063,063	93.90%
AA or better	48,095	3.80%	49,544	4.50%	47,560	3.78%	49,819	4.40%
Rated below AA but above A	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Rated below A but above B	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Any other \$	13,700	1.08%	19,200	1.74%	13,700	1.09%	19,200	1.70%
Total	1,264,905	100%	1,101,659	100%	1,257,440	100%	1,132,082	100%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	260,307	20.58%	248,159	22.53%	256,126	20.37%	244,767	21.62%
More than 1 year and upto 3 years	220,219	17.41%	159,551	14.48%	215,819	17.16%	159,101	14.05%
More than 3 years and up to 7 years	430,366	34.02%	193,982	17.61%	432,442	34.39%	197,139	17.41%
More than 7 years and up to 10 years	86,809	6.86%	341,982	31.04%	86,772	6.90%	356,988	31.53%
More than 10 years and up to 15 years	122,474	9.68%	99,197	9.00%	123,234	9.80%	108,978	9.63%
More than 15 years and up to 20 years	84,578	6.69%	26,801	2.43%	82,829	6.59%	29,487	2.60%
Above 20 years	60,152	4.76%	31,985	2.90%	60,218	4.79%	35,622	3.15%
Total	1,264,905	100%	1,101,659	100%	1,257,440	100%	1,132,082	100%
Breakdown by type of the issuer								
a. Central Government @	682,187	53.93%	509,699	46.27%	681,752	54.22%	536,378	47.38%
b. State Government	-	0.00%	-	0.00%	-	0.00%	-	0.00%
c. Corporate Securities	582,719	46.07%	591,959	53.73%	575,688	45.78%	595,704	52.62%
Total	1,264,905	100%	1,101,659	100%	1,257,440	100%	1,132,082	100%

Note

- * Includes Central and State Government Securities, Reverse Repo with underlying G-Sec & Tbill, CBLO and AAA equivalent rated instruments.
- @ Includes Reverse Repo investments with underlying G-Sec and Tbill and CBLO investments guaranteed by Clearing Corporation of India Ltd.
- \$ Includes Fixed Deposit and Loan asset.
- In case a debt instrument is rated by more than one rating agency, the lowest rating has been considered for the purpose of classification.
- 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

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date : September 30, 2014

(₹ '000)

Sr.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / (received)*			
				For the quarter ended September 30, 2014	For the half year ended September 30, 2014	For the quarter ended September 30, 2013	For the half year ended September 30, 2013
1	HDFC Limited	Holding Company	Investment income Commission expense Reimbursements-Paid/(Receivable) Purchase of investments Sale of investments	(135,150) 197 - - (125,641)	(247,248) 408 - - (250,000)	(105,044) 189 70 - -	(213,496) 409 178 - (60,665)
2	HDFC Pension Management Company Limited	Wholly Owned Subsidiary	Reimbursements-Paid/(Receivable) Investment made	(2,923) -	(9,953) -	(1,872) -	(1,883) 274,200
3	HDFC Asset Management Company Limited	Fellow Subsidiary	Premium income	11	(1,644)	(88)	(792)
4	HDFC Ergo General Insurance Company Limited	Fellow Subsidiary	Premium income Insurance claim received Insurance premium expense Insurance claim paid	(257) (1,980) 337 -	(389) (1,980) 792 -	(194) (20) 21,882 1,500	(661) (65) 44,114 1,500
5	HDFC Sales Private Limited	Fellow Subsidiary	Commission expense Web branding expense	16,828 -	29,153 -	16,441 49,488	27,191 96,000
6	HDFC Bank Limited	Associate of holding Company	Premium income Investment income Commission expense Custodian fees paid Bank charges paid Insurance claim paid Purchase of investments Sale of investments Recovery of licensing fees General office expense Purchase of Digital certificate & eToken	(376,562) (38,621) 1,066,173 10,694 22,809 34,461 526,241 (1,043,095) (933) 8,350 4	(448,072) (160,913) 1,796,769 19,944 40,223 72,179 1,794,623 (810,000) (1,477) 8,350 4	(495,930) (13,982) 761,201 7,074 17,153 39,013 - (116) - - - -	(668,172) (96,283) 1,198,538 14,365 29,433 67,975 751,652 (610,916) - - - -
7	Key Management Personnel		Premium income Managerial remuneration Reimbursements-Paid/(Receivable)	(116) 18,874 3	(183) 37,822 32	(115) 25,060 20	(189) 48,251 51

* Transaction amounts are on accrual basis.

FORM L-31 LNL - 6 : BOARD OF DIRECTORS & KEY PERSONS

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date : September 30, 2014

Sl. No.	Name of person	Role/designation	Details of change in the period
1	Mr. Deepak S. Parekh	Chairman & Director	
2	Mr. Gerald E. Grimstone	Director	
3	Mr. Keki M. Mistry	Director	
4	Mr. David Nish	Director	
5	Ms. Renu Sud Karnad	Director	
6	Mr. Norman K. Skeoch	Director	
7	Mr. Michael G. Connarty	Alternate to Norman K. Skeoch	
8	Mr. Gautam R. Divan	Independent Director	Resigned on April 24, 2014
9	Mr. Ravi Narain	Independent Director	
10	Mr. Ranjan K. Pant	Independent Director	Resigned on April 24, 2014
11	Mr. A K T Chari	Independent Director	Resigned on April 24, 2014
12	Dr S A Dave	Independent Director	
13	Mr Prasad Chandran	Independent Director	
14	Mr VK Viswanathan	Independent Director	Appointed on April 25, 2014
15	Mr. Amitabh Chaudhry	Managing Director & Chief Executive Officer	Appointed on April 25, 2014
16	Ms.Vibha Padalkar	Executive Director & Chief Financial Officer	
17	Mr. Suresh Badami	Chief Distribution Officer	
18	Mr Srinivasan Parthasarathy	Chief & Appointed Actuary	
19	Mr. Rajendra Ghag	Senior Executive Vice President & Chief Human Resource Officer	
20	Mr. Prasun Gajri	Senior Executive Vice President & Chief Investment Officer	
21	Mr. Sanjay Tripathy	Senior Executive Vice President - Marketing and Products	
22	Mr. Subrat Mohanty	Senior Executive Vice President - Head of Strategy, Customer Relation, Business System & Technology and Health	
23	Mr. Khushru Sidhwa	Senior Vice President - Audit & Risk Management	
24	Mr Manish Ghiya	Company Secretary & Head- Compliance & Legal	

FORM L-32-SOLVENCY MARGIN - KT 3

(See Regulation 4)
Insurance Regulatory and Development Authority (Actuarial Report and Abstract) Regulations, 2000.
AVAILABLE SOLVENCY MARGIN AND SOLVENCY RATIO.
As on September 30, 2014

		Form Code: <u> K </u>
Name of Insurer: <u>HDFC Standard Life Insurance Company Limited.</u>	Registration Number: <u> 11-128245 </u>	
Classification: <u>Total Business</u>		

Item	Description	Adjusted Value (₹ lakhs)
(1)	(2)	
01	Available assets in Policyholders' fund:	5,675,366
	Deduct:	
02	Mathematical reserves	5,666,820
03	Other liabilities	-
04	Excess in Policyholders' funds	8,546
05	Available assets in Shareholders' fund:	239,713
	Deduct:	
06	Other liabilities of shareholders' fund	-
07	Excess in Shareholders' funds	239,713
08	Total ASM (04)+(07)	248,259
09	Total RSM	121,653
10	Solvency Ratio (ASM/RSM)	204%

Certification:

I, 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: Mumbai Srinivasan Parthasarathy
Date: October 14, 2014

Notes

- Item Nos. 01 and 05 are the amounts 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 is the amount of Mathematical Reserves as mentioned in Form H.

