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

**SEGMENTAL REVENUE ACCOUNT FOR THE QUARTER ENDED SEPTEMBER 30, 2015**

**Policyholders' Account (Technical Account)**

(₹ '000)

	Schedule	Participating Funds				Non Participating Funds						Unit Linked Funds					Total Policyholder Fund (A + B + C)
		Individual & Group Life	Individual & Group Pension	Group Pension Variable	Total (A)	Individual & Group Life	Group Life Variable	Individual & Group Pension	Group Pension Variable	Annuity	Health	Total (B)	Individual Life	Individual Pension	Group Life	Group Pension	
<b>Premiums earned - net</b>																	
(a) First year premium		1,858,781	127,168	-	1,985,949	796,049	-	123,747	-	-	163,773	1,083,569	4,143,149	613,424	-	-	4,756,573
(b) Renewal premium		7,197,310	582,541	-	7,779,851	1,144,988	-	218,544	-	-	58,923	1,422,455	11,252,097	2,170,005	-	-	13,422,102
(c) Single premium		-	2,500	934	3,434	2,379,813	341,857	705,307	524,612	461,169	-	4,412,758	235,133	79,940	2,398,856	350,760	3,064,689
<b>Premium</b>	<b>L-4</b>	<b>9,056,091</b>	<b>712,209</b>	<b>934</b>	<b>9,769,234</b>	<b>4,320,850</b>	<b>341,857</b>	<b>1,047,598</b>	<b>524,612</b>	<b>461,169</b>	<b>222,696</b>	<b>6,918,782</b>	<b>15,630,379</b>	<b>2,863,369</b>	<b>2,398,856</b>	<b>350,760</b>	<b>21,243,364</b>
(d) Reinsurance ceded		(8,293)	-	-	(8,293)	(233,709)	-	-	-	-	(47,836)	(281,545)	(49,026)	-	-	-	(49,026)
(e) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Sub Total</b>		<b>9,047,798</b>	<b>712,209</b>	<b>934</b>	<b>9,760,941</b>	<b>4,087,141</b>	<b>341,857</b>	<b>1,047,598</b>	<b>524,612</b>	<b>461,169</b>	<b>174,860</b>	<b>6,637,237</b>	<b>15,581,353</b>	<b>2,863,369</b>	<b>2,398,856</b>	<b>350,760</b>	<b>21,194,338</b>
<b>Income from investments</b>																	
(a) Interest, dividends & rent - gross		2,407,357	259,868	673	2,667,898	600,534	128,813	211,431	88,139	158,551	4,023	1,191,491	3,724,523	750,220	445,723	117,396	5,037,862
(b) Profit on sale / redemption of investments		463,708	60,184	-	523,892	5,424	2,584	2,984	4,780	250	1	16,023	6,017,683	2,479,932	124,369	28,063	8,650,047
(c) (Loss on sale / redemption of investments)		(187,467)	(28,673)	-	(216,140)	(1)	-	-	-	-	-	(1)	(1,550,936)	(412,026)	(42,125)	(10,924)	(2,016,011)
(d) Transfer / gain on revaluation / change in fair value		-	-	-	-	-	-	-	-	-	-	-	(7,901,529)	(3,137,946)	252,916	50,440	(10,736,119)
(e) Amortisation of premium / discount on investments		(13,507)	(5,778)	(1)	(19,286)	11,594	2,725	13,247	3,926	(2,171)	(34)	29,287	27,326	8,054	18,248	7,712	61,340
<b>Sub Total</b>		<b>2,670,091</b>	<b>285,601</b>	<b>672</b>	<b>2,956,364</b>	<b>617,551</b>	<b>134,122</b>	<b>227,662</b>	<b>96,845</b>	<b>156,630</b>	<b>3,990</b>	<b>1,236,800</b>	<b>317,067</b>	<b>(311,766)</b>	<b>799,131</b>	<b>192,687</b>	<b>997,119</b>
Other income - Transfer from Shareholders' Account		-	-	-	-	-	8,972	-	24,713	41,291	59,487	134,463	-	-	-	-	-
Other income		68,043	4,192	13	72,248	14,310	827	2,423	1,892	1,354	738	21,544	44,080	7,119	5,063	762	57,024
<b>TOTAL (A)</b>		<b>11,785,932</b>	<b>1,002,002</b>	<b>1,619</b>	<b>12,789,553</b>	<b>4,719,002</b>	<b>485,778</b>	<b>1,277,683</b>	<b>648,062</b>	<b>660,444</b>	<b>239,075</b>	<b>8,030,044</b>	<b>15,942,500</b>	<b>2,558,722</b>	<b>3,203,050</b>	<b>544,209</b>	<b>22,248,481</b>
<b>Commission</b>																	
First year commission		426,912	6,935	-	433,847	116,889	-	8,878	-	-	22,313	148,080	704,400	42,997	-	-	747,397
Renewal commission		183,578	9,904	-	193,482	4,061	-	3,808	-	-	3,763	11,632	54,813	15,862	-	-	70,675
Single commission		-	-	-	-	1,161	15	-	-	5,680	(1)	6,855	1,382	1,069	-	-	2,451
<b>Sub Total</b>	<b>L-5</b>	<b>610,490</b>	<b>16,839</b>	<b>-</b>	<b>627,329</b>	<b>122,111</b>	<b>15</b>	<b>12,686</b>	<b>-</b>	<b>5,680</b>	<b>28,075</b>	<b>166,567</b>	<b>760,595</b>	<b>59,928</b>	<b>-</b>	<b>-</b>	<b>820,523</b>
Operating expenses related to insurance business	<b>L-6</b>	1,178,545	76,908	16	1,255,469	603,520	2,733	49,757	4,614	54,402	109,502	824,528	1,583,119	253,076	37,220	5,472	1,878,887
Provisions for doubtful debts		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bad debts written off		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for tax		264,814	-	-	264,814	86,376	(679)	-	-	-	-	85,697	(97,312)	-	-	-	(97,312)
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (net)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Others - Provision for standard and non standard assets		10,376	(1)	-	10,375	10,429	-	(2)	-	(1)	(3)	10,423	(28)	(3)	(1)	(32)	20,766
Service tax on linked charges		-	-	-	-	-	-	-	-	-	-	-	392,981	52,385	8,512	2,364	456,242
<b>TOTAL (B)</b>		<b>2,064,225</b>	<b>93,746</b>	<b>16</b>	<b>2,157,987</b>	<b>822,436</b>	<b>2,069</b>	<b>62,441</b>	<b>4,614</b>	<b>60,081</b>	<b>135,574</b>	<b>1,087,215</b>	<b>2,639,355</b>	<b>365,386</b>	<b>45,732</b>	<b>7,835</b>	<b>3,058,308</b>
<b>Benefits paid (net)</b>	<b>L-7</b>	<b>1,994,939</b>	<b>126,179</b>	<b>126</b>	<b>2,121,244</b>	<b>720,951</b>	<b>143,080</b>	<b>10,256</b>	<b>371,392</b>	<b>91,447</b>	<b>3,385</b>	<b>1,340,511</b>	<b>8,375,211</b>	<b>5,640,161</b>	<b>834,447</b>	<b>121,872</b>	<b>14,971,691</b>
Interim bonuses paid		12,621	329	-	12,950	-	-	-	-	-	-	-	-	-	-	-	12,950
Terminal bonuses paid		165,102	6,124	-	171,226	-	-	-	-	-	-	-	-	-	-	-	171,226
Change in valuation of liability against life policies in force																	
(a) Gross		6,847,994	468,327	2,069	7,318,390	5,176,408	344,662	1,185,334	272,056	508,916	35,807	7,523,183	88,562	2,547	(14,205)	766	77,670
(b) Amount ceded in reinsurance		(1,005,916)	-	-	(1,005,916)	(2,513,416)	-	-	-	-	64,309	(2,449,107)	(2,689)	-	-	-	(2,689)
(c) Amount accepted in reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Unit Reserve		-	-	-	-	-	-	-	-	-	-	-	3,028,343	(3,613,009)	2,314,474	407,472	2,137,280
(e) Funds for discontinued policies		-	-	-	-	-	-	-	-	-	-	-	1,274,400	85,058	-	-	1,359,458
<b>TOTAL (C)</b>		<b>8,014,740</b>	<b>600,959</b>	<b>2,195</b>	<b>8,617,894</b>	<b>3,383,943</b>	<b>487,742</b>	<b>1,195,590</b>	<b>643,448</b>	<b>600,363</b>	<b>103,501</b>	<b>6,414,587</b>	<b>12,763,827</b>	<b>2,114,757</b>	<b>3,134,716</b>	<b>530,110</b>	<b>18,543,410</b>
<b>SURPLUS / (DEFICIT) (D) = (A)-(B)-(C)</b>		<b>1,706,967</b>	<b>307,297</b>	<b>(592)</b>	<b>2,013,672</b>	<b>512,623</b>	<b>(4,033)</b>	<b>19,652</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>528,242</b>	<b>539,318</b>	<b>78,579</b>	<b>22,602</b>	<b>6,264</b>	<b>646,763</b>
<b>APPROPRIATIONS</b>																	
Transfer to Shareholders' Account		-	-	-	-	512,623	(4,033)	19,652	-	-	-	528,242	987,309	103,067	22,602	6,264	1,119,242
Transfer to other reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Funds for future appropriation - Provision for lapsed policies unlikely to be revived (Linked Individual)		-	-	-	-	-	-	-	-	-	-	-	(447,991)	(24,488)	-	-	(472,479)
Balance being funds for future appropriations (Participating - Life & Pension)		1,706,967	307,297	(592)	2,013,672	-	-	-	-	-	-	-	-	-	-	-	2,013,672
<b>TOTAL (D)</b>		<b>1,706,967</b>	<b>307,297</b>	<b>(592)</b>	<b>2,013,672</b>	<b>512,623</b>	<b>(4,033)</b>	<b>19,652</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>528,242</b>	<b>539,318</b>	<b>78,579</b>	<b>22,602</b>	<b>6,264</b>	<b>646,763</b>
<b>The total surplus as mentioned below :</b>																	
(a) Interim bonuses paid		12,621	329	-	12,950	-	-	-	-	-	-	-	-	-	-	-	-
(b) Terminal bonuses paid		165,102	6,124	-	171,226	-	-	-	-	-	-	-	-	-	-	-	171,226
(c) Allocation of bonus to Policyholders'		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Surplus shown in the Revenue Account		1,706,967	307,297	(592)	2,013,672	512,623	(4,033)	19,652	-	-	-	528,242	539,318	78,579	22,602	6,264	646,763
<b>Total surplus : [(a)+(b)+(c)+(d)]</b>		<b>1,884,690</b>	<b>313,750</b>	<b>(592)</b>	<b>2,197,848</b>	<b>512,623</b>	<b>(4,033)</b>	<b>19,652</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>528,242</b>	<b>539,318</b>	<b>78,579</b>	<b>22,602</b>	<b>6,264</b>	<b>3,372,853</b>

Name of the Insurer: HDFC Standard Life Insurance Company Ltd  
Registration No. and Date of Registration with the IRDAI: 101 dated 23rd October 2000  
**SEGMENTAL REVENUE ACCOUNT FOR THE HALF YEAR ENDED SEPTEMBER 30, 2015**

(₹ '000)																	
Policyholders' Account (Technical Account)																	
Particulars	Schedule	Participating Funds				Non Participating Funds						Unit Linked Funds				Total Policyholder Fund (A + B + C)	
		Individual & Group Life	Individual & Group Pension	Pension Group Variable	Total (A)	Individual & Group Life	Life Group Variable	Individual & Group Pension	Pension Group Variable	Annuity	Health	Total (B)	Individual Life	Individual Pension	Group Life		Group Pension
<b>Premiums earned - net</b>																	
(a) First year premium		2,577,555	197,665	-	2,775,220	1,372,591	-	184,957	-	-	260,980	1,818,528	7,007,525	1,055,723	-	-	8,063,248
(b) Renewal premium		12,734,623	912,592	-	13,647,215	1,981,448	-	327,543	-	91,258	2,400,249	19,797,862	3,808,929	-	-	23,606,791	
(c) Single premium		-	2,804	15,985	18,789	4,206,294	687,438	709,023	1,873,847	1,210,237	8,686,839	306,394	149,807	3,838,177	589,742	4,884,120	
<b>Premium</b>	<b>L-4</b>	<b>15,312,178</b>	<b>1,113,061</b>	<b>15,985</b>	<b>16,441,224</b>	<b>7,560,333</b>	<b>687,438</b>	<b>1,221,523</b>	<b>1,873,847</b>	<b>1,210,237</b>	<b>352,238</b>	<b>12,905,616</b>	<b>27,111,781</b>	<b>5,014,459</b>	<b>3,838,177</b>	<b>589,742</b>	<b>36,554,159</b>
(d) Reinsurance ceded		(16,679)	-	-	(16,679)	(426,264)	-	-	-	-	(103,819)	(530,083)	(99,336)	-	-	(99,336)	
(e) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>Sub Total</b>		<b>15,295,499</b>	<b>1,113,061</b>	<b>15,985</b>	<b>16,424,545</b>	<b>7,134,069</b>	<b>687,438</b>	<b>1,221,523</b>	<b>1,873,847</b>	<b>1,210,237</b>	<b>248,419</b>	<b>12,375,533</b>	<b>27,012,445</b>	<b>5,014,459</b>	<b>3,838,177</b>	<b>589,742</b>	<b>36,454,823</b>
<b>Income from investments</b>																	
(a) Interest, dividends & rent - gross		4,670,557	511,105	1,219	5,182,881	1,171,304	252,844	418,187	162,324	305,020	8,790	2,318,469	7,013,663	1,464,775	855,355	237,575	9,571,368
(b) Profit on sale/redemption of investments		779,927	127,161	7	907,095	6,686	6,683	6,842	5,335	661	9	26,216	15,191,425	5,965,613	396,941	140,530	21,694,509
(c) (Loss on sale/redemption of investments)		(382,833)	(72,369)	-	(455,202)	(69)	(157)	(101)	(91)	-	-	(418)	(2,633,925)	(653,944)	(77,215)	(28,187)	(3,393,271)
(d) Transfer/gain on revaluation/change in fair value		-	-	-	-	-	-	-	-	-	-	-	(17,648,325)	(7,030,077)	(320,615)	(149,970)	(25,148,987)
(e) Amortisation of premium/discount on investments		(23,514)	(11,257)	2	(34,769)	23,966	5,229	26,381	7,654	(4,079)	(67)	59,084	60,004	18,059	39,224	15,735	133,022
<b>Sub Total</b>		<b>5,044,137</b>	<b>554,640</b>	<b>1,228</b>	<b>5,600,005</b>	<b>1,201,887</b>	<b>264,599</b>	<b>451,309</b>	<b>175,222</b>	<b>301,602</b>	<b>8,732</b>	<b>2,403,351</b>	<b>1,982,842</b>	<b>(235,574)</b>	<b>893,690</b>	<b>215,683</b>	<b>2,856,641</b>
Other income - Transfer from Shareholders' Account		-	-	-	-	-	8,972	-	26,995	52,911	186,289	275,167	-	-	-	-	275,167
Other income		116,802	6,810	26	123,638	25,551	1,141	2,978	3,102	2,278	1,322	36,372	67,878	10,169	6,354	976	85,377
<b>TOTAL (A)</b>		<b>20,456,438</b>	<b>1,674,511</b>	<b>17,239</b>	<b>22,148,188</b>	<b>8,361,507</b>	<b>962,150</b>	<b>1,675,810</b>	<b>2,079,166</b>	<b>1,567,028</b>	<b>444,762</b>	<b>15,090,423</b>	<b>29,063,165</b>	<b>4,789,054</b>	<b>4,738,221</b>	<b>806,401</b>	<b>39,396,841</b>
<b>Commission</b>																	
First year commission		581,030	10,401	-	591,431	202,986	-	12,907	-	-	35,968	251,861	1,154,438	72,609	-	-	1,227,047
Renewal commission		324,051	14,274	-	338,325	4,865	-	5,807	-	-	5,901	16,573	103,325	27,851	-	-	131,176
Single commission		-	-	-	-	911	175	-	-	15,623	(1)	16,708	2,243	2,254	10	-	4,507
<b>Sub Total</b>	<b>L-5</b>	<b>905,081</b>	<b>24,675</b>	<b>-</b>	<b>929,756</b>	<b>208,762</b>	<b>175</b>	<b>18,714</b>	<b>-</b>	<b>15,623</b>	<b>41,868</b>	<b>285,142</b>	<b>1,260,006</b>	<b>102,714</b>	<b>10</b>	<b>-</b>	<b>1,362,730</b>
Operating expenses related to insurance business	<b>L-6</b>	1,895,722	138,115	120	2,033,957	1,227,861	5,141	77,798	13,944	82,347	267,284	1,674,375	2,984,831	416,322	57,126	8,777	3,467,056
Provisions for doubtful debts		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bad debts written off		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for tax		336,439	-	-	336,439	218,508	-	-	-	-	-	218,508	(98,382)	-	9,053	-	(89,329)
Provisions (other than taxation)																	
(a) For diminution in the value of investments (net)		(94,439)	(22,952)	-	(117,391)	-	-	-	-	-	-	-	-	-	-	-	(117,391)
(b) Others - Provision for standard and non standard assets		26,636	(5)	-	26,631	26,772	-	(9)	-	(3)	(11)	26,749	(102)	(10)	(2)	(1)	(115)
Service tax on linked charges		-	-	-	-	-	-	-	-	-	-	-	733,489	103,038	15,667	4,601	856,795
<b>TOTAL (B)</b>		<b>3,069,439</b>	<b>139,833</b>	<b>120</b>	<b>3,209,392</b>	<b>1,681,903</b>	<b>5,316</b>	<b>96,503</b>	<b>13,944</b>	<b>97,967</b>	<b>309,141</b>	<b>2,204,774</b>	<b>4,879,842</b>	<b>622,064</b>	<b>81,854</b>	<b>13,377</b>	<b>5,597,137</b>
Benefits paid (net)	<b>L-7</b>	3,862,248	262,628	126	4,125,002	1,354,333	442,135	584,125	655,486	201,084	41,878	3,279,041	16,425,113	10,326,242	1,669,925	1,233,650	29,654,930
Interim bonuses paid		40,410	902	-	41,312	-	-	-	-	-	-	-	-	-	-	-	41,312
Terminal bonuses paid		319,916	12,233	-	332,149	-	-	-	-	-	-	-	-	-	-	-	332,149
Change in valuation of liability against life policies in force																	
(a) Gross		11,934,455	865,281	17,203	12,816,939	8,553,746	514,699	925,295	1,409,736	1,267,977	3,150	12,674,603	15,033	17,345	(59,452)	(5,938)	(33,012)
(b) Amount ceded in reinsurance		(1,006,430)	-	-	(1,006,430)	(4,525,279)	-	-	-	-	90,593	(4,434,686)	(2,605)	-	-	-	(2,605)
(c) Amount accepted in reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Unit Reserve		-	-	-	-	-	-	-	-	-	-	-	1,369,241	(7,001,329)	2,950,243	(451,093)	(3,132,938)
(e) Funds for discontinued policies		-	-	-	-	-	-	-	-	-	-	-	4,971,638	525,185	-	-	5,496,823
<b>TOTAL (C)</b>		<b>15,150,599</b>	<b>1,141,044</b>	<b>17,239</b>	<b>16,308,972</b>	<b>5,382,800</b>	<b>956,834</b>	<b>1,509,420</b>	<b>2,065,222</b>	<b>1,469,061</b>	<b>135,621</b>	<b>11,518,958</b>	<b>22,778,420</b>	<b>3,867,443</b>	<b>4,560,716</b>	<b>776,619</b>	<b>31,983,198</b>
<b>SURPLUS / (DEFICIT) (D) = (A)-(B)+(C)</b>		<b>2,236,400</b>	<b>393,634</b>	<b>(210)</b>	<b>2,629,824</b>	<b>1,296,804</b>	<b>-</b>	<b>69,887</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,366,691</b>	<b>1,404,903</b>	<b>299,547</b>	<b>95,651</b>	<b>16,405</b>	<b>1,816,506</b>
<b>APPROPRIATIONS</b>																	
Transfer to Shareholders' Account		-	-	-	-	1,296,804	-	69,887	-	-	-	1,366,691	1,870,729	320,532	95,651	16,405	2,303,317
Transfer to other reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Funds for Future Appropriation - Provision for lapsed policies unlikely to be revived (Linked Individual)		-	-	-	-	-	-	-	-	-	-	(465,826)	(20,985)	-	-	-	(486,811)
Balance being Funds for Future Appropriations (Participating - Life & Pension)		2,236,400	393,634	(210)	2,629,824	-	-	-	-	-	-	-	-	-	-	-	2,629,824
<b>TOTAL (D)</b>		<b>2,236,400</b>	<b>393,634</b>	<b>(210)</b>	<b>2,629,824</b>	<b>1,296,804</b>	<b>-</b>	<b>69,887</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,366,691</b>	<b>1,404,903</b>	<b>299,547</b>	<b>95,651</b>	<b>16,405</b>	<b>1,816,506</b>
<b>The total surplus as mentioned below :</b>																	
(a) Interim bonuses paid		40,410	902	-	41,312	-	-	-	-	-	-	-	-	-	-	-	41,312
(b) Terminal bonuses paid		319,916	12,233	-	332,149	-	-	-	-	-	-	-	-	-	-	-	332,149
(c) Allocation of bonus to Policyholders		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Surplus shown in the Revenue account		2,236,400	393,634	(210)	2,629,824	1,296,804	-	69,887	-	-	-	1,366,691	1,404,903	299,547	95,651	16,405	1,816,506
<b>(e) Total Surplus : [(a)+(b)+(c)+(d)]</b>		<b>2,596,726</b>	<b>406,769</b>	<b>(210)</b>	<b>3,003,285</b>	<b>1,296,804</b>	<b>-</b>	<b>69,887</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,366,691</b>	<b>1,404,903</b>	<b>299,547</b>	<b>95,651</b>	<b>16,405</b>	<b>6,186,482</b>

**SEGMENTAL REVENUE ACCOUNT FOR THE QUARTER ENDED SEPTEMBER 30, 2014**

(₹ '000)																		
Policyholders' Account (Technical Account)																		
	Schedule	Participating Funds				Non Participating Funds						Unit Linked Funds				Total Policyholder Fund (A + B + C)		
		Individual & Group Life	Individual & Group Pension	Group Pension Variable	Total (A)	Individual & Group Life	Group Life Variable	Individual & Group Pension	Group Pension Variable	Annuity	Health	Total (B)	Individual Life	Individual Pension	Group Life		Group Pension	Total (C)
<b>Premiums earned - net</b>																		
(a) First year premium		1,508,559	121,201	-	1,629,760	963,183	-	153,948	-	-	65,730	1,182,861	3,075,050	637,608	-	-	3,712,658	6,525,279
(b) Renewal premium		6,633,129	534,602	-	7,167,731	409,126	-	111,218	-	-	24,457	544,801	11,030,798	3,097,525	-	-	14,128,323	21,840,855
(c) Single premium		-	92	1,979	2,071	2,254,947	1,290,069	652,088	226,072	726,814	3,168	5,153,158	62,125	54,597	667,257	95,774	879,753	6,034,982
<b>Premium</b>	<b>L-4</b>	<b>8,141,688</b>	<b>655,895</b>	<b>1,979</b>	<b>8,799,562</b>	<b>3,627,256</b>	<b>1,290,069</b>	<b>917,254</b>	<b>226,072</b>	<b>726,814</b>	<b>93,355</b>	<b>6,880,820</b>	<b>14,167,973</b>	<b>3,789,730</b>	<b>667,257</b>	<b>95,774</b>	<b>18,720,734</b>	<b>34,401,116</b>
(d) Reinsurance ceded		(4,065)	-	-	(4,065)	(81,655)	-	-	-	-	-	(99,803)	(20,419)	-	-	-	(20,419)	(124,287)
(e) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Sub Total</b>		<b>8,137,623</b>	<b>655,895</b>	<b>1,979</b>	<b>8,795,497</b>	<b>3,545,601</b>	<b>1,290,069</b>	<b>917,254</b>	<b>226,072</b>	<b>726,814</b>	<b>75,207</b>	<b>6,781,017</b>	<b>14,147,554</b>	<b>3,789,730</b>	<b>667,257</b>	<b>95,774</b>	<b>18,700,315</b>	<b>34,276,829</b>
<b>Income from investments</b>																		
(a) Interest, dividends & rent - gross		2,146,694	278,021	597	2,425,312	458,875	86,579	208,502	23,869	87,779	3,860	869,464	3,383,584	892,820	353,706	119,529	4,749,639	8,044,415
(b) Profit on sale / redemption of investments		1,280,954	168,622	971	1,450,547	22,368	325	7,983	-	1,251	1,092	33,019	5,371,505	2,317,590	100,386	38,113	7,827,594	9,311,160
(c) (Loss on sale / redemption of investments)		(5,502)	(3,437)	(7)	(8,946)	(1,460)	(142)	(684)	(121)	(277)	(83)	(2,767)	(584,536)	(75,756)	(32,014)	(16,920)	(709,226)	(720,939)
(d) Transfer / gain on revaluation / change in fair value		-	-	-	-	-	-	-	-	-	-	-	2,155,785	(230,333)	117,480	50,025	2,092,957	2,092,957
(e) Amortisation of premium / discount on investments		37,057	298	4	37,359	20,421	4,653	15,138	1,536	76	38	41,862	22	16	(41)	(11)	(14)	79,207
<b>Sub Total</b>		<b>3,459,203</b>	<b>443,504</b>	<b>1,565</b>	<b>3,904,272</b>	<b>500,204</b>	<b>91,415</b>	<b>230,939</b>	<b>25,284</b>	<b>88,829</b>	<b>4,907</b>	<b>941,578</b>	<b>10,326,360</b>	<b>2,904,337</b>	<b>539,517</b>	<b>190,736</b>	<b>13,960,950</b>	<b>18,806,800</b>
Other income - Transfer from Shareholders' Account		-	-	-	-	-	14,465	-	6,339	69,760	23,780	114,344	-	-	-	-	-	114,344
Other income		43,213	2,969	-	46,182	1,792	(1)	140	-	-	45	1,976	5,117	486	(6)	-	5,597	53,755
<b>TOTAL (A)</b>		<b>11,640,039</b>	<b>1,102,368</b>	<b>3,544</b>	<b>12,745,951</b>	<b>4,047,597</b>	<b>1,395,948</b>	<b>1,148,333</b>	<b>257,695</b>	<b>885,403</b>	<b>103,939</b>	<b>7,838,915</b>	<b>24,479,031</b>	<b>6,694,553</b>	<b>1,206,768</b>	<b>286,510</b>	<b>32,666,862</b>	<b>53,251,728</b>
<b>Commission</b>																		
First year commission		366,325	6,094	-	372,419	164,145	-	10,137	-	-	8,208	182,490	561,730	48,318	-	-	610,048	1,164,957
Renewal commission		170,618	9,665	-	180,283	274	-	1,968	-	-	1,314	3,556	78,487	24,125	-	-	102,612	286,451
Single commission		-	-	-	-	1,167	57	-	-	10,611	54	11,889	850	905	(150)	-	1,605	13,494
Commission on reinsurance ceded		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Sub Total</b>	<b>L-5</b>	<b>536,943</b>	<b>15,759</b>	<b>-</b>	<b>552,702</b>	<b>165,586</b>	<b>57</b>	<b>12,105</b>	<b>-</b>	<b>10,611</b>	<b>9,576</b>	<b>197,935</b>	<b>641,067</b>	<b>73,348</b>	<b>(150)</b>	<b>-</b>	<b>714,265</b>	<b>1,464,902</b>
<b>Operating expenses related to insurance business</b>																		
Provisions for doubtful debts	<b>L-6</b>	1,117,215	104,131	(32)	1,221,314	565,558	8,207	65,196	304	13,393	47,688	700,346	1,416,336	217,022	8,537	170	1,642,065	3,563,725
Bad debts written off		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for tax		149,876	-	-	149,876	27,033	-	-	-	-	-	27,033	(131,089)	-	(2,934)	-	(134,023)	42,886
<b>Provisions (other than taxation)</b>																		
(a) For diminution in the value of investments (net)		(6,985)	(2,415)	-	(9,400)	-	-	-	-	-	-	-	-	-	-	-	-	(9,400)
(b) Others - Provision for standard and non standard assets		10,029	2	-	10,030	10,016	-	1	-	1	3	10,020	24	3	-	-	27	20,078
Service tax on linked charges		-	-	-	-	-	-	-	-	-	-	-	309,157	52,939	5,671	2,045	369,812	369,812
<b>TOTAL (B)</b>		<b>1,807,078</b>	<b>117,477</b>	<b>(32)</b>	<b>1,924,523</b>	<b>768,193</b>	<b>8,264</b>	<b>77,302</b>	<b>304</b>	<b>24,005</b>	<b>57,267</b>	<b>935,334</b>	<b>2,235,495</b>	<b>343,313</b>	<b>11,124</b>	<b>2,215</b>	<b>2,592,147</b>	<b>5,452,004</b>
<b>Benefits paid (net)</b>																		
Interim bonuses paid	<b>L-7</b>	2,186,592	156,146	62,975	2,405,713	1,491,982	40,593	14,921	124,137	40,442	2,315	1,714,390	10,088,658	5,937,339	517,292	155,278	16,698,567	20,818,670
Terminal bonuses paid		14,526	873	-	15,399	-	-	-	-	-	-	-	-	-	-	-	-	15,399
		185,595	11,515	-	197,110	-	-	-	-	-	-	-	-	-	-	-	-	197,110
<b>Change in valuation of liability against life policies in force</b>																		
(a) Gross		6,433,055	631,777	(60,464)	7,004,368	2,629,364	1,350,942	1,038,867	133,254	820,956	35,795	6,009,178	(256,386)	(201,496)	2,689	916	(454,276)	12,559,270
(b) Amount ceded in reinsurance		6,927	-	-	6,927	(1,009,677)	-	-	-	-	8,562	(1,001,115)	(17,530)	-	-	-	(17,530)	(1,011,718)
(c) Amount accepted in reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Unit Reserve		-	-	-	-	-	-	-	-	-	-	-	10,156,941	314,341	664,659	119,840	11,255,781	11,255,781
(e) Funds for discontinued policies		-	-	-	-	-	-	-	-	-	-	-	1,606,130	63,998	-	-	1,670,128	1,670,128
<b>TOTAL (C)</b>		<b>8,826,695</b>	<b>800,311</b>	<b>2,511</b>	<b>9,629,517</b>	<b>3,111,669</b>	<b>1,391,535</b>	<b>1,053,788</b>	<b>257,391</b>	<b>861,398</b>	<b>46,672</b>	<b>6,722,453</b>	<b>21,577,814</b>	<b>6,114,182</b>	<b>1,184,640</b>	<b>276,034</b>	<b>29,152,670</b>	<b>45,504,640</b>
<b>SURPLUS / (DEFICIT) (D) = (A)-(B)-(C)</b>		<b>1,006,266</b>	<b>184,580</b>	<b>1,065</b>	<b>1,191,912</b>	<b>167,735</b>	<b>(3,851)</b>	<b>17,243</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>181,127</b>	<b>665,722</b>	<b>237,058</b>	<b>11,004</b>	<b>8,261</b>	<b>922,045</b>	<b>2,295,084</b>
<b>APPROPRIATIONS</b>																		
Transfer to Shareholders' Account		-	-	-	-	167,735	(3,851)	17,243	-	-	-	181,127	773,674	384,966	11,004	8,261	1,177,905	1,359,032
Transfer to other reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Funds for future appropriation - Provision for lapsed policies unlikely to be revived (Linked individual)		-	-	-	-	-	-	-	-	-	-	-	(107,952)	(147,908)	-	-	(255,860)	(255,860)
Balance being funds for future appropriations (Participating - Life & Pension)		1,006,266	184,580	1,065	1,191,912	-	-	-	-	-	-	-	-	-	-	-	-	1,191,912
<b>TOTAL (D)</b>		<b>1,006,266</b>	<b>184,580</b>	<b>1,065</b>	<b>1,191,912</b>	<b>167,735</b>	<b>(3,851)</b>	<b>17,243</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>181,127</b>	<b>665,722</b>	<b>237,058</b>	<b>11,004</b>	<b>8,261</b>	<b>922,045</b>	<b>2,295,084</b>
<b>The total surplus as mentioned below :</b>																		
(a) Interim bonuses paid		14,526	873	-	15,399	-	-	-	-	-	-	-	-	-	-	-	-	15,399
(b) Terminal bonuses paid		185,595	11,515	-	197,110	-	-	-	-	-	-	-	-	-	-	-	-	197,110
(c) Allocation of bonus to Policyholders'		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Surplus shown in the Revenue Account		1,006,266	184,580	1,065	1,191,912	167,735	(3,851)	17,243	-	-	-	181,127	665,722	237,058	11,004	8,261	922,045	2,295,084
<b>(e) Total surplus : ((a)+(b)+(c)+(d))</b>		<b>1,206,387</b>	<b>196,968</b>	<b>1,065</b>	<b>1,404,421</b>	<b>167,735</b>	<b>(3,851)</b>	<b>17,243</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>181,127</b>	<b>665,722</b>	<b>237,058</b>	<b>11,004</b>	<b>8,261</b>	<b>922,045</b>	<b>2,507,593</b>

