



IRDA PUBLIC DISCLOSURES
FOR THE QUARTER ENDED JUNE 30, 2014

List of Website Disclosure

Sr No.	Form No.	Description	Page No.
1	L-1-A-RA	Revenue Account	1-2
2	L-2-A-PL	Profit & Loss Account	3
3	L-3-A-BS	Balance Sheet	4
4	L-4-PREMIUM SCHEDULE	Premium	5
5	L-5-COMMISSION SCHEDULE	Commission Expenses	6
6	L-6-OPERATING EXPENSES SCHEDULE	Operating Expenses	7
7	L-7-BENEFITS PAID SCHEDULE	Benefits Paid	8
8	L-8-SHARE CAPITAL SCHEDULE	Share Capital	9
9	L-9-PATTERN OF SHAREHOLDING SCHEDULE	Pattern of Shareholding	10
10	L-10-RESERVE AND SURPLUS SCHEDULE	Reserves and Surplus	11
11	L-11-BORROWINGS SCHEDULE	Borrowings	12
12	L-12-INVESTMENT SHAREHOLDERS SCHEDULE	Investment-Shareholders	13
13	L-13-INVESTMENT POLICYHOLDERS SCHEDULE	Investment-Policyholders	14
14	L-14-INVESTMENT-ASSETS HELD TO COVER LINKED LIABILITIES SCHEDULE	Investment-Assets Held to Cover Linked Liabilities	15
15	L-15-LOANS SCHEDULE	Loans	16
16	L-16-FIXED ASSETS SCHEDULE	Fixed Assets	17
17	L-17-CASH AND BANK BALANCE SCHEDULE	Cash and Bank Balance	18
18	L-18-ADVANCES AND OTHER ASSETS SCHEDULE	Advances & Other Assets	19
19	L-19-CURRENT LIABILITIES SCHEDULE	Current Liabilities	20
20	L-20-PROVISIONS SCHEDULE	Provisions	21
21	L-21-MISC EXPENDITURE SCHEDULE	Misc Expenditure	22
22	L-22-ANALYTICAL RATIOS	Analytical Ratios	23-24
23	L-23-RECEIPTS AND PAYMENTS SCHEDULE	Receipts & Payment Statement	25
24	L-24-VALUATION OF NET LIABILITIES	Valuation of Net Liabilities	26
25	L-25-GEOGRAPHICAL DISTN OF BSNS- Group & Individuals	Geographical Distribution of Business (Rural / Urban & Statewise)	27-28
26	L-26-INVESTMENT ASSETS	Asset Class	29-30
27	L-27-ULIP LINKED BSNS	ULIP Fund	31-40
28	L-28-ULIP NAV	ULIP NAV	41
29	L-29-DEBT SECURITIES	Debt Securities	42-43
30	L-30-RELATED PARTY TRANSACTIONS	Related Party Transactions	44
31	L-31-BOD	Board of Directors & Key Persons	45
32	L-32-SOLVENCY MARGIN	Solvency	46
33	L-33-NPAs	NPAs	47-49
34	L-34-YIELD ON INVESTMENT	Investment break up by class and Yield on Investment	50-52
35	L-35-DOWNGRADING OF INVESTMENT	Downgrading of Investment	53-55
36	L-36-BSNS NUMBERS	Premium and number of lives covered by policy type	56-57
37	L-37-BSNS ACQUISITION (GROUP)	Detail of the business procured -Distribution Channel wise	58
38	L-38-BSNS ACQUISITION (INDIVIDUAL)	Detail of the business procured -Distribution Channel wise	59
39	L-39-CLAIMS AGEING	Ageing of Claims	60
40	L-40-CLAIMS DATA	Claims Data	61
41	L-41-GRIEVANCES (LIFE)	Grievance Disposal	62
42	L-42- VALUATION BASIS (LIFE)	Main Parameters of Valuation	63-64

PROFIT AND LOSS ACCOUNT FOR THE QUARTER ENDED JUNE 30, 2014

Shareholders' Account (Non-technical account)

(₹'000)

Particulars	Schedule	For the quarter ended June 30, 2014	For the quarter ended June 30, 2013
Amounts transferred from the Policyholders' Account (Technical account)		2,586,435	2,583,042
Income from investments			
(a) Interest, dividends & rent – Gross		322,152	133,195
(b) Profit on sale/redemption of investments		96,021	56,425
(c) (Loss on sale/ redemption of investments)		(12)	-
(d) Transfer / gain on revaluation / change in fair value		-	-
(e) Amortisation of (premium) / discount on investments		2,789	(1,340)
Other income		-	1
TOTAL (A)		3,007,385	2,771,323
Expenses other than those directly related to the insurance business		31,010	5,885
Bad debts written off		-	-
Provisions (Other than taxation)			
(a) For diminution in the value of investments (Net)		(4,642)	-
(b) Provision for doubtful debts		-	-
(c) Others		-	-
Contribution to the Policyholders' Fund		135,829	21,013
TOTAL (B)		162,197	26,898
Profit before tax		2,845,188	2,744,425
Provision for taxation		36,635	17,020
Profit after tax		2,808,553	2,727,405
APPROPRIATIONS			
(a) Balance at the beginning of the period		(2,344,178)	(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		464,375	(5,702,637)
Earnings Per Share - Basic/Diluted (₹)		1.41	1.37
Nominal value per equity share (₹)		10.00	10.00

BALANCE SHEET AS AT JUNE 30, 2014

(₹'000)

Particulars	Schedule	As at June 30, 2014	As at June 30, 2013
SOURCES OF FUNDS			
SHAREHOLDERS' FUNDS:			
Share capital	L-8, L-9	19,948,801	19,948,801
Reserves and surplus	L-10	2,616,969	2,161,672
Credit / (Debit) fair value change account		169,938	(114,597)
Sub-Total		22,735,708	21,995,876
BORROWINGS			
	L-11	-	-
POLICYHOLDERS' FUNDS:			
Credit / (Debit) fair value change account		1,644,441	(1,035,839)
Policy liabilities		153,667,139	108,438,765
Insurance reserves		-	-
Provision for linked liabilities		301,678,157	278,124,998
Add: Fair value change		67,249,154	1,721,622
Provision for linked liabilities		368,927,311	279,846,620
Funds for discontinued policies			
i) Discontinued on account of non-payment of premium		19,419,980	7,443,823
ii) Others		194,145	73,830
Total provision for linked & discontinued Policyholders' liabilities		388,541,436	287,364,273
Sub-Total		543,853,016	394,767,199
Funds for future appropriations (Participating - Life & Pension)		1,575,230	3,292,558
Funds for future appropriation - Provision for lapsed policies unlikely to be revived (Linked Individual)		681,402	1,960,532
TOTAL		568,845,356	422,016,165
APPLICATION OF FUNDS			
INVESTMENTS			
- Shareholders'	L-12	18,932,075	12,366,566
- Policyholders'	L-13	161,158,164	115,637,450
Assets held to cover linked liabilities	L-14	388,541,436	287,364,273
LOANS	L-15	465,064	771,110
FIXED ASSETS	L-16	3,475,927	3,464,526
CURRENT ASSETS			
Cash and bank balances	L-17	1,100,082	398,354
Advances and other assets	L-18	8,377,321	6,483,574
Sub-Total (A)		9,477,403	6,881,928
CURRENT LIABILITIES			
PROVISIONS	L-19	12,952,784	9,935,091
	L-20	251,929	237,234
Sub-Total (B)		13,204,713	10,172,325
NET CURRENT ASSETS (C) = (A - B)		(3,727,310)	(3,290,397)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)			
DEBIT BALANCE IN PROFIT & LOSS ACCOUNT (Shareholders' Account)	L-21	-	5,702,637
DEFICIT IN THE REVENUE ACCOUNT (Policyholders' Account)		-	-
TOTAL		568,845,356	422,016,165

CONTINGENT LIABILITIES

(₹'000)

Particulars	As at June 30, 2014	As at June 30, 2013
1) Partly paid-up investments	-	-
2) Claims, other than against policies, not acknowledged as debts by the Company	8,374	11,840
3) Underwriting commitments outstanding	-	-
4) Guarantees given by or on behalf of the Company	932	1,727
5) Statutory demands/ liabilities in dispute, not provided for	2,346,073	3,376,201
6) Reinsurance obligations	-	-
7) Others	-	-
TOTAL	2,355,379	3,389,768

HDFC Standard Life Insurance Company

FORM L-4-PREMIUM SCHEDULE

(₹'000)

	Particulars	For the quarter ended June 30, 2014	For the quarter ended June 30, 2013
1	First year premiums	4,508,537	3,155,396
2	Renewal premiums	16,103,173	13,456,036
3	Single premiums	3,637,027	2,699,907
	Total Premiums	24,248,737	19,311,339
	Premium income from business written:		
	In India	24,248,737	19,311,339
	Outside India	-	-
	Total Premiums	24,248,737	19,311,339

FORM L-5 - COMMISSION SCHEDULE

(₹'000)

Particulars	For the quarter ended June 30, 2014	For the quarter ended June 30, 2013
Commission paid		
Direct - First year premiums	797,141	562,780
- Renewal premiums	220,965	184,826
- Single premiums	8,288	11,140
Add : Commission on re-insurance accepted	-	-
Less: Commission on re-insurance ceded	-	-
Net Commission	1,026,394	758,746
Break up of the commission expenses (gross) incurred to procure business :		
Agents	220,491	196,337
Brokers	57,100	97,466
Corporate agency	748,801	464,628
Referral	2	315
Others	-	-
Total	1,026,394	758,746

HDFC Standard Life Insurance Company Limited

FORM L-6-OPERATING EXPENSES SCHEDULE

		(₹'000)	
Particulars	For the quarter ended June 30, 2014	For the quarter ended June 30, 2013	
1	Employees' remuneration & welfare benefits	1,511,666	1,388,043
2	Travel, conveyance and vehicle running expenses	32,680	35,966
3	Training expenses	37,394	43,341
4	Rents, rates & taxes	172,095	161,909
5	Repairs	9,707	9,021
6	Printing & stationery	18,282	20,309
7	Communication expenses	60,852	52,798
8	Legal & professional charges	147,868	171,720
9	Medical fees	18,354	14,103
10	Auditors' fees, expenses etc		
	a) as auditor	1,600	2,000
	b) as adviser or in any other capacity, in respect of		
	(i) Taxation matters	-	200
	c) in any other capacity	65	184
11	Advertisement and publicity	21,092	44,530
12	Interest & bank charges	26,502	21,115
13	Others		
	(a) Computer expenses	108,879	86,842
	(b) General Office & other expenses	218,668	182,971
	(c) Business development expenses	339,851	269,466
	(d) Depreciation on fixed assets		
	(i) Depreciation on assets owned by policyholders	76,115	86,547
	(ii) Reimbursement of depreciation of assets for use of Shareholders' assets	401	401
14	Service tax	342,415	311,135
TOTAL		3,144,486	2,902,601

HDFC Standard Life Insurance Company Limited

FORM L-7- BENEFITS PAID [NET]

(₹'000)

Particulars	For the quarter ended June 30, 2014	For the quarter ended June 30, 2013
1. Insurance claims		
(a) Claims by death,	802,747	575,129
(b) Claims by maturity,	567,986	335,158
(c) Annuities / pensions payment	35,181	16,321
(d) Other benefits		
(i) Money back payment	247,648	58,102
(ii) Vesting of pension policy	116,817	102,537
(iii) Surrenders / lapsation	13,756,372	8,062,198
(iv) Critical illness	22,075	2,727
(v) Withdrawals	1,388,834	1,238,774
(e) Waiver of premium	30,277	25,397
Sub Total (A)	16,967,937	10,416,343
2. (Amount ceded in reinsurance):		
(a) Claims by death,	(103,320)	(60,154)
(b) Claims by maturity,	-	-
(c) Annuities / pensions payment,	-	-
(d) Other benefits		
(i) Critical illness	(8,860)	4,089
Sub Total (B)	(112,180)	(56,065)
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)	16,855,757	10,360,278

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 June 30, 2014	As at June 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 June 30, 2014		As at June 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 June 30, 2014		As at June 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	(2,269)	498,222	(35,373)	507,300
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		464,375		-
TOTAL			2,616,969		2,161,672

HDFC Standard Life Insurance Company Limited

FORM L-11-BORROWINGS SCHEDULE

(₹'000)

	Particulars	As at June 30, 2014	As at June 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 June 30, 2014	As at June 30, 2013	
LONG TERM INVESTMENTS			
1 Government securities and government guaranteed bonds including treasury bills	5,134,897	2,331,491	
2 Other approved securities	-	149,502	
3 Other investments			
(a) Shares			
(aa) Equity	1,290,128	846,262	
(bb) Preference	-	-	
(b) Mutual funds	-	-	
(c) Derivative instruments	-	-	
(d) Debentures/ bonds	1,501,039	409,505	
(e) Subsidiaries	280,000	280,000	
(f) Fixed deposit	-	200,000	
(g) Investment properties-Real estate	-	-	
4 Investments in infrastructure and social sector	1,229,975	334,598	
5 Other than approved investments	428,075	443,974	
Sub Total (A)	9,864,114	4,995,332	
SHORT TERM INVESTMENTS			
1 Government securities and government guaranteed bonds including treasury bills	2,842,628	485,088	
2 Other approved securities	149,798	-	
3 Other investments			
(a) Shares			
(aa) Equity	-	-	
(bb) Preference	-	-	
(b) Mutual funds	-	3,612,803	
(c) Derivative instruments	-	-	
(d) Debentures/ bonds	50,000	350,000	
(e) Other securities			
(aa) Certificate of deposit	951,944	964,954	
(bb) Fixed deposit	220,000	500,000	
(cc) CBLO/ Repo investments	4,454,646	1,038,156	
(f) Subsidiaries	-	-	
(g) Investment properties-Real estate	-	-	
4 Investments in infrastructure and social sector	398,945	370,153	
5 Other than approved investments	-	50,080	
Sub Total (B)	9,067,961	7,371,234	
TOTAL (A+B)	18,932,075	12,366,566	

HDFC Standard Life Insurance Company Limited

FORM L-13-INVESTMENTS - POLICYHOLDERS' SCHEDULE

		(₹'000)	
Particulars	As at June 30, 2014	As at June 30, 2013	
LONG TERM INVESTMENTS			
1 Government securities and government guaranteed bonds including treasury bills	62,812,834	40,768,701	
2 Other approved securities	11,539,389	10,958,172	
3 Other investments			
(a) Shares			
(aa) Equity	12,492,248	7,636,873	
(bb) Preference	-	-	
(b) Mutual funds	-	-	
(c) Derivative instruments	-	-	
(d) Debentures/ bonds	23,896,640	13,535,465	
(e) Other securities			
(aa) Fixed deposit	1,020,000	1,370,000	
(bb) Deep discount bonds	1,138,814	499,635	
(f) Subsidiaries	-	-	
(g) Investment properties-Real estate	-	-	
4 Investments in infrastructure and social sector	26,907,293	22,521,025	
5 Other than approved investments	2,899,515	2,451,854	
Sub Total (A)	142,706,733	99,741,725	
SHORT TERM INVESTMENTS			
1 Government securities and government guaranteed bonds including treasury bills	5,823,990	5,085,468	
2 Other approved securities	398,529	-	
3 Other investments			
(a) Shares			
(aa) Equity	-	-	
(bb) Preference	-	-	
(b) Mutual funds	1,156,280	450,216	
(c) Derivative instruments	-	-	
(d) Debentures/ bonds	2,137,315	2,066,683	
(e) Other securities			
(aa) Commercial paper	662,458	-	
(bb) Certificate of deposit	-	771,536	
(cc) Fixed deposit	2,546,916	2,960,166	
(dd) Deep discount bonds	238,452	481,321	
(ee) CBLO/Repo investments	5,207,461	2,487,746	
(f) Subsidiaries	-	-	
(g) Investment properties-Real estate	-	-	
4 Investments in infrastructure and social sector	280,030	530,270	
5 Other than approved investments	-	1,062,319	
Sub Total (B)	18,451,431	15,895,725	
TOTAL	161,158,164	115,637,450	