FORM L-33- NPAs

FORM 7

(Read with Regulation 10)

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Registration Number: 101

Statement as on: September 30, 2014

Name of Fund Life Fund

DETAILS OF NON-PERFORMING ASSETS - QUARTERLY

₹ Crores

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		TOTAL	
		YTD (As on 30 Sep 2014)	Prev. FY (As on 31 Mar 2014)	YTD (As on 30 Sep 2014)	Prev. FY (As on 31 Mar 2014)	YTD (As on 30 Sep 2014)	Prev. FY (As on 31 Mar 2014)	YTD (As on 30 Sep 2014)	Prev. FY (As on 31 Mar 2014)
1	Investments Assets (As per Form 3A / 3B - Total Fund)	4,274.71	3,719.34	22.22	22.74	828.67	794.95	14,063.67	12,340.85
2	Gross NPA	10.00	10.00	-	-	-	-	10.00	10.00
3	% of Gross NPA on Investment Assets (2/1)	0.23%	0.27%	0.00%	0.00%	0.00%	0.00%	0.07%	0.08%
4	Provision made on NPA	2.00	1.00	-	-	-	-	2.00	1.00
5	Provision as a % of NPA (4/2)	20.00%	10.00%	0.00%	0.00%	0.00%	0.00%	20.00%	10.00%
6	Provision on Standard Assets	-	-	0.09	0.09	-	-	0.09	0.09
7	Net Investment Assets (1-4)	4,272.71	3,718.34	22.22	22.74	828.67	794.95	14,061.67	12,339.85
8	Net NPA (2-4)	8.00	9.00	-	-	-	-	8.00	9.00
9	% of Net NPA to Net Investment Assets (8/7)	0.19%	0.24%	0.00%	0.00%	0.00%	0.00%	0.06%	0.07%
10	Write off made during the period	-	-	-	-	-	-	-	-

Certification

Certified that the information given herein are correct and complete to the best of my knowledge. Also certified that the various investments made and covered in the return are **within** the exhaustive categories provided in Investment Guidelines as amended from time to time.

Date: October 29, 2014

Prasun Gajri
Chief Investment Officer

FORM L-33- NPAs

FORM 7

(Read with Regulation 10)

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Registration Number: 101

Statement as on: September 30, 2014

Name of Fund: Pension & General Annuity and Group Business

DETAILS OF NON-PERFORMING ASSETS - QUARTERLY

₹ Crores

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		TOTAL	
		YTD (As on 30 Sep 2014)	Prev. FY (As on 31 Mar 2014)	YTD (As on 30 Sep 2014)	Prev. FY (As on 31 Mar 2014)	YTD (As on 30 Sep 2014)	Prev. FY (As on 31 Mar 2014)	YTD (As on 30 Sep 2014)	Prev. FY (As on 31 Mar 2014)
1	Investments Assets (As per Form 3A / 3B - Total Fund)	2,272.40	1,640.45	-	-	396.41	522.69	4,894.43	4,003.75
2	Gross NPA	10.00	10.00	-	-	-	-	10.00	10.00
3	% of Gross NPA on Investment Assets (2/1)	0.44%	0.61%	0.00%	0.00%	0.00%	0.00%	0.20%	0.25%
4	Provision made on NPA	2.00	1.00	-	-	-	-	2.00	1.00
5	Provision as a % of NPA (4/2)	20.00%	10.00%	0.00%	0.00%	0.00%	0.00%	20.00%	10.00%
6	Provision on Standard Assets	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	2,270.40	1,639.45	-	-	396.41	522.69	4,892.43	4,002.75
8	Net NPA (2-4)	8.00	9.00	-	-	-	-	8.00	9.00
9	% of Net NPA to Net Investment Assets (8/7)	0.35%	0.55%	0.00%	0.00%	0.00%	0.00%	0.16%	0.22%
10	Write off made during the period	-	-	-	-	-	-	-	-

Certification

Certified that the information given herein are correct and complete to the best of my knowledge. Also certified that the various investments made and covered in the return are **within** the exhaustive categories provided in Investment Guidelines as amended from time to time.

Date: October 29, 2014

Prasun Gajri
Chief Investment Officer

FORM L-33- NPAs

FORM 7

(Read with Regulation 10)

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Registration Number: 101

Statement as on: September 30, 2014

Name of Fund: Unit Linked Funds

DETAILS OF NON-PERFORMING ASSETS - QUARTERLY

₹ Crores

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		TOTAL	
		YTD (As on 30 Sep 2014)	Prev. FY (As on 31 Mar 2014)	YTD (As on 30 Sep 2014)	Prev. FY (As on 31 Mar 2014)	YTD (As on 30 Sep 2014)	Prev. FY (As on 31 Mar 2014)	YTD (As on 30 Sep 2014)	Prev. FY (As on 31 Mar 2014)
1	Investments Assets (As per Form 3A / 3B - Total Fund)	4,818.48	5,239.19	-	-	1,561.08	1,504.81	40,146.73	33,913.51
2	Gross NPA	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets (2/1)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
4	Provision made on NPA	-	-	-	-	-	-	-	-
5	Provision as a % of NPA (4/2)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
6	Provision on Standard Assets	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	4,818.48	5,239.19	-	-	1,561.08	1,504.81	40,146.73	33,913.51
8	Net NPA (2-4)	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
10	Write off made during the period	-	-	-	-	-	-	-	-

Certification

Certified that the information given herein are correct and complete to the best of my knowledge. Also certified that the various investments made and covered in the return are **within** the exhaustive categories provided in Investment Guidelines as amended from time to time.

Date: October 29, 2014

Prasun Gajri
Chief Investment Officer

FORM L-34- YIELD ON INVESTMENT

FORM - 1

(Read with Regulation 10)