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

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

(₹ '000)																		
Policyholders' Account (Technical Account)																		
Particulars	Schedule	Participating Funds				Non Participating Funds						Unit Linked Funds				Total Policyholder Fund (A + B + C)		
		Individual & Group Life	Individual & Group Pension	Pension Group Variable	Total (A)	Individual & Group Life	Life Group Variable	Individual & Group Pension	Pension Group Variable	Annuity	Health	Total (B)	Individual Life	Individual Pension	Group Life		Group Pension	Total (C)
<b>Premiums earned - net</b>																		
(a) First year premium		2,828,231	217,277	-	3,045,508	1,660,444	-	282,473	-	-	113,389	2,056,306	4,972,438	959,564	-	-	5,932,002	11,033,816
(b) Renewal premium		11,452,132	817,163	-	12,269,295	710,919	-	113,945	-	-	35,108	859,972	19,526,247	5,288,514	-	-	24,814,761	37,944,028
(c) Single premium		(24)	92	12,511	12,579	3,383,651	1,640,893	1,535,719	540,616	1,273,851	7,120	8,381,850	117,530	75,959	845,309	238,782	1,277,580	9,672,009
<b>Premium</b>	<b>L-4</b>	<b>14,280,339</b>	<b>1,034,532</b>	<b>12,511</b>	<b>15,327,382</b>	<b>5,755,014</b>	<b>1,640,893</b>	<b>1,932,137</b>	<b>540,616</b>	<b>1,273,851</b>	<b>155,617</b>	<b>11,298,128</b>	<b>24,616,215</b>	<b>6,324,037</b>	<b>845,309</b>	<b>238,782</b>	<b>32,024,343</b>	<b>58,649,853</b>
(d) Reinsurance ceded		(5,838)	-	-	(5,838)	(129,107)	-	-	-	-	-	(155,436)	(25,522)	-	-	-	(25,522)	(186,796)
(e) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Sub Total</b>		<b>14,274,501</b>	<b>1,034,532</b>	<b>12,511</b>	<b>15,321,544</b>	<b>5,625,907</b>	<b>1,640,893</b>	<b>1,932,137</b>	<b>540,616</b>	<b>1,273,851</b>	<b>129,288</b>	<b>11,142,692</b>	<b>24,590,693</b>	<b>6,324,037</b>	<b>845,309</b>	<b>238,782</b>	<b>31,998,821</b>	<b>58,463,057</b>
<b>Income from investments</b>																		
(a) Interest, dividends & rent - gross		4,076,816	537,895	2,232	4,616,943	892,805	145,553	396,123	43,879	158,487	6,494	1,643,341	6,099,280	1,548,976	698,006	235,374	8,581,636	14,841,920
(b) Profit on sale/redemption of investments		2,110,995	282,100	971	2,394,066	35,402	329	7,983	30	1,251	1,112	46,107	9,739,759	4,269,101	238,528	78,400	14,325,788	16,765,961
(c) (Loss on sale/redemption of investments)		(6,415)	(14,374)	(7)	(20,796)	(1,460)	(142)	(684)	(121)	(277)	(83)	(2,767)	(1,535,463)	(311,174)	(51,465)	(25,720)	(1,923,822)	(1,947,385)
(d) Transfer/gain on revaluation/change in fair value		-	-	-	-	-	-	-	-	-	-	-	33,153,839	9,601,831	947,035	367,106	44,069,811	44,069,811
(e) Amortisation of premium/discount on investments		69,954	688	(21)	70,621	40,884	9,279	30,508	3,509	148	110	84,438	1,021	102	(0)	1,123	156,182	
<b>Sub Total</b>		<b>6,251,350</b>	<b>806,309</b>	<b>3,175</b>	<b>7,060,834</b>	<b>967,631</b>	<b>155,019</b>	<b>433,930</b>	<b>47,297</b>	<b>159,609</b>	<b>7,633</b>	<b>1,771,119</b>	<b>47,458,436</b>	<b>15,108,836</b>	<b>1,832,104</b>	<b>655,160</b>	<b>65,054,536</b>	<b>73,886,489</b>
Other income - Transfer from Shareholders' Account		-	-	-	-	-	14,465	-	13,337	137,544	84,827	250,173	-	-	-	-	-	250,173
Other income		96,588	5,275	22	101,885	8,792	297	844	89	192	479	10,693	24,599	3,135	280	69	28,083	140,671
<b>TOTAL (A)</b>		<b>20,622,439</b>	<b>1,846,116</b>	<b>15,708</b>	<b>22,484,263</b>	<b>6,602,330</b>	<b>1,810,674</b>	<b>2,366,911</b>	<b>601,339</b>	<b>1,571,196</b>	<b>222,227</b>	<b>13,174,677</b>	<b>72,073,728</b>	<b>21,436,008</b>	<b>2,677,693</b>	<b>894,011</b>	<b>97,081,440</b>	<b>132,740,380</b>
<b>Commission</b>																		
First year commission		673,622	10,308	-	683,930	287,380	-	18,723	-	-	16,871	322,974	883,464	71,730	-	-	955,194	1,962,098
Renewal commission		312,119	14,274	-	326,393	13,324	-	1,973	-	-	1,735	17,032	125,068	38,923	-	-	163,991	507,416
Single commission		-	-	-	-	1,416	157	-	-	-	17,114	18,830	1,663	1,289	-	-	2,952	21,782
<b>Sub Total</b>	<b>L-5</b>	<b>985,741</b>	<b>24,582</b>	<b>-</b>	<b>1,010,323</b>	<b>302,120</b>	<b>157</b>	<b>20,696</b>	<b>-</b>	<b>17,114</b>	<b>18,749</b>	<b>358,836</b>	<b>1,010,195</b>	<b>111,942</b>	<b>-</b>	<b>-</b>	<b>1,122,137</b>	<b>2,491,296</b>
Operating expenses related to insurance business	<b>L-6</b>	2,182,926	155,956	96	2,339,978	1,210,326	12,436	108,983	4,096	49,695	140,271	1,525,807	2,182,814	301,790	12,860	3,618	2,501,082	6,365,867
Provisions for doubtful debts		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bad debts written off		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for tax		27,831	-	-	27,831	34,288	-	-	-	-	-	34,288	(27,394)	-	(1,924)	-	(29,318)	32,801
Provisions (other than taxation)																		
(a) For diminution in the value of investments (net)		(46,155)	(22,544)	-	(68,699)	-	-	-	-	-	-	-	-	-	-	-	-	(68,699)
(b) Others - Provision for standard and non standard assets		10,008	1	-	10,008	10,004	-	-	-	-	1	10,004	10	1	11,048	4,010	11	20,024
Service tax on linked charges		-	-	-	-	-	-	-	-	-	-	-	595,591	101,561	11,048	-	712,210	712,210
<b>TOTAL (B)</b>		<b>3,160,351</b>	<b>157,995</b>	<b>96</b>	<b>3,318,442</b>	<b>1,556,738</b>	<b>12,593</b>	<b>129,679</b>	<b>4,096</b>	<b>66,809</b>	<b>159,021</b>	<b>1,928,935</b>	<b>3,761,216</b>	<b>515,295</b>	<b>21,984</b>	<b>7,628</b>	<b>4,306,123</b>	<b>9,553,500</b>
Benefits paid (net)	<b>L-7</b>	3,397,528	343,660	63,761	3,804,949	1,951,211	70,649	144,063	185,957	83,286	3,307	2,438,473	18,978,884	11,210,678	999,487	241,956	31,431,005	37,674,427
Interim bonuses paid		25,260	3,039	-	28,299	-	-	-	-	-	-	-	-	-	-	-	-	28,299
Terminal bonuses paid		239,528	24,309	-	263,837	-	-	-	-	-	-	-	-	-	-	-	-	263,837
Change in valuation of liability against life policies in force																		
(a) Gross		13,469,823	1,130,702	(49,314)	14,551,211	5,654,545	1,727,432	1,601,493	411,286	1,421,101	57,851	10,873,708	(501,430)	(339,497)	12,425	(1,979)	(830,480)	24,594,439
(b) Amount ceded in reinsurance		9,015	-	-	9,015	(2,768,024)	-	(7,627)	-	-	2,048	(2,773,603)	(11,832)	-	-	-	(11,832)	(2,776,420)
(c) Amount accepted in reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Unit Reserve		-	-	-	-	-	-	-	-	-	-	-	41,707,397	8,880,687	1,605,859	632,066	52,826,009	52,826,009
(e) Funds for discontinued policies		-	-	-	-	-	-	-	-	-	-	-	6,057,033	510,606	-	-	6,567,639	6,567,639
<b>TOTAL (C)</b>		<b>17,141,154</b>	<b>1,501,710</b>	<b>14,447</b>	<b>18,657,311</b>	<b>4,837,732</b>	<b>1,798,081</b>	<b>1,737,929</b>	<b>597,243</b>	<b>1,504,387</b>	<b>63,206</b>	<b>10,538,578</b>	<b>66,230,053</b>	<b>20,262,474</b>	<b>2,617,771</b>	<b>872,043</b>	<b>89,982,341</b>	<b>119,178,230</b>
<b>SURPLUS / (DEFICIT) (D) = (A)-(B)-(C)</b>		<b>320,934</b>	<b>186,412</b>	<b>1,165</b>	<b>508,511</b>	<b>207,860</b>	<b>-</b>	<b>499,303</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>707,163</b>	<b>2,082,459</b>	<b>658,239</b>	<b>37,938</b>	<b>14,340</b>	<b>2,792,976</b>	<b>4,008,650</b>
<b>APPROPRIATIONS</b>																		
Transfer to Shareholders' Account		-	-	-	-	207,860	-	499,303	-	-	-	707,163	2,301,561	884,465	37,938	14,340	3,238,304	3,945,467
Transfer to other reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Funds for Future Appropriation - Provision for lapsed policies unlikely to be revived (Linked Individual)		-	-	-	-	-	-	-	-	-	-	-	(219,102)	(226,226)	-	-	(445,328)	(445,328)
Balance being Funds for Future Appropriations (Participating - Life & Pension)		320,934	186,412	1,165	508,511	-	-	-	-	-	-	-	-	-	-	-	-	508,511
<b>TOTAL (E)</b>		<b>320,934</b>	<b>186,412</b>	<b>1,165</b>	<b>508,511</b>	<b>207,860</b>	<b>-</b>	<b>499,303</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>707,163</b>	<b>2,082,459</b>	<b>658,239</b>	<b>37,938</b>	<b>14,340</b>	<b>2,792,976</b>	<b>4,008,650</b>
<b>The total surplus as mentioned below :</b>																		
(a) Interim bonuses paid		25,260	3,039	-	28,299	-	-	-	-	-	-	-	-	-	-	-	-	28,299
(b) Terminal bonuses paid		239,528	24,309	-	263,837	-	-	-	-	-	-	-	-	-	-	-	-	263,837
(c) Allocation of bonus to Policyholders		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Surplus shown in the Revenue Account		320,934	186,412	1,165	508,511	207,860	-	499,303	-	-	-	707,163	2,082,459	658,239	37,938	14,340	2,792,976	4,008,650
<b>(e) Total surplus : (a)+(b)+(c)+(d)</b>		<b>585,722</b>	<b>213,760</b>	<b>1,165</b>	<b>800,647</b>	<b>207,860</b>	<b>-</b>	<b>499,303</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>707,163</b>	<b>2,082,459</b>	<b>658,239</b>	<b>37,938</b>	<b>14,340</b>	<b>2,792,976</b>	<b>4,300,786</b>

PROFIT AND LOSS ACCOUNT FOR THE HALF YEAR ENDED SEPTEMBER 30, 2015

(₹ '000)					
Particulars	Schedule	For the quarter ended September 30, 2015	For the half year ended September 30, 2015	For the quarter ended September 30, 2014	For the half year ended September 30, 2014
Amounts transferred from the Policyholders' Account (Technical account)		1,647,484	3,670,008	1,359,032	3,945,467
<b>Income from investments</b>					
(a) Interest, dividends & rent – gross		423,649	823,592	376,564	698,716
(b) Profit on sale/redemption of investments		14,465	91,666	183,363	279,384
(c) (Loss on sale/ redemption of investments)		(7,031)	(43,520)	(1,185)	(1,197)
(d) Transfer / gain on revaluation / change in fair value		-	-	-	-
(e) Amortisation of (premium) / discount on investments		(477)	547	2,199	4,988
Other income		1	2	-	-
<b>TOTAL (A)</b>		<b>2,078,091</b>	<b>4,542,295</b>	<b>1,919,973</b>	<b>4,927,358</b>
Expenses other than those directly related to the insurance business	<b>L-6A</b>	31,172	64,736	13,668	44,678
Bad debts written off		-	-	-	-
Provisions (other than taxation)					
(a) For diminution in the value of investments (net)		12,125	(20,511)	(2,300)	(6,942)
(b) Provision for doubtful debts		-	-	-	-
(c) Others - Provision for standard and non standard assets		17	92	(257)	(257)
Contribution to the Policyholders' Fund		134,463	275,167	114,344	250,173
<b>TOTAL (B)</b>		<b>177,777</b>	<b>319,484</b>	<b>125,455</b>	<b>287,652</b>
Profit before tax		1,900,314	4,222,811	1,794,518	4,639,706
Provision for taxation		35,231	76,119	59,480	96,115
Profit after tax		1,865,083	4,146,692	1,735,038	4,543,591
<b>APPROPRIATIONS</b>					
(a) Balance at the beginning of the quarter / half year		6,116,867	3,835,258	464,375	(2,344,178)
(b) Interim dividends paid during the quarter / half year		-	-	-	-
(c) Proposed final dividend		-	-	-	-
(d) Dividend distribution tax		-	-	-	-
<b>Profit carried forward to the Balance Sheet</b>		<b>7,981,950</b>	<b>7,981,950</b>	<b>2,199,413</b>	<b>2,199,413</b>
Earnings Per Share - Basic (₹)		0.93	2.08	0.87	2.28
Earnings Per Share - Diluted (₹)		0.93	2.08	0.87	2.28
Nominal value per equity share (₹)		10.00	10.00	10.00	10.00

## BALANCE SHEET AS AT SEPTEMBER 30, 2015

(₹ '000)

Particulars	Schedule	As at September 30, 2015	As at September 30, 2014
<b>SOURCES OF FUNDS</b>			
SHAREHOLDERS' FUNDS:			
Share capital	L-8, L-9	19,948,801	19,948,801
Reserves and surplus	L-10	10,136,814	4,349,737
Credit / (Debit) fair value change account		(297,324)	76,225
<b>Sub-Total</b>		<b>29,788,291</b>	<b>24,374,763</b>
BORROWINGS			
	L-11	-	-
POLICYHOLDERS' FUNDS:			
Credit / (Debit) fair value change account		(785,384)	913,143
Policy liabilities		212,806,765	165,214,691
Insurance reserves		-	-
Provision for linked liabilities		356,768,850	310,848,487
Add: Fair value change		61,499,822	69,334,605
<b>Provision for linked liabilities</b>		<b>418,268,672</b>	<b>380,183,092</b>
Funds for discontinued policies			
i) Discontinued on account of non-payment of premium		32,997,158	21,057,834
ii) Others		301,464	226,419
<b>Total provision for linked &amp; discontinued Policyholders' liabilities</b>		<b>451,567,294</b>	<b>401,467,345</b>
<b>Sub-Total</b>		<b>663,588,675</b>	<b>567,595,179</b>
Funds for Future Appropriations (Participating - Life & Pension)		6,784,463	2,767,142
Funds for Future Appropriation - Provision for lapsed policies unlikely to be revived (Linked Individual)		-	425,542
<b>TOTAL</b>		<b>700,161,429</b>	<b>595,162,626</b>
<b>APPLICATION OF FUNDS</b>			
INVESTMENTS			
- Shareholders'	L-12	24,452,663	19,417,010
- Policyholders'	L-13	221,599,605	169,941,774
Assets held to cover linked liabilities	L-14	451,567,294	401,467,345
LOANS	L-15	1,126,319	299,008
FIXED ASSETS	L-16	4,023,574	3,411,950
CURRENT ASSETS			
Cash and bank balances	L-17	1,579,605	1,279,526
Advances and other assets	L-18	12,039,397	11,978,977
<b>Sub-Total (A)</b>		<b>13,619,002</b>	<b>13,258,503</b>
CURRENT LIABILITIES			
PROVISIONS	L-19	15,929,987	12,373,258
	L-20	297,041	259,706
<b>Sub-Total (B)</b>		<b>16,227,028</b>	<b>12,632,964</b>
<b>NET CURRENT ASSETS (C) = (A - B)</b>		<b>(2,608,026)</b>	<b>625,539</b>
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)			
DEBIT BALANCE IN PROFIT & LOSS ACCOUNT (Shareholders' Account)	L-21	-	-
<b>TOTAL</b>		<b>700,161,429</b>	<b>595,162,626</b>

## CONTINGENT LIABILITIES

(₹'000)

Particulars	As at September 30, 2015	As at September 30, 2014
1) Partly paid-up investments	-	-
2) Claims, other than against policies, not acknowledged as debts by the Company	8,444	8,174
3) Underwriting commitments outstanding	-	-
4) Guarantees given by or on behalf of the Company	900	953
5) Statutory demands/ liabilities in dispute, not provided for	1,763,555	2,152,548
6) Reinsurance obligations	-	-
7) Others	-	-
<b>TOTAL</b>	<b>1,772,899</b>	<b>2,161,675</b>

## FORM L-4-PREMIUM SCHEDULE

(₹ '000)

	Particulars	For the quarter ended September 30, 2015	For the half year ended September 30, 2015	For the quarter ended September 30, 2014	For the half year ended September 30, 2014
1	First year premiums	7,826,091	12,656,996	6,525,279	11,033,816
2	Renewal premiums	22,624,408	39,654,255	21,840,855	37,944,028
3	Single premiums	7,480,881	13,589,748	6,034,982	9,672,009
	<b>Total Premiums</b>	<b>37,931,380</b>	<b>65,900,999</b>	<b>34,401,116</b>	<b>58,649,853</b>
	<b>Premium income from business written:</b>				
	In India	37,931,380	65,900,999	34,401,116	58,649,853
	Outside India	-	-	-	-
	<b>Total Premiums</b>	<b>37,931,380</b>	<b>65,900,999</b>	<b>34,401,116</b>	<b>58,649,853</b>



## FORM L-5 - COMMISSION SCHEDULE

Particulars	(₹ '000)			
	For the quarter ended September 30, 2015	For the half year ended September 30, 2015	For the quarter ended September 30, 2014	For the half year ended September 30, 2014
Commission paid				
Direct - First year premiums	1,329,324	2,070,339	1,164,957	1,962,098
- Renewal premiums	275,789	486,074	286,451	507,416
- Single premiums	9,306	21,215	13,494	21,782
<b>Gross Commission</b>	<b>1,614,419</b>	<b>2,577,628</b>	<b>1,464,902</b>	<b>2,491,296</b>
<b>Break up of the commission expenses (gross) incurred to procure business :</b>				
Agents	266,867	459,911	279,145	499,636
Brokers	63,363	99,584	66,099	123,199
Corporate agency	1,284,189	2,018,133	1,119,658	1,868,459
Referral	-	-	-	2
<b>Total</b>	<b>1,614,419</b>	<b>2,577,628</b>	<b>1,464,902</b>	<b>2,491,296</b>

## FORM L-6-OPERATING EXPENSES SCHEDULE

		(₹ '000)			
Particulars	For the quarter ended September 30, 2015	For the half year ended September 30, 2015	For the quarter ended September 30, 2014	For the half year ended September 30, 2014	
1	Employees' remuneration & welfare benefits	1,874,609	3,474,356	1,821,073	3,288,233
2	Travel, conveyance and vehicle running expenses	60,110	101,171	48,176	80,856
3	Training expenses	89,290	191,991	108,296	190,195
4	Rents, rates & taxes	177,614	356,940	173,198	345,293
5	Repairs	15,894	28,765	16,906	26,613
6	Printing & stationery	21,226	47,759	22,070	40,352
7	Communication expenses	62,233	124,683	48,862	109,714
8	Legal & professional charges	184,388	334,504	203,659	351,527
9	Medical fees	40,383	79,803	38,866	57,220
10	Auditors' fees, expenses etc				
	a) as auditor	1,600	3,200	1,600	3,200
	b) as adviser or in any other capacity, in respect of				
	(i) Taxation matters	-	-	-	-
	(ii) Insurance matters	-	-	-	-
	(iii) Management services; and	-	-	-	-
	c) in any other capacity	1,305	1,406	564	629
11	Advertisement and publicity	99,154	145,228	86,129	107,221
12	Interest & bank charges	18,872	31,010	(215,285)	(188,783)
13	Others				
	(a) Computer expenses	142,063	253,052	120,517	229,396
	(b) General Office & other expenses	282,432	573,534	271,775	490,498
	(c) Business development expenses	770,972	1,191,752	719,483	1,059,334
	(d) Depreciation on fixed assets				
	(i) Depreciation on fixed assets owned by policyholders	105,804	215,669	97,430	173,545
	(ii) Reimbursement of Depreciation for use of Shareholders' fixed assets	8,312	11,454	401	802
14	Service tax	2,623	9,111	5	22
<b>TOTAL</b>		<b>3,958,884</b>	<b>7,175,388</b>	<b>3,563,725</b>	<b>6,365,867</b>

## FORM L-6A-SHAREHOLDERS' EXPENSES SCHEDULE

		(₹ '000)			
Particulars	For the quarter ended September 30, 2015	For the half year ended September 30, 2015	For the quarter ended September 30, 2014	For the half year ended September 30, 2014	
1	Employees' remuneration & welfare benefits	14,890	29,929	(3,499)	9,882
2	Travel, conveyance and vehicle running expenses	-	-	-	-
3	Training expenses	-	-	-	-
4	Rents, rates & taxes	-	-	-	-
5	Repairs	-	-	-	-
6	Printing & stationery	-	-	-	-
7	Communication expenses	-	-	-	-
8	Legal & professional charges	-	-	-	-
9	Medical fees	-	-	-	-
10	Auditors' fees, expenses etc	-	-	-	-
	a) as auditor	-	-	-	-
	b) as adviser or in any other capacity, in respect of	-	-	-	-
	c) in any other capacity	-	-	-	-
11	Advertisement and publicity	-	-	-	-
12	Interest & bank charges	-	-	-	-
13	Others				
	(a) Corporate social responsibility expenses	505	1,464	-	-
	(a) Directors' fees	1,090	1,900	750	1,513
	(b) Directors' Commission	1,000	2,000	625	1,250
	(c) Wealth tax	-	-	143	181
	(d) Other general expenses	13,687	29,443	15,649	31,852
14	Depreciation on fixed assets				
	(a) Depreciation on fixed assets owned by Shareholders	8,312	11,454	401	802
	(b) Reimbursement of depreciation by Policyholders' for use of Shareholders' fixed assets	(8,312)	(11,454)	(401)	(802)
<b>TOTAL</b>		<b>31,172</b>	<b>64,736</b>	<b>13,668</b>	<b>44,678</b>

FORM L-7- BENEFITS PAID [NET]

Particulars	(₹ '000)			
	For the quarter ended September 30, 2015	For the half year ended September 30, 2015	For the quarter ended September 30, 2014	For the half year ended September 30, 2014
1. Insurance claims				
(a) Claims by death	882,081	1,977,074	1,224,448	2,027,195
(b) Claims by maturity	2,140,858	3,900,458	1,530,655	2,098,641
(c) Annuities / pensions payment	90,636	175,593	37,809	72,990
(d) Other benefits				
(i) Money back payment	93,209	167,968	157,987	405,635
(ii) Vesting of pension policy	240,944	409,026	96,980	213,797
(iii) Surrenders / lapsation	13,113,236	26,220,015	15,599,504	29,435,876
(iv) Health	44,620	78,926	21,830	43,905
(v) Withdrawals	1,968,460	4,597,527	2,428,691	3,737,525
(e) Waiver of premium	40,805	77,870	37,615	67,892
<b>Sub Total (A)</b>	<b>18,614,849</b>	<b>37,604,457</b>	<b>21,135,519</b>	<b>38,103,456</b>
2. (Amount ceded in reinsurance):				
(a) Claims by death	(167,426)	(537,591)	(285,595)	(388,915)
(b) Claims by maturity	-	-	-	-
(c) Annuities / pensions payment	-	-	-	-
(d) Other benefits				
(i) Health	(13,977)	(7,893)	(31,254)	(40,114)
<b>Sub Total (B)</b>	<b>(181,403)</b>	<b>(545,484)</b>	<b>(316,849)</b>	<b>(429,029)</b>
3. Amount accepted in reinsurance:				
(a) Claims by death	-	-	-	-
(b) Claims by maturity	-	-	-	-
(c) Annuities / pensions payment	-	-	-	-
(d) Other benefits				
(i) Health	-	-	-	-
<b>Sub Total (C)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>TOTAL (A+B+C)</b>	<b>18,433,446</b>	<b>37,058,973</b>	<b>20,818,670</b>	<b>37,674,427</b>
<b>Benefits Paid to Claimants:</b>				
In India	18,433,446	37,058,973	20,818,670	37,674,427
Outside India	-	-	-	-
<b>Total</b>	<b>18,433,446</b>	<b>37,058,973</b>	<b>20,818,670</b>	<b>37,674,427</b>

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)

		As at	As at
Particulars		September 30, 2015	September 30, 2014
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	-	-
<b>TOTAL</b>		<b>19,948,801</b>	<b>19,948,801</b>

**Note:**

Of the above, Share capital amounting to ₹ 14,092,993 thousands (Previous period : ₹ 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]

	As at September 30, 2015		As at September 30, 2014	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
- Indian / Holding company	1,409,299,334	70.65%	1,443,733,842	72.37%
- Foreign	518,668,824	26.00%	518,668,824	26.00%
Others - Domestic	66,911,938	3.35%	32,477,430	1.63%
<b>Total</b>	<b>1,994,880,096</b>	<b>100.00%</b>	<b>1,994,880,096</b>	<b>100.00%</b>

**Note:**

Housing Development Finance Corporation Limited proposes to transfer 179,539,209 equity shares of HDFC Standard Life Insurance Company Limited to Standard Life (Mauritius Holdings) 2006 Limited pursuant to the Share Sale and Purchase Agreement dated August 14, 2015. The proposed transfer is subject to regulatory approvals from relevant authorities.