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

		(₹'000)	
Particulars		As at June 30, 2014	As at June 30, 2013
LONG TERM INVESTMENTS			
1	Government securities and government guaranteed bonds including treasury bills	48,076,027	39,739,986
2	Other approved securities	157,229	702,021
3	Other investments		
	(a) Shares		
	(aa) Equity	222,657,176	147,568,217
	(bb) Preference	25,612	-
	(b) Mutual funds	-	-
	(c) Derivative instruments	-	-
	(d) Debentures/ bonds	22,669,705	19,641,632
	(e) Other securities		
	(aa) Fixed deposit	250,000	250,000
	(bb) Deep discount bonds	1,816,391	2,069,456
	(f) Subsidiaries	-	-
	(g) Investment properties-Real estate	-	-
4	Investments in infrastructure and social sector	44,077,689	39,365,745
5	Other than approved investments	19,348,291	10,955,512
Sub Total (A)		359,078,120	260,292,569
SHORT TERM INVESTMENTS			
1	Government securities and government guaranteed bonds including treasury bills	6,183,558	2,440,399
2	Other approved securities	596,184	-
3	Other investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual funds	-	-
	(c) Derivative instruments	-	-
	(d) Debentures/ bonds	2,394,750	1,267,622
	(e) Other securities		
	(aa) Fixed deposit	1,590,000	1,670,000
	(bb) Commercial paper	844,094	-
	(cc) Certificate of deposit	7,261,054	11,223,493
	(dd) Deep discount bonds	280,124	632,916
	(ee) Repo investments	6,004,378	5,788,894
4	Investments in infrastructure and social sector	275,705	1,050,145
5	Other than approved investments	-	-
Sub Total (B)		25,429,847	24,073,469
OTHER ASSETS			
1	Interest accrued and dividend receivable	3,914,739	3,606,158
2	Other liabilities (net) & receivable (net)	(61,250)	24,406
3	Other assets	96,726	138,428
4	Other - receivable	486,153	72,968
5	Investment sold awaiting settlement	1,128,637	1,575,602
6	Investment purchased awaiting settlement	(1,531,536)	(2,425,697)
7	Investment application - Pending allotment	-	6,370
Sub Total (C)		4,033,469	2,998,235
TOTAL (A+B+C)		388,541,436	287,364,273

HDFC Standard Life Insurance Company Limited

FORM L-15-LOANS SCHEDULE

(₹'000)

Particulars	As at June 30, 2014	As at June 30, 2013
1 SECURITY-WISE CLASSIFICATION		
Secured		
(a) On mortgage of property		
(aa) In India	224,908	494,360
(bb) Outside India	-	-
(b) On shares, bonds, government securities, etc.	-	-
(c) Loans against policies	63,640	43,204
(d) Others	-	-
Unsecured	176,516	233,546
TOTAL	465,064	771,110
2 BORROWER-WISE CLASSIFICATION		
(a) Central and state governments	-	-
(b) Banks and financial institutions	-	-
(c) Subsidiaries	-	-
(d) Companies	224,849	494,287
(e) Loans against policies	63,640	43,204
(f) Loans to employees	59	73
(g) Others	176,516	233,546
TOTAL	465,064	771,110
3 PERFORMANCE-WISE CLASSIFICATION		
(a) Loans classified as standard		
(aa) In India	465,064	771,110
(bb) Outside India	-	-
(b) Non-standard loans less provisions		
(aa) In India	-	-
(bb) Outside India	-	-
TOTAL	465,064	771,110
4 MATURITY-WISE CLASSIFICATION		
(a) Short term	3,159	3,432
(b) Long term	461,905	767,678
TOTAL	465,064	771,110

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 June 30, 2014	As at April 01, 2014	For the Quarter	On Sales / Adjustments	As at June 30, 2014	As at June 30, 2014	As at June 30, 2013
1	Goodwill	-	-	-	-	-	-	-	-	-	-
2	Intangible assets (Computer software)	950,222	4,325	-	954,547	678,340	26,812	-	705,152	249,395	159,104
3	Land-Freehold	-	-	-	-	-	-	-	-	-	-
4	Leasehold improvements	10,029	116	(149)	9,996	6,983	583	(87)	7,479	2,517	4,417
5	Buildings	2,818,735	-	-	2,818,735	213,371	11,486	-	224,857	2,593,878	2,639,824
6	Furniture & fittings	705,220	950	(2,453)	703,717	650,443	5,155	(2,453)	653,145	50,572	51,185
7	Information technology equipment	815,080	23,370	(16,581)	821,869	524,776	28,745	(16,539)	536,982	284,887	155,831
8	Vehicles	5,250	-	-	5,250	5,250	-	-	5,250	-	910
9	Office equipment	598,737	2,998	(2,920)	598,815	537,994	6,004	(2,883)	541,115	57,700	57,109
	TOTAL	5,903,273	31,759	(22,103)	5,912,929	2,617,157	78,785	(21,962)	2,673,980	3,238,949	3,068,380
10	Capital work in progress	158,298	110,440	(31,760)	236,978	-	-	-	-	236,978	396,146
	Grand Total	6,061,571	142,199	(53,863)	6,149,907	2,617,157	78,785	(21,962)	2,673,980	3,475,927	3,464,526
	Previous Year	5,708,432	541,505	(110,052)	6,139,885	2,631,256	122,321	(78,218)	2,675,359	3,464,526	

HDFC Standard Life Insurance Company Limited

FORM L-17-CASH AND BANK BALANCES SCHEDULE

		(₹'000)	
Particulars		As at June 30, 2014	As at June 30, 2013
1	Cash (including cheques on hand, drafts and stamps)	377,445	260,217
2	Bank balances		
	(a) Deposit accounts		
	(aa) Short-term (due within 12 months of Balance Sheet)	-	-
	(bb) Others	849	831
	(b) Current accounts	721,788	137,306
	(c) Others	-	-
3	Money at call and short notice		
	(a) With banks	-	-
	(b) With other institutions	-	-
4	Others	-	-
TOTAL		1,100,082	398,354
Balances with non-scheduled banks included in 2 and 3 above		-	-
CASH & BANK BALANCES			
1	In India	1,098,026	391,393
2	Outside India	2,056	6,961
TOTAL		1,100,082	398,354

HDFC Standard Life Insurance Company Limited

FORM L-18-ADVANCES AND OTHER ASSETS SCHEDULE

		(₹'000)	
Particulars	As at June 30, 2014	As at June 30, 2013	
ADVANCES			
1 Reserve deposits with ceding companies	-	-	
2 Application money for investments	-	-	
3 Prepayments	174,902	176,012	
4 Advances to directors/officers	-	-	
5 Advance tax paid and taxes deducted at source (Net of provision for taxation)	1,859,438	1,562,985	
6 Others			
(a) Security deposits	344,097	332,421	
(b) Advances to employees	4,462	6,966	
(c) Investment sold awaiting settlement	-	-	
(d) Other advances	172,604	316,383	
(e) Redemption receivable	-	800	
TOTAL (A)	2,555,503	2,395,567	
OTHER ASSETS			
1 Income accrued on investments	4,647,478	3,392,848	
2 Outstanding premiums	481,514	422,454	
3 Agents' balances	-	-	
4 Foreign agencies balances	-	-	
5 Due from other entities carrying on insurance business (including reinsures)	379,817	147,335	
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	60,811	92,089	
(b) Service Tax Advance & Unutilised Credits	11,966	25,212	
(c) Investment sold awaiting settlement	220,714	-	
(d) Other receivable	19,518	8,069	
TOTAL (B)	5,821,818	4,088,007	
TOTAL (A+B)	8,377,321	6,483,574	

HDFC Standard Life Insurance Company Limited

FORM L-19-CURRENT LIABILITIES SCHEDULE

		(₹'000)	
Particulars	As at June 30, 2014	As at June 30, 2013	
1 Agents' Balances	251,939	133,823	
2 Balances due to other insurance companies (including Reinsurers)	395,721	371,708	
3 Deposits held on reinsurance ceded	-	-	
4 Premiums received in advance	199,092	156,863	
5 Unallocated premium	939,683	1,129,275	
6 Sundry creditors	4,870,827	4,615,541	
7 Due to subsidiaries/ holding company	935	-	
8 Claims outstanding	241,539	195,693	
9 Annuities due	-	-	
10 Due to officers/ directors	-	-	
11 Others			
(a) Tax deducted to be remitted	118,228	115,535	
(b) Service tax liability	182,159	128,472	
(c) Investments purchased-to be settled	1,089,593	545,833	
(d) Others-payable	486,153	72,968	
(e) Unclaimed dividend payable	26	-	
12 Unclaimed amount of policyholders	4,176,889	2,469,380	
TOTAL	12,952,784	9,935,091	

HDFC Standard Life Insurance Company Limited

FORM L-20-PROVISIONS SCHEDULE

(₹'000)

Particulars		As at June 30, 2014	As at June 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	188	188
	(b) Standard loans	1,860	3,095
	(c) Employee benefits	215,215	199,285
TOTAL		251,929	237,234

HDFC Standard Life Insurance Company Limited

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

(₹'000)

	Particulars	As at June 30, 2014	As at June 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 : June 30, 2014

Sl.No.	Particulars	For the quarter ended June 30, 2014	upto the quarter ended June 30, 2014	For the quarter ended June 30, 2013	upto the quarter ended June 30, 2013
1	New business premium income growth rate - segment wise				
	Participating - Individual & Group Life	-7.91%	-7.91%	-26.17%	-26.17%
	Participating - Individual & Group Pension	1257.26%	1257.26%	-158.15%	-158.15%
	Participating - Group Variable - Pension	223.27%	223.27%	New Business ^	New Business ^
	Non Participating - Individual & Group Life	29.97%	29.97%	55.69%	55.69%
	Non Participating - Group Variable - Life	NA	NA	NA	NA
	Non Participating - Individual & Group Pension	64.01%	64.01%	-23.56%	-23.56%
	Non Participating - Group Variable - Pension	NA	NA	NA	NA
	Annuity	225.74%	225.74%	124.37%	124.37%
	Health	135.87%	135.87%	3008.10%	3008.10%
	Unit Linked - Individual Life	44.33%	44.33%	-43.46%	-43.46%
	Unit Linked - Individual Pension	37.59%	37.59%	1872.51%	1872.51%
	Unit Linked - Group Life	-62.15%	-62.15%	3.66%	3.66%
	Unit Linked - Group Pension	0.22%	0.22%	-20.10%	-20.10%
2	Net Retention Ratio	99.74%	99.74%	99.21%	99.21%
3	Expense of Management to Gross Direct Premium Ratio	17.20%	17.20%	18.96%	18.96%
4	Commission Ratio (Gross commission paid to Gross Premium)	4.23%	4.23%	3.93%	3.93%
5	Ratio of policy holder's liabilities to shareholder's funds	24.02	24.02	24.55	24.55
6	Growth rate of shareholders' fund	39.54%	39.54%	76.45%	76.45%
7	Ratio of surplus to policyholders' liability	0.31%	0.31%	0.34%	0.34%
8	Change in net worth (₹ Lakhs)	64,425	64,425	70,595	70,595
9	Profit after tax/Total Income	3.52%	3.52%	10.26%	10.26%
10	(Total real estate + loans)/(Cash & invested assets)	0.54%	0.54%	0.82%	0.82%
11	Total investments/(Capital + Surplus)	25.20	25.20	18.79	18.79
12	Total affiliated investments/(Capital+ Surplus)	0.34	0.34	0.31	0.31
13	Investment Yield (Gross and Net)				
	A. Without Unrealised Gains/Losses				
	Shareholders' Funds	2.55%	2.55%	1.93%	1.93%
	Policyholders' Funds				
	Non Linked				
	Participating	2.76%	2.76%	2.41%	2.41%
	Non Participating	2.32%	2.32%	2.33%	2.33%
	Linked				
	Non Participating	2.46%	2.46%	1.46%	1.46%
	B. With Unrealised Gains/Losses				
	Shareholders' Funds	4.76%	4.76%	2.34%	2.34%
	Policyholders' Funds				
	Non Linked				
	Participating	6.11%	6.11%	4.07%	4.07%
	Non Participating	3.48%	3.48%	3.71%	3.71%
	Linked				
	Non Participating	14.62%	14.62%	1.19%	1.19%
14	Conservation Ratio				
	Participating - Individual & Group Life	90.26%	90.26%	86.88%	86.88%
	Participating - Individual & Group Pension	95.06%	95.06%	97.97%	97.97%
	Participating - Group Variable - Pension	NA	NA	NA	NA
	Non Participating - Individual & Group Life	87.06%	87.06%	86.77%	86.77%
	Non Participating - Group Variable - Life	NA	NA	NA	NA
	Non Participating - Individual & Group Pension	136.35%	136.35%	NA	NA
	Non Participating - Group Variable - Pension	NA	NA	NA	NA
	Annuity	NA	NA	NA	NA
	Health	47.41%	47.41%	81.84%	81.84%
	Unit Linked - Individual Life	98.77%	98.77%	77.32%	77.32%
	Unit Linked - Individual Pension	109.40%	109.40%	66.99%	66.99%
	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	67.64%	70.09%	69.00%	75.89%
	25th month	62.83%	68.91%	74.68%	78.83%
	37th month	69.50%	66.50%	53.99%	59.79%
	49th month	49.47%	55.28%	42.17%	32.99%
	61st month	29.39%	22.68%	15.17%	15.53%
15 (b)	Premium Persistency Ratio (Reducing Balance Basis) (Refer note 3 & 4)				
	13th month	67.64%	70.09%	69.00%	75.89%
	25th month	84.34%	87.89%	88.73%	91.44%
	37th month	88.36%	82.41%	67.85%	73.76%
	49th month	86.93%	88.61%	78.96%	79.00%
	61st month	61.43%	64.01%	64.50%	69.85%
15 (c)	Policy Persistency Ratio (Original Premium Basis) (Refer note 3 & 4)				
	13th month	62.76%	65.81%	64.46%	70.28%
	25th month	58.18%	62.81%	63.90%	69.70%
	37th month	57.83%	58.78%	50.35%	51.80%
	49th month	46.52%	46.67%	37.72%	34.62%
	61st month	27.31%	24.43%	20.71%	22.21%
15 (d)	Policy Persistency Ratio (Reducing Balance Basis) (Refer note 3 & 4)				
	13th month	62.76%	65.81%	64.46%	70.28%
	25th month	83.37%	86.33%	83.70%	88.53%
	37th month	84.12%	81.79%	70.46%	73.23%
	49th month	85.41%	85.39%	78.83%	78.97%
	61st month	65.21%	66.76%	64.48%	71.71%

FORM L-22-ANALYTICAL RATIOS

Name of the Insurer : HDFC Standard Life Insurance Company Limited

Date : June 30, 2014

Sl.No.	Particulars	For the quarter ended June 30, 2014	upto the quarter ended June 30, 2014	For the quarter ended June 30, 2013	upto the quarter ended June 30, 2013
16	NPA Ratio				
	A. Gross NPA Ratio				
	Shareholder's Funds	NIL	NIL	NIL	NIL
	Policyholder's Funds				
	Non Linked				
	Par	0.09%	0.09%	NIL	NIL
	Non Par	0.25%	0.25%	NIL	NIL
	Linked				
	Non Par	NIL	NIL	NIL	NIL
	B. Net NPA Ratio				
	Shareholder's Funds	NIL	NIL	NIL	NIL
	Policyholder's Funds				
	Non Linked				
	Par	0.08%	0.08%	NIL	NIL
	Non Par	0.23%	0.23%	NIL	NIL
	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) (₹)	1.41	1.41	1.37	1.37
4 (b)	(a) Diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized) (₹)	1.41	1.41	1.37	1.37
5 (a)	(b) Basic EPS after extraordinary items (net of tax expense) for the period (not to be annualized) (₹)	1.41	1.41	1.37	1.37
5 (b)	(b) Diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized) (₹)	1.41	1.41	1.37	1.37
6	(iv) Book value per share (₹)	11.40	11.40	8.17	8.17

Note : 1. ^ Business in this segment has been launched in the quarter ended June 30, 2013.

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 June 30, 2014 have been calculated for the policies issued in the March to May period of the relevant years.

For example, the 13th month persistency is calculated for the policies issued from March 2013 to May 2013

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

4. Persistency ratios upto the quarter ended June 30, 2014 have been calculated for the policies issued in the June to May period of the relevant years.