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Registration Number: 101

Statement as on: September 30, 2014

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Name of the Fund Life Fund

₹ Crores

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year)			
			Investment	Income on Investment	Gross Yield (%)	Net Yield (%)	Investment	Income on Investment	Gross Yield (%)	Net Yield (%)	Investment	Income on Investment	Gross Yield (%)	Net Yield (%)
A01	Central Government Bonds	CGSB	6,009.96	128.83	2.14%	2.14%	5,688.91	242.11	4.26%	4.26%	3,764.45	156.73	4.16%	4.16%
A03	Deposit under Section 7 of Insurance Act, 1938	CDSS	12.02	0.24	1.97%	1.97%	12.05	0.47	3.93%	3.93%	12.29	0.47	3.85%	3.85%
A04	Treasury Bills	CTRB	608.44	12.87	2.12%	2.12%	738.39	31.85	4.31%	4.31%	826.14	26.98	3.27%	3.27%
B02	State Government Bonds	SGGB	62.70	1.36	2.17%	2.17%	62.70	2.72	4.34%	4.34%	75.56	3.35	4.44%	4.44%
B04	Other Approved Securities (excluding Infrastructure Investments)	SGOA	504.24	10.54	2.09%	2.09%	503.84	21.08	4.18%	4.18%	500.63	21.08	4.21%	4.21%
C06	Debentures / Bonds / CPs / Loans - (Promoter Group)	HDPG	107.49	2.62	2.44%	2.44%	95.08	4.62	4.86%	4.86%	114.02	5.49	4.81%	4.81%
C08	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	55.58	1.30	2.35%	2.35%	30.51	1.42	4.64%	4.64%	43.54	2.10	4.83%	4.83%
C11	Bonds / Debentures issued by NHB / Institutions accredited by NHB - (TAX FREE BONDS)	HFDN	54.78	1.21	2.21%	2.21%	54.78	2.41	4.39%	4.39%	-	-	0.00%	0.00%
C13	Debentures / Bonds / CPs / Loans	HODS	15.00	0.41	2.75%	2.75%	15.00	0.84	5.62%	5.62%	-	-	0.00%	0.00%
D02	Infrastructure - PSU - Equity shares - Quoted	ITPE	77.60	15.14	19.51%	19.51%	85.59	19.44	22.72%	22.72%	72.56	2.13	2.94%	2.94%
D03	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	19.13	0.27	1.42%	1.42%	14.16	0.52	3.64%	3.64%	2.86	0.07	2.37%	2.37%
D06	Infrastructure - Debentures / Bonds / CPs / loans - (Promoter Group)	IDPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
D08	Infrastructure - PSU - Debentures / Bonds	IPTD	2,176.78	49.53	2.28%	2.28%	2,142.65	96.94	4.52%	4.52%	1,850.31	84.48	4.57%	4.57%
D09	Infrastructure - PSU - CPs	IPCP	21.03	0.02	0.08%	0.08%	21.03	0.02	0.08%	0.08%	-	-	0.00%	0.00%
D10	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	60.61	1.29	2.13%	2.13%	61.96	2.67	4.31%	4.31%	93.14	3.38	3.63%	3.63%
D13	Infrastructure - PSU - Debentures / Bonds	IPFD	100.00	2.12	2.12%	2.12%	100.00	4.21	4.21%	4.21%	-	-	0.00%	0.00%
D15	Infrastructure - Equity and Equity related instruments (including unlisted)	IOEQ	46.02	9.30	20.20%	20.20%	43.31	10.07	23.24%	23.24%	33.43	0.26	0.78%	0.78%
D16	Infrastructure - Debentures / Bonds / CPs / loans	IODS	17.96	0.42	2.32%	2.32%	17.96	0.83	4.62%	4.62%	34.93	0.82	2.34%	2.34%
	Onshore Rupee Bonds issued by ADB and IFC (Infrastructure-approved)	IORB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
E01	PSU - Equity shares - Quoted	EAEQ	191.47	32.02	16.72%	16.72%	214.04	46.10	21.54%	21.54%	158.95	6.56	4.13%	4.13%
E02	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	1,065.01	89.14	8.37%	8.37%	965.72	163.00	16.88%	16.88%	374.68	48.35	12.90%	12.90%
E04	Equity Shares (incl. Equity related Instruments) - Promoter Group	EEPG	69.56	2.59	3.72%	3.72%	60.64	10.14	16.72%	16.72%	48.15	2.92	6.07%	6.07%
E09	Corporate Securities - Debentures	ECOS	1,282.99	30.19	2.35%	2.35%	1,224.30	57.53	4.70%	4.70%	857.37	39.90	4.65%	4.65%
E08	Corporate Securities - Investment in Subsidiaries	ECIS	28.00	-	0.00%	0.00%	28.00	-	0.00%	0.00%	24.59	-	0.00%	0.00%
E13	Investment properties - Immovable	EINP	-	-	0.00%	0.00%	-	-	0.00%	0.00%	41.37	-	0.00%	0.00%
E15	Loans - Secured Loans - Mortgage of Property in India (Term Loan)	ELMI	22.36	0.67	3.02%	3.02%	22.49	1.35	6.02%	6.02%	50.45	3.01	5.96%	5.96%
E17	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	141.11	3.63	2.57%	2.57%	160.13	8.07	5.04%	5.04%	263.97	11.20	4.24%	4.24%
E18	Deposits - CDs with Scheduled Banks	EDCD	114.94	2.50	2.18%	2.18%	118.93	4.78	4.02%	4.02%	178.71	8.48	4.74%	4.74%
E19	Deposits - Repo / Reverse Repo	ECMR	369.49	7.64	2.07%	2.07%	305.45	12.61	4.13%	4.13%	206.50	8.24	3.99%	3.99%
E22	CCIL - CBLO	ECBO	375.41	6.83	1.82%	1.82%	344.90	12.17	3.53%	3.53%	304.14	7.32	2.41%	2.41%
E23	Commercial Papers	ECCP	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
E25	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	77.54	1.80	2.32%	2.32%	77.56	3.58	4.62%	4.62%	77.71	3.58	4.61%	4.61%
E26	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EPPD	4.71	0.12	2.51%	2.51%	4.71	0.24	4.99%	4.99%	4.71	0.24	4.99%	4.99%
E30	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	115.10	2.53	2.20%	2.20%	95.09	3.66	3.85%	3.85%	245.74	6.10	2.48%	2.48%
E31	Mutual Funds - (under Insurer's Promoter Group)	EMPG	34.83	0.74	2.13%	2.13%	28.88	1.12	3.89%	3.89%	74.30	1.81	2.43%	2.43%
F03	Equity Shares (incl Co-op Societies)	OESH	129.27	5.53	4.28%	4.28%	114.72	5.99	5.22%	5.22%	105.45	0.26	0.25%	0.25%
F04	Equity Shares (PSUs & Unlisted)	OEPD	3.54	-	0.00%	0.00%	3.51	0.04	1.12%	1.12%	2.68	-0.53	-19.66%	-19.66%
F06	Debentures	OLDB	103.20	1.81	1.76%	1.76%	103.21	4.61	4.47%	4.47%	84.99	3.47	4.08%	4.08%
F11	Venture Fund / SEBI approved Alternate Investment Fund (Category I)	OAFD	12.27	0.27	2.21%	2.21%	12.42	0.27	2.18%	2.18%	14.43	0.13	0.87%	0.87%
F17	Securitized Assets	OPSA	7.50	-	0.00%	0.00%	10.90	0.55	5.09%	5.09%	40.68	1.45	3.57%	3.57%
TOTAL			14,097.65	425.48			13,583.55	778.03			10,583.45	459.82		

CERTIFICATION

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

Date: October 29, 2014

FORM L-34- YIELD ON INVESTMENT

FORM - 1

(Read with Regulation 10)

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Registration Number: 101

Statement as on: September 30, 2014

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Name of the Fund Pension & General Annuity and Group Business