HDFC Standard Life Insurance Company Limited

FORM L-10-RESERVES AND SURPLUS SCHEDULE

(₹ '000)

Particulars	As at		As at	
	September 30, 2015		September 30, 2014	
1 Capital reserve		-		-
2 Capital redemption reserve		-		-
3 Share premium				
Opening balance	1,654,372		1,654,372	
Add: Additions during the period	-		-	
Less: Adjustments during the period	-	1,654,372	-	1,654,372
4 Revaluation reserve				
Opening balance	500,492		500,492	
Add: Additions during the period	-		-	
Less: Adjustments during the period	-	500,492	(4,539)	495,952
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		-		-
Opening Balance	3,835,258		-	
Add: Additions during the period	4,146,692	7,981,950	2,199,413	2,199,413
<b>TOTAL</b>		<b>10,136,814</b>		<b>4,349,737</b>

HDFC Standard Life Insurance Company Limited

FORM L-11-BORROWINGS SCHEDULE

(₹ '000)

	Particulars	As at September 30, 2015	As at September 30, 2014
1	Debentures/ bonds	-	-
2	Banks	-	-
3	Financial institutions	-	-
4	Others	-	-
	<b>TOTAL</b>	-	-

## FORM L-12-INVESTMENTS - SHAREHOLDERS' SCHEDULE

		(₹ '000)	
Particulars		As at September 30, 2015	As at September 30, 2014
<b>LONG TERM INVESTMENTS</b>			
1	Government securities and government guaranteed bonds including treasury bills	8,859,242	7,405,603
2	Other approved securities	-	-
3	Other investments		
	(a) Shares		
	(aa) Equity	4,318,053	1,500,198
	(bb) Preference	-	-
	(b) Mutual funds	-	-
	(c) Derivative instruments	-	-
	(d) Debentures/ bonds	1,599,357	1,500,577
	(e) Subsidiaries	280,000	280,000
	(f) Fixed deposit	-	-
	(g) Investment properties-Real estate	-	-
4	Investments in infrastructure and social sector	3,103,147	2,243,639
5	Other than approved investments	622,573	383,151
<b>Sub Total (A)</b>		<b>18,782,372</b>	<b>13,313,168</b>
<b>SHORT TERM INVESTMENTS</b>			
1	Government securities and government guaranteed bonds including treasury bills	3,320,792	1,222,502
2	Other approved securities	-	149,873
3	Other investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual funds	-	-
	(c) Derivative instruments	-	-
	(d) Debentures/ bonds	-	250,525
	(e) Other securities		
	(aa) Certificate of deposit	967,774	1,204,229
	(bb) Fixed deposit	1,010,000	810,000
	(cc) CBLO/ Repo investments	266,531	2,435,142
	(f) Subsidiaries	-	-
	(g) Investment properties-Real estate	-	-
4	Investments in infrastructure and social sector	95,471	-
5	Other than approved investments	9,723	31,571
<b>Sub Total (B)</b>		<b>5,670,291</b>	<b>6,103,842</b>
<b>TOTAL (A+B)</b>		<b>24,452,663</b>	<b>19,417,010</b>

## Notes :

- 1) Aggregate amount of Company's investments and the market value

		(₹ '000)	
Particulars		As at September 30, 2015	As at September 30, 2014
Aggregate amount of Company's investments other than listed equity securities & mutual fund		19,546,405	17,711,060
Market value of above investment		20,183,549	17,670,010

- 2) Investments in Holding Company at cost is ₹ 51,722 thousands (Previous period ₹ 51,722 thousands)
- 3) Investments in Subsidiary Company at cost is ₹ 280,000 thousands (Previous period ₹ 280,000 thousands)
- 4) Fixed deposit of ₹ 730,000 thousands (Previous period ₹ 700,000 thousands) and ₹ 80,000 thousands (Previous period ₹ 110,000) has been deposited with National Securities Clearing Corporation Limited (NSCCL) and Indian Clearing Corporation Limited (ICCL) respectively towards margin requirement for equity trade settlement.
- 5) Investments made out of Catastrophe reserve is Nil (Previous period Nil)



## FORM L-13-INVESTMENTS - POLICYHOLDERS' SCHEDULE

		(₹ '000)	
Particulars		As at September 30, 2015	As at September 30, 2014
<b>LONG TERM INVESTMENTS</b>			
1	Government securities and government guaranteed bonds including treasury bills	97,096,258	67,017,745
2	Other approved securities	10,726,415	11,675,352
3	Other investments		
	(a) Shares		
	(aa) Equity	28,377,548	11,768,198
	(bb) Preference	-	-
	(b) Mutual funds	-	-
	(c) Derivative instruments	-	-
	(d) Debentures/ bonds	24,555,295	27,252,093
	(e) Other securities		
	(aa) Fixed deposit	400,000	770,000
	(bb) Deep discount bonds	549,548	1,167,597
	(f) Subsidiaries	-	-
	(g) Investment properties-Real estate	-	-
4	Investments in infrastructure and social sector	35,200,577	29,431,599
5	Other than approved investments	3,578,261	2,546,272
<b>Sub Total (A)</b>		<b>200,483,902</b>	<b>151,628,856</b>
<b>SHORT TERM INVESTMENTS</b>			
1	Government securities and government guaranteed bonds including treasury bills	5,702,886	6,357,680
2	Other approved securities	-	399,073
3	Other investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual funds	-	1,007,388
	(c) Derivative instruments	-	-
	(d) Debentures/ bonds	4,360,152	2,686,577
	(e) Other securities		
	(aa) Commercial paper	-	333,323
	(bb) Certificate of deposit	676,543	700,175
	(cc) Fixed deposit	770,000	2,276,800
	(dd) Deep discount bonds	1,418,214	244,371
	(ee) CBLO/Repo investments	7,920,306	3,721,071
	(f) Subsidiaries	-	-
	(g) Investment properties-Real estate	-	-
4	Investments in infrastructure and social sector	-	500,000
5	Other than approved investments	267,602	86,460
<b>Sub Total (B)</b>		<b>21,115,703</b>	<b>18,312,918</b>
<b>TOTAL</b>		<b>221,599,605</b>	<b>169,941,774</b>

## Notes :

- 1) Aggregate amount of Company's investments and the market value

		(₹ '000)	
Particulars		As at September 30, 2015	As at September 30, 2014
Aggregate amount of Company's investments other than listed equity securities & mutual fund		191,486,320	156,131,195
Market value of above investment		196,221,473	154,850,169

- 2) Investments in Holding Company at cost is ₹ 3,457,417 thousands (Previous period ₹ 2,434,158 thousands)
- 3) Government Securities of Nil (Previous period ₹ 119,908 thousands with market value of ₹ 117,616 thousands) has been deposited with the Reserve Bank of India in order to comply with the requirements prescribed under erstwhile Section 7 of the Insurance Act, 1938
- 4) Government Securities of ₹ 74,219 thousands with market value of ₹ 71,155 thousands (Previous period ₹ 75,868 thousands with market value of ₹ 69,597 thousands) has been deposited with the Clearing Corporation of India Ltd (CCIL) for collateralized borrowing and lending obligation segment.
- 5) Investments in Subsidiary Company at cost is Nil ( Previous period Nil )
- 6) Investments made out of Catastrophe reserve is Nil ( Previous period Nil )

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

(₹ '000)

Particulars	As at	
	September 30, 2015	September 30, 2014
<b>LONG TERM INVESTMENTS</b>		
1 Government securities and government guaranteed bonds including treasury bills	86,018,436	54,250,628
2 Other approved securities	96,737	8,373
3 Other investments		
(a) Shares		
(aa) Equity	237,324,454	229,528,653
(bb) Preference	30,735	27,320
(b) Mutual funds	-	-
(c) Derivative instruments	-	-
(d) Debentures/ bonds	24,650,696	22,030,763
(e) Other securities		
(aa) Fixed deposit	50,000	250,000
(bb) Deep discount bonds	1,004,147	1,859,505
(f) Subsidiaries	-	-
(g) Investment properties-Real estate	-	-
4 Investments in infrastructure and social sector	40,451,482	41,386,088
5 Other than approved investments	20,950,691	22,777,252
<b>Sub Total (A)</b>	<b>410,577,378</b>	<b>372,118,582</b>
<b>SHORT TERM INVESTMENTS</b>		
1 Government securities and government guaranteed bonds including treasury bills	17,816,542	7,838,932
2 Other approved securities	-	596,977
3 Other investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual funds	-	-
(c) Derivative instruments	-	-
(d) Debentures/ bonds	3,012,666	1,840,037
(e) Other securities		
(aa) Fixed deposit	290,000	1,120,000
(bb) Commercial paper	984,284	1,325,295
(cc) Certificate of deposit	5,524,800	7,093,675
(dd) Deep discount bonds	631,700	286,449
(ee) Repo investments	7,743,439	5,523,763
4 Investments in infrastructure and social sector	564,858	405,571
5 Other than approved investments	324,950	-
<b>Sub Total (B)</b>	<b>36,893,239</b>	<b>26,030,699</b>
<b>OTHER ASSETS (NET)</b>		
1 Interest accrued and dividend receivable	4,628,191	3,661,473
2 Others (Net)	35,108	72,939
3 Other - receivable	241,636	390,172
4 Investment sold awaiting settlement	2,814,405	329,412
5 Investment purchased awaiting settlement	(3,622,663)	(1,135,932)
6 Investment application - Pending allotment	-	-
<b>Sub Total (C)</b>	<b>4,096,677</b>	<b>3,318,064</b>
<b>TOTAL (A+B+C)</b>	<b>451,567,294</b>	<b>401,467,345</b>

## Notes :

- 1) Aggregate amount of Company's investments and the market value

(₹ '000)

Particulars	As at	
	September 30, 2015	September 30, 2014
Aggregate amount of Company's investments other than listed equity securities & mutual fund	173,281,303	126,099,524
Market value of above investment	177,036,974	126,490,544

- 2) Investments in Holding Company at cost is ₹ 4,722,592 thousands ( Previous period ₹ 4,722,592 thousands)  
3) Investments in Subsidiary Company at cost is Nil ( Previous period Nil )  
4) Investments made out of Catastrophe reserve is Nil ( Previous period Nil )

HDFC Standard Life Insurance Company Limited

FORM L-15-LOANS SCHEDULE

		(₹ '000)	
Particulars	As at September 30, 2015	As at September 30, 2014	
<b>1 SECURITY-WISE CLASSIFICATION</b>			
Secured			
(a) On mortgage of property			
(aa) In India *	179,507	221,382	
(bb) Outside India	-	-	
(b) On shares, bonds, government securities, etc.	-	-	
(c) Loans against policies	93,849	60,604	
(d) Others	-	-	
Unsecured			
(a) HDFC Standard Life Employees' Stock Option Trust	852,963	17,022	
<b>TOTAL</b>	<b>1,126,319</b>	<b>299,008</b>	
<b>2 BORROWER-WISE CLASSIFICATION</b>			
(a) Central and state governments	-	-	
(b) Banks and financial institutions	-	-	
(c) Subsidiaries	-	-	
(d) Companies	179,459	221,324	
(e) Loans against policies	93,849	60,604	
(f) Loans to employees	48	58	
(g) Others	852,963	17,022	
<b>TOTAL</b>	<b>1,126,319</b>	<b>299,008</b>	
<b>3 PERFORMANCE-WISE CLASSIFICATION</b>			
(a) Loans classified as standard			
(aa) In India	1,126,319	299,008	
(bb) Outside India	-	-	
(b) Non-standard loans less provisions			
(aa) In India	-	-	
(bb) Outside India	-	-	
<b>TOTAL</b>	<b>1,126,319</b>	<b>299,008</b>	
<b>4 MATURITY-WISE CLASSIFICATION</b>			
(a) Short term	3,353	2,684	
(b) Long term	1,122,966	296,324	
<b>TOTAL</b>	<b>1,126,319</b>	<b>299,008</b>	

**Note-**

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

HDFC Standard Life Insurance Company Limited

FORM L-16-FIXED ASSETS SCHEDULE

(₹ '000)

	Particulars	Cost/ Gross Block			Depreciation				Net Block		
		As at April 01, 2015	Additions	Deductions	As at September 30, 2015	As at April 01, 2015	For the half year	On Sales / Adjustments	As at September 30, 2015	As at September 30, 2015	As at September 30, 2014
1	Goodwill	-	-	-	-	-	-	-	-	-	-
2	Intangible assets (Computer software)	1,174,421	27,023	-	1,201,444	817,622	70,051	-	887,673	313,771	230,265
3	Land-Freehold	-	-	-	-	-	-	-	-	-	-
4	Leasehold improvements	10,344	68	(7)	10,405	9,875	256	(7)	10,124	281	2,065
5	Buildings	3,423,709	-	-	3,423,709	282,025	27,577	-	309,602	3,114,107	2,582,392
6	Furniture & fittings	677,108	56,200	(30,283)	703,025	638,860	21,233	(30,249)	629,844	73,181	46,887
7	Information technology equipments	919,068	28,528	(17,985)	929,611	614,461	82,403	(17,907)	678,957	250,654	333,315
8	Vehicles	59,370	34,364	-	93,734	11,657	9,438	-	21,095	72,639	26,135
9	Office equipments	587,996	37,811	(42,104)	583,703	522,277	16,163	(42,045)	496,395	87,308	61,474
	<b>TOTAL</b>	<b>6,852,016</b>	<b>183,994</b>	<b>(90,379)</b>	<b>6,945,631</b>	<b>2,896,777</b>	<b>227,121</b>	<b>(90,208)</b>	<b>3,033,690</b>	<b>3,911,941</b>	<b>3,282,533</b>
10	Capital work in progress	64,394	231,233	(183,994)	111,633	-	-	-	-	111,633	129,417
	<b>Grand Total</b>	<b>6,916,410</b>	<b>415,227</b>	<b>(274,373)</b>	<b>7,057,264</b>	<b>2,896,777</b>	<b>227,121</b>	<b>(90,208)</b>	<b>3,033,690</b>	<b>4,023,574</b>	<b>3,411,950</b>
	<b>Previous Year</b>	<b>6,061,571</b>	<b>323,110</b>	<b>(229,240)</b>	<b>6,155,441</b>	<b>2,617,157</b>	<b>178,886</b>	<b>(52,552)</b>	<b>2,743,491</b>	<b>3,411,950</b>	

HDFC Standard Life Insurance Company Limited

FORM L-17-CASH AND BANK BALANCES SCHEDULE

(₹ '000)

Particulars		As at September 30, 2015	As at September 30, 2014
1	Cash (including cheques on hand, drafts and stamps)*	562,336	428,456
2	Bank balances		
	(a) Deposit accounts		
	(aa) Short-term (due within 12 months of Balance Sheet)	-	-
	(bb) Others	1,073	995
	(b) Current accounts	1,016,196	850,075
	(c) Others	-	-
3	Money at call and short notice		
	(a) With banks	-	-
	(b) With other institutions	-	-
4	Others	-	-
<b>TOTAL</b>		<b>1,579,605</b>	<b>1,279,526</b>
Balances with non-scheduled banks included in 2 and 3 above		-	-
<b>CASH &amp; BANK BALANCES</b>			
1	In India	1,578,265	1,277,834
2	Outside India	1,340	1,692
<b>TOTAL</b>		<b>1,579,605</b>	<b>1,279,526</b>

Note :

\* Cheques on hand amount to ₹ 529,393 thousands (Previous period : ₹ 402,132 thousands)

HDFC Standard Life Insurance Company Limited

FORM L-18-ADVANCES AND OTHER ASSETS SCHEDULE

(₹ '000)

Particulars		As at September 30, 2015	As at September 30, 2014
<b>ADVANCES</b>			
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	145,140	131,512
4	Advances to directors/officers	-	-
5	Advance tax paid and taxes deducted at source (net of provision for taxation)	1,991,721	2,280,454
6	Others		
	(a) Capital advances	23,075	58,289
	(b) Security deposits	369,830	383,019
	Less: Provision for security deposit	(52,864)	(42,137)
	(c) Advances to employees	4,580	5,487
	(d) Other advances	458,891	198,753
	(e) Investment application - pending allotment	20,777	-
<b>TOTAL (A)</b>		<b>2,961,150</b>	<b>3,015,377</b>
<b>OTHER ASSETS</b>			
1	Income accrued on investments	6,173,097	4,739,060
2	Outstanding premiums	642,765	584,650
3	Agents' balances	56,164	77,637
	Less: Provision for Agents' debit balances	(56,164)	(77,637)
4	Foreign agencies balances	-	-
5	Due from other entities carrying on insurance business (including reinsures)	504,263	349,856
6	Due from Subsidiaries/ Holding Company	2,016	-
7	Deposit with Reserve Bank of India [Pursuant to erstwhile section 7 of Insurance Act, 1938]	-	-
8	Others		
	(a) Fund management charges (Including service tax) receivable from unit linked scheme	17,594	15,224
	(b) Service tax & unutilised credits	91,041	15,083
	(c) Service tax deposits	80,280	-
	(d) Investment sold awaiting settlement	1,529,039	3,243,331
	(e) Other assets	38,152	16,396
<b>TOTAL (B)</b>		<b>9,078,247</b>	<b>8,963,600</b>
<b>TOTAL (A+B)</b>		<b>12,039,397</b>	<b>11,978,977</b>

HDFC Standard Life Insurance Company Limited

FORM L-19-CURRENT LIABILITIES SCHEDULE

		(₹ '000)	
Particulars	As at September 30, 2015	As at September 30, 2014	
1 Agents' balances	261,737	345,477	
2 Balances due to other insurance companies (including reinsurers)	216,502	50,925	
3 Deposits held on reinsurance ceded	-	-	
4 Premiums received in advance	226,420	219,423	
5 Unallocated premium	2,365,190	1,986,161	
6 Sundry creditors	5,295,798	4,775,475	
7 Due to Subsidiaries/ Holding Company	400,000	-	
8 Claims outstanding	932,011	736,115	
9 Annuities due	-	-	
10 Due to officers/ directors	-	-	
11 Others			
(a) Tax deducted to be remitted	140,606	159,661	
(b) Service tax liability	302,339	135,250	
(c) Investments purchased to be settled	1,462,841	331,242	
(d) Others-payable (Payable to unit linked schemes)	241,636	390,172	
(e) Unclaimed dividend payable	35	21	
12 Unclaimed amount of policyholders	4,084,872	3,243,336	
<b>TOTAL</b>	<b>15,929,987</b>	<b>12,373,258</b>	

HDFC Standard Life Insurance Company Limited

FORM L-20-PROVISIONS SCHEDULE

(₹ '000)

		As at	As at
Particulars		September 30, 2015	September 30, 2014
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	479	194
	(b) Employee benefits	261,896	224,846
<b>TOTAL</b>		<b>297,041</b>	<b>259,706</b>



HDFC Standard Life Insurance Company Limited

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

(₹ '000)

	Particulars	As at September 30, 2015	As at September 30, 2014
1	Discount allowed in issue of shares/ debentures	-	-
2	Others	-	-
	<b>TOTAL</b>	-	-

## FORM L-22-ANALYTICAL RATIOS

Name of the Insurer : HDFC Standard Life Insurance Company Limited

Date : September 30, 2015

Sr.No.	Particulars	For the quarter ended September 30, 2015	For the half year ended September 30, 2015	For the quarter ended September 30, 2014	For the half year ended September 30, 2014
1	<b>New business premium income growth rate - segment wise</b>				
	Participating - Individual & Group Life	23.22%	-8.86%	-23.78%	-17.11%
	Participating - Individual & Group Pension	6.90%	-7.77%	-210.85%	607.63%
	Participating - Group Pension Variable	-52.80%	27.77%	-98.28%	-89.43%
	Non Participating - Individual & Group Life	-1.31%	10.60%	15.92%	20.65%
	Non Participating - Group Life Variable	-73.50%	-58.11%	217.85%	304.28%
	Non Participating - Individual & Group Pension	2.86%	-50.83%	25.89%	44.60%
	Non Participating - Group Pension Variable	132.06%	246.61%	*New Business	*New Business
	Annuity	-36.55%	-4.99%	298.14%	263.45%
	Health	137.70%	116.56%	59.06%	84.84%
	Unit Linked - Individual Life	39.56%	43.69%	19.25%	27.77%
	Unit Linked - Individual Pension	0.17%	16.42%	46.41%	43.37%
	Unit Linked - Group Life	259.51%	354.06%	7.81%	-22.40%
	Unit Linked - Group Pension	266.24%	146.98%	-38.31%	-19.86%
2	<b>Net Retention Ratio</b>	99.11%	99.02%	99.64%	99.68%
3	<b>Expense of Management to Gross Direct Premium Ratio</b>	14.69%	14.80%	14.62%	15.10%
4	<b>Commission Ratio (Gross commission paid to Gross Premium)</b>	4.26%	3.91%	4.26%	4.25%
5	<b>Ratio of policy holder's liabilities to shareholder's funds</b>	22.50	22.50	23.42	23.42
6	<b>Growth rate of shareholders' fund</b>	22.21%	22.21%	37.41%	37.41%
7	<b>Ratio of surplus to policyholders' liability</b>	0.48%	0.87%	0.40%	0.70%
8	<b>Change in net worth ( ₹ Lakhs)</b>	54,135	54,135	66,364	66,364
9	<b>Profit after tax/Total Income</b>	4.30%	5.37%	3.23%	3.40%
10	<b>(Total real estate + loans)/(Cash + invested assets)</b>	0.61%	0.61%	0.49%	0.49%
11	<b>Total investments/(Capital + Surplus)</b>	23.23	23.23	24.33	24.33
12	<b>Total affiliated investments/(Capital+ Surplus)</b>	29.37%	29.37%	33.36%	33.36%
13	<b>Investment Yield (Gross and Net)</b>				
	<b>A. Without Unrealised Gains/Losses</b>				
	Shareholders' Funds	1.80%	3.79%	2.99%	5.63%
	Policyholders' Funds				
	Non Linked				
	Participating	1.93%	3.77%	3.19%	6.04%
	Non Participating	2.17%	4.37%	2.34%	4.70%
	Linked				
	Non Participating	2.63%	6.76%	3.24%	5.77%
	<b>B. With Unrealised Gains/Losses</b>				
	Shareholders' Funds	2.14%	2.57%	2.58%	7.34%
	Policyholders' Funds				
	Non Linked				
	Participating	2.73%	2.95%	2.89%	9.12%
	Non Participating	3.84%	4.35%	2.54%	6.08%
	Linked				
	Non Participating	-0.19%	-0.16%	3.22%	18.33%
14	<b>Conservation Ratio</b>				
	Participating - Individual & Group Life	88.40%	89.18%	89.67%	89.92%
	Participating - Individual & Group Pension	88.83%	88.22%	90.93%	92.32%
	Participating - Group Variable - Pension	NA	NA	NA	NA
	Non Participating - Individual & Group Life	83.44%	83.56%	83.98%	85.26%
	Non Participating - Group Variable - Life	NA	NA	NA	NA
	Non Participating - Individual & Group Pension	82.42%	82.63%	89.52%	90.26%
	Non Participating - Group Variable - Pension	NA	NA	NA	NA
	Annuity	NA	NA	NA	NA
	Health	65.33%	61.45%	57.69%	54.13%
	Unit Linked - Individual Life	79.77%	80.81%	87.77%	92.24%
	Unit Linked - Individual Pension	58.10%	60.96%	96.20%	101.26%
	Unit Linked - Group Life	NA	NA	NA	NA
	Unit Linked - Group Pension	NA	NA	NA	NA
15 (a)	<b>Premium Persistency Ratio (Original Premium Basis) (Refer note 3 &amp; 4)</b>				
	13th month	75.42%	75.43%	70.64%	70.83%
	25th month	64.65%	65.45%	61.54%	67.49%
	37th month	57.83%	63.51%	64.40%	70.39%
	49th month	63.06%	69.17%	49.20%	54.53%
	61st month	28.35%	34.03%	37.74%	27.90%
15 (b)	<b>Premium Persistency Ratio (Reducing Balance Basis) (Refer note 3 &amp; 4)</b>				
	13th month	75.42%	75.43%	70.64%	70.83%
	25th month	84.79%	89.37%	83.95%	87.88%
	37th month	85.67%	90.20%	87.04%	89.29%
	49th month	90.46%	94.97%	86.46%	89.23%
	61st month	50.73%	61.74%	69.88%	66.31%
15 (c)	<b>Policy Persistency Ratio (Original Premium Basis) (Refer note 3 &amp; 4)</b>				
	13th month	67.33%	69.47%	65.16%	66.32%
	25th month	57.69%	59.96%	56.87%	61.75%
	37th month	52.67%	57.38%	56.63%	60.64%
	49th month	54.92%	58.96%	48.21%	48.67%
	61st month	30.76%	31.99%	29.53%	26.49%
15 (d)	<b>Policy Persistency Ratio (Reducing Balance Basis) (Refer note 3 &amp; 4)</b>				
	13th month	67.33%	69.47%	65.16%	66.32%
	25th month	81.42%	87.27%	83.24%	86.59%
	37th month	84.89%	89.08%	84.86%	86.59%
	49th month	88.92%	93.17%	85.88%	87.04%
	61st month	56.52%	61.75%	64.45%	67.26%

## FORM L-22-ANALYTICAL RATIOS

Name of the Insurer : HDFC Standard Life Insurance Company Limited

Date : September 30, 2015

Sr.No.	Particulars	For the quarter ended September 30, 2015	For the half year ended September 30, 2015	For the quarter ended September 30, 2014	For the half year ended September 30, 2014
15	<b>NPA Ratio</b>				
	<b>A. Gross NPA Ratio</b>				
	Shareholder's Funds	NIL	NIL	NIL	NIL
	Policyholder's Funds				
	Non Linked				
	Par	0.07%	0.07%	0.08%	0.08%
	Non Par	0.16%	0.16%	0.23%	0.23%
	Linked				
	Non Par	NIL	NIL	NIL	NIL
	<b>B. Net NPA Ratio</b>				
	Shareholder's Funds	NIL	NIL	NIL	NIL
	Policyholder's Funds				
	Non Linked				
	Par	0.03%	0.03%	0.07%	0.07%
	Non Par	0.07%	0.07%	0.18%	0.18%
	Linked				
	Non Par	NIL	NIL	NIL	NIL

**Equity Holding Pattern for Life Insurers**

1	(a) No. of shares	1,994,880,096	1,994,880,096	1,994,880,096	1,994,880,096
2	(b) Percentage of shareholding (Indian / Foreign) #				
	Indian	74%	74%	74%	74%
	Foreign	26%	26%	26%	26%
3	(c) %of Government holding (in case of public sector insurance companies)	NA	NA	NA	NA
4 (a)	(a) Basic EPS before extraordinary items (net of tax expense) for the period (not to be annualized) (₹)	0.93	2.08	0.87	2.28
4 (b)	(a) Diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized) (₹)	0.93	2.08	0.87	2.28
5 (a)	(b) Basic EPS after extraordinary items (net of tax expense) for the period (not to be annualized) (₹)	0.93	2.08	0.87	2.28
5 (b)	(b) Diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized) (₹)	0.93	2.08	0.87	2.28
6	(iv) Book value per share (₹)	14.93	14.93	12.22	12.22

- Note : 1. ^ Business in this segment has been launched in the respective reporting period.  
2. \* The persistency ratios are calculated in accordance with the IRDA circular no. IRDA/ACT/CIR/MISC/035/01/2014 dated January 23, 2014 and hence are with a lag of one month.  
3. # Housing Development Finance Corporation Limited proposes to transfer 179,539,209 equity shares of HDFC Standard Life Insurance Company Limited to Standard Life (Mauritius Holdings) 2006 Limited pursuant to the Share Sale and Purchase Agreement dated August 14, 2015. The proposed transfer is subject to regulatory approvals from relevant authorities.  
4. Persistency ratios for the quarter ended September 30, 2015 have been calculated for the policies issued in the June to August period of the relevant years. E.g.: the 13th month persistency is calculated for the policies issued from June 2014 to August 2014.  
Group policies and policies under rural segment are excluded in the calculation of the persistency ratios.  
5. Persistency ratios for the half year ended September 30, 2015 have been calculated for the policies issued in the September to August period of the relevant years. E.g.: the 13th month persistency for the current year is calculated for the policies issued from September 2013 to August 2014.  
Group policies and policies under rural segment are excluded in the calculation of the persistency ratios.  
6. Ratios for the previous quarter & half year have been reclassified / regrouped wherever necessary.

## RECEIPTS AND PAYMENTS ACCOUNT FOR THE HALF YEAR ENDED SEPTEMBER 30, 2015

(₹ '000)

Particulars		For the half year ended September 30, 2015	For the half year ended September 30, 2014
<b>A</b>	<b>Cash Flows from the operating activities:</b>		
1	Premium received from policyholders, including advance receipts	66,550,522	59,672,237
	Other receipts:		
2	Service tax shared by agents	45,362	45,739
3	Fees & charges	12,583	19,750
4	Miscellaneous income	183,931	79,059
5	Payments to the re-insurers, net of commissions and claims/ benefits	(25,727)	(124,635)
6	Payments of claims/benefits	(38,047,099)	(37,193,207)
7	Payments of commission and brokerage	(2,637,664)	(2,553,062)
8	Payments of other operating expenses	(7,481,910)	(6,630,483)
9	Deposits, advances and staff loans	148,174	(132,321)
10	Income taxes paid (net)	(740,826)	(773,407)
11	Service tax paid	(712,600)	(583,976)
12	Cash flows before extraordinary items	17,294,747	11,825,693
13	Cash flow from extraordinary operations	-	-
	<b>Net cash flow from operating activities</b>	<b>17,294,747</b>	<b>11,825,693</b>
<b>B</b>	<b>Cash flows from investing activities:</b>		
1	Purchase of fixed assets	(175,098)	(210,456)
2	Proceeds from sale of fixed assets	2,833	1,366
3	Purchases of investments	(214,021,198)	(183,367,524)
4	Loan against policies	(24,339)	(14,378)
5	Sale of investments	173,755,382	154,588,659
6	Repayments received	154,347	192,114
7	Rents/Interests/ dividends received	17,045,256	15,247,843
8	Investments in money market instruments and in liquid mutual funds (Net)	-	-
9	Expenses related to investments	(19,388)	(20,714)
	<b>Net cash flow from investing activities</b>	<b>(23,282,205)</b>	<b>(13,583,091)</b>
<b>C</b>	<b>Cash flows from financing activities:</b>		
1	Proceeds from issuance of share capital	-	-
2	Proceeds from borrowing	-	-
3	Repayments of borrowing	-	-
4	Interest/dividends paid	-	-
	<b>Net cash flow from financing activities</b>	<b>-</b>	<b>-</b>
<b>D</b>	<b>Net increase / (decrease) in cash and cash equivalents:</b>	<b>(5,987,458)</b>	<b>(1,757,398)</b>
<b>E</b>	<b>Cash and cash equivalents at the beginning of the period</b>	<b>23,496,266</b>	<b>15,723,292</b>
<b>F</b>	<b>Cash and cash equivalents at the end of the period</b>	<b>17,508,808</b>	<b>13,965,894</b>

Components of Cash and cash equivalents at end of the period:			
(i)	Cash and cheques in hand	562,336	428,456
(ii)	Bank balances	1,016,196	850,075
(iii)	Money market instruments	15,930,276	12,687,363
	<b>Total cash and cash equivalents</b>	<b>17,508,808</b>	<b>13,965,894</b>

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

(i)	Cash & cash equivalents	17,508,808	13,965,894
(ii)	Add: Deposit account - Others	1,073	995
(iii)	Less: Money market instruments	(15,930,276)	(12,687,363)
	<b>Cash &amp; Bank Balances as per Form L-17</b>	<b>1,579,605</b>	<b>1,279,526</b>

The above Receipts and payments account has been prepared as prescribed by Insurance Regulatory and Development Authority (Preparation of Financial Statements and Auditor's Report of Insurance Companies) Regulations, 2002 under the "Direct method" in accordance with Accounting Standard 3, "Cash Flow Statements".