For example, the 13th month persistency for current year is calculated for the policies issued from June 2012 to May 2013

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

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

HDFC Standard Life Insurance Company Limited

FORM L-23-RECEIPT AND PAYMENTS SCHEDULE

RECEIPTS AND PAYMENTS ACCOUNT FOR THE QUARTER ENDED JUNE 30, 2014

(₹'000)

	Particulars	For the quarter ended June 30, 2014	For the quarter ended June 30, 2013
A	Cash Flows from the operating activities:		
1	Premium received from policyholders, including advance receipts	24,814,472	20,241,808
	Other receipts:		
2	Service tax shared by agents	46,109	53,573
3	Fees & charges	10,591	16,550
4	Miscellaneous income	44,127	29,139
5	Payments to the re-insurers, net of commissions and claims/ benefits	(1,239)	9,872
6	Payments to co-insurers, net of claims / benefit recovery	-	-
7	Payments of claims/benefits	(16,052,962)	(9,999,486)
8	Payments of commission and brokerage	(1,117,742)	(1,117,465)
9	Payments of other operating expenses	(3,125,083)	(3,685,704)
10	Preliminary and pre-operative expenses	-	-
11	Deposits, advances and staff loans	-	-
12	Income taxes paid (net)	(295,850)	(163,645)
13	Service tax paid	(342,415)	(311,135)
14	Cash flows before extraordinary items	3,980,008	5,073,507
15	Cash flow from extraordinary operations	-	-
	Net cash flow from operating activities	3,980,008	5,073,507
B	Cash flows from investing activities:		
16	Purchase of fixed assets	(112,108)	(96,398)
17	Proceeds from sale of fixed assets	401	2,974
18	Purchases of investments	(92,875,719)	(85,951,675)
19	Loans recovered/ (disbursed)	13,595	14,197
20	Sale of investments	84,471,146	71,401,918
21	Rents/Interests/ dividends received	6,591,842	5,416,167
22	Expenses related to investments	(10,195)	(7,854)
	Net cash flow from investing activities	(1,921,039)	(9,220,671)
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:	2,058,969	(4,147,164)
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	17,921,998	13,775,337

Components of Cash and cash equivalents at end of the period:			
(i)	Cash and cheques in hand	377,445	260,217
(ii)	Bank balances	721,788	137,306
(iii)	Deposit account - Others	-	-
(iv)	Money market instruments	16,822,765	13,377,814
	Total cash and cash equivalents	17,921,998	13,775,337

Reconciliation of cash & cash equivalents with cash & bank balance (Form L-17):			
(i)	Cash & cash equivalents	17,921,998	13,775,337
(ii)	Add: Deposit account - Others	849	831
(iii)	Less: Fixed deposits (less than 3 months)	-	-
(iv)	Less: Money market instruments	(16,822,765)	(13,377,814)
	Cash & Bank Balances as per Form L-17	1,100,082	398,354

FORM L-24- VALUATION OF NET LIABILITIES

Name of the Insurer: **HDFC Standard Life Insurance Company Limited**

Date : **June 30, 2014**

(₹ Lakhs)

Sr.No.	Particulars	As at June 30, 2014	As at June 30, 2013
1	Linked		
a	Life	3,021,839	2,176,869
b	General annuity	-	-
c	Pension	900,575	738,536
d	Health	-	-
2	Non-Linked		
a	Life	1,240,787	861,166
b	General annuity	35,609	13,955
c	Pension	221,780	167,241
d	Health	1,494	263
	TOTAL	5,422,086	3,958,030

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

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date : June 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	-	-	-	-	7,671	6,677	29	934	7,671	6,677	29	934
2	Arunachal Pradesh	-	-	-	-	1	1	0	0	1	1	0	0
3	Assam	-	-	-	-	1,701	1,408	5	91	1,701	1,408	5	91
4	Bihar	-	-	-	-	1,659	1,277	4	84	1,659	1,277	4	84
5	Chattisgarh	-	-	-	-	1,385	1,129	4	121	1,385	1,129	4	121
6	Goa	-	-	-	-	674	566	6	58	674	566	6	58
7	Gujarat	-	-	-	-	9,994	8,825	42	962	9,994	8,825	42	962
8	Haryana	-	-	-	-	8,346	9,023	42	922	8,346	9,023	42	922
9	Himachal Pradesh	-	-	-	-	335	291	1	17	335	291	1	17
10	Jammu & Kashmir	-	-	-	-	1,470	1,319	5	57	1,470	1,319	5	57
11	Jharkhand	-	-	-	-	1,451	1,216	5	78	1,451	1,216	5	78
12	Karnataka	-	-	-	-	5,966	5,187	39	914	5,966	5,187	39	914
13	Kerala	-	-	-	-	4,214	3,541	20	332	4,214	3,541	20	332
14	Madhya Pradesh	-	-	-	-	3,542	3,123	11	338	3,542	3,123	11	338
15	Maharashtra	13,198	13,198	0	7	23,793	21,121	110	6,339	36,991	34,319	110	6,346
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	115	66	0	7	115	66	0	7
18	Mizoram	-	-	-	-	93	86	0	2	93	86	0	2
19	Nagaland	-	-	-	-	54	47	0	2	54	47	0	2
20	Orissa	-	-	-	-	3,098	2,816	10	150	3,098	2,816	10	150
21	Punjab	-	-	-	-	7,719	7,159	27	468	7,719	7,159	27	468
22	Rajasthan	-	-	-	-	2,860	2,546	9	416	2,860	2,546	9	416
23	Sikkim	-	-	-	-	266	226	1	14	266	226	1	14
24	Tamil Nadu	-	-	-	-	7,346	6,709	41	811	7,346	6,709	41	811
25	Tripura	-	-	-	-	676	580	2	26	676	580	2	26
26	Uttar Pradesh	-	-	-	-	9,684	8,454	34	818	9,684	8,454	34	818
27	Uttrakhand	-	-	-	-	570	494	2	64	570	494	2	64
28	West Bengal	-	-	-	-	7,945	7,149	31	381	7,945	7,149	31	381
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	2,643	2,301	9	180	2,643	2,301	9	180
31	Dadra & Nagrahaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	-	-	-	-	4,138	3,761	22	546	4,138	3,761	22	546
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	204	176	1	12	204	176	1	12
	TOTAL	13,198	13,198	0	7	119,613	107,274	514	15,147	132,811	120,472	514	15,154

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

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date : June 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	-	-	-	-	4	293	2	27	4	293	2	27
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	15	16	-	-	15	16
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-
5	Chattisgarh	-	-	-	-	2	425	0	7	2	425	0	7
6	Goa	-	-	-	-	3	788	0	25	3	788	0	25
7	Gujarat	-	-	-	-	2	2,693	9	49	2	2,693	9	49
8	Haryana	-	-	-	-	8	10,371	17	1,113	8	10,371	17	1,113
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	14	0	3	-	14	0	3
12	Karnataka	-	-	-	-	20	120,262	38	1,441	20	120,262	38	1,441
13	Kerala	-	-	-	-	-	11	0	1	-	11	0	1
14	Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
15	Maharashtra	-	-	-	-	32	502,191	187	10,330	32	502,191	187	10,330
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	0	-	-	-	0
18	Mirzoram	-	-	-	-	-	-	0	-	-	-	0	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	1	256	10	3	1	256	10	3
21	Punjab	-	-	-	-	1	20	0	2	1	20	0	2
22	Rajasthan	-	-	-	-	1	994	1	72	1	994	1	72
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	8	45,538	8	984	8	45,538	8	984
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	-	-	-	-	5	18,709	2	1,254	5	18,709	2	1,254
27	UttraKhand	-	-	-	-	-	1,298	0	16	-	1,298	0	16
28	West Bengal	-	-	-	-	4	1,208	3	28	4	1,208	3	28
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	-	1	(0)	1	-	1	(0)	1
31	Dadra & Nagrahaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	-	-	-	-	19	25,844	7	1,665	19	25,844	7	1,665
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL						110	730,916	301	17,037	110	730,916	301	17,037

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: June 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)		<u>56,884.54</u>
Add (B)		
Provisions	L-20	25.19
Current liabilities	L-19	<u>1,295.28</u>
		1,320.47
Less (C)		
Debit balance in P& L A/c		
Deferred tax asset		
Loans	L-15	46.51
Advances & other Assets	L-18	837.73
Cash & bank balances	L-17	110.01
Fixed assets	L-16	347.59
Miscellaneous expenditure not written off	L-21	-
		<u>1,341.84</u>
Funds available for investments		<u>56,863.17</u>

Reconciliation of funds available for investments with investment assets

Funds available for investments (As above)	56,863.17
Add	
Investment loan as per Form L-15	22.48
Less	
Other - Receivable	48.62
(Net units (Creation/redemption of Units) in Unit Administration System i.e Life Asia on June 30, 2014 * NAV of respective fund)	
Value of investments as per Form 3A	<u>56,837.04</u>

Reconciliation of Investment Assets

Total Investment Assets (as per Balance Sheet)	<u>56,863.17</u>
Balance Sheet Value of:	
A. Life Fund	<u>13,532.67</u>
B. Pension & General Annuity and Group Business	<u>4,498.84</u>
C. Unit Linked Funds	<u>38,805.53</u>
	<u>56,837.04</u>

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: June 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%	216.24	581.51	353.64	5,054.52	206.38	6,196.04	49.12%	-	6,412.28	6,284.41	
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not Less than 50%	216.24	596.49	393.49	5,502.52	270.07	6,762.58	53.61%	-	6,978.82	6,825.29	
3	Investment subject to Exposure Norms												
	a. Housing & Infrastructure												
	1. Approved Investments	Not Less than 15%	39.89	185.23	50.84	2,173.53	2.51	2,412.11	19.12%	25.55	2,477.55	2,451.84	
	2. Other Investments		-	4.83	-	75.04	-	79.87	0.63%	(0.15)	79.72	80.03	
	b. i) Approved Investments	Not exceeding 35%	489.59	311.16	84.63	2,593.82	162.00	3,151.61	24.99%	111.33	3,752.53	3,753.51	
	ii) Other Investments		30.21	9.72	-	152.44	45.57	207.73	1.65%	6.10	244.04	246.92	
TOTAL LIFE FUND			100%	775.94	1,107.43	528.97	10,497.35	480.15	12,613.89	100.00%	142.84	13,532.67	13,357.58

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%	510.47	738.69	1,249.15	27.86%	-	1,249.15	1,236.43	
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i))	Not Less than 40%	608.44	1,282.94	1,891.39	42.19%	-	1,891.39	1,869.45	
3	Balance in Approved investment	Not Exceeding 60%	756.41	1,826.12	2,582.53	57.61%	15.93	2,598.46	2,614.54	
4	Other Investments		-	9.00	9.00	0.20%	-	9.00	6.50	
TOTAL PENSION, GENERAL ANNUITY FUND			100%	1,364.85	3,118.06	4,482.92	100.00%	15.93	4,498.84	4,490.49

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%	-	36,870.70	36,870.70	95.01%
2	Other Investments	Not More than 25%	-	1,934.83	1,934.83	4.99%
TOTAL LINKED INSURANCE FUND			100%	-	38,805.53	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: July 31, 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: June 30, 2014

₹ Crores

PARTICULARS	ULGF00111/08/03LiquidFund101	ULGF00620/06/07StableMgFd101	ULGF00720/06/07SovereignF101	ULGF00211/08/03SecureMgtF101	ULGF00311/08/03DefensiveF101	ULGF00411/08/03BalancedMF101	ULGF00511/08/03GrowthFund101	ULIF00102/01/04LiquidFund101	ULIF00720/06/07StableMgFd101
Opening Balance (Market Value)	23.78	16.43	0.00	57.82	128.05	130.43	0.01	111.13	61.79
Add: Inflow during the Quarter	0.11	11.02	-	5.84	5.48	0.90	-	68.49	18.86
Increase / (Decrease) Value of Inv [Net]	0.51	0.42	-0.00	2.28	11.31	15.32	0.00	2.40	1.42
Less: Outflow during the Quarter	0.95	0.87	0.00	14.14	2.65	4.68	-	72.27	23.73
TOTAL INVESTIBLE FUNDS (MKT VALUE)	23.44	26.99	0.00	51.79	142.19	141.97	0.01	109.75	58.34

INVESTMENT OF UNIT FUND	ULGF00111/08/03LiquidFund101		ULGF00620/06/07StableMgFd101		ULGF00720/06/07SovereignF101		ULGF00211/08/03SecureMgtF101		ULGF00311/08/03DefensiveF101		ULGF00411/08/03BalancedMF101		ULGF00511/08/03GrowthFund101		ULIF00102/01/04LiquidFund101		ULIF00720/06/07StableMgFd101	
	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%	7.44	27.55%	-	0.00%	19.51	37.66%	42.05	29.57%	26.02	18.33%	-	0.00%	-	0.00%	5.47	9.38%
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%	1.99	1.40%	-	0.00%	-	0.00%	-	0.00%
Corporate Bonds	-	0.00%	7.87	29.17%	-	0.00%	21.26	41.05%	35.38	24.88%	19.15	13.49%	-	0.00%	-	0.00%	23.73	40.68%
Infrastructure Bonds	-	0.00%	7.65	28.35%	-	0.00%	6.80	13.12%	16.42	11.55%	5.58	3.93%	-	0.00%	-	0.00%	20.67	35.44%
Equity	-	0.00%	-	0.00%	-	0.00%	-	0.00%	36.14	25.42%	74.18	52.26%	0.01	95.08%	-	0.00%	-	0.00%
Money Market Investments	23.44	100.01%	0.74	2.74%	-	0.00%	2.48	4.78%	6.20	4.36%	6.03	4.25%	-	0.00%	109.75	100.00%	3.66	6.27%
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)	23.44	100.01%	23.70	87.81%	-	0.00%	50.04	96.62%	136.18	95.78%	132.95	93.65%	0.01	95.08%	109.75	100.00%	53.54	91.76%
Current Assets:																		
Accrued Interest	-0.00	0.00%	0.96	3.56%	-	0.00%	1.74	3.36%	2.91	2.05%	2.06	1.45%	-0.00	0.00%	-0.00	0.00%	2.03	3.48%
Dividend Receivable	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.11	0.08%	0.20	0.14%	0.00	0.23%	-	0.00%	-	0.00%
Bank Balance	0.00	0.00%	0.01	0.04%	-	0.00%	0.01	0.02%	0.01	0.01%	0.02	0.02%	0.00	1.32%	0.01	0.01%	0.01	0.02%
Receivable for Sale of Investments	-	0.00%	-	0.00%	-	0.00%	0.57	1.10%	1.26	0.89%	0.39	0.27%	-	0.00%	-	0.00%	-	0.00%
Other Current Assets (for Investments)	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.01	0.00%	0.01	0.01%	-	0.00%	-	0.00%	-	0.00%
Less: Current Liabilities																		
Payable for Investments	-	0.00%	-	0.00%	-	0.00%	-0.56	-1.09%	-1.14	-0.80%	-0.07	-0.05%	-	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%
Other Current Liabilities (for Investments)	-0.00	-0.01%	-0.00	-0.01%	-	0.00%	-0.00	-0.01%	-0.01	-0.01%	-0.01	-0.01%	-0.00	-0.01%	-0.01	-0.01%	-0.00	-0.01%
Sub Total (B)	-0.00	-0.01%	0.97	3.58%	-	0.00%	1.75	3.38%	3.15	2.22%	2.60	1.83%	0.00	1.54%	-0.00	0.00%	2.03	3.49%
Other Investments (<=25%)																		
Corporate Bonds	0.00	0.00%	2.32	8.80%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	2.77	4.75%
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%	0.00	0.00%	2.85	2.01%	6.42	4.52%	0.00	3.38%	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%	2.32	8.60%	-	0.00%	-	0.00%	2.85	2.01%	6.42	4.52%	0.00	3.38%	-	0.00%	2.77	4.75%
Total (A + B + C)	23.44	100.00%	26.99	100.00%	-	0.00%	51.79	100.00%	142.19	100.00%	141.97	100.00%	0.01	100.00%	109.75	100.00%	58.34	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: June 30, 2014

₹ Crores

PARTICULARS	ULGF01620/06/07SovereignF101	ULIF00202/01/04SecureMgtF101	ULIF00302/01/04DefensiveF101	ULIF00402/01/04BalancedMF101	ULIF00616/01/06EquityMgFd101	ULIF00502/01/04GrowthFund101	ULGF02225/02/12LiquidFund101	ULGF02825/02/12StableMgFd101	ULGF02325/02/12SecureMgtF101
Opening Balance (Market Value)	1.76	204.96	128.91	556.54	828.46	3,309.00	62.57	118.82	237.07
Add: Inflow during the Quarter	0.00	36.75	14.00	28.92	35.11	171.54	6.20	1.54	2.68
Increase / (Decrease) Value of Inv (Net)	0.08	7.13	11.31	65.63	147.25	686.12	1.32	2.78	8.47
Less: Outflow during the Quarter	0.00	49.08	20.15	53.68	73.64	355.83	15.85	3.92	6.24
TOTAL INVESTIBLE FUNDS (MKT VALUE)	1.84	199.77	134.07	597.41	937.17	3809.82	54.24	119.22	241.97