₹ Crores

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year)			
			Investment	Income on Investment	Gross Yield (%)	Net Yield (%)	Investment	Income on Investment	Gross Yield (%)	Net Yield (%)	Investment	Income on Investment	Gross Yield (%)	Net Yield (%)
A01	Central Government Bonds	CGSB	1,186.61	26.02	2.19%	2.19%	1,092.69	46.88	4.29%	4.29%	605.03	25.62	4.23%	4.23%
A04	Treasury Bills	CTRB	150.37	3.24	2.15%	2.15%	174.85	7.58	4.34%	4.34%	45.49	0.77	1.68%	1.68%
B02	State Government Bonds	SGGB	556.19	12.33	2.22%	2.22%	548.79	24.23	4.42%	4.42%	450.90	19.66	4.36%	4.36%
B04	Other Approved Securities (excluding Infrastructure Investments)	SGOA	95.24	2.03	2.13%	2.13%	95.16	4.06	4.27%	4.27%	94.53	4.06	4.30%	4.30%
C06	Bonds/Debentures/CPs/Loans - Promoter Group	HDPG	126.40	3.12	2.47%	2.47%	128.18	6.38	4.98%	4.98%	57.41	2.82	4.91%	4.91%
C08	Bonds / Debentures issued by NHB / Institution accredited by NHB	HTDN	206.35	5.37	2.60%	2.60%	208.15	10.45	5.02%	5.02%	66.25	3.28	4.95%	4.95%
D02	Infrastructure - PSU - Equity shares - Quoted	ITPE	9.84	2.21	22.47%	22.47%	12.00	2.88	24.01%	24.01%	14.06	0.34	2.43%	2.43%
D03	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	2.37	0.03	1.41%	1.41%	1.77	0.06	3.63%	3.63%	0.55	0.01	2.37%	2.37%
D06	Infrastructure - Debentures / Bonds / CPs / loans - (Promoter Group)	IDPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
D08	Infrastructure - PSU - Debentures / Bonds	IPD	493.59	11.87	2.40%	2.40%	494.84	23.25	4.70%	4.70%	385.27	18.31	4.75%	4.75%
D09	Infrastructure - PSU - CPs	IPCP	78.94	0.06	0.08%	0.08%	78.94	0.06	0.08%	0.08%	-	-	0.00%	0.00%
D10	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	57.58	1.41	2.45%	2.45%	41.88	2.09	4.98%	4.98%	26.04	1.36	5.22%	5.22%
	Onshore Rupee Bonds issued by ADB and IFC (Infrastructure-approved)	IORB	6.30	0.01	0.17%	0.17%	6.30	0.01	0.17%	0.17%	-	-	0.00%	0.00%
E01	PSU - Equity shares - Quoted	EAEQ	24.29	3.80	15.64%	15.64%	30.28	6.68	22.07%	22.07%	28.37	1.71	6.02%	6.02%
E02	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	128.81	11.31	8.78%	8.78%	119.83	20.21	16.86%	16.86%	59.66	5.47	9.17%	9.17%
E04	Equity Shares (incl. Equity related Instruments) - Promoter Group	EEPG	8.35	0.36	4.29%	4.29%	7.34	1.27	17.30%	17.30%	7.26	0.52	7.17%	7.17%
E09	Corporate Securities - Debentures	ECOS	1,107.25	28.19	2.55%	2.55%	1,001.87	50.47	5.04%	5.04%	504.15	25.47	5.05%	5.05%
E10	Corporate Securities - Debentures / Bonds/ CPs /Loan - (Promoter Group)	EDPG	50.00	1.29	2.59%	2.59%	50.00	2.57	5.14%	5.14%	-	-	0.00%	0.00%
E17	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	220.61	6.44	2.92%	2.92%	224.13	12.88	5.75%	5.75%	265.08	13.77	5.19%	5.19%
E18	Deposits - CDs with Scheduled Banks	EDCD	30.68	0.52	1.68%	1.68%	30.68	0.52	1.68%	1.68%	73.78	3.08	4.17%	4.17%
E19	Deposits - Repo / Reverse Repo	ECMR	164.70	3.39	2.06%	2.06%	141.38	5.80	4.10%	4.10%	55.46	2.27	4.10%	4.10%
E22	CCIL - CBLO	ECBO	22.14	0.19	0.84%	0.84%	43.34	0.62	1.42%	1.42%	43.21	0.74	1.71%	1.71%
E23	Commercial Papers	ECCP	43.71	1.05	2.40%	2.40%	47.14	2.26	4.80%	4.80%	-	-	0.00%	0.00%
E25	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	22.90	0.54	2.35%	2.35%	22.90	1.07	4.68%	4.68%	22.90	1.07	4.68%	4.68%
E26	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EPPD	15.33	0.38	2.50%	2.50%	15.33	0.76	4.98%	4.98%	15.33	0.76	4.98%	4.98%
E30	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	46.75	0.65	1.39%	1.39%	42.98	0.86	2.00%	2.00%	-	-	0.00%	0.00%
E31	Mutual Funds - (under Insurer's Promoter Group)	EMPG	6.56	0.14	2.15%	2.15%	5.44	0.21	3.89%	3.89%	-	-	0.00%	0.00%
F03	Equity Shares (incl Co-op Societies)	OESH	-	-	0.00%	0.00%	-	-	0.00%	0.00%	9.12	0.15	1.69%	1.69%
F06	Debentures	OLDB	9.00	-1.00	-11.11%	-11.11%	9.00	-1.00	-11.11%	-11.11%	17.21	-0.52	-3.05%	-3.05%
F17	Securitized Assets	OPSA	-	-	0.00%	0.00%	39.02	0.53	1.36%	1.36%	45.65	2.12	4.65%	4.65%
TOTAL			4,870.87	124.94			4,714.23	233.66			2,892.72	132.84		

CERTIFICATION

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

Date: October 29, 2014

Prasun Gajri
Chief Investment Officer

FORM L-34- YIELD ON INVESTMENT

FORM - 1

(Read with Regulation 10)

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Registration Number: 101

Statement as on: September 30, 2014

Name of the Fund Unit Linked Fund

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

₹ Crores

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year)			
			Investment	Income on Investment	Gross Yield (%)	Net Yield (%)	Investment	Income on Investment	Gross Yield (%)	Net Yield (%)	Investment	Income on Investment	Gross Yield (%)	Net Yield (%)
A01	Central Government Bonds	CGSB	5,807.73	135.10	2.33%	2.33%	5,385.90	326.83	6.07%	6.07%	3,864.84	-133.96	-3.47%	-3.47%
A04	Treasury Bills	CTRB	184.68	3.99	2.16%	2.16%	289.11	12.96	4.48%	4.48%	277.06	10.52	3.80%	3.80%
B04	Other Approved Securities (excluding Infrastructure Investments)	SGOA	65.97	1.50	2.28%	2.28%	74.55	3.80	5.10%	5.10%	68.25	-0.59	-0.87%	-0.87%
C06	Debentures / Bonds / CPs / Loans - (Promoter Group)	HDPG	499.65	12.17	2.43%	2.43%	501.88	29.76	5.93%	5.93%	475.55	5.55	1.17%	1.17%
C08	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	511.60	12.33	2.41%	2.41%	537.57	31.83	5.92%	5.92%	594.41	8.79	1.48%	1.48%
D02	Infrastructure - PSU - Equity shares - Quoted	ITPE	1,355.16	-240.22	-17.73%	-17.73%	1,322.76	233.67	17.67%	17.67%	1,097.00	-62.21	-5.67%	-5.67%
D03	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	630.21	59.54	9.45%	9.45%	583.29	195.11	33.45%	33.45%	416.52	-13.16	-3.16%	-3.16%
D04	Infrastructure - Equity and Equity Related Instruments (Promoter Group)	IEPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
D06	Infrastructure - Debentures / Bonds / CPs / loans - (Promoter Group)	IDPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
D08	Infrastructure - PSU - Debentures / Bonds	IPTD	1,808.05	44.45	2.46%	2.46%	1,887.71	119.16	6.31%	6.31%	1,925.19	24.90	1.29%	1.29%
D10	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	448.60	10.53	2.35%	2.35%	464.47	36.09	7.77%	7.77%	530.30	8.47	1.60%	1.60%
D15	Infrastructure - Equity and Equity related instruments (including unlisted)	IOEQ	868.79	141.82	16.32%	16.32%	815.02	219.09	26.88%	26.88%	574.12	22.59	3.94%	3.94%
	Onshore Rupee Bonds issued by ADB and IFC (Infrastructure-approved)	IORB	8.93	-0.07	-0.79%	-0.79%	8.93	-0.07	-0.79%	-0.79%	-	-	0.00%	0.00%
E01	PSU - Equity shares - Quoted	EAEQ	3,904.86	-296.93	-7.60%	-7.60%	3,783.13	919.03	24.29%	24.29%	2,758.18	-726.57	-26.34%	-26.34%
E02	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	17,485.46	1,138.71	6.51%	6.51%	16,570.06	3,520.66	21.25%	21.25%	11,220.27	284.01	2.53%	2.53%
E04	Equity Shares (incl. Equity related Instruments) - Promoter Group	EEPG	1,027.92	63.50	6.18%	6.18%	995.78	161.48	16.22%	16.22%	765.94	-40.12	-5.24%	-5.24%
E07	Corporate Securities - Preference Shares	EPNQ	2.69	0.17	6.34%	6.34%	2.63	0.34	12.98%	12.98%	-	-	0.00%	0.00%
E09	Corporate Securities - Debentures	ECOS	1,428.00	34.97	2.45%	2.45%	1,464.08	87.25	5.96%	5.96%	1,155.45	18.67	1.62%	1.62%
E10	Corporate Securities - Debentures / Bonds/ CPs /Loan - (Promoter Group)	EDPG	124.86	3.06	2.45%	2.45%	124.62	7.95	6.38%	6.38%	77.95	1.52	1.95%	1.95%
E17	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	180.42	4.70	2.60%	2.60%	182.20	9.32	5.11%	5.11%	212.66	10.60	4.98%	4.98%
E18	Deposits - CDs with Scheduled Banks	EDCD	743.10	16.93	2.28%	2.28%	755.70	35.22	4.66%	4.66%	1,015.83	42.97	4.23%	4.23%
E19	Deposits - Repo / Reverse Repo	ECMR	460.72	9.47	2.05%	2.05%	443.19	18.19	4.11%	4.11%	551.56	22.49	4.08%	4.08%
E22	CCIL - CBLO	ECBO	179.43	0.04	0.02%	0.02%	179.43	0.04	0.02%	0.02%	168.30	0.68	0.40%	0.40%
E23	Commercial Papers	ECCP	108.20	2.54	2.34%	2.34%	93.83	4.61	4.91%	4.91%	61.49	1.34	2.18%	2.18%
E25	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	50.08	1.21	2.41%	2.41%	49.96	3.10	6.20%	6.20%	50.83	0.33	0.65%	0.65%
E26	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EPPD	5.09	0.12	2.32%	2.32%	5.09	0.26	5.13%	5.13%	5.15	0.11	2.17%	2.17%
E32	Net Current Assets (Only in respect of ULIP Business)	ENCA	331.81	-	0.00%	0.00%	331.81	-	0.00%	0.00%	386.52	-	0.00%	0.00%
F03	Equity Shares (incl Co-op Societies)	OESH	1,142.27	242.88	21.26%	21.26%	961.27	472.32	49.13%	49.13%	452.07	-36.51	-8.08%	-8.08%
F04	Equity Shares (PSUs & Unlisted)	OEPD	111.07	-18.40	-16.57%	-16.57%	109.59	29.95	27.33%	27.33%	110.14	-81.86	-74.32%	-74.32%
F17	Securitized Assets	OPSA	29.44	0.68	2.31%	2.31%	29.10	1.42	4.89%	4.89%	29.22	0.76	2.62%	2.62%
TOTAL			39,504.79	1,384.77			37,952.66	6,479.38			28,844.78	-630.68		