FORM L-24- VALUATION OF NET LIABILITIES

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date : September 30, 2015

(₹ Lakhs)

Sr.No.	Particulars	As at September 30, 2015	As at September 30, 2014
1	<b>Linked</b>		
a	Life	3,674,750	3,143,405
b	General annuity	-	-
c	Pension	869,867	903,551
d	Health	-	-
2	<b>Non-Linked</b>		
a	Life	1,716,913	1,334,894
b	General annuity	77,314	43,819
c	Pension	302,322	239,215
d	Health	2,574	1,937
	<b>TOTAL</b>	<b>6,643,741</b>	<b>5,666,820</b>

Sr.No.	State / Union Territory	Rural ( Individual )				Urban ( Individual )				Total Business ( Individual )			
		No. of Policies	No. of Lives	Premium ( ₹ Crores )	Sum Assured ( ₹ Crores )	No. of Policies	No. of Lives	Premium ( ₹ Crores )	Sum Assured ( ₹ Crores )	No. of Policies	No. of Lives	Premium ( ₹ Crores )	Sum Assured ( ₹ Crores )
1	Andhra Pradesh	-	-	-	-	3,595	3,776	13.40	276.07	3,595	3,776	13.40	276.07
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	2,892	3,029	8.53	117.82	2,892	3,029	8.53	117.82
4	Bihar	-	-	-	-	3,685	3,809	11.03	157.93	3,685	3,809	11.03	157.93
5	Chattisgarh	-	-	-	-	2,066	2,116	6.58	153.43	2,066	2,116	6.58	153.43
6	Goa	-	-	-	-	1,152	1,161	6.24	83.81	1,152	1,161	6.24	83.81
7	Gujarat	-	-	-	-	14,785	15,058	69.39	1,282.83	14,785	15,058	69.39	1,282.83
8	Haryana	-	-	-	-	8,165	8,507	38.31	662.83	8,165	8,507	38.31	662.83
9	Himachal Pradesh	-	-	-	-	847	866	3.10	40.50	847	866	3.10	40.50
10	Jammu & Kashmir	-	-	-	-	1,999	2,068	8.03	79.95	1,999	2,068	8.03	79.95
11	Jharkhand	-	-	-	-	2,366	2,417	8.47	130.72	2,366	2,417	8.47	130.72
12	Karnataka	-	-	-	-	7,172	7,465	49.97	900.10	7,172	7,465	49.97	900.10
13	Kerala	-	-	-	-	5,819	6,050	27.15	481.00	5,819	6,050	27.15	481.00
14	Madhya Pradesh	-	-	-	-	5,406	5,633	16.81	387.34	5,406	5,633	16.81	387.34
15	Maharashtra	72,123	72,123	1.44	36.06	68,188	70,987	241.60	15,304.57	140,311	143,110	243.05	15,340.63
16	Manipur	-	-	-	-	675	742	1.68	18.46	675	742	1.68	18.46
17	Meghalaya	-	-	-	-	279	287	0.91	14.14	279	287	0.91	14.14
18	Mizoram	-	-	-	-	160	165	0.67	6.02	160	165	0.67	6.02
19	Nagaland	-	-	-	-	103	110	0.21	1.71	103	110	0.21	1.71
20	Orissa	-	-	-	-	5,175	5,402	16.21	231.57	5,175	5,402	16.21	231.57
21	Punjab	-	-	-	-	11,700	11,969	41.75	539.73	11,700	11,969	41.75	539.73
22	Rajasthan	-	-	-	-	5,239	5,403	18.57	507.64	5,239	5,403	18.57	507.64
23	Sikkim	-	-	-	-	280	297	0.92	13.09	280	297	0.92	13.09
24	Tamil Nadu	-	-	-	-	9,671	9,867	54.30	924.59	9,671	9,867	54.30	924.59
25	Telangana	-	-	-	-	5,131	5,465	25.02	595.66	5,131	5,465	25.02	595.66
26	Tripura	-	-	-	-	123	130	0.34	6.01	123	130	0.34	6.01
27	Uttar Pradesh	-	-	-	-	14,955	15,570	56.13	1,014.55	14,955	15,570	56.13	1,014.55
28	UttaraKhand	-	-	-	-	1,181	1,261	3.94	88.97	1,181	1,261	3.94	88.97
29	West Bengal	-	-	-	-	10,794	11,142	46.66	618.61	10,794	11,142	46.66	618.61
30	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
31	Chandigarh	-	-	-	-	3,298	3,364	12.26	203.31	3,298	3,364	12.26	203.31
32	Dadra & Nagar haveli	-	-	-	-	-	-	-	-	-	-	-	-
33	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
34	Delhi	-	-	-	-	13,845	14,153	72.93	1,202.25	13,845	14,153	72.93	1,202.25
35	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
36	Puducherry	-	-	-	-	182	186	1.32	14.28	182	186	1.32	14.28
	<b>TOTAL</b>	<b>72,123</b>	<b>72,123</b>	<b>1.44</b>	<b>36.06</b>	<b>210,928</b>	<b>218,455</b>	<b>862.43</b>	<b>26,059.49</b>	<b>283,051</b>	<b>290,578</b>	<b>863.88</b>	<b>26,095.55</b>

FORM L-25- (i) : Geographical Distribution Channel - Individual for the half year ended September 30, 2015

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date : September 30, 2015

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	-	-	-	-	5,839	6,112	22.06	520.59	5,839	6,112	22.06	520.59
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	4,616	4,830	13.70	221.72	4,616	4,830	13.70	221.72
4	Bihar	-	-	-	-	6,147	6,322	17.94	289.08	6,147	6,322	17.94	289.08
5	Chattisgarh	-	-	-	-	3,166	3,244	9.83	260.20	3,166	3,244	9.83	260.20
6	Goa	-	-	-	-	1,935	1,947	10.84	134.69	1,935	1,947	10.84	134.69
7	Gujarat	-	-	-	-	26,404	26,861	118.37	2,273.12	26,404	26,861	118.37	2,273.12
8	Haryana	-	-	-	-	13,870	14,385	65.32	1,182.22	13,870	14,385	65.32	1,182.22
9	Himachal Pradesh	-	-	-	-	1,700	1,730	6.27	79.37	1,700	1,730	6.27	79.37
10	Jammu & Kashmir	-	-	-	-	3,633	3,743	14.14	153.93	3,633	3,743	14.14	153.93
11	Jharkhand	-	-	-	-	3,954	4,037	13.72	223.65	3,954	4,037	13.72	223.65
12	Karnataka	-	-	-	-	11,872	12,310	93.44	1,454.47	11,872	12,310	93.44	1,454.47
13	Kerala	-	-	-	-	9,728	10,042	43.15	806.68	9,728	10,042	43.15	806.68
14	Madhya Pradesh	-	-	-	-	8,456	8,761	26.26	682.97	8,456	8,761	26.26	682.97
15	Maharashtra	104,143	104,143	2.08	52.07	124,077	128,442	414.44	27,983.86	228,220	232,585	416.52	28,035.93
16	Manipur	-	-	-	-	1,217	1,305	3.07	43.82	1,217	1,305	3.07	43.82
17	Meghalaya	-	-	-	-	500	520	1.52	24.80	500	520	1.52	24.80
18	Mizoram	-	-	-	-	204	209	0.80	7.62	204	209	0.80	7.62
19	Nagaland	-	-	-	-	204	214	0.51	4.59	204	214	0.51	4.59
20	Orissa	-	-	-	-	7,983	8,315	24.58	400.31	7,983	8,315	24.58	400.31
21	Punjab	-	-	-	-	19,979	20,421	71.79	973.58	19,979	20,421	71.79	973.58
22	Rajasthan	-	-	-	-	8,089	8,348	26.85	876.56	8,089	8,348	26.85	876.56
23	Sikkim	-	-	-	-	404	421	1.36	18.35	404	421	1.36	18.35
24	Tamil Nadu	-	-	-	-	16,393	16,724	94.24	1,561.79	16,393	16,724	94.24	1,561.79
25	Telangana	-	-	-	-	8,391	8,900	43.73	1,033.14	8,391	8,900	43.73	1,033.14
26	Tripura	-	-	-	-	265	274	0.70	11.76	265	274	0.70	11.76
27	Uttar Pradesh	-	-	-	-	25,454	26,478	94.26	1,869.76	25,454	26,478	94.26	1,869.76
28	Uttarakhand	-	-	-	-	2,190	2,311	7.15	166.97	2,190	2,311	7.15	166.97
29	West Bengal	-	-	-	-	18,337	18,901	70.73	1,075.47	18,337	18,901	70.73	1,075.47
30	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
31	Chandigarh	-	-	-	-	4,408	4,509	16.46	303.52	4,408	4,509	16.46	303.52
32	Dadra & Nagar haveli	-	-	-	-	-	-	-	-	-	-	-	-
33	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
34	Delhi	-	-	-	-	20,638	21,090	105.63	2,080.03	20,638	21,090	105.63	2,080.03
35	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
36	Puducherry	-	-	-	-	376	380	2.12	27.52	376	380	2.12	27.52
<b>TOTAL</b>		<b>104,143</b>	<b>104,143</b>	<b>2.08</b>	<b>52.07</b>	<b>360,429</b>	<b>372,086</b>	<b>1,434.97</b>	<b>46,746.13</b>	<b>464,572</b>	<b>476,229</b>	<b>1,437.05</b>	<b>46,798.20</b>

FORM L-25 : Geographical Distribution Channel - Group for the quarter ended September 30, 2015

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date : September 30, 2015

Sr.No.	State / Union Territory	Rural (Group)				Urban (Group)				Total Business (Group)			
		No. of Policies	No. of Lives	Premium (₹ Crores)	Sum Assured (₹ Crores)	No. of Policies	No. of Lives	Premium (₹ Crores)	Sum Assured (₹ Crores)	No. of Policies	No. of Lives	Premium (₹ Crores)	Sum Assured (₹ Crores)
1	Andhra Pradesh	-	-	-	-	5	15,351	0.65	118.23	5	15,351	0.65	118.23
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	3.50	0.50	-	-	3.50	0.50
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-
5	Chattisgarh	-	-	-	-	-	653	0.27	1.64	-	653	0.27	1.64
6	Goa	-	-	-	-	1	657	2.67	0.07	1	657	2.67	0.07
7	Gujarat	-	-	-	-	6	590	83.35	181.46	6	590	83.35	181.46
8	Haryana	-	-	-	-	9	21,218	18.89	677.83	9	21,218	18.89	677.83
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	1	1,233	0.32	(3.17)	1	1,233	0.32	(3.17)
12	Karnataka	-	-	-	-	21	720,599	136.87	3,697.06	21	720,599	136.87	3,697.06
13	Kerala	-	-	-	-	3	8,160	0.18	40.33	3	8,160	0.18	40.33
14	Madhya Pradesh	-	-	-	-	4	1,324	0.25	214.35	4	1,324	0.25	214.35
15	Maharashtra	-	-	-	-	47	2,404,309	339.76	27,373.57	47	2,404,309	339.76	27,373.57
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	3	2,150	6.64	68.21	3	2,150	6.64	68.21
21	Punjab	-	-	-	-	1	231	0.17	69.58	1	231	0.17	69.58
22	Rajasthan	-	-	-	-	4	1,693	3.00	149.94	4	1,693	3.00	149.94
23	Sikkim	-	-	-	-	1	198	0.00	0.87	1	198	0.00	0.87
24	Tamil Nadu	-	-	-	-	9	19,021	20.38	1,709.46	9	19,021	20.38	1,709.46
25	Telangana	-	-	-	-	2	335	0.09	132.26	2	335	0.09	132.26
26	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
27	Uttar Pradesh	-	-	-	-	12	9,359	4.38	1,636.06	12	9,359	4.38	1,636.06
28	Uttarakhand	-	-	-	-	-	-	-	-	-	-	-	-
29	West Bengal	-	-	-	-	-	11,054	24.59	602.18	-	11,054	24.59	602.18
30	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
31	Chandigarh	-	-	-	-	1	20	0.01	18.42	1	20	0.01	18.42
32	Dadra & Nagar haveli	-	-	-	-	-	-	-	-	-	-	-	-
33	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
34	Delhi	-	-	-	-	13	21,368	20.85	1,104.08	13	21,368	20.85	1,104.08
35	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
36	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
	<b>TOTAL</b>	-	-	-	-	<b>143</b>	<b>3,239,523</b>	<b>666.82</b>	<b>37,792.92</b>	<b>143</b>	<b>3,239,523</b>	<b>666.82</b>	<b>37,792.92</b>



FORM L-25- : Geographical Distribution Channel - Group for the half year ended September 30, 2015

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date : September 30, 2015

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	-	-	-	-	7	15,554	0.67	210.19	7	15,554	0.67	210.19
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	9.50	4.73	-	-	9.50	4.73
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-
5	Chattisgarh	-	-	-	-	-	1,467	0.28	13.20	-	1,467	0.28	13.20
6	Goa	-	-	-	-	4	1,420	3.29	23.18	4	1,420	3.29	23.18
7	Gujarat	-	-	-	-	9	44,733	91.91	1,903.75	9	44,733	91.91	1,903.75
8	Haryana	-	-	-	-	29	87,252	63.76	6,104.21	29	87,252	63.76	6,104.21
9	Himachal Pradesh	-	-	-	-	-	5	0.00	0.42	-	5	0.00	0.42
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	1	1,247	0.32	(0.58)	1	1,247	0.32	(0.58)
12	Karnataka	-	-	-	-	34	1,272,621	195.12	6,226.21	34	1,272,621	195.12	6,226.21
13	Kerala	-	-	-	-	5	18,091	1.20	119.82	5	18,091	1.20	119.82
14	Madhya Pradesh	-	-	-	-	6	2,395	0.41	350.55	6	2,395	0.41	350.55
15	Maharashtra	-	-	-	-	89	3,712,627	610.14	48,237.79	89	3,712,627	610.14	48,237.79
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	0.21	-	-	-	0.21
18	Mizoram	-	-	-	-	-	4	0.68	-	-	4	0.68	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	4	2,581	9.67	90.36	4	2,581	9.67	90.36
21	Punjab	-	-	-	-	1	207	2.64	66.76	1	207	2.64	66.76
22	Rajasthan	-	-	-	-	4	3,930	4.88	384.10	4	3,930	4.88	384.10
23	Sikkim	-	-	-	-	1	199	0.00	0.88	1	199	0.00	0.88
24	Tamil Nadu	-	-	-	-	15	54,141	31.01	3,272.07	15	54,141	31.01	3,272.07
25	Telangana	-	-	-	-	2	311	0.09	132.08	2	311	0.09	132.08
26	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
27	Uttar Pradesh	-	-	-	-	20	27,166	9.06	2,493.40	20	27,166	9.06	2,493.40
28	UttaraKhand	-	-	-	-	-	-	-	-	-	-	-	-
29	West Bengal	-	-	-	-	2	21,159	35.02	1,107.77	2	21,159	35.02	1,107.77
30	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
31	Chandigarh	-	-	-	-	1	56	0.01	26.68	1	56	0.01	26.68
32	Dadra & Nagar haveli	-	-	-	-	-	-	-	-	-	-	-	-
33	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
34	Delhi	-	-	-	-	21	30,329	117.97	2,229.07	21	30,329	117.97	2,229.07
35	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
36	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
	<b>TOTAL</b>	-	-	-	-	<b>255</b>	<b>5,297,495</b>	<b>1,187.63</b>	<b>72,996.84</b>	<b>255</b>	<b>5,297,495</b>	<b>1,187.63</b>	<b>72,996.84</b>

FORM L-26- INVESTMENT ASSETS

FORM - 3A

(Read with Regulation 10)

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Registration Number: 101

Statement as on: September 30, 2015

Statement of Investment Assets (Life Insurers)

(Business within India)

Periodicity of Submission: Quarterly

PART - A

Section I

₹ Crores

Particulars	Schedule	Amount	Particulars	Amount	Amount
<b>Total Application as per Balance Sheet (A)</b>		70,016.14	<b>Reconciliation of Investment Assets</b>		
<b>Add (B)</b>			<b>Total Investment Assets (as per Balance Sheet)</b>		69,761.96
Provisions	L-20	29.70	<b>Balance Sheet Value of:</b>		
Current Liabilities	L-19	1,593.00	<b>A. Life Fund</b>	18,147.37	
Sub-total (B)		1,622.70	Less : Investment Loan as per L-15	18.03	18,129.34
<b>Less (C)</b>			<b>B. Pension &amp; General Annuity and Group Business</b>		6,475.88
Debit Balance in P&L A/c		-	<b>C. Unit Linked Funds</b>		45,156.73
Deferred tax asset		-			
Loans	L-15	112.63			
Advances & Other Assets	L-18	1,203.94			
Cash & Bank Balance	L-17	157.96			
Fixed Assets	L-16	402.36			
Miscellaneous expenditure not written off	L-21	-			
Sub-total (C)		1,876.89			
<b>Funds available for Investments</b>		<b>69,761.96</b>	<b>(A+B+C)</b>		<b>69,761.96</b>

FORM L-26- INVESTMENT ASSETS

FORM - 3A

(Read with Regulation 10)

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Registration Number: 101

Statement as on: September 30, 2015

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%	173.02	1,044.99	784.20	6,513.22	608.78	8,951.19	50.11%	-	9,124.21	9,329.60	
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not Less than 50%	173.02	1,044.99	784.20	6,923.09	672.45	9,424.72	52.76%	-	9,597.74	9,811.13	
3	<b>Investment subject to Exposure Norms</b>												
	a. Housing & Infrastructure												
	1. Approved Investments	Not Less than 15%	9.55	378.28	23.41	2,961.82	6.11	3,369.62	18.86%	(11.75)	3,367.42	3,453.49	
	2. Other Investments		-	10.06	-	64.14	-	74.21	0.42%	(7.37)	66.84	66.85	
	b. i) Approved Investments	Not exceeding 35%	154.43	651.22	309.55	3,520.25	179.97	4,660.99	26.09%	(76.84)	4,738.57	4,788.23	
	ii) Other Investments		34.02	21.21	-	268.25	45.40	334.85	1.87%	7.93	376.80	383.50	
<b>TOTAL LIFE FUND</b>			<b>100%</b>	<b>371.02</b>	<b>2,105.76</b>	<b>1,117.17</b>	<b>13,737.54</b>	<b>903.92</b>	<b>17,864.39</b>	<b>100.00%</b>	<b>-88.04</b>	<b>18,147.37</b>	<b>18,503.20</b>

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%	576.60	1,797.11	2,373.71	36.54%	-	2,373.71	2,454.46	
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i))	Not Less than 40%	649.10	2,323.72	2,972.82	45.76%	-	2,972.82	3,076.23	
3	Balance in Approved investment	Not Exceeding 60%	964.70	2,554.43	3,519.12	54.17%	(20.24)	3,498.89	3,567.73	
4	Other Investments		-	4.18	4.18	0.06%	-	4.18	1.68	
<b>TOTAL PENSION, GENERAL ANNUITY FUND</b>			<b>100%</b>	<b>1,613.80</b>	<b>4,882.32</b>	<b>6,496.12</b>	<b>100.00%</b>	<b>-20.24</b>	<b>6,475.88</b>	<b>6,645.64</b>

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%	-	43,029.17	43,029.17	95.29%
2	Other Investments	Not More than 25%	-	2,127.56	2,127.56	4.71%
<b>TOTAL LINKED INSURANCE FUND</b>			<b>100%</b>	<b>-</b>	<b>45,156.73</b>	<b>100.00%</b>

Notes:

1. FRSM refers to 'Funds representing Solvency Margin'.
2. Funds beyond Solvency Margin are held in a separate Custody Account.
3. Other Investments' are as permitted under Section 27A(2) of Insurance Act, 1938.
4. Pattern of Investment is applicable to both Shareholders funds representing solvency margin and policyholders funds.
5. Exposure Norms shall apply to Funds held beyond Solvency Margin, held in a separate Custody Account.

**CERTIFICATION:**

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

Date: October 30, 2015

## FORM L-27- ULIP LINKED BSNS

## FORM 3A

(Read with Regulation 10)  
 Unit Linked Insurance Business  
 Name of the Insurer: HDFC Standard Life Insurance Company Limited  
 Registration Number: 101  
 Link to Item 'C' of FORM 3A (Part A)  
 Periodicity of Submission: Quarterly  
 Statement as on: September 30, 2015

PART - B

₹ Crores

PARTICULARS	ULGF00111/08/03LiquidFund101	ULGF00620/06/07StableMgFd101	ULGF00211/08/03SecureMgtF101	ULGF00311/08/03DefensiveF101	ULGF00411/08/03BalancedMF101	ULGF00511/08/03GrowthFund101	ULIF00102/01/04LiquidFund101	ULIF00720/06/07StableMgFd101	ULGF01620/06/07SovereignF101
Opening Balance (Market Value)	22.75	35.32	52.60	167.35	195.62	0.01	81.82	46.22	2.11
Add: Inflow during the Quarter	-	0.00	18.22	19.31	57.56	-	51.96	22.92	-
Increase / (Decrease) Value of Inv [Net]	0.29	0.64	2.66	4.34	1.71	-0.00	1.47	1.01	0.10
Less: Outflow during the Quarter	8.71	13.38	3.29	2.84	1.04	-	56.19	24.71	0.00
<b>TOTAL INVESTIBLE FUNDS (MKT VALUE)</b>	<b>14.33</b>	<b>22.58</b>	<b>70.19</b>	<b>188.17</b>	<b>253.84</b>	<b>0.01</b>	<b>79.07</b>	<b>45.44</b>	<b>2.21</b>

INVESTMENT OF UNIT FUND	ULGF00111/08/03LiquidFund101		ULGF00620/06/07StableMgFd101		ULGF00211/08/03SecureMgtF101		ULGF00311/08/03DefensiveF101		ULGF00411/08/03BalancedMF101		ULGF00511/08/03GrowthFund101		ULIF00102/01/04LiquidFund101		ULIF00720/06/07StableMgFd101		ULGF01620/06/07SovereignF101		
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	
<b>Approved Investments (&gt;=75%)</b>																			
Central Govt Securities	-	0.00%	11.82	52.36%	47.86	68.19%	94.30	50.11%	78.65	30.98%	-	0.00%	-	0.00%	18.16	39.98%	2.14	96.89%	-
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%	7.51	33.27%	10.43	14.86%	29.10	15.46%	28.15	11.09%	-	0.00%	-	0.00%	16.58	36.48%	-	0.00%	-
Infrastructure Bonds	-	0.00%	1.16	5.15%	11.15	15.89%	10.65	5.66%	15.16	5.97%	-	0.00%	-	0.00%	7.37	16.22%	-	0.00%	-
Equity	-	0.00%	-	0.00%	-	0.00%	45.07	23.95%	121.64	47.92%	0.01	95.14%	-	0.00%	-	0.00%	-	0.00%	-
Money Market Investments	14.32	99.93%	0.28	1.26%	0.93	1.33%	0.54	0.29%	1.36	0.54%	-	0.00%	79.39	100.41%	2.00	4.40%	0.04	1.78%	-
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%	-
<b>Sub Total (A)</b>	<b>14.32</b>	<b>99.93%</b>	<b>20.78</b>	<b>92.04%</b>	<b>70.38</b>	<b>100.27%</b>	<b>179.66</b>	<b>95.48%</b>	<b>244.97</b>	<b>96.50%</b>	<b>0.01</b>	<b>95.14%</b>	<b>79.39</b>	<b>100.41%</b>	<b>44.10</b>	<b>97.05%</b>	<b>2.18</b>	<b>98.67%</b>	
<b>Current Assets:</b>																			
Accrued Interest	0.00	0.00%	0.49	2.18%	1.39	1.98%	3.24	1.72%	2.35	0.92%	-	0.00%	0.00	0.00%	1.35	2.98%	0.02	1.11%	-
Dividend Receivable	-	0.00%	-	0.00%	-	0.00%	0.02	0.01%	0.07	0.03%	0.00	0.10%	-	0.00%	-	0.00%	-	0.00%	-
Bank Balance	0.01	0.07%	0.01	0.04%	0.01	0.01%	0.01	0.01%	0.01	0.00%	0.00	2.11%	0.01	0.01%	0.01	0.02%	0.01	0.23%	-
Receivable for Sale of Investments	-	0.00%	-	0.00%	0.21	0.31%	-	0.00%	1.95	0.77%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-
Other Current Assets (for Investments)	-	0.00%	0.00	0.00%	-	0.00%	0.00	0.00%	0.00	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-
<b>Less: Current Liabilities</b>																			
Payable for Investments	-	0.00%	-	0.00%	(1.80)	-2.57%	-	0.00%	(3.68)	-1.45%	-	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%	(0.01)	0.00%	(0.00)	0.00%	(0.00)	0.00%	(0.00)	0.00%	(0.00)	0.00%	-
Other Current Liabilities (for Investment)	(0.00)	0.00%	(0.00)	0.00%	(0.00)	0.00%	(0.00)	0.00%	(0.08)	-0.03%	(0.00)	0.00%	(0.33)	-0.42%	(0.02)	-0.05%	(0.00)	0.00%	-
<b>Sub Total (B)</b>	<b>0.01</b>	<b>0.07%</b>	<b>0.50</b>	<b>2.22%</b>	<b>(0.19)</b>	<b>-0.27%</b>	<b>3.26</b>	<b>1.73%</b>	<b>0.61</b>	<b>0.24%</b>	<b>0.00</b>	<b>2.21%</b>	<b>(0.32)</b>	<b>-0.41%</b>	<b>1.34</b>	<b>2.95%</b>	<b>0.03</b>	<b>1.33%</b>	
<b>Other Investments (&lt;=25%)</b>																			
Corporate Bonds	-	0.00%	1.30	5.74%	-	0.00%	2.81	1.49%	0.51	0.20%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-
Infrastructure Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-
Equity	-	0.00%	-	0.00%	-	0.00%	2.43	1.29%	7.73	3.04%	0.00	2.65%	-	0.00%	-	0.00%	-	0.00%	-
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.03	0.01%	-	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%	-
<b>Sub Total (C)</b>	<b>-</b>	<b>0.00%</b>	<b>1.30</b>	<b>5.74%</b>	<b>-</b>	<b>0.00%</b>	<b>5.25</b>	<b>2.79%</b>	<b>8.27</b>	<b>3.26%</b>	<b>0.00</b>	<b>2.65%</b>	<b>-</b>	<b>0.00%</b>	<b>-</b>	<b>0.00%</b>	<b>-</b>	<b>0.00%</b>	<b>-</b>
<b>Total (A + B + C)</b>	<b>14.33</b>	<b>100.00%</b>	<b>22.58</b>	<b>100.00%</b>	<b>70.19</b>	<b>100.00%</b>	<b>188.17</b>	<b>100.00%</b>	<b>253.84</b>	<b>100.00%</b>	<b>0.01</b>	<b>100.00%</b>	<b>79.07</b>	<b>100.00%</b>	<b>45.44</b>	<b>100.00%</b>	<b>2.21</b>	<b>100.00%</b>	
<b>Fund Carried Forward (as per LB2)</b>																			

FORM L-27- ULIP LINKED BSNS

FORM 3A

(Read with Regulation 10)  
 Unit Linked Insurance Business  
 Name of the Insurer: HDFC Standard Life Insurance Company Limited  
 Registration Number: 101  
 Link to Item 'C' of FORM 3A (Part A)  
 Periodicity of Submission: Quarterly  
 Statement as on: September 30, 2015

PART - B

₹ Crores

PARTICULARS	ULIF00202/01/04SecureMgtF101	ULIF00302/01/04DefensiveF101	ULIF00402/01/04BalancedMF101	ULIF00616/01/06EquityMgFd101	ULIF00502/01/04GrowthFund101	ULGF02225/02/12LiquidFund101	ULGF022825/02/12StableMgFd101	ULGF02325/02/12SecureMgtF101	ULGF02425/02/12DefensiveF101
Opening Balance (Market Value)	177.46	117.96	562.90	978.60	3,695.93	46.32	68.13	315.45	698.46
Add: Inflow during the Quarter	24.66	11.16	25.10	30.05	119.67	2.28	0.89	23.96	5.78
Increase / (Decrease) Value of Inv [Net]	7.45	2.85	1.12	-28.22	-53.01	0.82	1.33	14.04	19.82
Less: Outflow during the Quarter	35.27	19.97	57.13	48.44	218.92	9.94	15.45	6.26	13.32
<b>TOTAL INVESTIBLE FUNDS (MKT VALUE)</b>	<b>174.30</b>	<b>111.99</b>	<b>531.99</b>	<b>931.99</b>	<b>3543.66</b>	<b>39.49</b>	<b>54.90</b>	<b>347.18</b>	<b>710.75</b>