INVESTMENT OF UNIT FUND	ULGF01620/06/07SovereignF101		ULIF00202/01/04SecureMgtF101		ULIF00302/01/04DefensiveF101		ULIF00402/01/04BalancedMF101		ULIF00616/01/06EquityMgFd101		ULIF00502/01/04GrowthFund101		ULGF02225/02/12LiquidFund101		ULGF02825/02/12StableMgFd101		ULGF02325/02/12SecureMgtF101		
	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	1.70	92.07%	75.69	37.89%	39.13	29.19%	103.44	17.32%	5.11	0.55%	-	0.00%	-	0.00%	9.60	8.05%	92.22	38.11%	
State Government Securities	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Other Approved Securities	0.07	3.78%	3.97	1.99%	0.07	0.05%	0.25	0.04%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Corporate Bonds	-	0.00%	46.86	23.46%	21.96	16.38%	61.80	10.34%	2.63	0.28%	-	0.00%	-	0.00%	47.29	39.66%	83.41	34.47%	
Infrastructure Bonds	-	0.00%	45.97	23.01%	21.71	16.19%	44.59	7.46%	-	0.00%	-	0.00%	-	0.00%	46.90	39.34%	47.09	19.46%	
Equity	-	0.00%	-	0.00%	35.33	26.35%	318.00	53.23%	830.37	88.60%	3,475.74	91.23%	-	0.00%	-	0.00%	-	0.00%	
Money Market Investments	-	0.00%	6.46	3.23%	2.90	2.16%	2.15	0.36%	4.03	0.43%	48.32	1.27%	54.23	99.98%	5.38	4.51%	11.82	4.88%	
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%	15.00	7.51%	7.00	5.22%	30.00	5.02%	15.00	1.60%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Sub Total (A)	1.77	95.85%	193.95	97.09%	128.09	95.54%	560.24	93.78%	857.15	91.46%	3,524.07	92.50%	54.23	99.98%	109.16	91.56%	234.54	96.93%	
Current Assets:																			
Accrued Interest	0.06	3.37%	5.81	2.91%	2.96	2.21%	7.22	1.21%	5.94	0.63%	0.01	0.00%	-0.00	0.00%	4.61	3.87%	7.41	3.06%	
Dividend Receivable	-	0.00%	-	0.00%	0.09	0.07%	0.85	0.14%	2.20	0.23%	8.16	0.21%	-	0.00%	-	0.00%	-	0.00%	
Bank Balance	0.01	0.80%	0.01	0.01%	0.01	0.01%	0.05	0.01%	0.12	0.01%	0.55	0.01%	0.02	0.03%	0.01	0.01%	0.01	0.01%	
Receivable for Sale of Investments	-	0.00%	2.26	1.13%	1.37	1.02%	1.07	0.18%	1.49	0.16%	10.52	0.28%	-0.00	0.00%	-	0.00%	3.10	1.28%	
Other Current Assets (for Investments)	-	0.00%	0.00	0.00%	0.02	0.01%	0.04	0.01%	0.09	0.01%	1.76	0.05%	-	0.00%	-	0.00%	0.00	0.00%	
Less: Current Liabilities																			
Payable for Investments	-	0.00%	-2.25	-1.12%	-1.36	-1.02%	-0.56	-0.09%	-0.73	-0.08%	-23.96	-0.63%	-0.00	0.00%	-	0.00%	-3.08	-1.27%	
Fund Mgmt Charges Payable	-0.00	0.00%	-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%	
Other Current Liabilities (for Investment)	-0.00	-0.01%	-0.02	-0.01%	-0.01	-0.01%	-0.05	-0.01%	-0.08	-0.01%	-0.31	-0.01%	-0.00	-0.01%	-0.01	-0.01%	-0.02	-0.01%	
Sub Total (B)	0.08	4.15%	5.82	2.91%	3.08	2.30%	8.60	1.44%	9.01	0.96%	-3.35	-0.09%	0.01	0.02%	4.61	3.87%	7.43	3.07%	
Other Investments (<=25%)																			
Corporate Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	5.45	4.57%	-	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%	2.90	2.16%	28.56	4.78%	71.01	7.58%	289.11	7.59%	-	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%	
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%	-	0.00%	2.90	2.16%	28.56	4.78%	71.01	7.58%	289.11	7.59%	-	0.00%	5.45	4.57%	-	0.00%	
Total (A + B + C)	1.84	100.00%	199.77	100.00%	134.07	100.00%	597.41	100.00%	937.17	100.00%	3,809.82	100.00%	54.24	100.00%	119.22	100.00%	241.97	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: June 30, 2014

₹ Crores

PARTICULARS	ULGF02425/02/12DefensiveF101	ULGF02525/02/12BalancedMF101	ULIF00802/01/04LiquidFund101	ULIF01420/06/07StableMgFd101	ULGF01520/06/07SovereignF101	ULIF00902/01/04SecureMgtF101	ULIF01002/01/04DefensiveF101	ULIF01102/01/04BalancedMF101	ULIF01316/01/06EquityMgFd101
Opening Balance (Market Value)	541.01	93.36	55.83	40.54	0.08	149.40	91.71	409.21	389.37
Add: Inflow during the Quarter	15.99	2.41	36.71	16.68	0.00	28.92	9.30	16.99	20.89
Increase / (Decrease) Value of Inv (Net)	46.36	10.95	1.18	0.86	0.00	5.09	7.69	48.36	70.24
Less: Outflow during the Quarter	9.44	4.03	41.96	24.80	0.01	43.89	15.17	37.97	37.01
TOTAL INVESTIBLE FUNDS (MKT VALUE)	593.92	102.69	51.76	33.27	0.08	139.52	93.53	436.59	443.49

INVESTMENT OF UNIT FUND	ULGF02425/02/12DefensiveF101		ULGF02525/02/12BalancedMF101		ULIF00802/01/04LiquidFund101		ULIF01420/06/07StableMgFd101		ULGF01520/06/07SovereignF101		ULIF00902/01/04SecureMgtF101		ULIF01002/01/04DefensiveF101		ULIF01102/01/04BalancedMF101		ULIF01316/01/06EquityMgFd101		
	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	165.48	27.86%	16.48	16.05%	-	0.00%	3.47	10.43%	0.08	96.34%	51.70	37.06%	25.57	27.34%	72.54	16.61%	5.14	1.16%	
State Government Securities	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Other Approved Securities	1.82	0.31%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	3.11	2.23%	0.36	0.39%	-	0.00%	-	0.00%	
Corporate Bonds	97.97	16.50%	12.63	12.30%	-	0.00%	13.79	41.44%	-	0.00%	32.31	23.16%	18.72	20.01%	44.54	10.20%	8.16	1.84%	
Infrastructure Bonds	101.75	17.13%	10.08	9.82%	-	0.00%	12.15	36.51%	-	0.00%	33.16	23.77%	15.77	16.86%	36.60	8.38%	0.20	0.05%	
Equity	158.67	26.72%	53.57	52.17%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	24.69	26.40%	235.10	53.85%	393.03	88.62%	
Money Market Investments	11.79	1.98%	4.31	4.19%	51.75	99.98%	1.89	5.68%	-	0.00%	3.22	2.31%	4.57	4.88%	0.05	0.01%	0.73	0.16%	
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Deposit with Banks	23.00	3.87%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	12.00	8.60%	-	0.00%	20.00	4.58%	-	0.00%	
Sub Total (A)	560.48	94.37%	97.07	94.53%	51.75	99.98%	31.30	94.06%	0.08	96.34%	135.50	97.12%	89.68	95.88%	408.84	93.64%	407.26	91.83%	
Current Assets:																			
Accrued Interest	13.04	2.20%	1.26	1.23%	-0.00	0.00%	1.17	3.50%	0.00	3.46%	4.01	2.87%	1.81	1.94%	5.27	1.21%	0.47	0.11%	
Dividend Receivable	0.46	0.08%	0.15	0.15%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.08	0.08%	0.62	0.14%	1.04	0.23%	
Bank Balance	0.01	0.00%	0.02	0.02%	0.01	0.03%	0.01	0.03%	0.00	0.21%	0.01	0.01%	0.01	0.01%	0.04	0.01%	0.06	0.01%	
Receivable for Sale of Investments	5.37	0.90%	0.38	0.37%	-	0.00%	-	0.00%	-	0.00%	1.21	0.86%	0.75	0.81%	1.25	0.29%	1.01	0.23%	
Other Current Assets (for Investments)	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-0.00	0.00%	0.01	0.01%	0.03	0.01%	0.05	0.01%	
Less: Current Liabilities																			
Payable for Investments	-5.33	-0.90%	-0.37	-0.36%	-0.00	0.00%	-	0.00%	-	0.00%	-1.19	-0.86%	-0.75	-0.80%	-0.87	-0.20%	-0.39	-0.09%	
Fund Mgmt Charges Payable	-0.01	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%	-0.01	0.00%	-0.01	0.00%	
Other Current Liabilities (for Investment)	-0.05	-0.01%	-0.01	-0.01%	-0.00	-0.01%	-0.00	-0.01%	-0.00	-0.01%	-0.01	-0.01%	-0.01	-0.01%	-0.04	-0.01%	-0.04	-0.01%	
Sub Total (B)	13.50	2.27%	1.42	1.38%	0.01	0.02%	1.17	3.52%	0.00	3.66%	4.02	2.88%	1.91	2.04%	6.29	1.44%	2.20	0.50%	
Other Investments (<=25%)																			
Corporate Bonds	7.42	1.25%	-	0.00%	-	0.00%	0.80	2.42%	-	0.00%	-	0.00%	-	0.00%	0.45	0.10%	-	0.00%	
Infrastructure Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Equity	12.53	2.11%	4.20	4.09%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	1.95	2.08%	21.02	4.81%	34.03	7.67%	
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)	19.94	3.36%	4.20	4.09%	-	0.00%	0.80	2.42%	-	0.00%	-	0.00%	1.95	2.08%	21.46	4.92%	34.03	7.67%	
Total (A + B + C)	593.92	100.00%	102.69	100.00%	51.76	100.00%	33.27	100.00%	0.08	100.00%	139.52	100.00%	93.53	100.00%	436.59	100.00%	443.49	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: June 30, 2014

₹ Crores

PARTICULARS	ULIF01202/01/04GrowthFund101	ULGF02918/02/12LiquidFund101	ULGF03518/02/12StableMgFd101	ULGF03018/02/12SecureMgtF101	ULGF03118/02/12DefensiveF101	ULGF03218/02/12BalancedMF101	ULGF03318/02/12GrowthFund101	ULGF01420/06/07SovereignF101	ULGF00928/03/05SecureMgtF101
Opening Balance (Market Value)	1,679.87	35.71	49.50	49.54	111.35	110.07	1.48	0.00	17.52
Add: Inflow during the Quarter	100.10	0.68	17.59	9.79	3.06	3.81	0.02	-	-
Increase / (Decrease) Value of Inv (Net)	347.16	0.26	1.84	2.09	9.47	12.23	0.32	-0.00	0.63
Less: Outflow during the Quarter	210.71	25.07	1.45	1.37	1.60	2.66	0.08	0.00	-
TOTAL INVESTIBLE FUNDS (MKT VALUE)	1916.42	11.57	67.18	60.05	122.27	123.46	1.73	0.00	18.15

INVESTMENT OF UNIT FUND	ULIF01202/01/04 GrowthFund101		ULGF02918/02/12LiquidFund101		ULGF03518/02/12StableMgFd101		ULGF03018/02/12SecureMgtF101		ULGF03118/02/12DefensiveF101		ULGF03218/02/12BalancedMF101		ULGF03318/02/12GrowthFund101		ULGF01420/06/07SovereignF101		ULGF00928/03/05SecureMgtF101		
	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%	6.59	9.82%	22.70	37.80%	33.00	26.99%	22.29	18.05%	-	0.00%	-	0.00%	8.62	47.51%	
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%	-	0.00%	29.79	44.34%	20.88	34.77%	31.22	25.53%	20.25	16.40%	-	0.00%	-	0.00%	7.00	38.57%	
Infrastructure Bonds	-	0.00%	-	0.00%	22.77	33.90%	12.13	20.19%	14.10	11.53%	11.07	8.97%	-	0.00%	-	0.00%	1.59	8.77%	
Equity	1,752.18	91.43%	-	0.00%	-	0.00%	-	0.00%	32.56	26.63%	59.64	48.31%	1.62	93.83%	-	0.00%	-	0.00%	
Money Market Investments	20.31	1.06%	11.57	99.95%	4.22	6.28%	2.39	3.98%	6.02	4.93%	3.61	2.93%	0.01	0.75%	-	0.00%	0.44	2.45%	
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)	1,772.49	92.49%	11.57	99.95%	63.37	94.33%	58.09	96.74%	116.91	95.61%	116.86	94.66%	1.64	94.58%	-	0.00%	17.66	97.30%	
Current Assets:																			
Accrued Interest	0.00	0.00%	-0.00	0.00%	2.74	4.07%	1.95	3.24%	2.70	2.21%	1.93	1.56%	0.00	0.00%	-	0.00%	0.48	2.64%	
Dividend Receivable	4.15	0.22%	-	0.00%	-	0.00%	-	0.00%	0.09	0.08%	0.17	0.14%	0.00	0.24%	-	0.00%	-	0.00%	
Bank Balance	0.29	0.01%	0.01	0.07%	0.01	0.01%	0.01	0.02%	0.01	0.01%	0.02	0.02%	0.01	0.58%	-	0.00%	0.01	0.06%	
Receivable for Sale of Investments	5.30	0.28%	-	0.00%	-	0.00%	0.77	1.28%	0.83	0.68%	0.83	0.67%	-	0.00%	-	0.00%	0.14	0.75%	
Other Current Assets (for Investments)	0.88	0.05%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Less: Current Liabilities																			
Payable for Investments	-12.40	-0.65%	-0.00	0.00%	-0.00	0.00%	-0.76	-1.27%	-0.82	-0.67%	-0.82	-0.66%	-	0.00%	-	0.00%	-0.13	-0.74%	
Fund Mgmt Charges Payable	-0.04	-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)	-0.16	-0.01%	-0.00	-0.01%	-0.01	-0.01%	-0.01	-0.01%	-0.01	-0.01%	-0.01	-0.01%	-0.00	-0.01%	-	0.00%	-0.00	-0.01%	
Sub Total (B)	-1.37	-0.10%	0.01	0.05%	2.74	4.08%	1.96	3.26%	2.80	2.29%	2.11	1.71%	0.01	0.81%	-	0.00%	0.49	2.70%	
Other Investments (<=25%)																			
Corporate Bonds	-	0.00%	-	0.00%	1.07	1.60%	-	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	145.91	7.61%	-	0.00%	-	0.00%	-	0.00%	2.57	2.10%	4.48	3.63%	0.08	4.61%	-	0.00%	-	0.00%	
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)	145.91	7.61%	-	0.00%	1.07	1.60%	-	0.00%	2.57	2.10%	4.48	3.63%	0.08	4.61%	-	0.00%	-	0.00%	
Total (A + B + C)	1,916.42	100.00%	11.57	100.00%	67.18	100.00%	60.05	100.00%	122.27	100.00%	123.46	100.00%	1.73	100.00%	-	0.00%	18.15	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: June 30, 2014

₹ Crores

PARTICULARS	ULGF01028/03/05DefensiveF101	ULGF01128/03/05BalancedMF101	ULIF01520/02/08LiquidFdlI101	ULIF01620/02/08StableMFI101	ULIF01720/02/08SecureMFI101	ULIF01820/02/08DefnsvFdlI101	ULIF01920/02/08BalncdMFI101	ULIF02020/02/08EquityMFI101	ULIF02120/02/08GrwthFndI101
Opening Balance (Market Value)	40.44	25.90	94.95	83.60	307.18	126.71	608.93	699.26	3,629.16
Add: Inflow during the Quarter	-	0.05	75.42	22.99	62.55	14.49	46.16	51.00	267.72
Increase / (Decrease) Value of Inv (Net)	3.48	3.12	1.99	1.83	10.72	10.71	72.42	126.00	750.47
Less: Outflow during the Quarter	-	0.00	69.44	26.65	77.65	20.10	67.47	77.67	495.61
TOTAL INVESTIBLE FUNDS (MKT VALUE)	43.92	29.07	102.92	81.77	302.79	131.81	660.04	798.60	4151.73