CERTIFICATION

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

Date: October 29, 2014

Prasun Gajri
Chief Investment Officer

FORM L-35- DOWNGRADING OF INVESTMENT

FORM - 2

(Read with Regulation 10)

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Registration Number: 101

Statement as on: September 30, 2014

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

PART - A

Name of Fund : Life Fund

₹ Crores

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	<u>During the Quarter</u>								
			-	-	-	-	-	-	
B.	<u>As on Date</u>								
	10.20% Tata Steel Ltd NCD Mat 07-May-2015	ECOS	8.40	May 07, 2008	CRISIL Ltd	CRISIL AAA	CRISIL AA	Dec 24, 2008	
	9.40% OBC Perpetual Bond Mat 7-Dec-2036	EUPD	7.10	Dec 11, 2006	ICRA Ltd	ICRA AA+	ICRA AA	Apr 02, 2012	
	14% ARCH Pharmalabs NCD Mat 16-Feb-2019	OLDB	10.00	Jun 13, 2012	ICRA Ltd	ICRA A	ICRA D	Apr 12, 2013	
	9.15% Tata Power NCD mat 17-Sep-2018	IODS	5.99	Sep 23, 2010	CRISIL Ltd	CRISIL AA	CRISIL AA-	Oct 18, 2013	
	9.15% Tata Power NCD mat 17-Sep-2019	IODS	5.99	Sep 23, 2010	CRISIL Ltd	CRISIL AA	CRISIL AA-	Oct 18, 2013	
	9.15% Tata Power NCD mat 17-Sep-2020	IODS	5.98	Sep 23, 2010	CRISIL Ltd	CRISIL AA	CRISIL AA-	Oct 18, 2013	
	9.55% Hindalco Industries Ltd NCD Mat 25-Apr-2022	ECOS	34.56	Apr 27, 2012	CRISIL Ltd	CRISIL AA+	CRISIL AA	Jun 20, 2014	
	9.55% Hindalco Industries Ltd NCD Mat 27-Jun-2022	ECOS	24.59	Jul 17, 2013	CRISIL Ltd	CRISIL AA+	CRISIL AA	Jun 20, 2014	
	9.60% Hindalco Industries Ltd NCD Mat 02-Aug-2022	ECOS	43.89	Oct 01, 2013	CRISIL Ltd	CRISIL AA+	CRISIL AA	Jun 20, 2014	

CERTIFICATION

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

Date: October 29, 2014

Prasun Gajri
Chief Investment Officer

FORM L-35- DOWNGRADING OF INVESTMENT

FORM - 2

(Read with Regulation 10)

Name of the Insurer: HDFC Standard Life Insurance Company Limited

PART - A

Registration Number: 101

Statement as on: September 30, 2014

Name of Fund : Pension & General Annuity and Group Business

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

₹ Crores

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	<u>During the Quarter</u>		-	-	-	-	-	-	
B.	<u>As on Date</u>								
	10.20% Tata Steel Ltd NCD Mat 07-May-2015	ECOS	1.60	May 07, 2008	CRISIL Ltd	CRISIL AAA	CRISIL AA	Dec 24, 2008	
	9.40% OBC Perpetual Bond Mat 7-Dec-2036	EUPD	2.90	Dec 11, 2006	ICRA Ltd	ICRA AA+	ICRA AA	Apr 02, 2012	
	14% ARCH Pharmed Labs NCD Mat 16-Feb-2019	OLDB	10.00	Jun 13, 2012	ICRA Ltd	ICRA A	ICRA D	Apr 12, 2013	
	9.55% Hindalco Industries Ltd NCD Mat 25-Apr-2022	ECOS	30.00	Apr 27, 2012	CRISIL Ltd	CRISIL AA+	CRISIL AA	Jun 20, 2014	
	9.55% Hindalco Industries Ltd NCD Mat 27-Jun-2022	ECOS	9.88	Oct 08, 2013	CRISIL Ltd	CRISIL AA+	CRISIL AA	Jun 20, 2014	

CERTIFICATION

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

Date: October 29, 2014

Prasun Gajri
Chief Investment Officer

FORM L-35- DOWNGRADING OF INVESTMENT

FORM - 2

(Read with Regulation 10)

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Registration Number: 101

Statement as on: September 30, 2014

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

PART - A

Name of Fund : Unit Linked Funds

₹ Crores

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	<u>During the Quarter</u>		-	-	-	-	-	-	
B.	<u>As on Date</u>								
	9.55% Hindalco Industries Ltd NCD Mat 25-Apr-2022	ECOS	14.75	19-Jul-13	CRISIL Ltd	CRISIL AA+	CRISIL AA	Jun 20, 2014	
	9.55% Hindalco Industries Ltd NCD Mat 27-Jun-2022	ECOS	39.23	19-Jul-13	CRISIL Ltd	CRISIL AA+	CRISIL AA	Jun 20, 2014	