INVESTMENT OF UNIT FUND	ULIF00202/01/04SecureMgtF101		ULIF00302/01/04DefensiveF101		ULIF00402/01/04BalancedMF101		ULIF00616/01/06EquityMgFd101		ULIF00502/01/04GrowthFund101		ULGF02225/02/12LiquidFund101		ULGF022825/02/12StableMgFd101		ULGF02325/02/12SecureMgtF101		ULGF02425/02/12DefensiveF101		
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	
<b>Approved Investments (&gt;=75%)</b>																			
Central Govt Securities	112.90	64.77%	54.99	49.10%	181.03	34.03%	4.84	0.52%	-	0.00%	-	0.00%	30.50	55.56%	226.10	65.12%	321.02	45.17%	
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%	0.27	0.05%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.28	0.04%	
Corporate Bonds	28.90	16.58%	15.12	13.50%	42.02	7.90%	18.41	1.98%	-	0.00%	-	0.00%	21.33	38.85%	55.88	16.10%	153.61	21.61%	
Infrastructure Bonds	29.79	17.09%	12.03	10.74%	22.25	4.18%	1.23	0.13%	-	0.00%	-	0.00%	1.54	2.80%	55.00	15.84%	39.14	5.51%	
Equity	-	0.00%	28.57	25.51%	266.05	50.01%	793.93	86.19%	3,158.72	89.14%	-	0.00%	-	0.00%	-	0.00%	170.37	23.97%	
Money Market Investments	2.41	1.38%	0.13	0.12%	0.39	0.07%	12.72	1.37%	47.86	1.35%	39.48	99.98%	0.27	0.48%	12.17	3.51%	0.22	0.03%	
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%	15.00	1.61%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
<b>Sub Total (A)</b>	<b>173.99</b>	<b>99.83%</b>	<b>110.84</b>	<b>98.98%</b>	<b>512.02</b>	<b>96.25%</b>	<b>846.13</b>	<b>90.79%</b>	<b>3,206.58</b>	<b>90.49%</b>	<b>39.48</b>	<b>99.98%</b>	<b>53.63</b>	<b>97.69%</b>	<b>349.15</b>	<b>100.57%</b>	<b>684.64</b>	<b>96.33%</b>	
<b>Current Assets:</b>																			
Accrued Interest	4.11	2.36%	2.02	1.80%	5.56	1.04%	9.08	0.97%	0.00	0.00%	0.00	0.00%	1.26	2.29%	6.01	1.73%	14.56	2.05%	
Dividend Receivable	-	0.00%	0.01	0.01%	0.15	0.03%	0.45	0.05%	1.53	0.04%	-	0.00%	-	0.00%	-	0.00%	0.05	0.01%	
Bank Balance	0.01	0.01%	0.01	0.01%	0.01	0.00%	0.01	0.00%	0.01	0.00%	0.01	0.03%	0.01	0.02%	0.01	0.00%	0.01	0.00%	
Receivable for Sale of Investments	0.75	0.43%	-	0.00%	4.32	0.81%	7.67	0.82%	26.27	0.74%	-	0.00%	-	0.00%	1.29	0.37%	-	0.00%	
Other Current Assets (for Investments)	-	0.00%	0.00	0.00%	0.00	0.00%	0.10	0.01%	0.28	0.01%	-	0.00%	0.00	0.00%	-	0.00%	0.00	0.00%	
<b>Less: Current Liabilities</b>																			
Payable for Investments	-4.51	-2.59%	-	0.00%	-7.78	-1.46%	-4.35	-0.47%	-15.23	-0.43%	-	0.00%	-	0.00%	-9.01	-2.60%	-	0.00%	
Fund Mgmt Charges Payable	-0.00	0.00%	-0.00	0.00%	-0.01	0.00%	-0.02	0.00%	-0.08	0.00%	-0.00	0.00%	-0.00	0.00%	-0.01	0.00%	-0.02	0.00%	
Other Current Liabilities (for Investment)	-0.05	-0.03%	-3.71	-3.32%	-4.90	-0.92%	-0.00	0.00%	-0.95	-0.03%	-0.00	0.00%	-0.00	0.00%	-0.26	-0.08%	-0.16	-0.02%	
<b>Sub Total (B)</b>	<b>0.30</b>	<b>0.17%</b>	<b>-1.68</b>	<b>-1.50%</b>	<b>-2.65</b>	<b>-0.50%</b>	<b>12.95</b>	<b>1.39%</b>	<b>11.85</b>	<b>0.33%</b>	<b>0.01</b>	<b>0.02%</b>	<b>1.27</b>	<b>2.31%</b>	<b>-1.97</b>	<b>-0.57%</b>	<b>14.44</b>	<b>2.03%</b>	
<b>Other Investments (&lt;=25%)</b>																			
Corporate Bonds	-	0.00%	1.22	1.09%	3.96	0.74%	0.10	0.01%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	5.57	0.78%	
Infrastructure Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Equity	-	0.00%	1.60	1.43%	18.52	3.48%	55.72	5.98%	224.20	6.33%	-	0.00%	-	0.00%	-	0.00%	6.03	0.85%	
Mutual funds	-	0.00%	-	0.00%	0.14	0.03%	17.09	1.83%	101.04	2.85%	-	0.00%	-	0.00%	-	0.00%	0.07	0.01%	
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%	
<b>Sub Total (C)</b>	<b>-</b>	<b>0.00%</b>	<b>2.82</b>	<b>2.52%</b>	<b>22.63</b>	<b>4.25%</b>	<b>72.91</b>	<b>7.82%</b>	<b>325.23</b>	<b>9.18%</b>	<b>-</b>	<b>0.00%</b>	<b>-</b>	<b>0.00%</b>	<b>-</b>	<b>0.00%</b>	<b>11.67</b>	<b>1.64%</b>	
<b>Total (A + B + C)</b>	<b>174.30</b>	<b>100.00%</b>	<b>111.99</b>	<b>100.00%</b>	<b>531.99</b>	<b>100.00%</b>	<b>931.99</b>	<b>100.00%</b>	<b>3,543.66</b>	<b>100.00%</b>	<b>39.49</b>	<b>100.00%</b>	<b>54.90</b>	<b>100.00%</b>	<b>347.18</b>	<b>100.00%</b>	<b>710.75</b>	<b>100.00%</b>	
<b>Fund Carried Forward (as per LB2)</b>																			

## FORM L-27- ULIP LINKED BSNS

PART - B

## FORM 3A

(Read with Regulation 10)

## Unit Linked Insurance Business

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Registration Number: 101

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

Periodicity of Submission: Quarterly

Statement as on: September 30, 2015

₹ Crores

PARTICULARS	ULGF02525/02/12BalancedMF10	ULIF00802/01/04LiquidFund101	ULIF01420/06/07StableMgFd101	ULGF01520/06/07SovereignF101	ULIF00902/01/04SecureMgtF101	ULIF01002/01/04DefensiveF101	ULIF01102/01/04BalancedMF101	ULIF01316/01/06EquityMgFd101	ULIF01202/01/04GrowthFund101
Opening Balance (Market Value)	107.52	39.18	27.72	0.10	120.69	79.73	398.21	465.76	1,858.44
Add: Inflow during the Quarter	4.54	28.88	16.88	0.00	11.56	3.32	10.62	12.03	62.47
Increase / (Decrease) Value of Inv [Net]	1.21	0.68	0.58	0.00	4.99	1.86	2.12	-13.04	-26.19
Less: Outflow during the Quarter	2.07	33.48	19.51	0.00	21.72	6.35	32.56	23.29	118.60
<b>TOTAL INVESTIBLE FUNDS (MKT VALUE)</b>	<b>111.21</b>	<b>35.27</b>	<b>26.15</b>	<b>0.10</b>	<b>115.52</b>	<b>78.56</b>	<b>378.39</b>	<b>441.46</b>	<b>1778.13</b>

INVESTMENT OF UNIT FUND	ULGF02525/02/12BalancedMF10		ULIF00802/01/04LiquidFund101		ULIF01420/06/07StableMgFd101		ULGF01520/06/07SovereignF101		ULIF00902/01/04SecureMgtF101		ULIF01002/01/04DefensiveF101		ULIF01102/01/04BalancedMF101		ULIF01316/01/06EquityMgFd101		ULIF01202/01/04GrowthFund101		
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	
<b>Approved Investments (&gt;=75%)</b>																			
Central Govt Securities	34.90	31.38%	-	0.00%	12.29	47.01%	0.10	97.30%	75.08	64.99%	37.05	47.16%	125.79	33.24%	5.55	1.26%	-	-	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	18.87	16.97%	-	0.00%	9.38	35.85%	-	0.00%	19.40	16.79%	12.95	16.48%	26.37	6.97%	13.50	3.06%	-	-	0.00%
Infrastructure Bonds	5.39	4.85%	-	0.00%	3.03	11.59%	-	0.00%	19.23	16.65%	6.10	7.77%	17.00	4.49%	2.37	0.54%	-	-	0.00%
Equity	47.52	42.73%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	18.56	23.63%	197.61	52.22%	376.42	85.27%	1,580.57	88.99%	
Money Market Investments	0.05	0.04%	35.20	99.81%	0.67	2.57%	-	0.00%	1.31	1.14%	0.52	0.66%	0.29	0.08%	7.03	1.59%	28.27	1.59%	
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%
<b>Sub Total (A)</b>	<b>106.73</b>	<b>95.97%</b>	<b>35.20</b>	<b>99.81%</b>	<b>25.37</b>	<b>97.01%</b>	<b>0.10</b>	<b>97.30%</b>	<b>115.02</b>	<b>99.57%</b>	<b>75.18</b>	<b>95.70%</b>	<b>367.07</b>	<b>97.01%</b>	<b>404.86</b>	<b>91.71%</b>	<b>1,608.84</b>	<b>90.48%</b>	
<b>Current Assets:</b>																			
Accrued Interest	1.42	1.27%	0.00	0.00%	0.47	1.81%	0.00	1.11%	2.79	2.42%	1.45	1.85%	4.05	1.07%	0.64	0.14%	0.01	0.00%	
Dividend Receivable	0.03	0.02%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.01	0.01%	0.07	0.02%	0.22	0.05%	0.77	0.04%	
Bank Balance	0.01	0.01%	0.01	0.03%	0.01	0.04%	0.00	1.59%	0.01	0.01%	0.01	0.01%	0.01	0.00%	0.01	0.00%	0.02	0.00%	
Receivable for Sale of Investments	0.21	0.19%	-	0.00%	-	0.00%	-	0.00%	0.54	0.46%	-	0.00%	0.97	0.26%	3.27	0.74%	12.64	0.71%	
Other Current Assets (for Investments)	0.00	0.00%	0.06	0.16%	0.00	0.01%	-	0.00%	0.16	0.14%	0.06	0.07%	0.00	0.00%	0.00	0.00%	0.14	0.01%	
<b>Less: Current Liabilities</b>																			
Payable for Investments	-1.60	-1.44%	-	0.00%	-	0.00%	-	0.00%	-3.00	-2.60%	-	0.00%	-5.41	-1.43%	-2.06	-0.47%	-7.62	-0.43%	
Fund Mgmt Charges Payable	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.01	0.00%	-0.01	0.00%	-0.04	0.00%	
Other Current Liabilities (for Investment)	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-1.21	-0.32%	-0.12	-0.03%	-0.16	-0.01%	
<b>Sub Total (B)</b>	<b>0.06</b>	<b>0.06%</b>	<b>0.07</b>	<b>0.19%</b>	<b>0.48</b>	<b>1.85%</b>	<b>0.00</b>	<b>2.70%</b>	<b>0.49</b>	<b>0.43%</b>	<b>1.52</b>	<b>1.94%</b>	<b>-1.54</b>	<b>-0.41%</b>	<b>1.95</b>	<b>0.44%</b>	<b>5.75</b>	<b>0.32%</b>	
<b>Other Investments (&lt;=25%)</b>																			
Corporate Bonds	0.61	0.55%	-	0.00%	0.30	1.14%	-	0.00%	-	0.00%	0.81	1.04%	2.94	0.78%	-	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	3.81	3.42%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	1.04	1.33%	9.91	2.62%	26.54	6.01%	112.85	6.35%	
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	8.11	1.84%	50.68	2.85%	
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%	
<b>Sub Total (C)</b>	<b>4.42</b>	<b>3.97%</b>	<b>-</b>	<b>0.00%</b>	<b>0.30</b>	<b>1.14%</b>	<b>-</b>	<b>0.00%</b>	<b>-</b>	<b>0.00%</b>	<b>1.86</b>	<b>2.36%</b>	<b>12.85</b>	<b>3.40%</b>	<b>34.65</b>	<b>7.85%</b>	<b>163.53</b>	<b>9.20%</b>	
<b>Total (A + B + C)</b>	<b>111.21</b>	<b>100.00%</b>	<b>35.27</b>	<b>100.00%</b>	<b>26.15</b>	<b>100.00%</b>	<b>0.10</b>	<b>100.00%</b>	<b>115.52</b>	<b>100.00%</b>	<b>78.56</b>	<b>100.00%</b>	<b>378.39</b>	<b>100.00%</b>	<b>441.46</b>	<b>100.00%</b>	<b>1,778.13</b>	<b>100.00%</b>	
Fund Carried Forward (as per LB2)																			

FORM L-27- ULIP LINKED BSNS

FORM 3A

(Read with Regulation 10)  
 Unit Linked Insurance Business  
 Name of the Insurer: HDFC Standard Life Insurance Company Limited  
 Registration Number: 101  
 Link to Item 'C' of FORM 3A (Part A)  
 Periodicity of Submission: Quarterly  
 Statement as on: September 30, 2015

PART - B

₹ Crores

PARTICULARS	ULGF02918/02/12LiquidFund101	ULGF03518/02/12StableMgFd101	ULGF03018/02/12SecureMgtF101	ULGF03118/02/12DefensiveF101	ULGF03218/02/12BalancedMF101	ULGF03318/02/12GrowthFund101	ULGF00928/03/05SecureMgtF101	ULGF01028/03/05DefensiveF101	ULGF01128/03/05BalancedMF101
Opening Balance (Market Value)	10.97	88.82	88.83	141.57	152.37	1.52	-0.07	11.24	33.39
Add: Inflow during the Quarter	0.51	1.82	16.84	3.68	3.75	0.01	-	0.01	0.07
Increase / (Decrease) Value of Inv (Net)	0.19	1.27	3.43	3.39	2.05	-0.02	0.00	0.23	0.14
Less: Outflow during the Quarter	2.94	14.87	3.75	2.68	3.75	0.06	0.00	0.00	0.03
<b>TOTAL INVESTIBLE FUNDS (MKT VALUE)</b>	<b>8.73</b>	<b>56.83</b>	<b>85.14</b>	<b>145.95</b>	<b>156.12</b>	<b>1.45</b>	<b>0.07</b>	<b>11.48</b>	<b>33.56</b>

INVESTMENT OF UNIT FUND	ULGF02918/02/12LiquidFund101		ULGF03518/02/12StableMgFd101		ULGF03018/02/12SecureMgtF101		ULGF03118/02/12DefensiveF101		ULGF03218/02/12BalancedMF101		ULGF03318/02/12GrowthFund101		ULGF00928/03/05SecureMgtF101		ULGF01028/03/05DefensiveF101		ULGF01128/03/05BalancedMF101	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
<b>Approved Investments (&gt;=75%)</b>	-	0.00%	23.66	41.62%	55.65	65.36%	69.30	47.48%	52.05	33.34%	-	0.00%	0.06	94.67%	3.60	31.38%	11.67	34.77%
Central Govt Securities	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
State Government Securities	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Other Approved Securities	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Corporate Bonds	-	0.00%	19.52	34.34%	13.13	15.42%	24.98	17.11%	26.72	17.12%	-	0.00%	-	0.00%	2.89	25.15%	1.85	5.51%
Infrastructure Bonds	-	0.00%	4.31	7.58%	14.03	16.47%	10.80	7.40%	10.12	6.48%	-	0.00%	-	0.00%	1.56	13.56%	1.53	4.57%
Equity	-	0.00%	-	0.00%	-	0.00%	32.08	21.98%	60.73	38.90%	1.39	95.60%	-	0.00%	2.77	24.09%	15.99	47.65%
Money Market Investments	8.72	99.88%	3.54	6.23%	2.70	3.17%	1.70	1.16%	0.86	0.55%	0.01	0.97%	-	0.00%	0.21	1.79%	1.05	3.12%
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%
<b>Sub Total (A)</b>	<b>8.72</b>	<b>99.88%</b>	<b>51.02</b>	<b>89.78%</b>	<b>85.51</b>	<b>100.43%</b>	<b>138.85</b>	<b>95.13%</b>	<b>150.49</b>	<b>96.39%</b>	<b>1.40</b>	<b>96.57%</b>	<b>0.06</b>	<b>94.67%</b>	<b>11.02</b>	<b>95.97%</b>	<b>32.09</b>	<b>95.62%</b>
<b>Current Assets:</b>																		
Accrued Interest	0.00	0.00%	1.51	2.66%	1.51	1.77%	2.56	1.75%	2.08	1.34%	0.00	0.00%	0.00	1.59%	0.31	2.70%	0.26	0.76%
Dividend Receivable	-	0.00%	-	0.00%	-	0.00%	0.02	0.01%	0.03	0.02%	0.00	0.10%	-	0.00%	0.00	0.01%	0.01	0.03%
Bank Balance	0.01	0.12%	0.01	0.02%	0.01	0.01%	0.01	0.01%	0.01	0.01%	0.01	0.69%	0.00	3.76%	0.01	0.09%	0.01	0.03%
Receivable for Sale of Investments	-	0.00%	-	0.00%	0.32	0.38%	-	0.00%	0.32	0.21%	-	0.00%	-	0.00%	-	0.00%	0.12	0.35%
Other Current Assets (for Investments)	-	0.00%	0.00	0.01%	-	0.00%	0.00	0.00%	0.06	0.04%	-	0.00%	-	0.00%	0.00	0.00%	0.00	0.00%
<b>Less: Current Liabilities</b>																		
Payable for Investments	-	0.00%	-	0.00%	-2.20	-2.59%	-	0.00%	-2.20	-1.41%	-	0.00%	-	0.00%	-	0.00%	-0.01	-0.04%
Fund Mgmt Charges Payable	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%
Other Current Liabilities (for Investment)	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.00	-0.02%	-0.00	0.00%	-0.00	0.00%
<b>Sub Total (B)</b>	<b>0.01</b>	<b>0.12%</b>	<b>1.52</b>	<b>2.68%</b>	<b>-0.37</b>	<b>-0.43%</b>	<b>2.58</b>	<b>1.77%</b>	<b>0.30</b>	<b>0.19%</b>	<b>0.01</b>	<b>0.79%</b>	<b>0.00</b>	<b>5.33%</b>	<b>0.32</b>	<b>2.79%</b>	<b>0.38</b>	<b>1.12%</b>
<b>Other Investments (&lt;=25%)</b>																		
Corporate Bonds	-	0.00%	4.29	7.54%	-	0.00%	1.71	1.17%	0.61	0.39%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Infrastructure Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Equity	-	0.00%	-	0.00%	-	0.00%	2.81	1.92%	4.72	3.02%	0.04	2.64%	-	0.00%	0.14	1.24%	1.09	3.26%
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%
<b>Sub Total (C)</b>	<b>-</b>	<b>0.00%</b>	<b>4.29</b>	<b>7.54%</b>	<b>-</b>	<b>0.00%</b>	<b>4.52</b>	<b>3.10%</b>	<b>5.33</b>	<b>3.42%</b>	<b>0.04</b>	<b>2.64%</b>	<b>-</b>	<b>0.00%</b>	<b>0.14</b>	<b>1.24%</b>	<b>1.09</b>	<b>3.26%</b>
<b>Total (A + B + C)</b>	<b>8.73</b>	<b>100.00%</b>	<b>56.83</b>	<b>100.00%</b>	<b>85.14</b>	<b>100.00%</b>	<b>145.95</b>	<b>100.00%</b>	<b>156.12</b>	<b>100.00%</b>	<b>1.45</b>	<b>100.00%</b>	<b>0.07</b>	<b>100.00%</b>	<b>11.48</b>	<b>100.00%</b>	<b>33.56</b>	<b>100.00%</b>
<b>Fund Carried Forward (as per LB2)</b>																		

FORM L-27- ULIP LINKED BSNS

FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Registration Number: 101

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

Periodicity of Submission: Quarterly

Statement as on: September 30, 2015

PART - B

₹ Crores

PARTICULARS	ULIF01520/02/08LiquidFdlI101	ULIF01620/02/08StableMFII101	ULIF01720/02/08SecureMFII101	ULIF01820/02/08DefnsvFdlI101	ULIF01920/02/08BalncdMFII101	ULIF02020/02/08EquityMFII101	ULIF02120/02/08GrwthFdlI101	ULGF02105/04/11CapGuaFd5A10	ULGF03620/02/12LiquidFdlI101
Opening Balance (Market Value)	68.99	60.72	238.05	116.24	605.33	754.79	3,630.86	15.12	75.43
Add: Inflow during the Quarter	33.52	11.57	28.63	8.93	28.07	36.12	160.68	-	7.75
Increase / (Decrease) Value of Inv [Net]	1.12	1.17	9.64	2.41	0.07	-21.31	-49.94	-0.05	1.24
Less: Outflow during the Quarter	43.06	17.66	46.63	15.67	58.73	71.53	354.52	-0.00	9.35
<b>TOTAL INVESTIBLE FUNDS (MKT VALUE)</b>	<b>60.57</b>	<b>55.81</b>	<b>229.69</b>	<b>111.91</b>	<b>574.73</b>	<b>698.07</b>	<b>3387.07</b>	<b>15.07</b>	<b>75.08</b>

INVESTMENT OF UNIT FUND	ULIF01520/02/08LiquidFdlI101		ULIF01620/02/08StableMFII101		ULIF01720/02/08SecureMFII101		ULIF01820/02/08DefnsvFdlI101		ULIF01920/02/08BalncdMFII101		ULIF02020/02/08EquityMFII101		ULIF02120/02/08GrwthFdlI101		ULGF02105/04/11CapGuaFd5A10		ULGF03620/02/12LiquidFdlI101		
	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	
<b>Approved Investments (&gt;=75%)</b>																			
Central Govt Securities	-	0.00%	7.24	12.98%	150.23	65.41%	53.59	47.88%	184.70	32.14%	3.77	0.54%	-	0.00%	9.53	63.21%	-	0.00%	
State Government Securities	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Other Approved Securities	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Corporate Bonds	-	0.00%	30.28	54.26%	37.08	16.15%	16.98	15.17%	47.54	8.27%	24.88	3.56%	-	0.00%	-	0.00%	-	0.00%	
Infrastructure Bonds	-	0.00%	12.94	23.18%	40.25	17.52%	8.43	7.53%	26.84	4.67%	5.33	0.76%	-	0.00%	0.00	0.03%	-	0.00%	
Equity	-	0.00%	-	0.00%	-	0.00%	28.41	25.39%	285.42	49.66%	591.95	84.80%	3,025.88	89.34%	5.03	33.37%	-	0.00%	
Money Market Investments	60.04	99.12%	0.85	1.52%	2.81	1.22%	0.11	0.09%	4.52	0.79%	14.54	2.08%	19.94	0.59%	0.06	0.40%	72.65	96.76%	
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%	-	0.00%	-	0.00%	
<b>Sub Total (A)</b>	<b>60.04</b>	<b>99.12%</b>	<b>51.31</b>	<b>91.94%</b>	<b>230.38</b>	<b>100.30%</b>	<b>107.51</b>	<b>96.07%</b>	<b>549.01</b>	<b>95.52%</b>	<b>640.46</b>	<b>91.75%</b>	<b>3,045.82</b>	<b>89.92%</b>	<b>14.62</b>	<b>97.01%</b>	<b>72.65</b>	<b>96.76%</b>	
<b>Current Assets:</b>																			
Accrued Interest	0.00	0.00%	1.15	2.05%	4.33	1.89%	2.06	1.84%	6.36	1.11%	1.29	0.18%	0.00	0.00%	0.34	2.25%	0.00	0.00%	
Dividend Recievable	-	0.00%	-	0.00%	-	0.00%	0.01	0.01%	0.17	0.03%	0.34	0.05%	1.47	0.04%	0.00	0.02%	-	0.00%	
Bank Balance	0.01	0.02%	0.01	0.02%	0.01	0.00%	0.01	0.01%	0.01	0.00%	0.01	0.00%	0.01	0.00%	0.00	0.01%	0.01	0.01%	
Receivable for Sale of Investments	-	0.00%	-	0.00%	1.07	0.47%	-	0.00%	4.25	0.74%	5.30	0.76%	31.52	0.93%	-	0.00%	-	0.00%	
Other Current Assets (for Investments)	0.52	0.87%	-	0.00%	-	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	8.17	0.24%	-	0.00%	2.42	3.23%	
<b>Less: Current Liabilities</b>																			
Payable for Investments	-	0.00%	-	0.00%	-6.01	-2.62%	-	0.00%	-12.28	-2.14%	-3.24	-0.46%	-14.59	-0.43%	-	0.00%	-	0.00%	
Fund Mgmt Charges Payable	-0.00	0.00%	-0.00	0.00%	-0.01	0.00%	-0.00	0.00%	-0.02	0.00%	-0.02	0.00%	-0.12	0.00%	-0.00	0.00%	-0.00	0.00%	
Other Current Liabilities (for Investment)	-0.00	0.00%	-0.24	-0.44%	-0.09	-0.04%	-0.02	-0.02%	-0.32	-0.06%	-0.22	-0.03%	-0.02	0.00%	-0.00	0.00%	-0.00	0.00%	
<b>Sub Total (B)</b>	<b>0.53</b>	<b>0.88%</b>	<b>0.91</b>	<b>1.63%</b>	<b>-0.69</b>	<b>-0.30%</b>	<b>2.06</b>	<b>1.84%</b>	<b>-1.83</b>	<b>-0.32%</b>	<b>3.47</b>	<b>0.50%</b>	<b>26.45</b>	<b>0.78%</b>	<b>0.34</b>	<b>2.27%</b>	<b>2.43</b>	<b>3.24%</b>	
<b>Other Investments (&lt;=25%)</b>																			
Corporate Bonds	-	0.00%	3.59	6.43%	-	0.00%	1.02	0.91%	3.56	0.62%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Infrastructure Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Equity	-	0.00%	-	0.00%	-	0.00%	1.32	1.18%	20.12	3.50%	41.33	5.92%	221.23	6.53%	0.11	0.72%	-	0.00%	
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	3.87	0.67%	12.80	1.83%	93.57	2.76%	-	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%	
<b>Sub Total (C)</b>	<b>-</b>	<b>0.00%</b>	<b>3.59</b>	<b>6.43%</b>	<b>-</b>	<b>0.00%</b>	<b>2.34</b>	<b>2.09%</b>	<b>27.55</b>	<b>4.79%</b>	<b>54.14</b>	<b>7.76%</b>	<b>314.80</b>	<b>9.29%</b>	<b>0.11</b>	<b>0.72%</b>	<b>-</b>	<b>0.00%</b>	
<b>Total (A + B + C)</b>	<b>60.57</b>	<b>100.00%</b>	<b>55.81</b>	<b>100.00%</b>	<b>229.69</b>	<b>100.00%</b>	<b>111.91</b>	<b>100.00%</b>	<b>574.73</b>	<b>100.00%</b>	<b>698.07</b>	<b>100.00%</b>	<b>3,387.07</b>	<b>100.00%</b>	<b>15.07</b>	<b>100.00%</b>	<b>75.08</b>	<b>100.00%</b>	
<b>Fund Carried Forward (as per LB2)</b>																			



## FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Registration Number: 101

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

Periodicity of Submission: Quarterly

Statement as on: September 30, 2015

PART - B

₹ Crores

PARTICULARS	ULGF03720/02/12StableMFII101	ULGF03820/02/12SecureMFII101	ULGF03920/02/12DefnsvFdlI101	ULGF04020/02/12BalncdMFII101	ULIF02208/10/08LiquidFdlI101	ULIF02308/10/08StableMFII101	ULIF02408/10/08SecureMFII101	ULIF02508/10/08DefnsvFdlI101	ULIF02608/10/08BalncdMFII101										
Opening Balance (Market Value)	50.72	289.34	307.07	27.32	72.49	56.46	199.67	91.56	420.24										
Add: Inflow during the Quarter	2.13	94.57	44.15	6.08	43.88	19.18	38.24	7.01	21.75										
Increase / (Decrease) Value of Inv (Net)	0.99	14.09	8.44	0.32	1.12	1.05	7.73	1.97	0.79										
Less: Outflow during the Quarter	3.14	3.29	35.19	0.50	61.49	22.98	68.71	16.12	59.60										
<b>TOTAL INVESTIBLE FUNDS (MKT VALUE)</b>	<b>50.70</b>	<b>394.71</b>	<b>324.47</b>	<b>33.21</b>	<b>56.01</b>	<b>53.72</b>	<b>176.93</b>	<b>84.43</b>	<b>383.18</b>										
INVESTMENT OF UNIT FUND	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	
<b>Approved Investments (&gt;=75%)</b>																			
Central Govt Securities	5.25	10.35%	254.70	64.53%	168.58	51.96%	10.52	31.67%	-	0.00%	12.26	22.83%	116.62	65.91%	40.16	47.57%	129.04	33.68%	
State Government Securities	-	0.00%	-	0.00%	3.68	1.13%	-	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	27.57	54.37%	62.24	15.77%	60.70	18.71%	4.23	12.72%	-	0.00%	21.13	39.33%	27.57	15.58%	17.03	20.17%	25.13	6.56%	
Infrastructure Bonds	13.67	26.96%	59.67	15.12%	20.97	6.46%	2.53	7.62%	-	0.00%	14.59	27.15%	30.77	17.39%	1.89	2.24%	13.28	3.47%	
Equity	-	0.00%	-	0.00%	56.87	17.53%	11.92	35.88%	-	0.00%	-	0.00%	-	0.00%	21.27	25.19%	202.41	52.82%	
Money Market Investments	0.14	0.28%	17.58	4.46%	0.13	0.04%	0.06	0.19%	56.45	100.79%	0.27	0.50%	2.90	1.64%	0.57	0.68%	2.25	0.59%	
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%	
<b>Sub Total (A)</b>	<b>46.63</b>	<b>91.96%</b>	<b>394.20</b>	<b>99.87%</b>	<b>310.94</b>	<b>95.83%</b>	<b>29.25</b>	<b>88.08%</b>	<b>56.45</b>	<b>100.79%</b>	<b>48.24</b>	<b>89.81%</b>	<b>177.85</b>	<b>100.52%</b>	<b>80.92</b>	<b>95.85%</b>	<b>372.10</b>	<b>97.11%</b>	
<b>Current Assets:</b>																			
Accrued Interest	1.48	2.91%	7.59	1.92%	6.90	2.13%	0.29	0.87%	0.00	0.00%	1.25	2.33%	3.28	1.85%	1.62	1.91%	3.71	0.97%	
Dividend Receivable	-	0.00%	-	0.00%	0.02	0.01%	0.01	0.02%	-	0.00%	-	0.00%	-	0.00%	0.01	0.01%	0.07	0.02%	
Bank Balance	0.01	0.02%	0.01	0.00%	0.01	0.00%	0.01	0.03%	0.01	0.02%	0.01	0.02%	0.01	0.01%	0.01	0.01%	0.01	0.00%	
Receivable for Sale of Investments	-	0.00%	0.97	0.24%	-	0.00%	0.11	0.32%	-	0.00%	-	0.00%	0.97	0.55%	-	0.00%	0.97	0.25%	
Other Current Assets (for Investments)	0.00	0.00%	2.18	0.55%	0.00	0.00%	3.00	9.03%	-	0.00%	-	0.00%	-	0.00%	0.00	0.00%	0.00	0.00%	
<b>Less: Current Liabilities</b>																			
Payable for Investments	-	0.00%	-10.22	-2.59%	-	0.00%	-0.40	-1.21%	-	0.00%	-	0.00%	-4.61	-2.60%	-	0.00%	-5.41	-1.41%	
Fund Mgmt Charges Payable	-0.00	0.00%	-0.01	0.00%	-0.01	0.00%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.01	0.00%	-0.00	0.00%	-0.01	0.00%	
Other Current Liabilities (for Investment)	-0.00	0.00%	-0.00	0.00%	-0.02	-0.01%	-0.00	0.00%	-0.45	-0.81%	-0.07	-0.13%	-0.56	-0.31%	-0.05	-0.06%	-0.07	-0.02%	
<b>Sub Total (B)</b>	<b>1.48</b>	<b>2.93%</b>	<b>0.51</b>	<b>0.13%</b>	<b>6.90</b>	<b>2.13%</b>	<b>3.01</b>	<b>9.06%</b>	<b>-0.44</b>	<b>-0.79%</b>	<b>1.19</b>	<b>2.21%</b>	<b>-0.92</b>	<b>-0.52%</b>	<b>1.58</b>	<b>1.87%</b>	<b>-0.73</b>	<b>-0.19%</b>	
<b>Other Investments (&lt;=25%)</b>																			
Corporate Bonds	2.59	5.11%	-	0.00%	1.62	0.50%	0.10	0.31%	-	0.00%	4.29	7.98%	-	0.00%	0.81	0.96%	2.44	0.64%	
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%	5.01	1.54%	0.85	2.55%	-	0.00%	-	0.00%	-	0.00%	1.11	1.32%	9.36	2.44%	
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%	
<b>Sub Total (C)</b>	<b>2.59</b>	<b>5.11%</b>	<b>-</b>	<b>0.00%</b>	<b>6.63</b>	<b>2.04%</b>	<b>0.95</b>	<b>2.86%</b>	<b>-</b>	<b>0.00%</b>	<b>4.29</b>	<b>7.98%</b>	<b>-</b>	<b>0.00%</b>	<b>1.93</b>	<b>2.28%</b>	<b>11.80</b>	<b>3.08%</b>	
<b>Total (A + B + C)</b>	<b>50.70</b>	<b>100.00%</b>	<b>394.71</b>	<b>100.00%</b>	<b>324.47</b>	<b>100.00%</b>	<b>33.21</b>	<b>100.00%</b>	<b>56.01</b>	<b>100.00%</b>	<b>53.72</b>	<b>100.00%</b>	<b>176.93</b>	<b>100.00%</b>	<b>84.43</b>	<b>100.00%</b>	<b>383.18</b>	<b>100.00%</b>	
Fund Carried Forward (as per LB2)																			

## FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Registration Number: 101

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

Periodicity of Submission: Quarterly

Statement as on: September 30, 2015

₹ Crores

PARTICULARS	ULIF02708/10/08EquityMFII101	ULIF02808/10/08GrwthFndII101	ULGF04311/02/12LiquidFdlI101	ULGF04811/02/12StableMFII101	ULGF04411/02/12SecureMFII101	ULGF04511/02/12DefnsvFdlI101	ULGF04611/02/12BalncdMFII101	ULIF02904/08/08MoneyPlusF101
Opening Balance (Market Value)	505.84	2,443.07	6.01	20.51	68.98	97.77	13.82	21.55
Add: Inflow during the Quarter	31.79	151.65	0.55	0.66	0.36	24.37	1.10	18.26
Increase / (Decrease) Value of Inv (Net)	-14.95	-31.97	0.10	0.41	2.89	2.88	0.15	0.39
Less: Outflow during the Quarter	62.07	352.20	0.15	0.24	0.35	1.89	1.05	20.83
<b>TOTAL INVESTIBLE FUNDS (MKT VALUE)</b>	<b>460.60</b>	<b>2210.54</b>	<b>6.51</b>	<b>21.34</b>	<b>71.87</b>	<b>123.14</b>	<b>14.02</b>	<b>19.37</b>

INVESTMENT OF UNIT FUND	ULIF02708/10/08EquityMFII101		ULIF02808/10/08GrwthFndII101		ULGF04311/02/12LiquidFdlI101		ULGF04811/02/12StableMFII101		ULGF04411/02/12SecureMFII101		ULGF04511/02/12DefnsvFdlI101		ULGF04611/02/12BalncdMFII101		ULIF02904/08/08MoneyPlusF101	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
<b>Approved Investments (&gt;=75%)</b>																
Central Govt Securities	2.63	0.57%	-	0.00%	-	0.00%	3.83	17.97%	46.65	64.90%	67.02	54.43%	4.55	32.47%	18.96	97.88%
State Government Securities	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Other Approved Securities	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Corporate Bonds	20.30	4.41%	-	0.00%	-	0.00%	9.66	45.25%	10.73	14.93%	18.68	15.17%	1.76	12.52%	-	0.00%
Infrastructure Bonds	3.60	0.78%	-	0.00%	-	0.00%	5.33	24.97%	11.96	16.64%	10.92	8.87%	1.39	9.89%	-	0.00%
Equity	390.24	84.72%	1,997.23	90.35%	-	0.00%	-	0.00%	-	0.00%	20.54	16.68%	5.83	41.58%	-	0.00%
Money Market Investments	6.28	1.36%	3.93	0.18%	6.50	99.84%	0.70	3.29%	2.70	3.76%	0.57	0.47%	-	0.00%	0.14	0.71%
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Deposit with Banks	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
<b>Sub Total (A)</b>	<b>423.06</b>	<b>91.85%</b>	<b>2,001.16</b>	<b>90.53%</b>	<b>6.50</b>	<b>99.84%</b>	<b>19.52</b>	<b>91.48%</b>	<b>72.04</b>	<b>100.24%</b>	<b>117.73</b>	<b>95.61%</b>	<b>13.52</b>	<b>96.47%</b>	<b>19.10</b>	<b>98.59%</b>
<b>Current Assets:</b>																
Accrued Interest	0.85	0.18%	0.00	0.00%	0.00	0.00%	0.61	2.87%	1.40	1.95%	2.06	1.67%	0.14	1.02%	0.37	1.91%
Dividend Receivable	0.22	0.05%	0.98	0.04%	-	0.00%	-	0.00%	-	0.00%	0.01	0.01%	0.00	0.02%	-	0.00%
Bank Balance	0.01	0.00%	0.01	0.00%	0.01	0.16%	0.01	0.05%	0.01	0.01%	0.01	0.01%	0.01	0.09%	0.01	0.05%
Receivable for Sale of Investments	2.90	0.63%	17.90	0.81%	-	0.00%	-	0.00%	0.32	0.45%	-	0.00%	0.11	0.77%	-	0.00%
Other Current Assets (for Investments)	0.00	0.00%	0.18	0.01%	0.00	0.01%	0.00	0.01%	0.00	0.00%	0.00	0.00%	0.00	0.01%	-	0.00%
<b>Less: Current Liabilities</b>																
Payable for Investments	-2.02	-0.44%	-9.59	-0.43%	-	0.00%	-	0.00%	-1.90	-2.65%	-	0.00%	-0.20	-1.43%	-	0.00%
Fund Mgmt Charges Payable	-0.02	0.00%	-0.08	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)	-0.28	-0.06%	-1.61	-0.07%	-0.00	0.00%	-0.00	-0.00%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.11	-0.55%
<b>Sub Total (B)</b>	<b>1.66</b>	<b>0.36%</b>	<b>7.81</b>	<b>0.35%</b>	<b>0.01</b>	<b>0.16%</b>	<b>0.62</b>	<b>2.92%</b>	<b>-0.17</b>	<b>-0.24%</b>	<b>2.07</b>	<b>1.68%</b>	<b>0.07</b>	<b>0.48%</b>	<b>0.27</b>	<b>1.41%</b>
<b>Other Investments (&lt;=25%)</b>																
Corporate Bonds	-	0.00%	-	0.00%	-	0.00%	1.20	5.60%	-	0.00%	1.32	1.07%	-	0.00%	-	0.00%
Infrastructure Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Equity	27.46	5.96%	144.22	6.52%	-	0.00%	-	0.00%	-	0.00%	2.01	1.63%	0.43	3.06%	-	0.00%
Mutual funds	8.43	1.83%	57.35	2.59%	-	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%
<b>Sub Total (C)</b>	<b>35.89</b>	<b>7.79%</b>	<b>201.57</b>	<b>9.12%</b>	<b>-</b>	<b>0.00%</b>	<b>1.20</b>	<b>5.60%</b>	<b>-</b>	<b>0.00%</b>	<b>3.33</b>	<b>2.71%</b>	<b>0.43</b>	<b>3.06%</b>	<b>-</b>	<b>0.00%</b>
<b>Total (A + B + C)</b>	<b>460.60</b>	<b>100.00%</b>	<b>2,210.54</b>	<b>100.00%</b>	<b>6.51</b>	<b>100.00%</b>	<b>21.34</b>	<b>100.00%</b>	<b>71.87</b>	<b>100.00%</b>	<b>123.14</b>	<b>100.00%</b>	<b>14.02</b>	<b>100.00%</b>	<b>19.37</b>	<b>100.00%</b>
Fund Carried Forward (as per LB2)																

## FORM L-27- ULIP LINKED BSNS

## FORM 3A

(Read with Regulation 10)

## Unit Linked Insurance Business

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Registration Number: 101

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

Periodicity of Submission: Quarterly

Statement as on: September 30, 2015

PART - B

₹ Crores

PARTICULARS	ULIF03004/08/08BondOprtFnd101	ULIF03204/08/08Large-CapF101	ULIF03104/08/08Mid-capFnd101	ULIF03304/08/08ManagerFnd101	ULIF03501/01/10BlueChipFnd101	ULIF03401/01/10IncomeFund101	ULIF03601/01/10OpprtntyFnd101	ULIF03701/01/10VantageFnd101	ULIF03901/09/10BalancedFnd101
Opening Balance (Market Value)	43.01	75.91	66.02	590.41	2,239.00	1,004.85	3,922.85	359.63	2,293.48
Add: Inflow during the Quarter	8.51	13.08	12.99	6.22	263.87	167.86	437.68	6.33	317.84
Increase / (Decrease) Value of Inv [Net]	1.58	-4.28	0.93	-0.69	-61.86	-	21.05	0.00	-27.90
Less: Outflow during the Quarter	12.32	16.22	16.48	41.51	104.48	100.03	166.43	45.19	91.09
<b>TOTAL INVESTIBLE FUNDS (MKT VALUE)</b>	<b>40.79</b>	<b>69.49</b>	<b>65.06</b>	<b>553.43</b>	<b>2346.53</b>	<b>1118.15</b>	<b>4215.15</b>	<b>320.77</b>	<b>2492.32</b>

INVESTMENT OF UNIT FUND	ULIF03004/08/08BondOprtFnd101		ULIF03204/08/08Large-CapF101		ULIF03104/08/08Mid-capFnd101		ULIF03304/08/08ManagerFnd101		ULIF03501/01/10BlueChipFnd101		ULIF03401/01/10IncomeFund101		ULIF03601/01/10OpprtntyFnd101		ULIF03701/01/10VantageFnd101		ULIF03901/09/10BalancedFnd101		
	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	
<b>Approved Investments (&gt;=75%)</b>																			
Central Govt Securities	23.96	58.73%	-	0.00%	-	0.00%	127.99	23.13%	-	0.00%	795.66	71.16%	-	0.00%	73.90	23.04%	473.00	18.98%	
State Government Securities	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	5.09	0.46%	-	0.00%	-	0.00%	-	0.00%	
Other Approved Securities	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.35	0.11%	-	0.00%	
Corporate Bonds	10.83	26.56%	-	0.00%	-	0.00%	42.31	7.65%	-	0.00%	131.88	11.79%	-	0.00%	22.49	7.01%	197.20	7.91%	
Infrastructure Bonds	-	0.00%	-	0.00%	-	0.00%	2.41	0.44%	-	0.00%	155.36	13.89%	-	0.00%	15.06	4.69%	45.91	1.84%	
Equity	-	0.00%	65.24	93.88%	57.79	88.83%	315.48	57.00%	2,097.62	89.39%	-	0.00%	3,625.72	86.02%	194.24	60.55%	1,623.16	65.13%	
Money Market Investments	0.78	1.91%	1.79	2.58%	1.83	2.82%	11.13	2.01%	137.79	5.87%	0.99	0.09%	288.81	6.85%	0.62	0.19%	16.13	0.65%	
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Deposit with Banks	4.00	9.81%	-	0.00%	-	0.00%	15.00	2.71%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
<b>Sub Total (A)</b>	<b>39.57</b>	<b>97.01%</b>	<b>67.03</b>	<b>96.46%</b>	<b>59.62</b>	<b>91.65%</b>	<b>514.30</b>	<b>92.93%</b>	<b>2,235.41</b>	<b>95.26%</b>	<b>1,088.99</b>	<b>97.39%</b>	<b>3,914.53</b>	<b>92.87%</b>	<b>306.66</b>	<b>95.60%</b>	<b>2,355.40</b>	<b>94.51%</b>	
<b>Current Assets:</b>																			
Accrued Interest	1.19	2.92%	0.00	0.00%	0.00	0.00%	10.17	1.84%	-0.00	0.00%	25.71	2.30%	0.00	0.00%	3.17	0.99%	15.05	0.60%	
Dividend Receivable	-	0.00%	0.01	0.02%	0.03	0.05%	0.11	0.02%	0.43	0.02%	-	0.00%	1.86	0.04%	0.08	0.02%	0.89	0.04%	
Bank Balance	0.01	0.03%	0.01	0.02%	0.01	0.02%	0.01	0.00%	0.01	0.00%	0.01	0.00%	0.01	0.00%	0.01	0.00%	0.01	0.00%	
Receivable for Sale of Investments	-	0.00%	0.52	0.75%	-	0.00%	11.21	2.03%	12.51	0.53%	30.84	2.76%	89.34	2.12%	-	0.00%	9.78	0.39%	
Other Current Assets (for Investments)	0.02	0.05%	0.00	0.00%	0.00	0.00%	0.00	0.00%	5.90	0.25%	2.08	0.19%	12.58	0.30%	0.00	0.00%	6.89	0.28%	
<b>Less: Current Liabilities</b>																			
Payable for Investments	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-18.64	-0.79%	-31.47	-2.81%	-115.35	-2.74%	-	0.00%	-39.75	-1.59%	
Fund Mgmt Charges Payable	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.03	0.00%	-0.09	0.00%	-0.04	0.00%	-0.16	0.00%	-0.01	0.00%	-0.09	0.00%	
Other Current Liabilities (for Investment)	-0.00	0.00%	-0.06	-0.08%	-0.07	-0.11%	-0.38	-0.07%	-0.01	0.00%	-0.01	0.00%	-0.03	0.00%	-1.33	-0.41%	-0.01	0.00%	
<b>Sub Total (B)</b>	<b>1.22</b>	<b>2.99%</b>	<b>0.48</b>	<b>0.69%</b>	<b>-0.03</b>	<b>-0.04%</b>	<b>21.10</b>	<b>3.81%</b>	<b>0.11</b>	<b>0.00%</b>	<b>27.13</b>	<b>2.43%</b>	<b>-11.75</b>	<b>-0.28%</b>	<b>1.92</b>	<b>0.60%</b>	<b>-7.23</b>	<b>-0.29%</b>	
<b>Other Investments (&lt;=25%)</b>																			
Corporate Bonds	-	0.00%	-	0.00%	-	0.00%	0.20	0.04%	-	0.00%	2.03	0.18%	-	0.00%	0.30	0.09%	3.96	0.16%	
Infrastructure Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Equity	-	0.00%	1.98	2.85%	5.46	8.40%	17.83	3.22%	75.73	3.23%	-	0.00%	312.37	7.41%	11.89	3.71%	108.59	4.36%	
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	35.29	1.50%	-	0.00%	-	0.00%	-	0.00%	31.60	1.27%	
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%	
<b>Sub Total (C)</b>	<b>-</b>	<b>0.00%</b>	<b>1.98</b>	<b>2.85%</b>	<b>5.46</b>	<b>8.40%</b>	<b>18.03</b>	<b>3.26%</b>	<b>111.01</b>	<b>4.73%</b>	<b>2.03</b>	<b>0.18%</b>	<b>312.37</b>	<b>7.41%</b>	<b>12.19</b>	<b>3.80%</b>	<b>144.15</b>	<b>5.78%</b>	
<b>Total (A + B + C)</b>	<b>40.79</b>	<b>100.00%</b>	<b>69.49</b>	<b>100.00%</b>	<b>65.06</b>	<b>100.00%</b>	<b>553.43</b>	<b>100.00%</b>	<b>2,346.53</b>	<b>100.00%</b>	<b>1,118.15</b>	<b>100.00%</b>	<b>4,215.15</b>	<b>100.00%</b>	<b>320.77</b>	<b>100.00%</b>	<b>2,492.32</b>	<b>100.00%</b>	
<b>Fund Carried Forward (as per LB2)</b>																			

FORM L-27- ULIP LINKED BSNS

FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Registration Number: 101

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

Periodicity of Submission: Quarterly

Statement as on: September 30, 2015

PART - B

₹ Crores

PARTICULARS	ULIF04126/10/10CapItlGuaFd101	ULIF03801/09/10ShortTrmFd101	ULIF04001/09/10HighestNAV101	ULIF04224/01/11PenGuaFnd1101	ULIF05110/03/11DiscontdPF101	ULIF05201/10/13DiscontdPF101	ULIF04818/06/12PenSuPls12101	ULIF05301/08/13EquityPlus101	ULIF05601/08/13Bond Funds101
Opening Balance (Market Value)	18.55	143.65	8,379.78	141.19	3,031.89	162.23	1,217.67	2.98	0.84
Add: Inflow during the Quarter	0.06	44.32	430.82	0.01	140.57	11.46	159.97	2.07	1.91
Increase / (Decrease) Value of Inv (Net)	-0.98	2.91	-38.87	3.37	64.88	3.40	-4.75	-0.16	0.07
Less: Outflow during the Quarter	0.12	43.04	119.47	0.51	78.01	8.36	19.18	0.25	0.45
<b>TOTAL INVESTIBLE FUNDS (MKT VALUE)</b>	<b>17.64</b>	<b>147.84</b>	<b>8652.06</b>	<b>144.06</b>	<b>3159.13</b>	<b>170.73</b>	<b>1353.71</b>	<b>4.63</b>	<b>2.37</b>

INVESTMENT OF UNIT FUND	ULIF04126/10/10CapItlGuaFd101	ULIF03801/09/10ShortTrmFd101	ULIF04001/09/10HighestNAV101	ULIF04224/01/11PenGuaFnd1101	ULIF05110/03/11DiscontdPF101	ULIF05201/10/13DiscontdPF101	ULIF04818/06/12PenSuPls12101	ULIF05301/08/13EquityPlus101	ULIF05601/08/13Bond Funds101	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
<b>Approved Investments (&gt;=75%)</b>										
Central Govt Securities	-	0.00%	5.12	3.46%	2,706.29	31.28%	-	0.00%	2.22	93.76%
State Government Securities	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Other Approved Securities	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Corporate Bonds	-	0.00%	75.10	50.80%	962.19	11.12%	52.50	36.45%	-	0.00%
Infrastructure Bonds	0.02	0.09%	45.05	30.47%	1,693.99	19.58%	72.39	50.25%	-	0.00%
Equity	16.54	93.78%	-	0.00%	2,947.22	34.06%	13.44	9.33%	-	0.00%
Money Market Investments	0.37	2.08%	8.14	5.50%	31.61	0.37%	0.57	0.40%	323.46	10.24%
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	3.47	2.03%
Deposit with Banks	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Sub Total (A)	16.93	95.95%	133.41	90.24%	8,341.29	96.41%	138.91	96.43%	3,131.31	99.12%
<b>Current Assets:</b>										
Accrued Interest	0.00	0.00%	4.15	2.81%	191.37	2.21%	4.82	3.34%	43.91	1.39%
Dividend Receivable	0.01	0.04%	-	0.00%	1.45	0.02%	0.01	0.00%	-	0.00%
Bank Balance	0.01	0.06%	0.01	0.01%	0.01	0.00%	0.01	0.01%	0.01	0.01%
Receivable for Sale of Investments	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Other Current Assets (for Investments)	-	0.00%	0.20	0.14%	11.87	0.14%	-	0.00%	-	0.00%
Less: Current Liabilities										
Payable for Investments	-	0.00%	-	0.00%	-5.37	-0.06%	-	0.00%	-	0.00%
Fund Mgmt Charges Payable	-0.00	0.00%	-0.01	0.00%	-0.32	0.00%	-0.01	0.00%	-0.04	0.00%
Other Current Liabilities (for Investment)	-0.00	-0.01%	-0.00	0.00%	-0.19	0.00%	-0.01	-0.01%	-16.07	-0.51%
Sub Total (B)	0.02	0.09%	4.36	2.95%	198.82	2.30%	4.82	3.34%	27.82	0.88%
<b>Other Investments (&lt;=25%)</b>										
Corporate Bonds	-	0.00%	10.07	6.81%	-	0.00%	-	0.00%	-	0.00%
Infrastructure Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Equity	0.44	2.48%	-	0.00%	111.95	1.29%	0.33	0.23%	-	0.00%
Mutual funds	0.26	1.48%	-	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)	0.70	3.96%	10.07	6.81%	111.95	1.29%	0.33	0.23%	-	0.00%
<b>Total (A + B + C)</b>	<b>17.64</b>	<b>100.00%</b>	<b>147.84</b>	<b>100.00%</b>	<b>8,652.06</b>	<b>100.00%</b>	<b>144.06</b>	<b>100.00%</b>	<b>3,159.13</b>	<b>100.00%</b>
Fund Carried Forward (as per LB2)										

## FORM L-27- ULIP LINKED BSNS

## FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Registration Number: 101

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

Periodicity of Submission: Quarterly

Statement as on: September 30, 2015

## PART - B

₹ Crores

PARTICULARS	ULIF05501/08/13DivrEqtyFd101	ULIF05801/08/13ConsertvFd101	Total of All Funds
Opening Balance (Market Value)	2.04	0.54	44,807.06
<b>Add:</b> Inflow during the Quarter	1.37	0.64	3,436.96
Increase / (Decrease) Value of Inv [Net]	0.05	0.02	-83.55
<b>Less:</b> Outflow during the Quarter	0.23	0.54	3,003.74
<b>TOTAL INVESTIBLE FUNDS (MKT VALUE)</b>	<b>3.23</b>	<b>0.66</b>	<b>45,156.73</b>

INVESTMENT OF UNIT FUND	ULIF05501/08/13DivrEqtyFd101		ULIF05801/08/13ConsertvFd101		Total of All Funds	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
<b>Approved Investments (&gt;=75%)</b>						
Central Govt Securities	-	0.00%	0.15	23.29%	10,383.50	22.99%
State Government Securities	-	0.00%	-	0.00%	8.77	0.02%
Other Approved Securities	-	0.00%	-	0.00%	0.90	0.00%
Corporate Bonds	-	0.00%	0.10	15.75%	2,929.92	6.49%
Infrastructure Bonds	-	0.00%	0.31	46.54%	2,832.95	6.27%
Equity	2.62	81.13%	-	0.00%	25,004.21	55.37%
Money Market Investments	0.46	14.21%	0.06	9.28%	1,425.25	3.16%
Mutual funds	-	0.00%	-	0.00%	-	0.00%
Deposit with Banks	-	0.00%	-	0.00%	34.00	0.08%
<b>Sub Total (A)</b>	<b>3.08</b>	<b>95.34%</b>	<b>0.63</b>	<b>94.86%</b>	<b>42,619.50</b>	<b>94.38%</b>
<b>Current Assets:</b>						
Accrued Interest	0.00	0.00%	0.03	4.79%	450.97	1.00%
Dividend Receivable	0.00	0.02%	-	0.00%	11.85	0.03%
Bank Balance	0.00	0.03%	0.00	0.15%	0.82	0.00%
Receivable for Sale of Investments	-	0.00%	-	0.00%	281.44	0.62%
Other Current Assets (for Investments)	0.02	0.77%	0.00	0.20%	63.05	0.14%
<b>Less: Current Liabilities</b>						
Payable for Investments	-	0.00%	-	0.00%	-362.27	-0.80%
Fund Mgmt Charges Payable	-0.00	0.00%	-0.00	0.00%	-1.41	0.00%
Other Current Liabilities (for Investments)	-0.00	0.00%	-0.00	0.00%	-34.79	-0.08%
<b>Sub Total (B)</b>	<b>0.03</b>	<b>0.82%</b>	<b>0.03</b>	<b>5.14%</b>	<b>409.67</b>	<b>0.91%</b>
<b>Other Investments (&lt;=25%)</b>						
Corporate Bonds	-	0.00%	-	0.00%	88.41	0.20%
Infrastructure Bonds	-	0.00%	-	0.00%	-	0.00%
Equity	0.12	3.84%	-	0.00%	1,618.82	3.58%
Mutual funds	-	0.00%	-	0.00%	420.34	0.93%
Venture funds	-	0.00%	-	0.00%	-	0.00%
Others	-	0.00%	-	0.00%	-	0.00%
<b>Sub Total (C)</b>	<b>0.12</b>	<b>3.84%</b>	<b>-</b>	<b>0.00%</b>	<b>2,127.56</b>	<b>4.71%</b>
<b>Total (A + B + C)</b>	<b>3.23</b>	<b>100.00%</b>	<b>0.66</b>	<b>100.00%</b>	<b>45,156.73</b>	<b>100.00%</b>
<b>Fund Carried Forward (as per LB2)</b>						

## Notes:

1. Other Investments' are as permitted under Sec 27A(2)

Date: October 30, 2015

Prasun Gajri  
Chief Investment Officer

FORM - 3A  
(Read with Regulation 10)  
Name of the Insurer: HDFC Standard Life Insurance Company Limited  
Registration Number: 101  
Link to FORM 3A (Part B)  
Statement for the period: September 30, 2015  
Periodicity of Submission: Quarterly  
Statement of NAV of Segregated Funds