INVESTMENT OF UNIT FUND	ULGF01028/03/05DefensiveF101		ULGF01128/03/05BalancedMF101		ULIF01520/02/08LiquidFdlI101		ULIF01620/02/08StableMFI101		ULIF01720/02/08SecureMFI101		ULIF01820/02/08DefnsvFdlI101		ULIF01920/02/08BalncdMFI101		ULIF02020/02/08EquityMFI101		ULIF02120/02/08GrwthFndI101		
	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	13.84	31.50%	8.76	30.12%	-	0.00%	-	0.00%	116.39	38.44%	34.63	26.27%	101.80	15.42%	1.48	0.18%	-	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%	1.70	0.56%	0.49	0.37%	0.65	0.10%	-	0.00%	-	0.00%	
Corporate Bonds	12.65	28.81%	1.70	5.84%	-	0.00%	35.69	43.65%	90.21	29.79%	35.64	27.04%	113.13	17.14%	2.41	0.30%	-	0.00%	
Infrastructure Bonds	3.86	8.79%	1.70	5.84%	-	0.00%	37.28	45.59%	55.61	18.36%	15.49	11.75%	38.23	5.79%	-	0.00%	-	0.00%	
Equity	11.58	26.35%	15.07	51.85%	-	0.00%	-	0.00%	-	0.00%	35.20	26.71%	357.27	54.13%	713.49	89.34%	3,798.84	91.50%	
Money Market Investments	0.30	0.69%	0.13	0.46%	102.93	100.00%	5.36	6.56%	29.96	9.89%	4.76	3.61%	7.18	1.09%	3.35	0.42%	31.42	0.76%	
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%	10.00	1.25%	5.00	0.12%	
Sub Total (A)	42.23	96.14%	27.36	94.11%	102.93	100.00%	78.33	95.80%	293.86	97.05%	126.21	95.75%	618.25	93.67%	730.72	91.50%	3,835.26	92.38%	
Current Assets:																			
Accrued Interest	0.95	2.16%	0.40	1.36%	-0.00	0.00%	2.73	3.33%	8.95	2.96%	2.72	2.06%	9.43	1.43%	3.94	0.49%	0.20	0.00%	
Dividend Recievable	0.04	0.09%	0.04	0.14%	-	0.00%	-	0.00%	-	0.00%	0.11	0.08%	0.94	0.14%	1.87	0.23%	8.92	0.21%	
Bank Balance	0.01	0.02%	0.01	0.04%	0.01	0.01%	0.01	0.01%	0.01	0.00%	0.01	0.01%	0.06	0.01%	0.10	0.01%	0.60	0.01%	
Receivable for Sale of Investments	0.06	0.13%	0.04	0.13%	-	0.00%	0.00	0.00%	2.78	0.92%	1.32	1.00%	1.88	0.29%	1.83	0.23%	11.50	0.28%	
Other Current Assets (for Investments)	0.02	0.04%	0.00	0.01%	-	0.00%	-	0.00%	0.00	0.00%	0.02	0.01%	0.04	0.01%	0.08	0.01%	1.31	0.03%	
Less: Current Liabilities																			
Payable for Investments	-0.19	-0.43%	-0.01	-0.05%	-0.00	0.00%	-0.00	0.00%	-2.76	-0.91%	-1.31	-1.00%	-1.31	-0.20%	-0.69	-0.09%	-26.15	-0.63%	
Fund Mgmt Charges Payable	-0.00	0.00%	-0.00	0.00%	-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%	
Other Current Liabilities (for Investment)	-0.00	-0.01%	-0.00	-0.01%	-0.01	-0.01%	-0.01	-0.01%	-0.04	-0.01%	-0.02	-0.01%	-0.08	-0.01%	-0.10	-0.01%	-0.52	-0.01%	
Sub Total (B)	0.88	2.00%	0.47	1.62%	-0.00	0.00%	2.72	3.33%	8.93	2.95%	2.84	2.15%	10.94	1.66%	7.01	0.88%	-4.30	-0.10%	
Other Investments (<=25%)																			
Corporate Bonds	-	0.00%	-	0.00%	-	0.00%	0.71	0.87%	-	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	0.82	1.86%	1.24	4.26%	-	0.00%	-	0.00%	-	0.00%	2.76	2.10%	30.85	4.67%	60.87	7.62%	320.77	7.73%	
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)	0.82	1.86%	1.24	4.26%	-	0.00%	0.71	0.87%	-	0.00%	2.76	2.10%	30.85	4.67%	60.87	7.62%	320.77	7.73%	
Total (A + B + C)	43.92	100.00%	29.07	100.00%	102.92	100.00%	81.77	100.00%	302.79	100.00%	131.81	100.00%	660.04	100.00%	798.60	100.00%	4,151.73	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: June 30, 2014

₹ Crores

PARTICULARS	ULGF01805/04/10CapGuaFnd2101	ULGF02005/04/11CapGuaFd3A101	ULGF02105/04/11CapGuaFd5A101	ULGF03620/02/12LiquidFdlI101	ULGF03720/02/12StableMFI101	ULGF03820/02/12SecureMFI101	ULGF03920/02/12DefnsvFdlI101	ULGF04020/02/12BalncdMFI101	ULIF02208/10/08LiquidFdlI101
Opening Balance (Market Value)	3.30	1.53	16.62	73.32	42.28	139.20	176.04	12.08	102.55
Add: Inflow during the Quarter	-	0.00	-	5.73	0.40	6.32	1.53	3.78	89.60
Increase / (Decrease) Value of Inv (Net)	0.20	0.00	0.91	1.59	0.95	4.95	14.18	1.41	2.08
Less: Outflow during the Quarter	-	1.53	-	1.40	1.16	11.63	10.45	0.40	86.55
TOTAL INVESTIBLE FUNDS (MKT VALUE)	3.50	0.00	17.53	79.23	42.46	138.85	181.31	16.88	107.68

INVESTMENT OF UNIT FUND	ULGF01805/04/10CapGuaFnd2101		ULGF02005/04/11CapGuaFd3A101		ULGF02105/04/11CapGuaFd5A101		ULGF03620/02/12LiquidFdlI101		ULGF03720/02/12StableMFI101		ULGF03820/02/12SecureMFI101		ULGF03920/02/12DefnsvFdlI101		ULGF04020/02/12BalncdMFI101		ULIF02208/10/08LiquidFdlI101	
	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%	11.81	67.35%	-	0.00%	0.28	0.65%	53.23	38.34%	45.84	25.29%	2.97	17.62%	-	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	2.18	62.27%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Corporate Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	16.25	38.26%	43.14	31.07%	48.02	26.49%	1.56	9.26%	-	0.00%
Infrastructure Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	20.05	47.22%	17.57	12.66%	22.90	12.63%	1.43	8.46%	-	0.00%
Equity	1.15	32.78%	-	0.00%	4.93	28.12%	-	0.00%	-	0.00%	-	0.00%	48.34	26.66%	8.40	49.78%	-	0.00%
Money Market Investments	0.10	2.80%	-	0.00%	0.43	2.47%	79.23	100.01%	3.15	7.43%	20.98	15.11%	7.94	4.38%	1.68	9.96%	107.69	100.01%
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)	3.42	97.85%	-	0.00%	17.17	97.95%	79.23	100.01%	39.72	93.56%	134.92	97.17%	173.04	95.44%	16.05	95.08%	107.69	100.01%
Current Assets:																		
Accrued Interest	0.05	1.30%	-	0.00%	0.20	1.14%	-0.00	0.00%	1.39	3.28%	3.92	2.82%	3.88	2.14%	0.18	1.07%	0.00	0.00%
Dividend Receivable	0.00	0.11%	-	0.00%	0.02	0.09%	-	0.00%	-	0.00%	-	0.00%	0.16	0.09%	0.02	0.11%	-	0.00%
Bank Balance	0.00	0.02%	-	0.00%	0.00	0.01%	0.00	0.01%	0.01	0.02%	0.01	0.01%	0.01	0.01%	0.01	0.07%	0.01	0.01%
Receivable for Sale of Investments	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.00	0.00%	2.06	1.48%	0.61	0.34%	0.34	1.99%	-	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%	-2.04	-1.47%	-0.60	-0.33%	-0.33	-1.96%	-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%	-0.01	0.00%	-0.00	0.00%	-0.00	0.00%
Other Current Liabilities (for Investments)	-0.00	-0.01%	-	0.00%	-0.00	-0.01%	-0.01	-0.01%	-0.01	-0.01%	-0.02	-0.01%	-0.02	-0.01%	-0.00	-0.01%	-0.01	-0.01%
Sub Total (B)	0.05	1.40%	-	0.00%	0.21	1.22%	-0.01	-0.01%	1.40	3.29%	3.92	2.83%	4.03	2.22%	0.21	1.26%	-0.01	-0.01%
Other Investments (<=25%)																		
Corporate Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	1.34	3.16%	-	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	0.03	0.75%	-	0.00%	0.14	0.82%	-	0.00%	-	0.00%	-	0.00%	4.24	2.34%	0.62	3.66%	-	0.00%
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)	0.03	0.75%	-	0.00%	0.14	0.82%	-	0.00%	1.34	3.16%	-	0.00%	4.24	2.34%	0.62	3.66%	-	0.00%
Total (A + B + C)	3.50	100.00%	-	0.00%	17.53	100.00%	79.23	100.00%	42.46	100.00%	138.85	100.00%	181.31	100.00%	16.88	100.00%	107.68	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: June 30, 2014

₹ Crores

PARTICULARS	ULIF02308/10/08StableMFI101	ULIF02408/10/08SecureMFI101	ULIF02508/10/08DefnsvFdl101	ULIF02608/10/08BalncdMFI101	ULIF02708/10/08EquityMFI101	ULIF02808/10/08GrwthFnd101	ULGF04311/02/12LiquidFdl101	ULGF04811/02/12StableMFI101
Opening Balance (Market Value)	75.27	279.07	105.75	418.87	475.83	2,388.70	3.32	20.56
Add: Inflow during the Quarter	22.30	86.95	15.08	36.70	40.12	254.35	0.70	1.44
Increase / (Decrease) Value of Inv [Net]	1.66	9.57	9.04	50.04	85.60	494.38	0.07	0.47
Less: Outflow during the Quarter	25.35	101.58	18.16	50.45	57.89	370.63	0.26	0.28
TOTAL INVESTIBLE FUNDS (MKT VALUE)	73.88	274.01	111.71	455.15	543.65	2766.79	3.83	22.19

INVESTMENT OF UNIT FUND	ULIF02308/10/08StableMFI101		ULIF02408/10/08SecureMFI101		ULIF02508/10/08DefnsvFdl101		ULIF02608/10/08BalncdMFI101		ULIF02708/10/08EquityMFI101		ULIF02808/10/08GrwthFnd101		ULGF04311/02/12LiquidFdl101		ULGF04811/02/12StableMFI101	
	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%	104.89	38.28%	28.93	25.90%	68.29	15.00%	2.96	0.54%	-	0.00%	-	0.00%	0.24	1.07%
State Government Securities	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Other Approved Securities	-	0.00%	1.67	0.57%	0.38	0.34%	1.05	0.23%	-	0.00%	-	0.00%	-	0.00%	0.34	1.52%
Corporate Bonds	31.93	43.22%	81.70	29.82%	29.88	26.75%	77.97	17.13%	8.17	1.50%	-	0.00%	-	0.00%	8.62	38.87%
Infrastructure Bonds	33.95	45.96%	49.73	18.15%	12.16	10.89%	28.03	6.16%	-	0.00%	-	0.00%	-	0.00%	9.88	44.54%
Equity	-	0.00%	-	0.00%	29.53	26.43%	245.51	53.94%	486.65	89.52%	2,529.08	91.41%	-	0.00%	-	0.00%
Money Market Investments	4.51	6.11%	27.97	10.21%	6.23	5.58%	5.18	1.14%	2.56	0.47%	21.79	0.79%	3.82	99.73%	2.13	9.59%
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%	5.00	0.18%	-	0.00%	-	0.00%
Sub Total (A)	70.39	95.29%	265.86	97.03%	107.11	95.88%	426.02	93.60%	500.34	92.03%	2,555.87	92.38%	3.82	99.73%	21.21	95.59%
Current Assets:																
Accrued Interest	2.32	3.14%	8.16	2.98%	2.17	1.94%	6.81	1.50%	0.39	0.07%	0.20	0.01%	-0.00	0.00%	0.79	3.58%
Dividend Receivable	-	0.00%	-	0.00%	0.09	0.08%	0.85	0.14%	1.27	0.23%	5.86	0.21%	-	0.00%	-	0.00%
Bank Balance	0.01	0.01%	0.01	0.00%	0.01	0.01%	0.04	0.01%	0.07	0.01%	0.41	0.01%	0.01	0.28%	0.01	0.05%
Receivable for Sale of Investments	-	0.00%	2.38	0.87%	1.06	0.95%	1.26	0.28%	1.27	0.23%	7.66	0.28%	-	0.00%	-	0.00%
Other Current Assets (for Investments)	-	0.00%	-0.00	0.00%	0.01	0.01%	0.03	0.01%	0.06	0.01%	0.67	0.02%	-	0.00%	-	0.00%
Less: Current Liabilities																
Payable for Investments	-0.00	0.00%	-2.35	-0.86%	-1.06	-0.95%	-0.88	-0.19%	-0.53	-0.10%	-17.10	-0.62%	-0.00	0.00%	-	0.00%
Fund Mgmt Charges Payable	-0.00	0.00%	-0.01	0.00%	-0.00	0.00%	-0.02	0.00%	-0.02	0.00%	-0.09	0.00%	-0.00	0.00%	-0.00	0.00%
Other Current Liabilities (for Investments)	-0.01	-0.01%	-0.04	-0.01%	-0.01	-0.01%	-0.06	-0.01%	-0.07	-0.01%	-0.35	-0.01%	-0.00	-0.01%	-0.00	-0.01%
Sub Total (B)	2.32	3.14%	8.15	2.97%	2.27	2.03%	7.83	1.72%	2.45	0.45%	-2.76	-0.10%	0.01	0.27%	0.80	3.61%
Other Investments (<=25%)																
Corporate Bonds	1.16	1.57%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.18	0.81%
Infrastructure Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Equity	-	0.00%	-	0.00%	2.33	2.08%	21.30	4.68%	40.87	7.52%	213.69	7.72%	-	0.00%	-	0.00%
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)	1.16	1.57%	-	0.00%	2.33	2.08%	21.30	4.68%	40.87	7.52%	213.69	7.72%	-	0.00%	0.18	0.81%
Total (A + B + C)	73.88	100.00%	274.01	100.00%	111.71	100.00%	455.15	100.00%	543.65	100.00%	2,766.79	100.00%	3.83	100.00%	22.19	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: June 30, 2014

₹ Crores

PARTICULARS	ULGF04411/02/12SecureMFII101	ULGF04511/02/12DefnsvFdlI101	ULGF04611/02/12BalncdMFII101	ULIF02904/08/08MoneyPlusF101	ULIF03004/08/08BondOprtFd101	ULIF03204/08/08Large-CapF101	ULIF03104/08/08Mid-capFnd101	ULIF03304/08/08ManagerFnd101	ULIF03501/01/10BlueChipFd101
Opening Balance (Market Value)	87.60	79.31	9.28	44.08	81.13	81.85	57.15	757.26	1,177.44
Add: Inflow during the Quarter	1.09	3.00	0.63	33.89	20.24	14.05	28.20	14.77	183.33
Increase / (Decrease) Value of Inv (Net)	3.16	6.74	1.01	0.94	2.61	12.66	17.05	103.31	225.77
Less: Outflow during the Quarter	0.07	0.40	0.93	27.08	20.11	15.11	23.11	36.02	142.12
TOTAL INVESTIBLE FUNDS (MKT VALUE)	91.78	88.66	9.98	51.82	83.87	93.45	79.29	839.32	1444.41