CERTIFICATION

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

Date: October 29, 2014

Prasun Gajri
Chief Investment Officer

FORM L-36--: PREMIUM AND NUMBER OF LIVES COVERED BY POLICY TYPE

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date : September 30, 2014

Sr. No	Particulars	For the quarter ended September 30, 2014				For the half year ended September 30, 2014				For the quarter ended September 30, 2013				For the half year ended September 30, 2013			
		Premium (₹ Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (₹ Lakhs)	Premium (₹ Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (₹ Lakhs)	Premium (₹ Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (₹ Lakhs)	Premium (₹ Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (₹ Lakhs)
1	First year Premium																
	i Individual Single Premium- (ISP)																
	From 0-10000	92.80	43,020	43,022	141.82	125.70	56,308	56,314	903.46	465.30	95,877	96,056	19,102.17	744.01	97,342	97,353	25,388.50
	From 10,000-25,000	19.45	105	118	301.31	43.72	228	252	654.90	23.26	119	119	635.68	44.77	204	220	1,157.37
	From 25001-50,000	48.54	111	171	311.95	107.17	248	408	752.52	68.22	186	183	831.09	134.83	325	486	2,394.35
	From 50,001- 75,000	22.90	36	81	177.11	37.59	60	135	364.19	19.04	38	37	314.24	41.00	74	133	1,059.23
	From 75,000-100,000	40.80	42	42	97.81	80.19	82	82	137.22	42.05	53	52	146.68	85.38	100	108	318.70
	From 1,00,001 -1,25,000	2.50	2	2	2.94	6.90	6	6	8.02	5.20	5	5	12.13	8.61	8	11	55.00
	Above ₹ 1,25,000	1,064.71	116	116	892.57	1,750.35	185	185	1,637.43	620.48	93	89	887.71	1,023.50	183	174	1,888.55
	ii Individual Single Premium (ISPA)- Annuity																
	From 0-50000	29.29	89	87	2.19	85.10	242	234	6.92	70.20	209	196	4.56	141.18	411	386	8.52
	From 50,001-100,000	254.05	306	304	25.03	756.84	900	894	64.85	309.70	352	348	20.28	718.42	808	801	45.44
	From 1,00,001-150,000	377.60	296	292	36.66	1,093.60	853	850	90.79	308.10	215	214	19.71	582.64	410	406	36.34
	From 150,001- 2,00,000	176.29	108	108	22.42	490.98	299	299	46.59	80.97	44	44	5.27	156.70	88	88	10.40
	From 2,00,001-250,000	115.03	54	50	12.44	223.38	105	98	23.81	50.21	22	22	3.71	81.87	38	38	6.10
	From 2,50,001 -3,00,000	111.57	43	43	11.80	239.49	92	91	24.60	47.45	17	17	3.28	109.00	38	38	7.12
	Above ₹ 3,00,000	6,204.31	303	302	2,747.57	9,822.07	575	552	3,093.02	958.88	93	91	76.67	1,697.61	158	152	143.41
	iii Group Single Premium (GSP)																
	From 0-10000	368.12	6	2,184	(4,645.48)	(925.16)	13	2,366	179,748.66	(27.04)	9	6,856	(17,329.05)	770.67	14	9,223	73,703.71
	From 10,000-25,000	303.49	7	6,956	50,038.62	567.40	8	11,163	85,411.92	306.53	6	1,569	15,499.33	481.20	9	2,359	26,000.75
	From 25001-50,000	164.86	9	3,710	51,439.68	394.01	24	5,945	80,514.53	189.58	18	18,275	11,456.18	329.82	24	18,935	19,919.57
	From 50,001- 75,000	80.21	12	6,177	33,195.52	218.39	16	11,823	74,931.84	90.41	11	3,564	13,884.15	152.24	16	5,280	20,149.70
	From 75,000-100,000	65.74	7	5,136	29,466.37	172.73	11	6,810	54,282.82	55.91	16	17,013	8,721.16	114.05	23	38,738	10,071.66
	From 1,00,001 -1,25,000	28.58	3	2,788	8,660.14	117.32	12	8,397	21,128.40	37.58	7	5,546	6,095.31	77.38	11	8,112	23,801.33
	Above ₹ 1,25,000	50,778.97	102	944,209	1,694,118.79	81,312.31	172	1,655,572	3,069,999.95	42,373.00	86	472,791	1,095,270.17	65,598.99	142	889,772	1,996,564.84
	iv Group Single Premium- Annuity- GSPA																
	From 0-50000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 150,001- 2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,00,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,50,001 -3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above ₹ 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	v Individual non Single Premium- INSP																
	From 0-10000	994.90	15,958	14,672	494,517.80	1,845.89	28,512	26,634	901,470.90	1,914.50	25,676	27,199	659,496.22	3,082.90	40,978	39,350	1,017,516.64
	From 10,000-25,000	11,281.97	59,006	52,613	699,660.99	20,499.69	109,123	99,051	1,264,170.80	12,372.92	68,702	62,673	733,051.13	20,465.35	117,507	111,725	1,230,054.78
	From 25001-50,000	19,484.13	46,906	38,885	294,104.09	33,527.45	83,864	70,501	503,174.58	16,430.53	39,260	35,426	259,166.89	26,503.85	67,408	61,804	442,323.67
	From 50,001- 75,000	4,036.80	5,688	4,656	78,546.96	7,201.27	10,504	8,767	229,911.45	3,035.35	5,148	4,670	58,277.69	5,231.31	9,004	8,229	98,323.06
	From 75,000-100,000	11,926.75	12,303	9,817	113,738.90	19,504.23	20,705	16,862	191,513.86	9,322.56	9,718	8,634	98,353.17	14,357.73	16,007	14,314	163,482.14
	From 1,00,001 -1,25,000	1,562.16	1,159	945	23,847.60	2,770.86	2,091	1,746	35,866.51	1,041.45	928	831	19,566.85	1,775.68	1,549	1,409	33,124.15
	Above ₹ 1,25,000	15,966.08	5,789	4,603	138,187.31	24,988.77	9,269	7,428	228,844.25	10,378.65	3,916	3,445	135,309.27	14,633.27	6,158	5,468	205,202.35
	vi Individual non Single Premium- Annuity- INSPA																
	From 0-50000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 150,001- 2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,00,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,50,001 -3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above ₹ 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

FORM L-36:- PREMIUM AND NUMBER OF LIVES COVERED BY POLICY TYPE

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date : September 30, 2014

Sr. No	Particulars	For the quarter ended September 30, 2014				For the half year ended September 30, 2014				For the quarter ended September 30, 2013				For the half year ended September 30, 2013			
		Premium (₹ Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (₹ Lakhs)	Premium (₹ Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (₹ Lakhs)	Premium (₹ Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (₹ Lakhs)	Premium (₹ Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (₹ Lakhs)
	vii Group Non Single Premium (GNSP)																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	(0.15)	-	-	(0.74)
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above ₹ 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	viii Group Non Single Premium- Annuity- GNSPA																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above ₹ 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Renewal Premium																
	i Individual																
	From 0-10000	6,233.00	132,812	144,035	840,152.01	12,243.45	217,994	276,437	1,482,603.63	6,044.58	132,865	145,901	421,239.06	11,551.92	218,677	284,685	739,486.79
	From 10,000-25,000	41,273.32	306,578	415,654	1,604,974.07	76,586.42	491,853	795,976	2,964,942.93	38,060.28	297,518	418,860	1,118,066.86	68,497.15	473,742	810,189	1,510,942.89
	From 25001-50,000	61,687.45	183,486	256,422	1,108,407.78	107,438.32	287,625	481,418	2,054,785.32	54,032.19	155,752	220,771	885,557.25	90,563.11	243,799	415,020	1,102,919.00
	From 50,001- 75,000	11,221.94	36,994	72,843	461,584.34	20,701.21	49,621	142,589	894,888.30	9,640.42	31,431	61,944	372,173.49	17,401.88	42,038	120,983	298,802.29
	From 75,000-100,000	41,168.84	45,350	51,870	463,098.73	69,337.78	74,353	92,623	833,564.97	35,630.01	38,271	43,011	377,297.22	58,527.96	63,152	76,361	552,222.88
	From 1,00,001 -1,25,000	3,943.66	7,821	16,415	183,715.06	7,415.68	10,132	32,313	353,599.00	3,313.95	6,389	13,338	144,140.20	5,975.90	8,140	26,027	106,218.06
	Above ₹ 1,25,000	52,880.10	21,603	26,908	661,439.35	85,716.58	33,734	47,745	1,197,379.55	43,046.34	18,400	22,348	512,865.03	71,809.36	28,943	39,764	685,688.47
	ii Individual- Annuity																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above ₹ 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	iii Group																
	From 0-10000	-	-	-	-	(0.10)	-	-	(0.50)	-	-	-	-	(0.49)	-	-	(2.49)
	From 10,000-25,000	0.25	1	1	1.24	0.95	5	5	4.73	0.34	-	-	1.73	0.90	-	-	4.47
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	0.50	-	-	2.49
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	0.50	-	-	2.52
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above ₹ 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	iv Group- Annuity																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above ₹ 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Note:

1. Premium stands for premium amount.
2. No. of lives means no. of lives insured under the policies.

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

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date : September 30, 2014

Sr No.	Channels	For the quarter ended September 30, 2014			For the half year ended September 30, 2014			For the quarter ended September 30, 2013			For the half year ended September 30, 2013		
		No. of Policies/ No. of Schemes	No. of Lives Covered	Premium (₹ Crores)	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium (₹ Crores)	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium (₹ Crores)	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium (₹ Crores)
1	Individual agents	4	2,167	1	4	2,167	1	-	-	-	-	-	-
2	Corporate agents-Banks	2	532,147	48	9	926,063	89	7	158,357	33	10	319,148	64
3	Corporate agents -Others	1	16,661	15	1	27,061	24	1	8,619	2	1	14,303	4
4	Brokers	32	14,164	5	55	27,824	7	25	10,845	2	35	14,034	2
5	Micro agents	-	-	-	-	-	-	-	-	-	-	-	-
6	Direct business	107	406,021	449	187	718,961	698	120	347,793	393	193	624,934	605
	Total(A)	146	971,160	518	256	1,702,076	819	153	525,614	430	239	972,419	675
1	Referral (B)	-	-	-	-	-	-	-	-	-	-	-	-
	Grand Total (A+B)	146	971,160	518	256	1,702,076	819	153	525,614	430	239	972,419	675

Note:

1. Premium means amount of premium received from business acquired by the source
2. No of Policies stand for no. of policies sold

FORM L-38- BUSINESS ACQUISITION THROUGH DIFFERENT CHANNELS (INDIVIDUALS)

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date : September 30, 2014

Sr. No.	Channels	For the quarter ended September 30, 2014		For the half year ended September 30, 2014		For the quarter ended September 30, 2013		For the half year ended September 30, 2013	
		No. of Policies	Premium (₹ Crores)	No. of Policies	Premium (₹ Crores)	No. of Policies	Premium (₹ Crores)	No. of Policies	Premium (₹ Crores)
1	Individual agents	71,273	125	107,681	214	128,525	102	154,318	172
2	Corporate agents-Banks	88,160	491	159,151	824	88,236	365	137,569	542
3	Corporate agents -Others	4,340	15	7,284	25	476	13	725	23
4	Brokers	8,622	31	16,527	57	14,459	42	29,364	80
5	Micro agents	-	-	-	-	-	-	-	-
6	Direct business	19,045	75	33,596	132	18,948	55	36,795	99
	Total (A)	191,440	738	324,239	1,252	250,644	576	358,771	916
1	Referral (B)	-	0	12	0	27	0	27	0
	Grand Total (A+B)	191,440	738	324,251	1,252	250,671	576	358,798	916

Note:

1. Premium means amount of premium received from business acquired by the source
2. No of Policies stand for no. of policies sold

FORM L-39-DATA ON SETTLEMENT OF CLAIMS - INDIVIDUAL FOR THE QUARTER ENDED SEPTEMBER 30, 2014

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date : September 30, 2014

Ageing of Claims									
Sr.No.	Types of Claims	No. of claims paid						Total no. of claims paid	Total amount of claims paid (₹ Crores)
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity claims*	3,733	42,369	796	349	178	76	47,501	167
2	Survival benefit	1,546	1,113	790	311	86	13	3,859	18
3	For Annuities / pension	4	5,637	147	305	81	81	6,255	21
4	For surrender	-	82,141	326	8	-	2	82,477	1,543
5	Other benefits	-	4,061	416	75	-	3	4,555	57
1	Death claims \$	-	2,013	114	21	-	-	2,148	47

FORM L-39-DATA ON SETTLEMENT OF CLAIMS - GROUP FOR THE QUARTER ENDED SEPTEMBER 30, 2014

Ageing of Claims									
Sr.No.	Types of Claims	No. of claims paid						Total no. of claims paid	Total amount of claims paid (₹ Crores)
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity claims	-	-	-	-	-	-	-	-
2	Survival benefit	-	-	-	-	-	-	-	-
3	For Annuities / pension @	-	58,080	-	-	-	-	58,080	212
4	For surrender	-	53,126	-	-	-	-	53,126	38
5	Other benefits #	-	4,954	-	-	-	-	4,954	174
1	Death claims	-	920	10	1	-	-	931	12

* Rural maturity claims are included in details of individual maturity claims

\$ Rural death claims are included in details of individual death claims

No. of claims of other benefits for group business are based on claims of individual member.

The figures for individual and group insurance business are shown separately

The ageing of claims, in case of the death claim is computed from the date of completion of all the documentation.

@ Figures have been inadvertently reported in the row "For Annuities / pensions" claim type. Kindly ignore the figures as reported in this form here and find the rectified corresponding form for this quarter included in the [website disclosures for Q3 FY 2015-16](#)

FOR L-40- : CLAIMS DATA FOR LIFE - INDIVIDUAL FOR THE QUARTER ENDED SEPTEMBER 30, 2014

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date : September 30, 2014

Number of claims only

Sl. No.	Claims Experience	For Death \$	For Maturity**	Survival Benefit	For Annuities/ Pension	For Surrender	Other Benefits
1	Claims O/S at the beginning of the period	288	8,589	1,909	1,920	3,324	70,107
2	Claims reported during the period *	2,668	50,508	3,698	5,852	80,765	11,063
3	Claims settled during the period	(2,148)	(47,501)	(3,859)	(6,255)	(82,477)	(4,555)
4	Claims repudiated during the period						
	(a) Less than 2 years from the date of acceptance of risk	(91)	-	-	-	-	-
	(b) Greater than 2 years from the date of acceptance of risk	-	-	-	-	-	-
5	Claims Rejected	(41)	-	-	-	-	-
6	Claims written back	-	-	-	-	-	-
7	Claims O/S at end of the period	676	11,596	1,748	1,517	1,612	76,615
	Less than 3 months	579	4,434	867	226	1,603	6,831
	3 months to 6 months	97	3,384	708	111	2	1,965
	6 months to 1 year	-	1,556	160	542	2	187
	1 year and above	-	2,222	13	638	5	67,632

FOR L-40- : CLAIMS DATA FOR LIFE - GROUP FOR THE QUARTER ENDED SEPTEMBER 30, 2014

Number of claims only

Sl. No.	Claims Experience	For Death	For Maturity	Survival Benefit	For Annuities/ Pension @	For Surrender	Other Benefits #
1	Claims O/S at the beginning of the period	11	-	-	-	-	-
2	Claims reported during the period	945	-	-	58,080	53,126	4,954
3	Claims settled during the period	(931)	-	-	(58,080)	(53,126)	(4,954)
4	Claims repudiated during the period						
	(a) Less than 2 years from the date of acceptance of risk	(2)	-	-	-	-	-
	(b) Greater than 2 years from the date of acceptance of risk	-	-	-	-	-	-
5	Claims Rejected	(2)	-	-	-	-	-
6	Claims written back	-	-	-	-	-	-
7	Claims O/S at end of the period	21	-	-	-	-	-
	Less than 3 months	20	-	-	-	-	-
	3 months to 6 months	1	-	-	-	-	-
	6 months to 1 year	-	-	-	-	-	-
	1 year and above	-	-	-	-	-	-

\$ Rural death claims are included in details of Individual death claims.