No	Fund Name	SFIN	Date of Launch	Par/Non Par	Assets Under Management on the above date	NAV as per LB 2	NAV as on the above date	Previous Qtr NAV	2nd Previous Qtr NAV	3rd Previous Qtr NAV	4th Previous Qtr NAV	Return / Yield	3 Year Rolling CAGR	Highest NAV since inception
1	Liquid Fund	ULIF0102/01/04LiquidFund101	January 2, 2004	Non Par	79.07	48.1076	48.1076	47.2467	46.3658	45.4910	44.5741	7.93%	8.30%	48.1076
2	Secure Managed Fund	ULIF0020/01/04SecureMgtF101	January 2, 2004	Non Par	174.30	46.8852	46.8852	44.9254	45.1247	43.8566	41.4522	13.21%	9.48%	46.8852
3	Defensive Managed Fund	ULIF0030/01/04DefensiveVf101	January 2, 2004	Non Par	111.99	62.5599	62.5599	61.0680	61.1783	59.8494	56.3894	10.94%	10.85%	62.7267
4	Balanced Managed Fund	ULIF0402/01/04BalancedMF101	January 2, 2004	Non Par	531.99	83.4070	83.4070	83.2532	83.8025	81.2628	76.0948	9.61%	12.47%	85.8903
5	Equity Managed Fund	ULIF0061/01/06EquityMgFd101	January 17, 2006	Non Par	931.99	108.2976	108.2976	111.6060	112.4344	108.7207	101.1952	7.02%	14.60%	117.4072
6	Growth Fund	ULIF0050/01/04GrowthFund101	January 2, 2004	Non Par	3,543.66	125.7167	125.7167	127.6396	127.7475	125.5120	117.7366	6.78%	15.43%	134.0072
7	Liquid Fund	ULIF0080/01/04LiquidFund101	January 2, 2004	Non Par	35.27	48.4883	48.4883	47.6266	46.7509	45.8718	44.9435	7.89%	8.30%	48.4883
8	Secure Managed Fund	ULIF0090/01/04SecureMgtF101	January 2, 2004	Non Par	115.52	46.1518	46.1518	44.2158	44.4159	43.1576	40.7619	13.22%	9.48%	46.1518
9	Defensive Managed Fund	ULIF0100/01/04DefensiveVf101	January 2, 2004	Non Par	78.56	56.6495	56.6495	55.3348	55.3088	54.1946	51.1343	10.79%	10.78%	56.7721
10	Balanced Managed Fund	ULIF0110/01/04BalancedMF101	January 2, 2004	Non Par	378.39	80.9614	80.9614	80.5622	80.6358	78.1962	73.2289	10.56%	12.84%	83.2814
11	Equity Managed Fund	ULIF0131/01/06EquityMgFd101	January 17, 2006	Non Par	441.46	103.5452	103.5452	106.6397	107.3636	103.8192	96.7070	7.07%	14.74%	112.1674
12	Growth Fund	ULIF0120/01/04GrowthFund101	January 2, 2004	Non Par	1,778.13	120.6968	120.6968	122.5473	122.6766	120.5697	113.1180	6.70%	15.46%	128.7418
13	Liquid Fund	ULGF0011/1/08/03LiquidFund101	July 23, 2003	Non Par	14.33	48.9767	48.9767	48.0488	47.1521	46.2521	45.3108	8.09%	8.42%	48.9767
14	Secure Managed Fund	ULGF0021/1/08/03SecureMgtF101	July 23, 2003	Non Par	70.19	47.3494	47.3494	45.3318	45.4945	44.0983	41.5922	13.84%	9.97%	47.3494
15	Defensive Managed Fund	ULGF0031/1/08/03DefensiveVf101	July 23, 2003	Non Par	188.17	70.1225	70.1225	68.3916	68.3933	66.9728	63.2039	10.95%	10.65%	70.1881
16	Balanced Managed Fund	ULGF0041/1/08/03BalancedMF101	July 23, 2003	Non Par	253.84	104.7197	104.7197	104.4349	105.0467	101.8707	95.3710	9.80%	12.38%	107.6016
17	Growth Fund	ULGF0051/1/08/03GrowthFund101	July 23, 2003	Non Par	0.01	299.2952	299.2952	303.9944	307.7604	298.5842	282.0778	6.10%	16.37%	321.8760
18	Secure Managed Fund	ULGF0092/03/05SecureMgtF101	March 28, 2005	Non Par	0.07	106.4618	106.4618	101.5515	91.4686	89.1522	84.7280	25.65%	13.14%	106.4618
19	Defensive Managed Fund	ULGF0102/03/05DefensiveVf101	March 28, 2005	Non Par	11.48	56.7734	56.7734	55.6488	55.6042	54.3810	51.5200	10.20%	10.36%	57.1080
20	Balanced Managed Fund	ULGF0112/03/05BalancedMF101	March 28, 2005	Non Par	33.56	74.5978	74.5978	74.2914	74.8542	72.5643	67.6057	10.43%	12.22%	76.6775
21	Stable Managed Fund	ULGF0120/06/07StableMgFd101	June 20, 2007	Non Par	45.44	47.3272	47.3272	46.2311	45.5040	44.6420	43.6073	8.54%	8.16%	47.3272
22	Stable Managed Fund	ULIF0142/06/07StableMgFd101	June 20, 2007	Non Par	26.15	47.3221	47.3221	46.3101	45.5041	44.6432	43.6145	8.50%	8.13%	47.3221
23	Stable Managed Fund	ULGF0020/06/07StableMgFd101	June 20, 2007	Non Par	22.58	45.7938	45.7938	44.8187	44.0230	43.1956	42.1760	8.58%	8.10%	45.7938
24	Sovereign Fund	ULGF0162/06/07SovereignF101	June 20, 2007	Non Par	2.21	40.2320	40.2320	38.4224	38.9145	37.9889	35.0239	14.87%	9.75%	40.2320
25	Sovereign Fund	ULGF0152/06/07SovereignF101	June 20, 2007	Non Par	0.10	40.3049	40.3049	38.9911	39.0011	37.8908	35.0283	15.06%	9.63%	40.3049
26	Liquid Fund II	ULIF0152/02/08LiquidFdlI101	February 20, 2008	Non Par	60.57	18.1623	18.1623	17.8563	17.5457	17.2363	16.9074	7.42%	7.77%	18.1623
27	Secure Managed Fund II	ULIF0170/02/08SecureMFI101	February 20, 2008	Non Par	229.69	18.7012	18.7012	17.9884	18.0444	17.5617	16.5762	12.82%	9.15%	18.7012
28	Defensive Managed Fund II	ULIF0180/02/08DefnsVfI101	February 20, 2008	Non Par	111.91	18.5794	18.5794	18.1933	18.2095	17.8432	16.8468	10.28%	10.37%	18.6473
29	Balanced Managed Fund II	ULIF0190/02/08BalncdMFI101	February 20, 2008	Non Par	574.73	17.1281	17.1281	17.1367	17.2490	16.7373	15.6873	9.18%	11.99%	17.6860
30	Equity Managed Fund II	ULIF0200/02/08EquityMFI101	February 20, 2008	Non Par	698.07	16.5182	16.5182	17.0345	17.1917	16.6457	15.5318	6.35%	13.89%	17.9793
31	Liquid Fund II	ULIF0210/02/08GrwthFdlI101	February 20, 2008	Non Par	3,387.07	14.4891	14.4891	14.7155	14.7469	14.4846	13.6060	6.49%	14.93%	15.4814
32	Stable Managed Fund II	ULIF0162/02/08StableMFI101	February 20, 2008	Non Par	55.81	17.7029	17.7029	17.3492	17.0661	16.7545	16.3744	8.11%	7.84%	17.7029
33	Money Plus Fund	ULIF0290/08/08MoneyF5101	August 4, 2008	Non Par	19.37	15.5706	15.5706	15.2701	15.0463	14.8396	14.5152	7.27%	6.30%	15.5706
34	Bond Opportunities Fund	ULIF0304/08/08BondOpprF101	August 4, 2008	Non Par	40.79	16.6438	16.6438	16.0227	16.1363	15.8126	15.0817	10.36%	7.44%	16.6438
35	Mid-cap Fund	ULIF0310/08/08Mid-capFnd101	August 4, 2008	Non Par	65.06	32.1527	32.1527	31.7173	31.0776	30.4435	27.1077	18.61%	18.76%	34.5931
36	Large-cap Fund	ULIF0320/08/08Large-CapF101	August 4, 2008	Non Par	69.49	19.3996	19.3996	20.6427	21.0221	20.4092	19.6475	-1.26%	11.68%	22.1661
37	Manager's Fund	ULIF0330/08/08ManagerFnd101	August 4, 2008	Non Par	553.43	21.3578	21.3578	21.4076	21.4912	21.0755	19.7745	8.01%	11.16%	22.2486
38	Balanced Managed Fund II	ULIF0260/10/08BalncdMFI101	October 8, 2008	Non Par	383.18	23.1189	23.1189	23.0890	23.1560	22.4671	21.0509	9.82%	12.22%	23.8342
39	Defensive Managed Fund II	ULIF0250/10/08DefnsVfI101	October 8, 2008	Non Par	84.43	20.3148	20.3148	19.8681	19.9076	19.5180	18.4144	10.32%	10.43%	20.3887
40	Equity Managed Fund II	ULIF0270/10/08EquityMFI101	October 8, 2008	Non Par	460.60	24.4311	24.4311	25.2461	25.4733	24.6555	23.0061	6.19%	13.97%	26.6392
41	Growth Fund II	ULIF0280/10/08GrwthFdlI101	October 8, 2008	Non Par	2,210.54	27.5706	27.5706	28.0124	28.0735	27.5688	25.8982	6.46%	14.90%	29.4742
42	Liquid Fund II	ULIF0220/10/08LiquidFdlI101	October 8, 2008	Non Par	56.01	17.1944	17.1944	16.9012	16.6062	16.3128	16.0015	7.45%	7.79%	17.1944
43	Secure Managed Fund II	ULIF0240/10/08SecureMFI101	October 8, 2008	Non Par	176.93	18.4772	18.4772	17.7191	17.8261	17.3497	16.3754	12.84%	9.15%	18.4772
44	Stable Managed Fund II	ULIF0230/10/08StableMFI101	October 8, 2008	Non Par	53.72	16.9288	16.9288	16.6069	16.3308	16.0354	15.6717	8.02%	7.85%	16.9288
45	Income Fund	ULIF0310/10/10IncomeFnd101	January 5, 2010	Non Par	1,118.15	16.1494	16.1494	15.4744	15.5885	15.1713	14.3333	12.67%	9.01%	16.1494
46	Blue Chip Fund	ULIF0350/10/10BlueChipF101	January 5, 2010	Non Par	2,346.53	15.7423	15.7423	16.0954	16.1031	15.5735	14.7578	6.67%	14.37%	16.8610
47	Opportunities Fund	ULIF0360/10/10OpprtbnyF101	January 5, 2010	Non Par	4,215.15	19.8671	19.8671	19.7404	19.1776	18.5209	16.9247	17.39%	19.50%	21.3878
48	Vantage Fund	ULIF0370/10/10VantagFnd101	January 5, 2010	Non Par	320.77	17.3044	17.3044	17.3291	17.2335	16.8826	15.7679	9.74%	13.05%	18.0042
49	Highest NAV Guarantee Fund	ULIF0401/09/10HighestNAV101	September 8, 2010	Non Par	8,652.06	12.9050	12.9050	12.9644	13.0808	12.8448	12.3000	4.92%	8.28%	13.4481
50	Short Term Fund	ULIF0380/09/10ShortTrmF101	September 14, 2010	Non Par	147.84	14.7971	14.7971	14.5025	14.2782	14.0093	13.6419	8.47%	8.00%	14.7971
51	Balanced Fund	ULIF0390/09/10BalancedF101	September 8, 2010	Non Par	2,492.32	15.3077	15.3077	15.4811	15.6344	15.1751	14.1575	8.12%	12.42%	16.1578
52	Capital Guarantee Fund	ULIF0412/10/10CapGuarF101	November 2, 2010	Non Par	17.64	14.3740	14.3740	15.0724	15.1393	15.1627	14.5256	-1.04%	11.49%	16.2461
53	Pension Guarantee Fund 1	ULIF0424/10/11PenGuarFnd101	February 1, 2011	Non Par	144.06	14.2225	14.2225	13.8896	13.9008	13.5603	12.9836	9.54%	7.97%	14.2225
54	Capital Guarantee Fund 5A	ULGF0210/04/11CapGuarF5A101	April 6, 2011	Non Par	15.07	13.6681	13.6681	13.7118	13.6768	13.4744	13.0356	4.85%	8.01%	13.9399
55	Liquid Fund II	ULGF0431/11/02/12LiquidFdlI101	February 11, 2012	Non Par	6.51	17.1579	17.1579	16.8746	16.5859	16.2975	15.9960	7.26%	7.69%	17.1579
56	Stable Managed Fund II	ULGF0481/11/02/12StableMFI101	February 11, 2012	Non Par	21.34	16.9092	16.9092	16.5840	16.3129	16.0191	15.6650	7.94%	7.81%	16.9092
57	Secure Managed Fund II	ULGF0441/11/02/12SecureMFI101	February 11, 2012	Non Par	71.87	18.6246	18.6246	17.8774	17.9812	17.4610	16.4975	12.89%	9.44%	18.6246
58	Defensive Managed Fund II	ULGF0451/11/02/12DefnsVfI101	February 11, 2012	Non Par	123.14	20.2437	20.2437	20.2437	19.7303	19.7563	19.3201	11.04%	10.43%	20.2437
59	Balanced Managed Fund II	ULGF0461/11/02/12BalncdMFI101	February 11, 2012	Non Par	14.02	23.0290	23.0290	22.7836	22.9178	22.1536	20.7453	11.01%	12.22%	23.4144
60	Balanced Managed Fund	ULGF0321/08/12BalancedMF101	February 18, 2012	Non Par	156.12	80.5255	80.5255	79.4587	79.8659	77.2408	72.3862	11.24%	12.64%	81.7238
61	Defensive Managed Fund	ULGF0311/08/12DefensiveVf101	February 18, 2012	Non Par</										

FORM L-29-Details regarding debt securities

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date : September 30, 2015

(₹ Lakhs)

Details regarding debt securities- Non-ULIP

	MARKET VALUE				BOOK VALUE			
	As at September 30, 2015	As % of total for this class	As at September 30, 2014	As % of total for this class	As at September 30, 2015	As % of total for this class	As at September 30, 2014	As % of total for this class
<b>Break down by credit rating</b>								
AAA rated *	1,943,347.20	92.82%	1,553,177.47	90.21%	1,942,931.94	92.84%	1,549,154.66	90.23%
AA or better	104,278.18	4.98%	114,936.77	6.68%	103,741.69	4.96%	114,197.79	6.65%
Rated below AA but above A (A or better)	21,531.04	1.03%	11,214.11	0.65%	21,556.69	1.03%	11,231.09	0.65%
Rated below A but above B	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Any other \$	24,438.22	1.17%	42,390.13	2.46%	24,438.22	1.17%	42,390.13	2.47%
<b>Total</b>	<b>2,093,594.65</b>	<b>100.00%</b>	<b>1,721,718.47</b>	<b>100.00%</b>	<b>2,092,668.54</b>	<b>100.00%</b>	<b>1,716,973.67</b>	<b>100.00%</b>
<b>BREAKDOWN BY RESIDUAL MATURITY</b>								
Up to 1 year	268,636.69	12.83%	232,913.39	13.53%	267,254.73	12.77%	230,393.62	13.42%
More than 1 year and upto 3 years	124,450.99	5.94%	116,928.63	6.79%	124,873.10	5.97%	116,540.16	6.79%
More than 3 years and up to 7 years	738,824.65	35.29%	353,776.83	20.55%	739,245.50	35.33%	353,107.63	20.57%
More than 7 years and up to 10 years	551,589.19	26.35%	357,982.31	20.79%	551,842.48	26.37%	358,174.43	20.86%
More than 10 years and up to 15 years	159,654.87	7.63%	241,813.75	14.04%	159,204.33	7.61%	240,198.75	13.99%
More than 15 years and up to 20 years	59,230.10	2.83%	144,745.13	8.41%	59,052.21	2.82%	144,971.82	8.44%
Above 20 years	191,208.15	9.13%	273,558.43	15.89%	191,196.18	9.14%	273,587.26	15.93%
<b>Total</b>	<b>2,093,594.65</b>	<b>100.00%</b>	<b>1,721,718.47</b>	<b>100.00%</b>	<b>2,092,668.54</b>	<b>100.00%</b>	<b>1,716,973.67</b>	<b>100.00%</b>
<b>Breakdown by type of the issuer</b>								
a. Central Government @	1,280,240.47	61.15%	941,593.72	54.69%	1,280,530.93	61.19%	938,598.69	54.67%
b. State Government	58,683.83	2.80%	62,246.68	3.62%	58,826.32	2.81%	62,334.08	3.63%
c. Corporate Securities	754,670.34	36.05%	717,878.07	41.70%	753,311.29	36.00%	716,040.89	41.70%
<b>Total</b>	<b>2,093,594.65</b>	<b>100.00%</b>	<b>1,721,718.47</b>	<b>100.00%</b>	<b>2,092,668.54</b>	<b>100.00%</b>	<b>1,716,973.67</b>	<b>100.00%</b>

Note

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

FORM L-29-Details regarding debt securities

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date : September 30, 2015

(₹ Lakhs)

Details regarding debt securities- ULIP

	MARKET VALUE				BOOK VALUE			
	As at September 30, 2015	As % of total for this class	As at September 30, 2014	As % of total for this class	As at September 30, 2015	As % of total for this class	As at September 30, 2014	As % of total for this class
<b>Break down by credit rating</b>								
AAA rated *	1,717,538.02	97.02%	1,203,110.13	95.11%	1,677,875.58	97.01%	1,196,180.48	95.13%
AA or better	43,840.63	2.48%	48,095.31	3.80%	42,752.25	2.47%	47,559.51	3.78%
Rated below AA but above A	5,591.09	0.32%	-	0.00%	5,563.63	0.32%	-	0.00%
Rated below A but above B	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Any other \$	3,400.00	0.19%	13,700.00	1.08%	3,400.00	0.20%	13,700.00	1.09%
<b>Total</b>	<b>1,770,369.74</b>	<b>100.00%</b>	<b>1,264,905.44</b>	<b>100.00%</b>	<b>1,729,591.46</b>	<b>100.00%</b>	<b>1,257,439.99</b>	<b>100.00%</b>
<b>BREAKDOWN BY RESIDUAL MATURITY</b>								
Up to 1 year	368,932.39	20.84%	260,307.00	20.58%	365,022.77	21.10%	256,126.05	20.37%
More than 1 year and upto 3 years	222,975.74	12.59%	220,218.57	17.41%	218,893.97	12.66%	215,818.67	17.16%
More than 3 years and up to 7 years	636,081.19	35.93%	430,366.41	34.02%	620,659.31	35.88%	432,442.40	34.39%
More than 7 years and up to 10 years	116,957.29	6.61%	86,808.77	6.86%	113,463.20	6.56%	86,771.91	6.90%
More than 10 years and up to 15 years	173,041.75	9.77%	122,474.43	9.68%	167,948.57	9.71%	123,233.81	9.80%
More than 15 years and up to 20 years	39,526.60	2.23%	84,577.94	6.69%	35,893.34	2.08%	82,828.90	6.59%
Above 20 years	212,854.77	12.02%	60,152.32	4.76%	207,710.28	12.01%	60,218.25	4.79%
<b>Total</b>	<b>1,770,369.74</b>	<b>100.00%</b>	<b>1,264,905.44</b>	<b>100.00%</b>	<b>1,729,591.46</b>	<b>100.00%</b>	<b>1,257,439.99</b>	<b>100.00%</b>
<b>Breakdown by type of the issuer</b>								
a. Central Government @	1,115,874.30	63.03%	682,186.74	53.93%	1,091,386.79	63.10%	681,752.43	54.22%
b. State Government	877.24	0.05%	-	0.00%	861.21	0.05%	-	0.00%
c. Corporate Securities	653,618.20	36.92%	582,718.71	46.07%	637,343.46	36.85%	575,687.56	45.78%
<b>Total</b>	<b>1,770,369.74</b>	<b>100.00%</b>	<b>1,264,905.44</b>	<b>100.00%</b>	<b>1,729,591.46</b>	<b>100.00%</b>	<b>1,257,439.99</b>	<b>100.00%</b>

Note

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



FORM L-30- RELATED PARTY TRANSACTIONS

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date : September 30, 2015

A. The transactions between the Company and its related parties are as given below:

(₹ '000)

Sr.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / (received)*			
				For the quarter ended September 30, 2015	For the half year ended September 30, 2015	For the quarter ended September 30, 2014	For the half year ended September 30, 2014
1	HDFC Limited	Holding Company	Investment income Commission expense Sale of investments Name Usage Fees	(144,675) 157 (150,000) 400,000	(289,659) 268 (150,000) 400,000	(135,150) 197 (125,641) -	(247,248) 408 (250,000) -
2	HDFC Pension Management Company Limited	Wholly Owned Subsidiary	Income from sharing of resources	657	(1,843)	(3,965)	(5,462)
3	HDFC Asset Management Company Limited	Fellow Subsidiary	Premium income	(10)	(2,464)	11	(1,644)
4	HDFC Realty	Fellow Subsidiary	Brokerage fees	-	50	-	-
5	HDFC Ergo General Insurance Company Limited	Fellow Subsidiary	Premium income Insurance claim received Insurance premium paid	72 (400) 487	(38) (553) 577	(257) (1,980) 337	(389) (1,980) 792
6	HDFC Sales Private Limited	Fellow Subsidiary	Commission expense	23,419	44,285	16,828	29,153
7	Key Management Personnel		Premium income Managerial remuneration	(124) 22,445	(183) 65,706	(124) 35,288	(183) 63,227

B. Other group companies with material transactions #

(₹ '000)

Sr.No.	Name of the Company	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / (received)*			
				For the quarter ended September 30, 2015	For the half year ended September 30, 2015	For the quarter ended September 30, 2014	For the half year ended September 30, 2014
1	HDFC Bank Limited	Associate of holding Company	Premium income Investment income Commission expense Custodian fees paid Bank charges paid Insurance claim paid Purchase of investments Sale of investments Recovery of licensing fees General office expense Purchase of Digital certificate & eToken	(2,204) (203,133) 1,223,446 9,574 16,289 740 2,717,811 (1,343,983) (4,070) - -	(8,127) (242,679) 1,929,410 17,415 35,664 2,466 5,058,757 (3,684,929) (13,542) - -	(893) (38,621) 1,066,173 10,526 22,809 6,577 1,561,529 (810,000) (933) 8,350 4	(6,591) (160,913) 1,796,769 19,944 40,223 6,589 1,794,623 (810,000) (1,477) 8,350 4

\* Transaction amounts are on accrual basis.

# Not a related party as per Accounting Standard (AS) 18 on "Related Party Disclosures"

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

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date : September 30, 2015

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

Resigned on August 5, 2015  
Appointed on August 5, 2015

**FORM L-32-SOLVENCY MARGIN - KT 3**

(See Regulation 4)  
Insurance Regulatory and Development Authority (Actuarial Report and Abstract) Regulations, 2000  
**AVAILABLE SOLVENCY MARGIN AND SOLVENCY RATIO**  
**As on September 30, 2015**

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

Item	Description	Adjusted Value (₹ lakhs)	
(1)	(2)		
01	Available assets in Policyholders' fund:		6,677,646
	Deduct:		
02	Mathematical reserves		6,643,741
03	Other liabilities		-
04	<b>Excess in Policyholders' funds</b>		33,905
05	Available assets in Shareholders' fund:		287,451
	Deduct:		
06	Other liabilities of shareholders' fund		-
07	<b>Excess in Shareholders' funds</b>		287,451
08	Total ASM (04)+(07)		321,356
09	Total RSM		157,329
10	<b>Solvency Ratio (ASM/RSM)</b>		<b>204%</b>

## Certification:

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

Place: \_\_\_\_\_ Mumbai \_\_\_\_\_ Srinivasan Parthasarathy  
Date: \_\_\_\_\_ October 15, 2015 \_\_\_\_\_

## Notes

- Item Nos. 01 and 05 are the amounts of the Adjusted Value of Assets as mentioned in Form IRDA-Assets- AA as specified under Schedule I of Insurance Regulatory and Development Authority (Assets, Liabilities, and Solvency Margin of Insurers) Regulations, 2000.
- Item No. 02 is the amount of Mathematical Reserves as mentioned in Form H.

FORM L-33- NPAs

FORM 7

(Read with Regulation 10)

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Registration Number: 101

Statement as on: September 30, 2015

Name of Fund Life Fund

DETAILS OF NON-PERFORMING ASSETS - QUARTERLY

₹ Crores

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		TOTAL	
		YTD ( As on 30 Sep 2015)	Prev. FY ( As on 31 Mar 2015)	YTD ( As on 30 Sep 2015)	Prev. FY ( As on 31 Mar 2015)	YTD ( As on 30 Sep 2015)	Prev. FY ( As on 31 Mar 2015)	YTD ( As on 30 Sep 2015)	Prev. FY ( As on 31 Mar 2015)
1	Investments Assets (As per Form 3A / 3B - Total Fund)	4,463.31	4,564.40	18.03	21.67	860.12	539.15	18,147.37	16,358.41
2	Gross NPA	10.00	10.00	-	-	-	-	10.00	10.00
3	% of Gross NPA on Investment Assets (2/1)	0.22%	0.22%	0.00%	0.00%	0.00%	0.00%	0.06%	0.06%
4	Provision made on NPA	5.82	3.14	-	-	-	-	5.82	3.14
5	Provision as a % of NPA (4/2)	58.24%	31.40%	0.00%	0.00%	0.00%	0.00%	58.24%	31.40%
6	Provision on Standard Assets	-	-	0.07	0.09	-	-	0.07	0.09
7	Net Investment Assets (1-4)	4,457.49	4,561.26	18.03	21.67	860.12	539.15	18,141.55	16,355.27
8	Net NPA (2-4)	4.18	6.86	-	-	-	-	4.18	6.86
9	% of Net NPA to Net Investment Assets (8/7)	0.09%	0.15%	0.00%	0.00%	0.00%	0.00%	0.02%	0.04%
10	Write off made during the period	-	-	-	-	-	-	-	-

Notes:

1. Gross NPA is investments classified as NPA, before any provisions.
2. Provision made on the 'Standard Assets' shall be as per Circular: 32/2/F&A/Circulars/169/Jan/2006-07 as amended from time to time
3. Net Investment assets is net of 'provisions'.
4. Net NPA is gross NPAs less provisions.
5. Write off as approved by the Board.

Certification

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

Date: October 30, 2015

Prasun Gajri  
Chief Investment Officer

FORM L-33- NPAs

FORM 7

(Read with Regulation 10)

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Registration Number: 101

Statement as on: September 30, 2015

Name of Fund: Pension & General Annuity and Group Business

DETAILS OF NON-PERFORMING ASSETS - QUARTERLY

₹ Crores

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		TOTAL	
		YTD ( As on 30 Sep 2015)	Prev. FY ( As on 31 Mar 2015)	YTD ( As on 30 Sep 2015)	Prev. FY ( As on 31 Mar 2015)	YTD ( As on 30 Sep 2015)	Prev. FY ( As on 31 Mar 2015)	YTD ( As on 30 Sep 2015)	Prev. FY ( As on 31 Mar 2015)
1	Investments Assets (As per Form 3A / 3B - Total Fund)	2,682.93	2,476.98	-	-	341.00	440.08	6,475.88	5,767.94
2	Gross NPA	10.00	10.00	-	-	-	-	10.00	10
3	% of Gross NPA on Investment Assets (2/1)	0.37%	0.40%	0.00%	0.00%	0.00%	0.00%	0.15%	0.17%
4	Provision made on NPA	5.82	3.14	-	-	-	-	5.82	3
5	Provision as a % of NPA (4/2)	58.24%	31.40%	0.00%	0.00%	0.00%	0.00%	58.24%	31.40%
6	Provision on Standard Assets	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	2,677.11	2,473.84	-	-	341.00	440.08	6,470.06	5,764.80
8	Net NPA (2-4)	4.18	6.86	-	-	-	-	4.18	7
9	% of Net NPA to Net Investment Assets (8/7)	0.16%	0.28%	0.00%	0.00%	0.00%	0.00%	0.06%	0.12%
10	Write off made during the period	-	-	-	-	-	-	-	-

Notes:

1. Gross NPA is investments classified as NPA, before any provisions.
2. Provision made on the 'Standard Assets' shall be as per Circular: 32/2/F&A/Circulars/169/Jan/2006-07 as amended from time to time
3. Net Investment assets is net of 'provisions'.
4. Net NPA is gross NPAs less provisions.
5. Write off as approved by the Board.

Certification

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

Date: October 30, 2015

Prasun Gajri  
Chief Investment Officer

FORM L-33- NPAs

FORM 7

(Read with Regulation 10)

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Registration Number: 101

Statement as on: September 30, 2015

Name of Fund: Unit Linked Funds

DETAILS OF NON-PERFORMING ASSETS - QUARTERLY

₹ Crores

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		TOTAL	
		YTD ( As on 30 Sep 2015)	Prev. FY ( As on 31 Mar 2015)	YTD ( As on 30 Sep 2015)	Prev. FY ( As on 31 Mar 2015)	YTD ( As on 30 Sep 2015)	Prev. FY ( As on 31 Mar 2015)	YTD ( As on 30 Sep 2015)	Prev. FY ( As on 31 Mar 2015)
1	Investments Assets (As per Form 3A / 3B - Total Fund)	5,818.78	5,083.25	-	-	1,491.75	1,986.88	45,156.73	44,920.34
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)	5,818.78	5,083.25	-	-	1,491.75	1,986.88	45,156.73	44,920.34
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	-	-	-	-	-	-	-	-

Notes:

1. Gross NPA is investments classified as NPA, before any provisions.
2. Provision made on the 'Standard Assets' shall be as per Circular: 32/2/F&A/Circulars/169/Jan/2006-07 as amended from time to time
3. Net Investment assets is net of 'provisions'.
4. Net NPA is gross NPAs less provisions.
5. Write off as approved by the Board.