INVESTMENT OF UNIT FUND	ULGF04411/02/12SecureMFII101		ULGF04511/02/12DefnsvFdlI101		ULGF04611/02/12BalncdMFII101		ULIF02904/08/08MoneyPlusF101		ULIF03004/08/08BondOprtFd101		ULIF03204/08/08Large-CapF101		ULIF03104/08/08Mid-capFnd101		ULIF03304/08/08ManagerFnd101		ULIF03501/01/10BlueChipFd101		
	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	35.14	38.29%	23.14	26.11%	1.59	15.96%	49.04	94.64%	49.98	59.59%	-	0.00%	-	0.00%	135.35	16.13%	-	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	27.76	30.25%	21.88	24.68%	1.35	13.57%	-	0.00%	21.79	25.98%	-	0.00%	-	0.00%	84.17	10.03%	-	0.00%	
Infrastructure Bonds	12.47	13.59%	12.48	14.08%	0.81	8.16%	-	0.00%	3.00	3.58%	-	0.00%	-	0.00%	73.24	8.73%	-	0.00%	
Equity	-	0.00%	23.26	26.24%	5.05	50.61%	-	0.00%	-	0.00%	87.95	94.11%	68.09	85.88%	498.76	59.42%	1,352.56	93.64%	
Money Market Investments	13.85	15.09%	4.09	4.62%	0.67	6.76%	2.05	3.96%	2.09	2.50%	1.70	1.82%	2.40	3.02%	2.17	0.26%	29.81	2.06%	
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%	5.00	5.96%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Sub Total (A)	89.23	97.21%	84.66	95.72%	9.49	95.06%	51.10	98.60%	81.86	97.60%	89.65	95.94%	70.49	88.90%	793.70	94.56%	1,382.37	95.70%	
Current Assets:																			
Accrued Interest	2.55	2.78%	1.89	2.13%	0.11	1.06%	0.73	1.40%	2.02	2.41%	0.00	0.00%	0.00	0.00%	9.84	1.17%	0.01	0.00%	
Dividend Receivable	-	0.00%	0.07	0.08%	0.01	0.15%	-	0.00%	-	0.00%	0.25	0.27%	0.04	0.06%	0.91	0.11%	3.25	0.22%	
Bank Balance	0.01	0.01%	0.01	0.01%	0.01	0.11%	0.01	0.02%	0.01	0.01%	0.02	0.03%	0.01	0.01%	0.08	0.01%	0.12	0.01%	
Receivable for Sale of Investments	1.25	1.36%	0.90	1.02%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	2.50	0.30%	2.76	0.19%	
Other Current Assets (for Investments)	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-0.00	0.00%	-	0.00%	-	0.00%	0.50	0.03%	
Less: Current Liabilities																			
Payable for Investments	-1.24	-1.35%	-0.90	-1.01%	-0.00	0.00%	-	0.00%	-0.00	0.00%	-0.00	0.00%	-0.98	-1.24%	-0.00	0.00%	-15.59	-1.08%	
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%	-0.04	0.00%	-0.05	0.00%	
Other Current Liabilities (for Investment)	-0.01	-0.01%	-0.01	-0.01%	-0.00	0.00%	-0.01	-0.02%	-0.02	-0.02%	-0.02	-0.02%	-0.01	-0.02%	-0.15	-0.02%	-0.19	-0.01%	
Sub Total (B)	2.56	2.79%	1.96	2.21%	0.13	1.30%	0.73	1.40%	2.01	2.40%	0.25	0.27%	-0.95	-1.19%	13.13	1.56%	-9.20	-0.64%	
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%	1.84	2.08%	0.36	3.64%	-	0.00%	-	0.00%	3.54	3.79%	9.75	12.29%	32.49	3.87%	71.25	4.93%	
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%	1.84	2.08%	0.36	3.64%	-	0.00%	-	0.00%	3.54	3.79%	9.75	12.29%	32.49	3.87%	71.25	4.93%	
Total (A + B + C)	91.78	100.00%	88.66	100.00%	9.98	100.00%	51.82	100.00%	83.87	100.00%	93.45	100.00%	79.29	100.00%	839.32	100.00%	1,444.41	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: June 30, 2014

₹ Crores

PARTICULARS	ULIF03401/01/10IncomeFund101	ULIF03601/01/10OpprntnyFd101	ULIF03701/01/10VantageFnd101	ULIF03901/09/10BalancedFd101	ULIF04126/10/10CaptGuaFd101	ULIF03801/09/10ShortTrmFd101	ULIF04001/09/10HighestNAV101	ULIF04224/01/11PenGuaFnd101	ULIF05110/03/11DiscontdPF101
Opening Balance (Market Value)	526.22	1,868.25	335.85	984.69	15.28	112.25	5,819.37	125.34	1,449.19
Add: Inflow during the Quarter	167.05	218.87	12.69	180.99	-	133.07	389.86	-	422.10
Increase / (Decrease) Value of Inv (Net)	20.41	584.50	61.44	149.87	2.39	-	487.80	5.90	39.92
Less: Outflow during the Quarter	86.65	194.84	25.53	90.03	0.09	134.83	230.60	0.21	20.67
TOTAL INVESTIBLE FUNDS (MKT VALUE)	627.02	2476.78	384.44	1225.50	17.57	113.10	6466.43	131.03	1890.54

INVESTMENT OF UNIT FUND	ULIF03401/01/10IncomeFund101		ULIF03601/01/10OpprntnyFd101		ULIF03701/01/10VantageFnd101		ULIF03901/09/10BalancedFd101		ULIF04126/10/10CaptGuaFd101		ULIF03801/09/10ShortTrmFd101		ULIF04001/09/10HighestNAV101		ULIF04224/01/11PenGuaFnd101		ULIF05110/03/11DiscontdPF101		
	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	249.22	39.75%	-	0.00%	56.07	14.59%	141.12	11.52%	-	0.00%	-	0.00%	1,545.94	23.91%	-	0.00%	1,531.85	81.03%	
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%	0.32	0.08%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	45.77	2.42%	
Corporate Bonds	189.61	30.24%	-	0.00%	38.34	9.97%	112.42	9.17%	-	0.00%	47.26	41.79%	685.94	10.61%	48.77	37.22%	-	0.00%	
Infrastructure Bonds	105.34	16.80%	-	0.00%	19.25	5.01%	69.16	5.64%	-	0.00%	51.62	45.64%	977.60	15.12%	65.46	49.96%	-	0.00%	
Equity	-	0.00%	2,122.95	85.71%	239.55	62.31%	794.74	64.85%	16.92	96.28%	-	0.00%	3,036.39	46.96%	10.93	8.34%	-	0.00%	
Money Market Investments	60.58	9.66%	76.23	3.08%	0.92	0.24%	24.27	1.98%	0.09	0.53%	5.43	4.80%	4.81	0.07%	0.96	0.73%	279.21	14.77%	
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%	32.00	0.49%	-	0.00%	-	0.00%	
Sub Total (A)	604.76	96.45%	2,199.19	88.79%	354.45	92.20%	1,141.71	93.16%	17.01	96.82%	104.32	92.24%	6,282.68	97.16%	126.13	96.26%	1,856.84	98.22%	
Current Assets:																			
Accrued Interest	17.36	2.77%	0.02	0.00%	4.26	1.11%	12.02	0.98%	0.00	0.00%	3.34	2.95%	93.58	1.45%	4.61	3.52%	33.83	1.79%	
Dividend Receivable	-	0.00%	1.46	0.06%	0.42	0.11%	2.05	0.17%	0.05	0.31%	-	0.00%	9.00	0.14%	0.03	0.02%	-	0.00%	
Bank Balance	0.01	0.00%	0.01	0.00%	0.02	0.01%	0.12	0.01%	0.01	0.07%	0.01	0.01%	0.54	0.01%	0.01	0.01%	0.00	0.00%	
Receivable for Sale of Investments	17.36	2.77%	7.18	0.29%	-	0.00%	5.00	0.41%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Other Current Assets (for Investments)	-0.00	0.00%	0.02	0.00%	-	0.00%	0.07	0.01%	-	0.00%	-	0.00%	0.00	0.00%	-	0.00%	-	0.00%	
Less: Current Liabilities																			
Payable for Investments	-12.35	-1.97%	-3.28	-0.13%	-	0.00%	-3.94	-0.32%	-	0.00%	-	0.00%	-0.00	0.00%	-	0.00%	-0.00	0.00%	
Fund Mgmt Charges Payable	-0.02	0.00%	-0.09	0.00%	-0.01	0.00%	-0.05	0.00%	-0.00	0.00%	-0.00	0.00%	-0.24	0.00%	-0.00	0.00%	-0.03	0.00%	
Other Current Liabilities (for Investment)	-0.09	-0.01%	-0.33	-0.01%	-0.05	-0.01%	-0.17	-0.01%	-0.00	-0.02%	-0.02	-0.01%	-1.29	-0.02%	-0.03	-0.02%	-0.10	-0.01%	
Sub Total (B)	22.27	3.55%	4.99	0.20%	4.64	1.21%	15.11	1.23%	0.06	0.37%	3.33	2.94%	101.59	1.57%	4.62	3.53%	33.71	1.78%	
Other Investments (<=25%)																			
Corporate Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	5.45	4.82%	-	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%	272.61	11.01%	25.35	6.59%	68.67	5.60%	0.50	2.82%	-	0.00%	82.17	1.27%	0.28	0.22%	-	0.00%	
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%	272.61	11.01%	25.35	6.59%	68.67	5.60%	0.50	2.82%	5.45	4.82%	82.17	1.27%	0.28	0.22%	-	0.00%	
Total (A + B + C)	627.02	100.00%	2,476.78	100.00%	384.44	100.00%	1,225.50	100.00%	17.57	100.00%	113.10	100.00%	6,466.43	100.00%	131.03	100.00%	1,890.54	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: June 30, 2014

PART - B

₹ Crores

PARTICULARS	ULIF05201/10/13DiscontdPF101	ULIF04818/06/12PenSuPls12101	ULIF05301/08/13EquityPlus101	ULIF05601/08/13Bond Funds101	Total of All Funds
Opening Balance (Market Value)	24.69	523.76	-	-	33,913.51
Add: Inflow during the Quarter	46.41	87.21	0.00	0.00	3,753.18
Increase / (Decrease) Value of Inv [Net]	1.19	54.65	0.00	0.00	4,969.91
Less: Outflow during the Quarter	1.64	52.73	0.00	0.00	3,831.07
TOTAL INVESTIBLE FUNDS (MKT VALUE)	70.65	612.89	0.00	0.00	38805.53

INVESTMENT OF UNIT FUND	ULIF05201/10/13DiscontdPF101		ULIF04818/06/12PenSuPls12101		ULIF05301/08/13EquityPlus101		ULIF05601/08/13Bond Funds101		Total of All Funds	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)										
Central Govt Securities	58.23	82.43%	91.89	14.99%	-	0.00%	0.00	48.72%	5,425.96	13.98%
State Government Securities	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Other Approved Securities	9.27	13.12%	-	0.00%	-	0.00%	-	0.00%	75.34	0.19%
Corporate Bonds	-	0.00%	89.52	14.61%	-	0.00%	-	0.00%	2,716.10	7.00%
Infrastructure Bonds	-	0.00%	87.96	14.35%	-	0.00%	-	0.00%	2,361.02	6.08%
Equity	-	0.00%	319.57	52.14%	0.00	94.96%	-	0.00%	24,342.60	62.73%
Money Market Investments	1.79	2.53%	2.57	0.42%	0.00	3.90%	0.00	43.05%	1,410.95	3.64%
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Deposit with Banks	-	0.00%	5.00	0.82%	-	0.00%	-	0.00%	184.00	0.47%
Sub Total (A)	69.29	98.08%	596.50	97.33%	0.00	98.85%	0.00	91.77%	36,515.97	94.10%
Current Assets:										
Accrued Interest	1.36	1.93%	6.66	1.09%	0.00	0.00%	0.00	0.25%	334.51	0.86%
Dividend Recievable	-	0.00%	1.03	0.17%	-	0.00%	-	0.00%	56.97	0.15%
Bank Balance	0.00	0.00%	0.06	0.01%	0.00	1.15%	0.00	7.99%	3.97	0.01%
Receivable for Sale of Investments	-	0.00%	-	0.00%	-	0.00%	-	0.00%	112.86	0.29%
Other Current Assets (for Investments)	-	0.00%	-	0.00%	-	0.00%	-	0.00%	5.70	0.01%
Less: Current Liabilities										
Payable for Investments	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-153.16	-0.39%
Fund Mgmt Charges Payable	-0.00	0.00%	-0.02	0.00%	-0.00	0.00%	-0.00	0.00%	-1.21	0.00%
Other Current Liabilities (for Investments)	-0.00	-0.01%	-0.11	-0.02%	-0.00	0.00%	-0.00	0.00%	-4.91	-0.01%
Sub Total (B)	1.36	1.92%	7.62	1.24%	0.00	1.15%	0.00	8.23%	354.73	0.91%
Other Investments (<=25%)										
Corporate Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	29.13	0.08%
Infrastructure Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Equity	-	0.00%	8.77	1.43%	-	0.00%	-	0.00%	1,905.70	4.91%
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Venture funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Others	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Sub Total (C)	-	0.00%	8.77	1.43%	-	0.00%	-	0.00%	1,934.83	4.99%
Total (A + B + C)	70.65	100.00%	612.89	100.00%	0.00	100.00%	0.00	100.00%	38,805.53	100.00%
Fund Carried Forward (as per LB2)										

Date : July 31, 2014

Prasun Gajri
Chief Investment Officer

FORM L-29-Details regarding debt securities

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date : June 30, 2014

(₹ Lakhs)

Details regarding debt securities- Non-ULIP

Particulars	MARKET VALUE				BOOK VALUE			
	As at June 30, 2014	As % of total for this class	As at June 30, 2013	As % of total for this class	As at June 30, 2014	As % of total for this class	As at June 30, 2013	As % of total for this class
Break down by credit rating								
AAA rated *@	1,456,071	89.94%	1,007,973	89.27%	1,453,113	89.96%	1,004,661	89.29%
AA or better	108,179	6.68%	50,992	4.52%	107,491	6.65%	50,295	4.47%
Rated below AA but above A (A or better)	12,717	0.79%	12,932	1.15%	12,731	0.79%	12,907	1.15%
Rated below A but above B	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Any other \$	41,918	2.59%	57,245	5.07%	41,918	2.60%	57,245	5.09%
Total	1,618,885	100%	1,129,141	100%	1,615,253	100%	1,125,107	100%
BREAKDOWN BY RESIDUALMATURITY								
Up to 1 year	263,631	16.28%	192,039	17.01%	261,596	16.20%	190,416	16.92%
More than 1 year and upto 3 years	108,102	6.68%	69,915	6.19%	107,789	6.67%	70,267	6.25%
More than 3 years and up to 7 years	318,928	19.70%	239,015	21.17%	318,690	19.73%	236,243	21.00%
More than 7 years and up to 10 years	289,333	17.87%	249,907	22.13%	289,496	17.92%	250,688	22.28%
More than 10 years and up to 15 years	242,036	14.95%	133,048	11.78%	240,573	14.89%	132,084	11.74%
More than 15 years and up to 20 years	142,191	8.78%	88,730	7.86%	142,412	8.82%	88,946	7.91%
Above 20 years	254,662	15.73%	156,487	13.86%	254,696	15.77%	156,463	13.91%
Total	1,618,885	100%	1,129,141	100%	1,615,253	100%	1,125,107	100%
Breakdown by type of the issuer								
a. Central Government @	922,664	56.99%	581,481	51.50%	920,596	56.99%	578,279	51.40%
b. State Government	60,978	3.77%	51,562	4.57%	61,051	3.78%	51,588	4.59%
c. Corporate Securities	635,243	39.24%	496,098	43.94%	633,605	39.23%	495,240	44.02%
Total	1,618,885	100%	1,129,141	100%	1,615,253	100%	1,125,107	100%

Note

- * All sovereign instruments and AAA equivalent rated instruments are disclosed under this category.
- @ 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 : June 30, 2014

(₹ Lakhs)

Details regarding debt securities- ULIP

Particulars	MARKET VALUE				BOOK VALUE			
	As at June 30, 2014	As % of total for this class	As at June 30, 2013	As % of total for this class	As at June 30, 2014	As % of total for this class	As at June 30, 2013	As % of total for this class
Break down by credit rating								
AAA rated *@	1,147,349	94.03%	1,050,110	94.67%	1,144,513	94.05%	1,029,599	94.63%
AA or better	54,501	4.47%	39,889	3.60%	53,992	4.44%	39,259	3.61%
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 \$	18,400	1.51%	19,200	1.73%	18,400	1.51%	19,200	1.76%
Total	1,220,249	100%	1,109,199	100%	1,216,905	100%	1,088,059	100%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	254,298	20.84%	240,735	21.70%	251,120	20.64%	238,415	21.91%
More than 1 year and upto 3 years	185,708	15.22%	149,318	13.46%	181,349	14.90%	146,832	13.49%
More than 3 years and up to 7 years	496,245	40.67%	190,612	17.18%	499,062	41.01%	184,861	16.99%
More than 7 years and up to 10 years	105,552	8.65%	335,259	30.23%	105,720	8.69%	326,583	30.02%
More than 10 years and up to 15 years	70,427	5.77%	110,838	9.99%	72,486	5.96%	110,372	10.14%
More than 15 years and up to 20 years	61,034	5.00%	46,566	4.20%	59,669	4.90%	46,225	4.25%
Above 20 years	46,984	3.85%	35,871	3.23%	47,499	3.90%	34,771	3.20%
Total	1,220,249	100%	1,109,199	100%	1,216,905	100%	1,088,059	100%
Breakdown by type of the issuer								
a. Central Government @	610,174	50.00%	486,713	43.88%	613,562	50.42%	480,313	44.14%
b. State Government	-	0.00%	-	0.00%	-	0.00%	-	0.00%
c. Corporate Securities	610,076	50.00%	622,486	56.12%	603,343	49.58%	607,746	55.86%
Total	1,220,249	100%	1,109,199	100%	1,216,905	100%	1,088,059	100%

Note

- * All sovereign instruments and AAA equivalent rated instruments are disclosed under this category.
- @ 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 : June 30, 2014

(₹ '000)

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / (received)*	
				For the quarter ended June 30, 2014	For the quarter ended June 30, 2013
1	HDFC Limited	Holding Company	Investment income Commission expense Reimbursements-Paid/(Receivable) Purchase of investments Sale of investments	(112,098) 211 - - (124,359)	(108,452) 220 109 1,154,036 (1,837,444)
2	HDFC Pension Management Company Limited	Wholly Owned Subsidiary	Reimbursements-Paid/(Receivable) Investment made	(7,030) -	(11) 274,200
3	HDFC Asset Management Company Limited	Fellow Subsidiary	Premium income	(1,655)	(704)
4	HDFC Ergo General Insurance Company Limited	Fellow Subsidiary	Premium income Insurance claim received Insurance premium expense	(133) - 456	(467) (44) 22,232
5	HDFC Sales Private Limited	Fellow Subsidiary	Commission expense Web branding expense	12,325 -	10,750 46,512
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	(71,510) (122,292) 730,596 9,250 17,414 37,718 1,268,382 (1,726,457) (544)	(172,243) (85,623) 437,337 7,291 12,280 28,962 994,662 (1,755,719) -
7	Key Management Personnel		Premium income Managerial remuneration Reimbursements-Paid/(Receivable)	(67) 50,181 29	(73) 23,191 31

* Transaction amounts are on accrual basis.