** Rural maturity claims are included in details of individual maturity claims.

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

Number of claims are based on claims of individual members.

@ Figures have been inadvertently reported in the column "For Annuities / pensions" claim type. Kindly ignore the figures as reported in this form here and find the rectified corresponding form for this quarter included in the [website disclosures for Q3 FY 2015-16](#)

FORM L-41 GRIEVANCE DISPOSAL

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date : September 30, 2014

GRIEVANCE DISPOSAL FOR THE QUARTER ENDING SEPTEMBER 30, 2014

Sr No.	Particulars	Opening balance as on beginning of the period	Additions during the quarter	Complaints resolved/ settled during the quarter			Complaints pending at the end of the period	Total complaints registered during the period
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by customers							
a)	Death claims	5	120	(3)	-	(114)	8	224
b)	Policy servicing	63	541	(114)	(1)	(459)	30	1,230
c)	Proposal processing	42	492	(97)	(1)	(403)	33	1,078
d)	Survival claims	40	561	(68)	-	(510)	23	1,264
e)	ULIP related	6	98	(9)	(1)	(90)	4	204
f)	Unfair business practices	439	7,781	(1,034)	(19)	(6,928)	239	16,769
g)	Others	10	127	(10)	(3)	(116)	8	310
	Total Number of complaints:	605	9,720	(1,335)	(25)	(8,620)	345	21,079

2	Total number of policies during corresponding period of previous year	359,037
3	Total number of claims during corresponding period of previous year	274,094
4	Total number of policies during current period	324,507
5	Total number of claims during current period	419,105
6	Total number of policy complaints (current period) per 10,000 policies (current year)	650
7	Total number of claim complaints (current Period) per 10,000 claims registered (current year)	36

8	Duration wise pending status	Complaints made by customers	Complaints made by intermediaries	Total
(a)	Upto 7 days	256	-	256
(b)	7-15 days	24	-	24
(c)	15-30 days	1	-	1
(d)	30-90 days	12	-	12
(e)	90 days & beyond	52	-	52
	Total Number of complaints:	345	-	345

HDFC Standard Life Insurance Company Limited

L-42- Valuation Basis (Life Insurance) as at September 30, 2014

(a) How the policy data needed for valuation is accessed.

The key data fields required for valuation are provided by the IT team at an individual policy level. The data format is then modified by the actuarial team to make it compatible with the actuarial valuation software.

(b) How the valuation basis are supplied to the system

The valuation basis is supplied to the actuarial software from an external assumptions spreadsheet file.

(1) Valuation Interest Rate Assumptions

(a) Individual Business	Minimum	Maximum
(a.1) Life - Participating policies	5.8%	5.8%
(a.2) Life - Non-participating policies	5.2%	5.2%
(a.3) Annuities - Participating policies	N/A	N/A
(a.4) Annuities - Non-participating policies	7.0%	7.0%
(a.5) Annuities - Individual pension plan	N/A	N/A
(a.6) Unit Linked	5.2%	5.2%
(a.7) Health insurance	5.2%	5.2%

(b) Group Business

(b.1) Life - Non-participating policies (excludes one year term policies)	5.2%	5.2%
(b.2) Unit Linked	5.2%	5.2%

(2) Mortality Assumptions

Expressed as a % of IALM 2006-08, unless otherwise stated

(a) Individual Business	Minimum	Maximum	
(a.1) Participating policies	48%	102%	
(a.2) Non-participating policies	48%	198%	
(a.3) Annuities	48%	48%	Expressed as a % of LIC a(96-98)
(a.4) Unit linked	36%	102%	
(a.5) Health insurance	72%	102%	
(b) Group Business (unit linked)	132%	132%	

(3) Expense Assumptions

The values of future expenses have been determined on prudent assumptions to allow for-

- 1) all future maintenance expenses on an on-going basis
- 2) the future expenses that are likely to be incurred if the company were to close to new business within 12 months of the valuation date.

The future maintenance expenses are provisioned using servicing costs per policy, claim expenses and investment expenses.

The per policy costs vary by premium frequency and premium payment instructions.

The claim expense assumption is specified percentage of Sum at risk, subject to a minimum fixed amount.

The per policy costs and claim expenses are increased at an inflation rate of 7.5% per annum.

In addition, investment expense of 0.084% of the fund is also reserved for.

The provision for future expenses likely to be incurred if the company were to close to new business is held as an aggregate reserve at a company level.

(4) Persistency Assumptions

(a) Individual Business (Unit linked)

The lapse/surrender, paid up or partial withdrawal rates are based on best estimate assumptions with a 20% Margin for Adverse Deviation

(b) Individual Business (Conventional)

(b.1) For the participating contracts, lapse assumptions are incorporated in the first 3 years of the policy. The lapse assumptions are based on best estimate assumptions with a 20% Margin for Adverse Deviation. No lapses/surrenders are assumed from the 4th policy year onwards.

(b.2) For the non-participating contracts no lapses/surrenders are assumed.

(5) Bonus Rates

(a) Individual Business

(a.1) The future reversionary bonus rates vary between 2% and 5%.

(a.2) Terminal bonuses are set at a policy level as the excess of projected asset share over guaranteed maturity benefits, subject to a minimum of zero.

L-42- Valuation Basis (Life Insurance) as at September 30, 2014

(6) Policyholder's Reasonable Expectations

The Policyholder's Reasonable Expectations (PRE) is allowed for in the mathematical reserves by considering

- a) Benefit Illustrations provided to the customer at the time of sale
- b) Sales literature provided
- c) Terms and Conditions in the Policy document
- d) The Company's past practice and bonus history
- d) Practices followed by other players in the industry

Based on the above considerations, the mathematical reserves reflect PRE in the following manner:

- a) Reversionary bonus rates are set at a level consistent with the valuation basis
- b) The mathematical reserves are subject to a minimum of the guaranteed surrender value at a policy level.
- c) In product lines where the calculated gross premium reserve is less than the aggregate asset share, the asset share is held as the reserve.

(7) Taxation and Shareholder Transfers

Taxation (where applicable) of surplus and shareholder transfers have been treated as additional cashflows in calculating the reserves.

(8) Basis of provisions for Incurred But Not Reported (IBNR) claims

- (a.1) An IBNR provision has been made to make an allowance for the claims that may have occurred but have not yet been reported.
- (a.2) The reserve for IBNR claims is based on risk premium/charge for Non Linked/Linked businesses.

(9) Change in Valuation Methods or Bases

(9.a) Individuals Assurances

1. Interest No change
2. Expenses No change
3. Inflation No change

(9.b) Annuities

1. Interest
- 1a. Annuity in payment No change
- 1b. Annuity during deferred period N/A
- 1c. Pension : All Plans No change
2. Expenses No change
3. Inflation No change

(9.c) Unit Linked

1. Interest No change
2. Expenses No change
3. Inflation No change

(9.d) Health

1. Interest No change
2. Expenses No change
3. Inflation No change

(9.e) Group

1. Interest No change
2. Expenses No change
3. Inflation No change

Notes

1 For Unit linked funds offering Investment guarantees, the accumulated guarantee charges is held as additional reserves.

2 Changes to Maintenance and claim expense assumptions

The tables below shows the per policy maintenance expense assumptions in ₹ per annum as at March 31, 2014:

Payment Mode	Annual	Half Yearly	Quarterly	Monthly	Single
SI- ECS	392	495	700	919	N.A
Non SI- ECS	455	560	774	988	348
Paid up	348	348	348	348	N.A