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

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date : June 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	Appointed on April 25, 2014
14	Mr VK Viswanathan	Independent Director	Appointed on April 25, 2014
15	Mr. Amitabh Chaudhry	Managing Director & Chief Executive Officer	
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 June 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:	5,423,579
	Deduct:	
02	Mathematical reserves	5,422,086
03	Other liabilities	-
04	Excess in Policyholders' funds	1,493
05	Available assets in Shareholders' fund:	220,776
	Deduct:	
06	Other liabilities of shareholders' fund	-
07	Excess in Shareholders' funds	220,776
08	Total ASM (04)+(07)	222,269
09	Total RSM	115,654
10	Solvency Ratio (ASM/RSM)	192%

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: July 23, 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: June 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 Jun 2014)	Prev. FY (As on 31 Mar 2014)	YTD (As on 30 Jun 2014)	Prev. FY (As on 31 Mar 2014)	YTD (As on 30 Jun 2014)	Prev. FY (As on 31 Mar 2014)	YTD (As on 30 Jun 2014)	Prev. FY (As on 31 Mar 2014)
1	Investments Assets (As per Form 3A / 3B - Total Fund)	3,804.29	3,719.34	22.48	22.74	1,073.97	794.95	13,532.67	12,340.85
2	Gross NPA	10.00	10.00	-	-	-	-	10.00	10.00
3	% of Gross NPA on Investment Assets (2/1)	0.26%	0.27%	0.00%	0.00%	0.00%	0.00%	0.07%	0.08%
4	Provision made on NPA	1.00	1.00	-	-	-	-	1.00	1.00
5	Provision as a % of NPA (4/2)	10.00%	10.00%	0.00%	0.00%	0.00%	0.00%	10.00%	10.00%
6	Provision on Standard Assets	-	-	0.09	0.09	-	-	0.09	0.09
7	Net Investment Assets (1-4)	3,803.29	3,718.34	22.48	22.74	1,073.97	794.95	13,531.67	12,339.85
8	Net NPA (2-4)	9.00	9.00	-	-	-	-	9.00	9.00
9	% of Net NPA to Net Investment Assets (8/7)	0.24%	0.24%	0.00%	0.00%	0.00%	0.00%	0.07%	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: July 31, 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: June 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 Jun 2014)	Prev. FY (As on 31 Mar 2014)	YTD (As on 30 Jun 2014)	Prev. FY (As on 31 Mar 2014)	YTD (As on 30 Jun 2014)	Prev. FY (As on 31 Mar 2014)	YTD (As on 30 Jun 2014)	Prev. FY (As on 31 Mar 2014)
1	Investments Assets (As per Form 3A / 3B - Total Fund)	1,985.53	1,640.45	-	-	432.37	522.69	4,498.84	4,003.75
2	Gross NPA	10.00	10	-	-	-	-	10.00	10
3	% of Gross NPA on Investment Assets (2/1)	0.50%	0.61%	0.00%	0.00%	0.00%	0.00%	0.22%	0.25%
4	Provision made on NPA	1.00	1	-	-	-	-	1.00	1
5	Provision as a % of NPA (4/2)	10.00%	10.00%	0.00%	0.00%	0.00%	0.00%	10.00%	10.00%
6	Provision on Standard Assets	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	1,984.53	1,639.45	-	-	432.37	522.69	4,497.84	4,002.75
8	Net NPA (2-4)	9.00	9	-	-	-	-	9.00	9
9	% of Net NPA to Net Investment Assets (8/7)	0.45%	0.55%	0.00%	0.00%	0.00%	0.00%	0.20%	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: July 31, 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: June 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 Jun 2014)	Prev. FY (As on 31 Mar 2014)	YTD (As on 30 Jun 2014)	Prev. FY (As on 31 Mar 2014)	YTD (As on 30 Jun 2014)	Prev. FY (As on 31 Mar 2014)	YTD (As on 30 Jun 2014)	Prev. FY (As on 31 Mar 2014)
1	Investments Assets (As per Form 3A / 3B - Total Fund)	5,077.12	5,239.19	-	-	1,624.08	1,504.81	38,805.53	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)	5,077.12	5,239.19	-	-	1,624.08	1,504.81	38,805.53	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: July 31, 2014

Prasun Gajri
Chief Investment Officer

FORM - 1

(Read with Regulation 10)

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Registration Number: 101

Statement as on: June 30, 2014

Statement of Investment and Income on Investment

Name of the Fund Life Fund

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	5,364.34	113.28	2.11%	2.11%	5,364.34	113.28	2.11%	2.11%	3,699.27	79.16	2.15%	2.15%
A03	Deposit under Section 7 of Insurance Act, 1938	CDSS	12.08	0.24	1.96%	1.96%	12.08	0.24	1.96%	1.96%	12.29	0.24	1.93%	1.93%
A04	Treasury Bills	CTRB	870.54	18.98	2.18%	2.18%	870.54	18.98	2.18%	2.18%	536.73	12.20	2.06%	2.06%
B02	State Government Bonds	SGGB	62.71	1.36	2.17%	2.17%	62.71	1.36	2.17%	2.17%	72.75	2.23	2.81%	2.81%
B04	Other Approved Securities (excluding Infrastructure Investments)	SGOA	503.44	10.53	2.09%	2.09%	503.44	10.53	2.09%	2.09%	500.62	10.53	2.11%	2.11%
C06	Debentures / Bonds / CPs / Loans - (Promoter Group)	HDPG	82.53	2.00	2.43%	2.43%	82.53	2.00	2.43%	2.43%	102.74	2.75	2.47%	2.47%
C08	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	5.15	0.11	2.16%	2.16%	5.15	0.11	2.16%	2.16%	40.25	1.24	3.08%	3.08%
C11	Bonds / Debentures issued by NHB / Institutions accredited by NHB - (TAX FREE BONDS)	HFDN	54.78	1.20	2.18%	2.18%	54.78	1.20	2.18%	2.18%	-	-	0.00%	0.00%
C13	Debentures / Bonds / CPs / Loans	HODS	15.00	0.43	2.87%	2.87%	15.00	0.43	2.87%	2.87%	-	-	0.00%	0.00%
D02	Infrastructure - PSU - Equity shares - Quoted	ITPE	93.68	4.30	4.60%	4.60%	93.68	4.30	4.60%	4.60%	81.68	-2.00	-2.73%	-2.73%
D03	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	9.14	0.24	2.67%	2.67%	9.14	0.24	2.67%	2.67%	2.76	0.04	1.40%	1.40%
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	2,108.14	47.41	2.25%	2.25%	2,108.14	47.41	2.25%	2.25%	1,761.73	43.48	2.36%	2.36%
D10	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	63.33	1.38	2.17%	2.17%	63.33	1.38	2.17%	2.17%	108.18	1.77	1.74%	1.74%
D13	Infrastructure - PSU - Debentures / Bonds	IPFD	100.00	2.09	2.09%	2.09%	100.00	2.09	2.09%	2.09%	-	-	0.00%	0.00%
D15	Infrastructure - Equity and Equity related instruments (including unlisted)	IOEQ	40.57	0.77	1.90%	1.90%	40.57	0.77	1.90%	1.90%	31.58	-0.38	-1.16%	-1.16%
D16	Infrastructure - Debentures / Bonds / CPs / loans	IODS	17.96	0.41	2.30%	2.30%	17.96	0.41	2.30%	2.30%	34.97	0.63	1.81%	1.81%
E01	PSU - Equity shares - Quoted	EAEQ	236.86	14.08	5.95%	5.95%	236.86	14.08	5.95%	5.95%	159.93	-11.76	-6.61%	-6.61%
E02	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	865.34	73.86	8.54%	8.54%	865.34	73.86	8.54%	8.54%	511.11	23.01	6.94%	6.94%
E04	Equity Shares (incl. Equity related Instruments) - Promoter Group	EEPG	51.63	7.55	14.63%	14.63%	51.63	7.55	14.63%	14.63%	62.05	2.97	7.83%	7.83%
E09	Corporate Securities - Debentures	ECQS	1,164.97	27.33	2.35%	2.35%	1,164.97	27.33	2.35%	2.35%	874.24	19.17	2.28%	2.28%
E08	Corporate Securities - Investment in Subsidiaries	ECIS	28.00	-	0.00%	0.00%	28.00	-	0.00%	0.00%	28.00	-	0.00%	0.00%
E13	Investment properties - Immovable	EINP	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
E15	Loans - Secured Loans - Mortgage of Property in India (Term Loan)	ELMI	22.62	0.68	3.00%	3.00%	22.62	0.68	3.00%	3.00%	49.43	1.51	3.03%	3.03%
E17	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	179.36	4.44	2.47%	2.47%	179.36	4.44	2.47%	2.47%	247.01	5.17	2.30%	2.30%
E18	Deposits - CDs with Scheduled Banks	EDCD	95.16	2.28	2.40%	2.40%	95.16	2.28	2.40%	2.40%	96.50	1.49	2.34%	2.34%
E19	Deposits - Repo / Reverse Repo	ECMR	241.12	4.97	2.06%	2.06%	241.12	4.97	2.06%	2.06%	163.58	4.64	2.51%	2.51%
E22	CCIL - CBLO	ECBO	309.53	5.35	1.73%	1.73%	309.53	5.35	1.73%	1.73%	114.04	3.55	1.27%	1.27%
E25	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	77.58	1.78	2.29%	2.29%	77.58	1.78	2.29%	2.29%	77.71	1.78	2.29%	2.29%
E26	Perpetual Debt Instruments of Tier I & II Capital issued by Non-	EPPD	4.71	0.12	2.48%	2.48%	4.71	0.12	2.48%	2.48%	4.71	0.12	2.48%	2.48%
E30	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	73.62	1.13	1.53%	1.53%	73.62	1.13	1.53%	1.53%	311.01	4.02	1.83%	1.83%
E31	Mutual Funds - (under Insurer's Promoter Group)	EMPG	22.50	0.38	1.69%	1.69%	22.50	0.38	1.69%	1.69%	95.29	0.82	1.12%	1.12%
F03	Equity Shares (incl Co-op Societies)	OESH	100.00	0.46	0.46%	0.46%	100.00	0.46	0.46%	0.46%	107.45	-0.56	-0.54%	-0.54%
F04	Equity Shares (PSUs & Unlisted)	OEPD	3.47	0.04	1.13%	1.13%	3.47	0.04	1.13%	1.13%	2.66	-1.20	-36.28%	-36.28%
F06	Debentures	OLDB	103.23	2.80	2.71%	2.71%	103.23	2.80	2.71%	2.71%	104.35	2.03	2.75%	2.75%
F11	Venture Fund / SEBI approved Alternate Investment Fund (Category I)	OAFA	12.58	-	0.00%	0.00%	12.58	-	0.00%	0.00%	14.41	0.09	0.59%	0.59%
F17	Securitized Assets	OPSA	14.35	0.55	3.87%	3.87%	14.35	0.55	3.87%	3.87%	40.64	0.91	2.24%	2.24%
TOTAL			13,010.03	352.55			13,010.03	352.55			10,049.65	209.65		

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: July 31, 2014

50

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: June 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	997.75	20.86	2.09%	2.09%	997.75	20.86	2.09%	2.09%	598.89	12.81	2.18%	2.18%
A04	Treasury Bills	CTRB	198.83	4.35	2.19%	2.19%	198.83	4.35	2.19%	2.19%	19.89	0.08	0.41%	0.41%
B02	State Government Bonds	SGGB	541.31	11.90	2.20%	2.20%	541.31	11.90	2.20%	2.20%	442.87	9.18	2.11%	2.11%
B04	Other Approved Securities (excluding Infrastructure Investments)	SGOA	95.08	2.03	2.13%	2.13%	95.08	2.03	2.13%	2.13%	94.52	2.03	2.15%	2.15%
C06	Bonds/Debentures/CPs/Loans - Promoter Group	HDPG	129.99	3.26	2.51%	2.51%	129.99	3.26	2.51%	2.51%	35.53	0.84	2.36%	2.36%
C08	Bonds / Debentures issued by NHB / Institution accredited by NHB	HTDN	209.97	5.09	2.42%	2.42%	209.97	5.09	2.42%	2.42%	64.76	1.59	2.46%	2.46%
D02	Infrastructure - PSU - Equity shares - Quoted	ITPE	14.19	0.67	4.73%	4.73%	14.19	0.67	4.73%	4.73%	15.59	-0.50	-3.48%	-3.48%
D03	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	1.16	0.03	2.66%	2.66%	1.16	0.03	2.66%	2.66%	0.53	0.01	1.40%	1.40%
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	496.09	11.39	2.29%	2.29%	496.09	11.39	2.29%	2.29%	379.09	9.41	2.43%	2.43%
D10	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	26.01	0.67	2.59%	2.59%	26.01	0.67	2.59%	2.59%	26.04	0.68	2.60%	2.60%
E01	PSU - Equity shares - Quoted	EAEQ	36.33	2.88	7.94%	7.94%	36.33	2.88	7.94%	7.94%	29.62	-2.31	-7.22%	-7.22%
E02	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	110.76	8.90	8.03%	8.03%	110.76	8.90	8.03%	8.03%	76.59	2.95	5.54%	5.54%
E04	Equity Shares (incl. Equity related Instruments) - Promoter Group	EEPG	6.33	0.91	14.42%	14.42%	6.33	0.91	14.42%	14.42%	9.02	0.56	9.67%	9.67%
E09	Corporate Securities - Debentures	ECOS	895.32	22.28	2.49%	2.49%	895.32	22.28	2.49%	2.49%	496.09	12.11	2.53%	2.53%
E10	Corporate Securities - Debentures / Bonds/ CPs /Loan - (Promoter Group)	EDPG	50.00	1.28	2.56%	2.56%	50.00	1.28	2.56%	2.56%	-	-	0.00%	0.00%
E17	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	227.68	6.44	2.83%	2.83%	227.68	6.44	2.83%	2.83%	256.01	6.67	2.61%	2.61%
E18	Deposits - CDs with Scheduled Banks	EDCD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	77.15	1.69	2.26%	2.26%
E19	Deposits - Repo / Reverse Repo	ECMR	117.70	2.42	2.05%	2.05%	117.70	2.42	2.05%	2.05%	57.34	0.93	2.14%	2.14%
E22	CCIL - CBLO	ECBO	54.18	0.43	0.79%	0.79%	54.18	0.43	0.79%	0.79%	17.64	0.28	1.76%	1.76%
E23	Commercial Papers	ECCP	50.60	1.21	2.40%	2.40%	50.60	1.21	2.40%	2.40%	-	-	0.00%	0.00%
E25	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	22.90	0.53	2.33%	2.33%	22.90	0.53	2.33%	2.33%	22.90	0.53	2.33%	2.33%
E26	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EPPD	15.33	0.38	2.48%	2.48%	15.33	0.38	2.48%	2.48%	15.33	0.38	2.48%	2.48%
E30	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	13.64	0.21	1.53%	1.53%	13.64	0.21	1.53%	1.53%	-	-	0.00%	0.00%
E31	Mutual Funds - (under Insurer's Promoter Group)	EMPG	4.17	0.07	1.69%	1.69%	4.17	0.07	1.69%	1.69%	-	-	0.00%	0.00%
F03	Equity Shares (incl Co-op Societies)	OESH	-	-	0.00%	0.00%	-	-	0.00%	0.00%	9.12	-	0.00%	0.00%
F06	Debentures	OLDB	9.00	-	0.00%	0.00%	9.00	-	0.00%	0.00%	10.00	0.83	3.55%	3.55%
F17	Securitized Assets	OPSA	39.02	0.53	1.36%	1.36%	39.02	0.53	1.36%	1.36%	45.65	1.32	2.89%	2.89%
TOTAL			4,363.34	108.72			4,363.34	108.72			2,800.18	62.08		

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: July 31, 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: June 30, 2014

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Name of the Fund Unit Linked 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	4,959.44	191.73	3.87%	3.87%	4,959.44	191.73	3.87%	3.87%	3,995.01	155.98	3.91%	3.91%
A04	Treasury Bills	CTRB	394.68	8.97	2.27%	2.27%	394.68	8.97	2.27%	2.27%	223.03	3.56	1.61%	1.61%
B04	Other Approved Securities (excluding Infrastructure Investments)	SGOA	83.22	2.30	2.76%	2.76%	83.22	2.30	2.76%	2.76%	70.20	3.10	4.43%	4.43%
C06	Debentures / Bonds / CPs / Loans - (Promoter Group)	HDPG	504.14	17.60	3.49%	3.49%	504.14	17.60	3.49%	3.49%	467.04	17.08	3.47%	3.47%
C08	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	563.83	19.51	3.46%	3.46%	563.83	19.51	3.46%	3.46%	618.82	17.95	2.99%	2.99%
D02	Infrastructure - PSU - Equity shares - Quoted	ITPE	1,290.01	473.89	36.74%	36.74%	1,290.01	473.89	36.74%	36.74%	1,101.99	-33.68	-2.80%	-2.80%
D03	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	535.85	135.56	25.30%	25.30%	535.85	135.56	25.30%	25.30%	417.24	-0.85	-0.20%	-0.20%
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	1,968.24	74.71	3.80%	3.80%	1,968.24	74.71	3.80%	3.80%	1,945.70	67.43	3.43%	3.43%
D10	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	480.53	25.56	5.32%	5.32%	480.53	25.56	5.32%	5.32%	576.65	16.05	2.91%	2.91%
D15	Infrastructure - Equity and Equity related instruments (including unlisted)	IOEQ	760.65	77.27	10.16%	10.16%	760.65	77.27	10.16%	10.16%	554.92	-15.88	-2.73%	-2.73%
E01	PSU - Equity shares - Quoted	EAEQ	3,660.07	1,215.96	33.22%	33.22%	3,660.07	1,215.96	33.22%	33.22%	2,883.62	-198.33	-6.30%	-6.30%
E02	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	15,644.60	2,381.95	15.23%	15.23%	15,644.60	2,381.95	15.23%	15.23%	11,070.77	332.04	2.99%	2.99%
E04	Equity Shares (incl. Equity related Instruments) - Promoter Group	EEPG	963.29	97.98	10.17%	10.17%	963.29	97.98	10.17%	10.17%	771.00	55.04	7.14%	7.14%
E07	Corporate Securities - Preference Shares	EPNQ	2.57	0.17	6.65%	6.65%	2.57	0.17	6.65%	6.65%	-	-	0.00%	0.00%
E09	Corporate Securities - Debentures	ECOS	1,500.56	52.28	3.48%	3.48%	1,500.56	52.28	3.48%	3.48%	1,141.73	33.62	3.01%	3.01%
E10	Corporate Securities - Debentures / Bonds/ CPs /Loan - (Promoter Group)	EDPG	124.37	4.90	3.94%	3.94%	124.37	4.90	3.94%	3.94%	76.61	2.37	3.07%	3.07%
E17	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	184.00	4.62	2.51%	2.51%	184.00	4.62	2.51%	2.51%	192.00	5.63	2.54%	2.54%
E18	Deposits - CDs with Scheduled Banks	EDCD	768.44	18.29	2.38%	2.38%	768.44	18.29	2.38%	2.38%	1,122.35	25.01	2.28%	2.28%
E19	Deposits - Repo / Reverse Repo	ECMR	425.47	8.73	2.05%	2.05%	425.47	8.73	2.05%	2.05%	578.89	9.90	2.10%	2.10%
E22	CCIL - CBLO	ECBO	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	0.20	0.11%	0.11%
E23	Commercial Papers	ECCP	79.30	2.08	2.62%	2.62%	79.30	2.08	2.62%	2.62%	-	-	0.00%	0.00%
E25	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	49.84	1.89	3.79%	3.79%	49.84	1.89	3.79%	3.79%	51.75	1.77	3.40%	3.40%
E26	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EPPD	5.09	0.14	2.81%	2.81%	5.09	0.14	2.81%	2.81%	5.21	0.15	2.79%	2.79%
E32	Net Current Assets (Only in respect of ULIP Business)	ENCA	354.73	-	0.00%	0.00%	354.73	-	0.00%	0.00%	292.53	-	0.00%	0.00%
F03	Equity Shares (incl Co-op Societies)	OESH	778.28	229.44	29.48%	29.48%	778.28	229.44	29.48%	29.48%	432.27	-26.27	-6.19%	-6.19%
F04	Equity Shares (PSUs & Unlisted)	OEPD	108.08	48.36	44.74%	44.74%	108.08	48.36	44.74%	44.74%	112.80	-37.89	-28.14%	-28.14%
F17	Securitized Assets	OPSA	28.76	0.74	2.58%	2.58%	28.76	0.74	2.58%	2.58%	26.99	0.80	2.97%	2.97%
TOTAL			36,218.04	5,094.61			36,218.04	5,094.61			28,729.13	434.79		

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: July 31, 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: June 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>								
	9.55% Hindalco Industries Ltd NCD Mat 25-Apr-2022	ECOS	34.55	Apr 27, 2012	CRISIL Ltd	CRISIL AA+	CRISIL AA	Jun 20, 2014	
	9.55% Hindalco Industries Ltd NCD Mat 27-Jun-2022	ECOS	24.58	Jul 17, 2013	CRISIL Ltd	CRISIL AA+	CRISIL AA	Jun 20, 2014	
	9.60% Hindalco Industries Ltd NCD Mat 02-Aug-2022	ECOS	43.86	Oct 01, 2013	CRISIL Ltd	CRISIL AA+	CRISIL AA	Jun 20, 2014	
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 Pharmedlabs NCD Mat 16-Feb-2019	OLDB	9.00	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	34.55	Apr 27, 2012	CRISIL Ltd	CRISIL AA+	CRISIL AA	Jun 20, 2014	
	9.55% Hindalco Industries Ltd NCD Mat 27-Jun-2022	ECOS	24.58	Jul 17, 2013	CRISIL Ltd	CRISIL AA+	CRISIL AA	Jun 20, 2014	
	9.60% Hindalco Industries Ltd NCD Mat 02-Aug-2022	ECOS	43.86	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: July 31, 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: June 30, 2014

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

PART - A

Name of Fund : Pension & General Annuity and Group Business

₹ 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>									
	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	9.87	Oct 08, 2013	CRISIL Ltd	CRISIL AA+	CRISIL AA	Jun 20, 2014	
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 Pharmalabs NCD Mat 16-Feb-2019	OLDB	9.00	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	9.87	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: July 31, 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: June 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>								
	9.55% Hindalco Industries Ltd NCD Mat 25-Apr-2022	ECOS	14.71	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	
B.	<u>As on Date</u>								
	9.55% Hindalco Industries Ltd NCD Mat 25-Apr-2022	ECOS	14.71	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: July 31, 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 : June 30, 2014

Sl. No	Particulars	For the quarter ended June 30, 2014				For the quarter ended June 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)
1	First year Premium								
	i Individual Single Premium- (ISP)								
	From 0-10000	32.31	13,282	13,283	739.64	179.26	1,820	1,650	7,985.33
	From 10,000-25,000	24.50	116	124	307.59	28.12	141	141	409.80
	From 25001-50,000	59.17	140	224	433.57	88.60	198	198	558.74
	From 50,001- 75,000	15.97	31	87	61.08	31.99	49	49	234.37
	From 75,000-100,000	38.34	40	40	39.41	52.97	68	68	86.19
	From 1,00,001 -1,25,000	4.46	4	4	5.08	4.41	4	4	12.88
	Above ₹ 1,25,000	685.16	69	69	744.86	523.99	169	169	1,004.40
	ii Individual Single Premium (ISPA)- Annuity								
	From 0-50000	55.83	153	147	4.73	63.79	202	191	3.98
	From 50,001-100,000	504.52	594	591	39.82	390.48	456	454	25.16
	From 1,00,001-150,000	717.33	557	558	54.13	256.95	195	192	16.64
	From 150,001- 2,00,000	318.19	191	191	24.17	74.49	44	44	5.12
	From 2,00,001-250,000	110.77	51	48	11.37	34.08	16	16	2.39
	From 2,50,001 -3,00,000	130.82	49	48	12.80	58.98	21	21	3.83
	Above ₹ 3,00,000	3,605.85	272	256	345.45	712.67	65	63	67.70
	iii Group Single Premium (GSP)								
	From 0-10000	(1,293.27)	7	182	184,394.15	797.71	5	2,367	91,032.76
	From 10,000-25,000	263.91	1	4,207	35,373.30	174.68	3	790	10,501.42
	From 25001-50,000	229.15	15	2,235	29,074.86	140.25	6	660	8,463.39
	From 50,001- 75,000	138.18	4	5,646	41,735.31	61.83	5	1,716	6,265.54
	From 75,000-100,000	107.00	4	1,674	24,816.45	58.14	7	21,725	1,350.50
	From 1,00,001 -1,25,000	88.74	9	5,609	12,468.26	39.80	4	2,566	17,706.02
	Above ₹ 1,25,000	30,533.34	70	711,363	1,375,881.16	23,225.99	56	416,981	901,294.68
	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	850.13	12,307	11,012	406,180.56	1,160.26	15,172	15,867	370,635.15
	From 10,000-25,000	9,227.78	50,277	47,415	565,228.95	8,098.73	48,457	45,460	486,840.43
	From 25001-50,000	14,046.47	37,044	31,925	210,938.95	10,076.53	28,104	25,940	179,260.77
	From 50,001- 75,000	3,167.49	4,822	3,997	147,743.86	2,195.99	3,829	3,531	40,222.61
	From 75,000-100,000	7,575.28	8,398	6,909	78,425.22	5,036.22	6,269	5,691	65,720.62
	From 1,00,001 -1,25,000	1,209.44	933	756	12,351.54	733.38	619	570	13,679.87
	Above ₹ 1,25,000	9,008.78	3,481	2,788	91,680.62	4,253.29	2,229	2,023	70,485.62
	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 : June 30, 2014

Sl. No	Particulars	For the quarter ended June 30, 2014				For the quarter ended June 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)
	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	6,217.46	115,441	126,035	616,737.10	5,556.57	119,572	131,253	355,958.01
	From 10,000-25,000	36,026.02	259,170	364,518	1,131,577.15	30,645.95	255,326	372,683	979,502.69
	From 25001-50,000	45,835.57	146,076	216,097	685,813.02	36,419.12	123,951	185,655	728,814.76
	From 50,001- 75,000	9,656.99	33,197	67,516	230,972.35	7,815.75	27,865	56,834	338,824.98
	From 75,000-100,000	27,835.61	32,811	38,929	298,749.79	22,766.74	27,410	31,793	282,313.26
	From 1,00,001 -1,25,000	3,558.55	7,190	15,455	87,738.48	6,142.40	5,640	12,220	128,377.45
	Above ₹ 1,25,000	31,900.92	15,051	20,009	394,280.93	25,212.05	12,737	16,628	424,962.42
	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	0.70	4	4	3.49	0.56	3	3	2.74
	From 25001-50,000	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	0.50	1	1	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	-	-	-	-	-	-	-	-

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

Name of the Insurer: HDFC Standard Life Insurance Co. Ltd.

Date : June 30, 2014

SI No.	Channels	For the quarter ended June 30, 2014			For the quarter ended June 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)
1	Individual agents	-	-	-	-	-	-
2	Corporate agents-Banks	7	393,916	40	-	160,791	31
3	Corporate agents -Others	-	10,400	9	-	5,684	2
4	Brokers	23	13,660	2	11	3,189	1
5	Micro agents	-	-	-	-	-	-
6	Direct business	80	312,940	249	75	277,141	212
	Total(A)	110	730,916	301	86	446,805	245
1	Referral (B)	-	-	-	-	-	-
	Grand Total (A+B)	110	730,916	301	86	446,805	245

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

Name of the Insurer: HDFC Standard Life Insurance Co. Ltd.

Date : June 30, 2014

Sl. No.	Channels	For the quarter ended June 30, 2014		For the quarter ended June 30, 2013	
		No. of Policies	Premium (₹ Crores)	No. of Policies	Premium (₹ Crores)
1	Individual agents	36,408	89	25,793	71
2	Corporate agents-Banks	70,991	333	49,333	178
3	Corporate agents -Others	2,944	9	249	10
4	Brokers	7,905	26	14,905	38
5	Micro agents	-	-	-	-
6	Direct business	14,551	57	17,847	44
	Total (A)	132,799	514	108,127	341
1	Referral (B)	12	0	-	-
	Grand Total (A+B)	132,811	514	108,127	341

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

Name of the Insurer: HDFC Standard Life Insurance Co. Ltd.

Date : June 30, 2014

Ageing of Claims									
Sl.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*	1,160	3,752	709	252	133	29	6,035	69
2	Survival benefit	2,674	1,194	366	122	29	12	4,397	20
3	for Annuities / pension	6	5,192	909	235	34	127	6,503	32
4	For surrender	57	80,275	108	5	6	-	80,451	1,296
5	Other benefits	533	8,958	56	4	1	-	9,552	61
1	Death claims \$	-	2,075	144	17	-	-	2,236	73

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

Ageing of Claims									
Sl.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	-	-	-	-	-	-	-	-
4	For surrender	-	25,770	-	-	-	-	25,770	11
5	Other benefits #	-	4,381	-	-	-	-	4,381	93
1	Death claims	-	819	12	-	-	-	831	10

* 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.

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

Name of the Insurer: HDFC Standard Life Insurance Co. Ltd.

Date : June 30, 2014

Number of claims only

SI. 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	94	5,921	489	3,110	646	68,651
2	Claims reported during the period	2,483	8,703	5,817	5,313	83,129	11,008
3	Claims settled during the period	(2,236)	(6,035)	(4,397)	(6,503)	(80,451)	(9,552)
4	Claims repudiated during the period						
	(a) Less than 2 years from the date of acceptance of risk	(53)	-	-	-	-	-
	(b) Greater than 2 years from the date of acceptance of risk	-	-	-	-	-	-
5	Claims written back	-	-	-	-	-	-
6	Claims O/S at end of the period	288	8,589	1,909	1,920	3,324	70,107
	Less than 3 months	263	4,164	1,615	307	3,309	2,284
	3 months to 6 months	25	796	240	806	6	15
	6 months to 1 year	-	2,902	47	152	2	21,659
	1 year and above	-	727	7	655	7	46,149

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

Number of claims only

SI. 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	-	-	-	-	-	-
2	Claims reported during the period	842	-	-	-	25,770	4,381
3	Claims settled during the period	(831)	-	-	-	(25,770)	(4,381)
4	Claims repudiated during the period						
	(a) Less than 2 years from the date of acceptance of risk	-	-	-	-	-	-
	(b) Greater than 2 years from the date of acceptance of risk	-	-	-	-	-	-
5	Claims written back	-	-	-	-	-	-
6	Claims O/S at end of the period	11	-	-	-	-	-
	Less than 3 months	11	-	-	-	-	-
	3 months to 6 months	-	-	-	-	-	-
	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.

Number of claims are based on claims of individual members.

FORM L-41 GRIEVANCE DISPOSAL

Name of the Insurer: HDFC Standard Life Insurance Co. Ltd.

Date : June 30, 2014

GRIEVANCE DISPOSAL FOR THE QUARTER ENDING JUNE 30, 2014

SI 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	1	104	(2)	-	(98)	5	104
b)	Policy servicing	15	689	(172)	-	(469)	63	689
c)	Proposal processing	8	586	(146)	(2)	(404)	42	586
d)	Survival claims	10	703	(101)	-	(572)	40	703
e)	ULIP related	1	106	(7)	-	(94)	6	106
f)	Unfair business practices	11	8,988	(1,154)	(41)	(7,365)	439	8,988
g)	Others	2	183	(19)	(1)	(155)	10	183
	Total Number of complaints:	48	11,359	(1,601)	(44)	(9,157)	605	11,359

2	Total number of policies during corresponding period of previous year	108,213
3	Total number of claims during corresponding period of previous year	153,696
4	Total number of policies during current period	132,921
5	Total number of claims during current period	147,446
6	Total number of policy complaints (current period) per 10,000 policies (current year)	855
7	Total number of claim complaints (current Period) per 10,000 claims registered (current year)	55

8	Duration wise pending status	Complaints made by customers	Complaints made by intermediaries	Total
(a)	Upto 7 days	476	-	476
(b)	7-15 days	52	-	52
(c)	15-30 days	14	-	14
(d)	30-90 days	23	-	23
(e)	90 days & beyond	40	-	40
	Total Number of complaints:	605	-	605

HDFC Standard Life Insurance Company Limited

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

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

The key data fields required for valuation are provided by the information technology 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.

(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

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

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