Certification

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

Date: October 30, 2015

Prasun Gajri  
Chief Investment Officer

## FORM L-34- YIELD ON INVESTMENT

## FORM - 1

(Read with Regulation 10)

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Registration Number: 101

Statement as on: September 30, 2015

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Name of the Fund Life Fund

₹ Crores

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year)			
			Investment	Income on Investment	Gross Yield (%)	Net Yield (%)	Investment	Income on Investment	Gross Yield (%)	Net Yield (%)	Investment	Income on Investment	Gross Yield (%)	Net Yield (%)
A01	Central Government Bonds	CGBS	8,151.03	163.84	2.01%	2.01%	7,886.22	320.91	4.07%	4.07%	5,688.91	242.11	4.26%	4.26%
A03	Deposit under Section 7 of Insurance Act, 1938	CDSS	-	-	0.00%	0.00%	11.86	0.12	1.05%	1.05%	12.05	0.47	3.93%	3.93%
A04	Treasury Bills	CTRB	768.64	14.05	1.83%	1.83%	702.80	26.35	3.75%	3.75%	738.39	31.85	4.31%	4.31%
B02	State Government Bonds	SGBB	62.68	1.36	2.17%	2.17%	62.68	2.72	4.34%	4.34%	62.70	2.72	4.34%	4.34%
B04	Other Approved Securities (excluding Infrastructure Investments)	SGOA	410.55	8.49	2.07%	2.07%	396.51	16.37	4.13%	4.13%	603.84	21.08	4.18%	4.18%
C06	Debentures / Bonds / CPs / Loans - (Promoter Group)	HDPG	196.87	4.56	2.31%	2.31%	200.97	9.29	4.62%	4.62%	95.08	4.62	4.86%	4.86%
C08	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	162.17	3.69	2.28%	2.28%	138.86	6.37	4.59%	4.59%	30.51	1.42	4.64%	4.64%
C11	Bonds / Debentures issued by NHB / Institutions accredited by NHB - (TAX FREE BONDS)	HFDN	54.78	1.21	2.21%	2.21%	54.78	2.41	4.39%	4.39%	54.78	2.41	4.39%	4.39%
C13	Debentures / Bonds / CPs / Loans	HODS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	15.00	0.84	5.62%	5.62%
D02	Infrastructure - PSU - Equity shares - Quoted	ITPE	112.06	-3.30	-2.94%	-2.94%	116.72	-3.00	-2.57%	-2.57%	85.59	19.44	22.72%	22.72%
D03	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	66.61	-1.06	-1.59%	-1.59%	64.97	-0.76	-1.18%	-1.18%	14.16	0.52	3.64%	3.64%
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	2,653.56	65.93	2.48%	2.48%	2,672.75	125.32	4.69%	4.69%	2,142.65	96.94	4.52%	4.52%
D09	Infrastructure - PSU - CPs	IPCP	-	-	0.00%	0.00%	-	-	0.00%	0.00%	21.03	0.02	0.08%	0.08%
D10	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	71.81	2.68	3.73%	3.73%	78.10	4.52	5.78%	5.78%	61.96	2.67	4.31%	4.31%
D13	Infrastructure - PSU - Debentures / Bonds	IPFD	100.00	2.11	2.11%	2.11%	100.00	4.20	4.20%	4.20%	100.00	4.21	4.21%	4.21%
D15	Infrastructure - Equity and Equity related instruments (including unlisted)	IOEQ	51.74	0.60	1.15%	1.15%	51.94	1.42	2.74%	2.74%	43.31	10.07	23.24%	23.24%
D16	Infrastructure - Debentures / Bonds / CPs / loans	IODS	17.97	0.42	2.32%	2.32%	17.97	0.83	4.62%	4.62%	17.96	0.83	4.62%	4.62%
	Onshore Rupee Bonds issued by ADB and IFC (Infrastructure-approved)	IORB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
E01	PSU - Equity shares - Quoted	EAEQ	234.13	-3.06	-1.31%	-1.31%	241.84	-4.71	-1.95%	-1.95%	214.04	46.10	21.54%	21.54%
E02	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	2,201.16	28.37	1.29%	1.29%	2,108.61	60.06	2.85%	2.85%	965.72	163.00	16.88%	16.88%
E04	Equity Shares (incl. Equity related Instruments) - Promoter Group	EEPG	242.53	2.92	1.20%	1.20%	231.42	3.46	1.49%	1.49%	60.64	10.14	16.72%	16.72%
E09	Corporate Securities - Debentures	ECOS	1,000.69	24.65	2.46%	2.46%	1,046.05	50.10	4.79%	4.79%	1,224.30	57.53	4.70%	4.70%
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	18.24	0.53	2.91%	2.91%	19.19	1.11	5.79%	5.79%	22.49	1.35	6.02%	6.02%
E17	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	136.10	3.45	2.54%	2.54%	138.85	7.02	5.05%	5.05%	160.13	8.07	5.04%	5.04%
E18	Deposits - CDs with Scheduled Banks	EDCD	91.09	1.38	1.51%	1.51%	61.79	1.81	2.94%	2.94%	118.93	4.78	4.02%	4.02%
E19	Deposits - Repo / Reverse Repo	ECMR	263.61	4.59	1.74%	1.74%	227.71	7.64	3.35%	3.35%	305.45	12.61	4.13%	4.13%
E22	CCIL - CBLO	ECBO	324.54	4.84	1.49%	1.49%	348.86	10.75	3.08%	3.08%	344.90	12.17	3.53%	3.53%
E23	Commercial Papers	ECCP	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
E24	Application Money	ECAM	-	-	0.00%	0.00%	3.12	0.01	0.25%	0.25%	-	-	0.00%	0.00%
E25	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	77.40	1.80	2.33%	2.33%	77.42	3.58	4.62%	4.62%	77.56	3.58	4.62%	4.62%
E26	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EPPD	4.71	0.12	2.51%	2.51%	4.71	0.24	4.99%	4.99%	4.71	0.24	4.99%	4.99%
E30	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	187.95	2.00	1.07%	1.07%	186.94	2.71	1.45%	1.45%	95.09	3.66	3.85%	3.85%
E31	Mutual Funds - (under Insurer's Promoter Group)	EMPG	-	-	0.00%	0.00%	90.00	0.12	0.14%	0.14%	28.88	1.12	3.89%	3.89%
F03	Equity Shares (incl Co-op Societies)	OESH	172.90	10.07	5.82%	5.82%	176.99	14.28	8.07%	8.07%	114.72	5.99	5.22%	5.22%
F04	Equity Shares (PSUs & Unlisted)	OEPD	0.50	-	0.00%	0.00%	0.39	0.01	2.54%	2.54%	3.51	0.04	1.12%	1.12%
F06	Debentures	OLDB	164.39	3.40	2.07%	2.07%	132.85	4.56	3.43%	3.43%	103.21	4.61	4.47%	4.47%
F11	Venture Fund / SEBI approved Alternate Investment Fund (Category I)	OAFA	10.17	0.11	1.10%	1.10%	10.30	0.11	1.09%	1.09%	12.42	0.27	2.18%	2.18%
	Venture Fund / SEBI approved Alternate Investment Fund (Category II)	OAFB	0.96	-	0.00%	0.00%	0.96	-	0.00%	0.00%	-	-	0.00%	0.00%
F17	Securitized Assets	OPSA	5.65	-1.18	-20.94%	-20.94%	5.70	-1.17	-20.60%	-20.60%	10.90	0.55	5.09%	5.09%
<b>TOTAL</b>			<b>18,045.18</b>	<b>348.55</b>			<b>17,698.81</b>	<b>678.76</b>			<b>13,583.55</b>	<b>778.03</b>		

## Notes:

1. Category of investment (COI) is as per Guidelines, as amended from time to time by IRDAI.
2. Gross Yield is based on daily simple average of Investments.
3. Net Yield disclosed is net of tax.
4. In the previous year column, the figures of the corresponding Year to date of previous financial year is shown.

## 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.

FORM L-34- YIELD ON INVESTMENT

FORM - 1

(Read with Regulation 10)

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Registration Number: 101

Statement as on: September 30, 2015

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	2,147.51	44.91	2.09%	2.09%	2,041.51	84.07	4.12%	4.12%	1,092.69	46.88	4.29%	4.29%
A04	Treasury Bills	CTRB	34.21	0.66	1.93%	1.93%	38.84	1.28	3.30%	3.30%	174.85	7.58	4.34%	4.34%
B02	State Government Bonds	SGGB	524.23	11.56	2.20%	2.20%	524.30	23.11	4.41%	4.41%	548.79	24.23	4.42%	4.42%
B04	Other Approved Securities (excluding Infrastructure Investments)	SGOA	74.89	1.59	2.12%	2.12%	74.83	3.17	4.24%	4.24%	95.16	4.06	4.27%	4.27%
C06	Bonds/Debentures/CPs/Loans - Promoter Group	HDPG	164.26	3.67	2.24%	2.24%	163.48	7.34	4.49%	4.49%	128.18	6.38	4.98%	4.98%
C08	Bonds / Debentures issued by NHB / Institution accredited by NHB	HTDN	315.80	7.59	2.40%	2.40%	313.38	15.70	5.01%	5.01%	208.15	10.45	5.02%	5.02%
D02	Infrastructure - PSU - Equity shares - Quoted	ITPE	18.28	-0.34	-1.87%	-1.87%	19.25	-0.33	-1.71%	-1.71%	12.00	2.88	24.01%	24.01%
D03	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	10.99	-0.21	-1.91%	-1.91%	10.58	-0.19	-1.75%	-1.75%	1.77	0.06	3.63%	3.63%
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	800.32	17.71	2.21%	2.21%	765.28	33.40	4.36%	4.36%	494.84	23.25	4.70%	4.70%
D09	Infrastructure - PSU - CPs	IPCP	-	-	0.00%	0.00%	-	-	0.00%	0.00%	78.94	0.06	0.08%	0.08%
D10	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	112.07	2.89	2.58%	2.58%	116.58	5.78	4.95%	4.95%	41.88	2.09	4.98%	4.98%
D13	Infrastructure - PSU - Debentures / Bonds	IPFD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
	Onshore Rupee Bonds issued by ADB and IFC (Infrastructure-approved)	IORB	6.30	0.14	2.23%	2.23%	6.30	0.28	4.44%	4.44%	6.30	0.01	0.17%	0.17%
E01	PSU - Equity shares - Quoted	EAEQ	36.84	0.38	1.03%	1.03%	39.19	0.09	0.22%	0.22%	30.28	6.68	22.07%	22.07%
E02	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	366.11	4.56	1.24%	1.24%	351.05	11.29	3.22%	3.22%	119.83	20.21	16.86%	16.86%
E04	Equity Shares (incl. Equity related Instruments) - Promoter Group	EEPG	41.04	0.55	1.33%	1.33%	39.31	0.61	1.54%	1.54%	7.34	1.27	17.30%	17.30%
E09	Corporate Securities - Debentures	ECOS	1,155.74	28.21	2.44%	2.44%	1,150.35	56.12	4.88%	4.88%	1,001.87	50.47	5.04%	5.04%
E10	Corporate Securities - Debentures / Bonds/ CPs /Loan - (Promoter Group)	EDPG	50.00	1.29	2.59%	2.59%	50.00	2.57	5.14%	5.14%	50.00	2.57	5.14%	5.14%
E17	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	93.59	2.84	3.04%	3.04%	97.24	5.79	5.95%	5.95%	224.13	12.88	5.75%	5.75%
E18	Deposits - CDs with Scheduled Banks	EDCD	71.29	1.46	2.05%	2.05%	67.41	2.78	4.12%	4.12%	30.68	0.52	1.68%	1.68%
E19	Deposits - Repo / Reverse Repo	ECMR	151.29	2.65	1.75%	1.75%	142.58	4.97	3.49%	3.49%	141.38	5.80	4.10%	4.10%
E22	CCIL - CBLO	ECBO	25.91	0.17	0.65%	0.65%	81.77	1.19	1.46%	1.46%	43.34	0.62	1.42%	1.42%
E23	Commercial Papers	ECCP	-	-	0.00%	0.00%	2.49	0.02	0.84%	0.84%	47.14	2.26	4.80%	4.80%
E24	Application Money	ECAM	-	-	0.00%	0.00%	0.50	0.00	0.27%	0.27%	-	-	0.00%	0.00%
E25	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	22.90	0.54	2.35%	2.35%	22.90	1.07	4.68%	4.68%	22.90	1.07	4.68%	4.68%
E26	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EPPD	15.32	0.38	2.50%	2.50%	15.32	0.76	4.98%	4.98%	15.33	0.76	4.98%	4.98%
E30	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	20.79	0.15	0.74%	0.74%	22.74	0.29	1.26%	1.26%	42.98	0.86	2.00%	2.00%
E31	Mutual Funds - (under Insurer's Promoter Group)	EMPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	5.44	0.21	3.89%	3.89%
F03	Equity Shares (incl Co-op Societies) Note 1	OESH	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
F06	Debentures Note 1	OLDB	5.22	-1.04	-20.00%	-20.00%	6.04	-2.68	-44.47%	-44.47%	9.00	-1.00	-11.11%	-11.11%
F17	Securitized Assets Note 1	OPSA	-	-	0.00%	0.00%	-	-	0.00%	0.00%	39.02	0.53	1.36%	1.36%
<b>TOTAL</b>			<b>6,264.91</b>	<b>132.30</b>			<b>6,163.21</b>	<b>258.49</b>			<b>4,714.23</b>	<b>233.66</b>		

Notes:

1. Category of investment (COI) is as per Guidelines, as amended from time to time by IRDAI.
2. Gross Yield is based on daily simple average of Investments.
3. Net Yield disclosed is net of tax.
4. In the previous year column, the figures of the corresponding Year to date of previous financial year is shown.

**CERTIFICATION**

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

Date: October 30, 2015

Prasun Gajri  
Chief Investment Officer



FORM L-34- YIELD ON INVESTMENT

FORM - 1

(Read with Regulation 10)

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Registration Number: 101

Statement as on: September 30, 2015

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	9,483.64	377.69	3.98%	3.98%	8,999.93	399.74	4.44%	4.44%	5,385.90	326.83	6.07%	6.07%
A04	Treasury Bills	CTRB	341.60	6.44	1.89%	1.89%	321.09	12.33	3.84%	3.84%	289.11	12.96	4.48%	4.48%
B02	State Government Bonds	SGGB	8.66	0.28	3.27%	3.27%	8.66	0.28	3.27%	3.27%	-	-	0.00%	0.00%
B04	Other Approved Securities (excluding Infrastructure Investments)	SGOA	0.89	0.03	3.71%	3.71%	0.89	0.03	3.64%	3.64%	74.55	3.80	5.10%	5.10%
C06	Debentures / Bonds / CPs / Loans - (Promoter Group)	HDPG	502.60	16.36	3.25%	3.25%	510.29	22.81	4.47%	4.47%	501.88	29.76	5.93%	5.93%
C08	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	568.88	19.72	3.47%	3.47%	574.63	26.03	4.53%	4.53%	537.57	31.83	5.92%	5.92%
D02	Infrastructure - PSU - Equity shares - Quoted	ITPE	1,059.68	-47.91	-4.52%	-4.52%	1,142.00	-154.33	-13.51%	-13.51%	1,322.76	233.67	17.67%	17.67%
D03	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	449.56	2.50	0.56%	0.56%	448.63	-25.76	-5.74%	-5.74%	583.29	195.11	33.45%	33.45%
D08	Infrastructure - PSU - Debentures / Bonds	IPTD	1,874.38	72.00	3.84%	3.84%	1,812.85	83.75	4.62%	4.62%	1,887.71	119.16	6.31%	6.31%
D09	Infrastructure - PSU - CPs	IPCP	48.66	0.98	2.02%	2.02%	48.55	1.19	2.46%	2.46%	-	-	0.00%	0.00%
D10	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	690.63	27.99	4.05%	4.05%	666.90	34.01	5.10%	5.10%	464.47	36.09	7.77%	7.77%
D15	Infrastructure - Equity and Equity related instruments (including unlisted)	IOEQ	574.17	-85.80	-14.94%	-14.94%	578.90	-64.88	-11.21%	-11.21%	815.02	219.09	26.88%	26.88%
	Onshore Rupee Bonds issued by ADB and IFC (Infrastructure-approved)	IORB	9.48	0.52	5.46%	5.46%	9.49	0.43	4.54%	4.54%	8.93	-0.07	-0.79%	-0.79%
E01	PSU - Equity shares - Quoted	EAEQ	2,418.61	-205.07	-8.48%	-8.48%	2,588.49	-116.49	-4.50%	-4.50%	3,783.13	919.03	24.29%	24.29%
E02	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	20,039.29	-199.95	-1.00%	-1.00%	20,031.86	-172.20	-0.86%	-0.86%	16,570.06	3,520.66	21.25%	21.25%
E04	Equity Shares (incl. Equity related Instruments) - Promoter Group	EEPG	1,936.49	19.20	0.99%	0.99%	1,855.40	98.36	5.30%	5.30%	995.78	161.48	16.22%	16.22%
E07	Corporate Securities - Preference Shares	EPNQ	2.90	0.34	11.76%	11.76%	2.83	0.34	12.09%	12.09%	2.63	0.34	12.98%	12.98%
E09	Corporate Securities - Debentures	ECOS	1,489.92	53.44	3.59%	3.59%	1,508.97	69.84	4.63%	4.63%	1,464.08	87.25	5.96%	5.96%
E10	Corporate Securities - Debentures / Bonds/ CPs /Loan - (Promoter Group)	EDPG	127.09	3.73	2.93%	2.93%	127.23	5.95	4.68%	4.68%	124.62	7.95	6.38%	6.38%
E17	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	34.00	1.12	3.30%	3.30%	34.00	2.21	6.50%	6.50%	182.20	9.32	5.11%	5.11%
E18	Deposits - CDs with Scheduled Banks	EDCD	599.20	12.12	2.02%	2.02%	634.66	26.04	4.10%	4.10%	755.70	35.22	4.66%	4.66%
E19	Deposits - Repo / Reverse Repo	ECMR	570.63	10.30	1.80%	1.80%	619.75	22.74	3.67%	3.67%	443.19	18.19	4.11%	4.11%
E22	CCIL - CBLO	ECBO	324.36	5.37	1.65%	1.65%	367.04	10.55	2.87%	2.87%	179.43	0.04	0.02%	0.02%
E23	Commercial Papers	ECCP	66.31	1.42	2.14%	2.14%	68.64	2.97	4.32%	4.32%	93.83	4.61	4.91%	4.91%
E24	Application Money	ECAM	-	-	0.00%	0.00%	83.00	0.33	0.40%	0.40%	-	-	0.00%	0.00%
E25	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	51.37	1.71	3.33%	3.33%	51.41	2.18	4.25%	4.25%	49.96	3.10	6.20%	6.20%
E26	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EPPD	5.10	0.13	2.60%	2.60%	5.11	0.23	4.47%	4.47%	5.09	0.26	5.13%	5.13%
E32	Net Current Assets (Only in respect of ULIP Business)	ENCA	409.67	-	0.00%	0.00%	409.67	-	0.00%	0.00%	331.81	-	0.00%	0.00%
F03	Equity Shares (incl Co-op Societies)	OESH	1,020.93	-1.05	-0.10%	-0.10%	1,055.33	-20.09	-1.90%	-1.90%	961.27	472.32	49.13%	49.13%
F06	Debentures	OLDB	55.46	0.44	0.78%	0.78%	55.46	0.44	0.78%	0.78%	-	-	0.00%	0.00%
F04	Equity Shares (PSUs & Unlisted)	OEPD	62.96	-3.12	-4.96%	-4.96%	67.44	-15.63	-23.18%	-23.18%	109.59	29.95	27.33%	27.33%
F17	Securitized Assets	OPSA	32.17	0.65	2.02%	2.02%	31.85	1.29	4.04%	4.04%	29.10	1.42	4.89%	4.89%
	Passively Managed Equity ETF (Non Promotor Group)	OETF	277.13	-13.62	-4.92%	-4.92%	251.55	-11.16	-4.44%	-4.44%	-	-	0.00%	0.00%
<b>TOTAL</b>			<b>45,136.41</b>	<b>77.94</b>			<b>44,972.49</b>	<b>243.54</b>			<b>37,952.66</b>	<b>6,479.38</b>		

Notes:

1. Category of investment (COI) is as per Guidelines, as amended from time to time by IRDAI.
2. Gross Yield is based on daily simple average of Investments.
3. Net Yield disclosed is net of tax.
4. In the previous year column, the figures of the corresponding Year to date of previous financial year is shown.

**CERTIFICATION**

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

Date: October 30, 2015

Prasun Gajri  
Chief Investment Officer

## FORM L-35- DOWNGRADING OF INVESTMENT

FORM - 2

(Read with Regulation 10)

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Registration Number: 101

Statement as on: September 30, 2015

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
<b>A.</b>	<b><u>During the Quarter</u></b>								
	9.55% Hindalco Industries Ltd NCD Mat 25-Apr-2022	OLDB	34.62	Apr 27, 2012	CRISIL Ltd	CRISIL AA+	CRISIL AA-	Aug 03, 2015	
	9.55% Hindalco Industries Ltd NCD Mat 27-Jun-2022	OLDB	24.64	Jul 17, 2013	CRISIL Ltd	CRISIL AA+	CRISIL AA-	Aug 03, 2015	
	9.60% Hindalco Industries Ltd NCD Mat 02-Aug-2022	OLDB	44.03	Oct 01, 2013	CRISIL Ltd	CRISIL AA+	CRISIL AA-	Aug 03, 2015	
			-	-	-	-	-	-	
<b>B.</b>	<b><u>As on Date</u></b>								
	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 Pharamalabs NCD Mat 16-Feb-2019	OLDB	10.00	Jun 13, 2012	ICRA Ltd	ICRA A	ICRA D	Apr 12, 2013	
	9.15% Tata Power NCD mat 17-Sep-2018	IODS	5.99	Sep 23, 2010	CRISIL Ltd	CRISIL AA	CRISIL AA-	Oct 18, 2013	
	9.15% Tata Power NCD mat 17-Sep-2019	IODS	5.99	Sep 23, 2010	CRISIL Ltd	CRISIL AA	CRISIL AA-	Oct 18, 2013	
	9.15% Tata Power NCD mat 17-Sep-2020	IODS	5.99	Sep 23, 2010	CRISIL Ltd	CRISIL AA	CRISIL AA-	Oct 18, 2013	
	9.55% Hindalco Industries Ltd NCD Mat 25-Apr-2022	OLDB	34.62	Apr 27, 2012	CRISIL Ltd	CRISIL AA+	CRISIL AA-	Aug 03, 2015	
	9.55% Hindalco Industries Ltd NCD Mat 27-Jun-2022	OLDB	24.64	Jul 17, 2013	CRISIL Ltd	CRISIL AA+	CRISIL AA-	Aug 03, 2015	
	9.60% Hindalco Industries Ltd NCD Mat 02-Aug-2022	OLDB	44.03	Oct 01, 2013	CRISIL Ltd	CRISIL AA+	CRISIL AA-	Aug 03, 2015	

**Notes:**

1. Investments currently upgraded, listed as Down Graded during earlier Quarter have been deleted from the Cumulative listing.

**CERTIFICATION**

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

Date: October 30, 2015

Prasun Gajri  
Chief Investment Officer

## FORM L-35- DOWNGRADING OF INVESTMENT

## FORM - 2

(Read with Regulation 10)

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Registration Number: 101

Statement as on: September 30, 2015

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
<b>A.</b>	<b><u>During the Quarter</u></b>								
	9.10% Vedanta Ltd Mat 05-Apr-2023	ECOS	73.41	Apr 03, 2014	CRISIL Ltd	CRISIL AA+	CRISIL AA	Aug 06, 2015	
	9.17% Vedanta Ltd Mat 05-Jul-2023	ECOS	24.56	May 20, 2014	CRISIL Ltd	CRISIL AA+	CRISIL AA	Aug 06, 2015	
			-	-	-	-	-	-	
<b>B.</b>	<b><u>As on Date</u></b>								
	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	10.00	Jun 13, 2012	ICRA Ltd	ICRA A	ICRA D	Apr 12, 2013	
	9.10% Vedanta Ltd Mat 05-Apr-2023	ECOS	73.41	Apr 03, 2014	CRISIL Ltd	CRISIL AA+	CRISIL AA	Aug 06, 2015	
	9.17% Vedanta Ltd Mat 05-Jul-2023	ECOS	24.56	May 20, 2014	CRISIL Ltd	CRISIL AA+	CRISIL AA	Aug 06, 2015	

**Notes:**

1. Investments currently upgraded, listed as Down Graded during earlier Quarter have been deleted from the Cumulative listing.

**CERTIFICATION**

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

Date: October 30, 2015

Prasun Gajri  
Chief Investment Officer

## FORM L-35- DOWNGRADING OF INVESTMENT

## FORM - 2

(Read with Regulation 10)

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Registration Number: 101

Statement as on: September 30, 2015

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
<b>A.</b>	<b><u>During the Quarter</u></b>								
	9.55% Hindalco Industries Ltd NCD Mat 25-Apr-2022	OLDB	15.24235591	41474	CRISIL Ltd	CRISIL AA+	CRISIL AA-	Aug 03, 2015	
	9.55% Hindalco Industries Ltd NCD Mat 27-Jun-2022	OLDB	40.6685594	41474	CRISIL Ltd	CRISIL AA+	CRISIL AA-	Aug 03, 2015	
	9.40% Vedanta Ltd Mat 25-Oct-2022	ECOS	50.9024409	41211	CRISIL Ltd	CRISIL AA+	CRISIL AA	Aug 06, 2015	
	9.24% Vedanta Ltd Mat 20-Dec-2022	ECOS	25.39398041	41351	CRISIL Ltd	CRISIL AA+	CRISIL AA	Aug 06, 2015	
	9.10% Vedanta Ltd Mat 05-Apr-2023	ECOS	25.18805886	41473	CRISIL Ltd	CRISIL AA+	CRISIL AA	Aug 06, 2015	
			-	-	-	-	-	-	
<b>B.</b>	<b><u>As on Date</u></b>								
	9.55% Hindalco Industries Ltd NCD Mat 25-Apr-2022	OLDB	15.24	19-Jul-13	CRISIL Ltd	CRISIL AA+	CRISIL AA-	Aug 03, 2015	
	9.55% Hindalco Industries Ltd NCD Mat 27-Jun-2022	OLDB	40.67	19-Jul-13	CRISIL Ltd	CRISIL AA+	CRISIL AA-	Aug 03, 2015	
	9.40% Vedanta Ltd Mat 25-Oct-2022	ECOS	50.90	29-Oct-12	CRISIL Ltd	CRISIL AA+	CRISIL AA	Aug 06, 2015	
	9.24% Vedanta Ltd Mat 20-Dec-2022	ECOS	25.39	18-Mar-13	CRISIL Ltd	CRISIL AA+	CRISIL AA	Aug 06, 2015	
	9.10% Vedanta Ltd Mat 05-Apr-2023	ECOS	25.19	18-Jul-13	CRISIL Ltd	CRISIL AA+	CRISIL AA	Aug 06, 2015	

**Notes:**

1. Investments currently upgraded, listed as Down Graded during earlier Quarter have been deleted from the Cumulative listing.

**CERTIFICATION**

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

Date: October 30, 2015

Prasun Gajri  
Chief Investment Officer

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

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date : September 30, 2015

1	Particulars	For the quarter ended September 30, 2015				For the half year ended September 30, 2015				For the quarter ended September 30, 2014				For the half year ended September 30, 2014			
		Premium (₹ Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (₹ Lakhs)	Premium (₹ Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (₹ Lakhs)	Premium (₹ Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (₹ Lakhs)	Premium (₹ Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (₹ Lakhs)
	<b>First year Premium</b>																
	i Individual Single Premium- (ISP)																
	From 0-10000	144.25	72,123	72,123	3,606.15	221.12	104,143	104,143	5,207.15	92.80	43,020	43,022	141.82	125.70	56,308	56,314	903.46
	From 10,000-25,000	104.70	18	18	29.83	127.51	28	28	32.89	19.45	105	118	301.31	43.72	228	252	654.90
	From 25001-50,000	101.83	148	148	213.11	160.34	218	218	263.26	48.54	111	171	311.95	107.17	248	408	752.52
	From 50,001- 75,000	15.23	18	18	116.50	31.13	41	41	267.05	22.90	36	81	177.11	37.59	60	135	364.19
	From 75,000-100,000	61.97	60	60	265.22	102.29	100	100	370.87	40.80	42	42	97.81	80.19	82	82	137.22
	From 1,00,001 -1,25,000	7.61	5	5	235.00	16.97	13	13	246.15	2.50	2	2	2.94	6.90	6	6	8.02
	Above ₹ 1,25,000	3,079.38	194	194	7,458.11	4,373.19	313	313	9,395.95	1,064.71	116	116	892.57	1,750.35	185	185	1,637.43
	ii Individual Single Premium (ISPA)- Annuity																
	From 0-50000	27.62	76	76	1.89	79.57	209	209	5.33	29.29	89	87	2.19	85.10	242	234	6.92
	From 50,001-100,000	131.44	168	168	9.04	431.17	543	543	28.89	254.05	306	304	25.03	756.84	900	894	64.85
	From 1,00,001-150,000	255.58	203	207	17.38	901.51	722	726	59.99	377.60	296	292	36.66	1,093.60	853	850	90.79
	From 150,001- 2,00,000	210.08	122	127	14.60	699.88	402	410	47.10	176.29	108	108	22.42	490.98	299	299	46.59
	From 2,00,001-250,000	115.44	53	54	8.09	276.37	126	127	18.50	115.03	54	50	12.44	223.38	105	98	23.81
	From 2,50,001 -3,00,000	108.16	39	40	7.48	226.36	86	88	16.16	111.57	43	43	11.80	239.49	92	91	24.60
	Above ₹ 3,00,000	3,763.37	280	296	266.11	9,487.51	544	570	649.70	6,204.31	303	302	2,747.57	9,822.07	575	552	3,093.02
	iii Group Single Premium (GSP)																
	From 0-10000	831.07	5	1134	6,806.15	1,529.93	6	9,735	145,917.88	368.12	6	2,184	(4,645.48)	(925.16)	13	2,366	179,748.66
	From 10,000-25,000	425.70	13	3031	28,537.18	771.47	17	6,522	63,042.29	303.49	7	6,956	50,038.62	567.40	8	11,163	85,411.92
	From 25001-50,000	199.82	16	5223	39,842.14	384.02	27	8,320	66,050.59	164.86	9	3,710	51,439.68	394.01	24	5,945	80,514.53
	From 50,001- 75,000	115.91	8	3053	30,755.45	323.95	13	7,265	59,088.33	80.21	12	6,177	33,196.52	218.39	16	11,823	74,931.84
	From 75,000-100,000	97.43	9	1253	22,319.98	272.39	17	5,079	41,659.45	65.74	7	5,136	29,466.37	172.73	11	6,810	54,282.82
	From 1,00,001 -1,25,000	50.53	4	2950	12,653.73	182.00	12	5,008	40,301.37	28.58	3	2,788	8,660.14	117.32	12	8,397	21,128.40
	Above ₹ 1,25,000	64,961.70	88	3222879	3,638,377.25	115,298.83	163	5,255,566	6,883,624.26	50,778.97	102	944,209	1,694,118.79	81,312.31	172	1,655,572	3,069,999.95
	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	2,177.02	55,010	56,859	795,503.45	3,382.94	98,501	101,409	1,490,339.60	994.90	15,958	14,672	494,517.80	1,845.89	28,512	26,634	901,470.90
	From 10,000-25,000	12,575.84	68,074	73,147	893,539.34	21,227.19	115,171	122,979	1,614,507.23	11,281.97	59,006	52,613	699,660.99	20,499.69	109,123	99,051	1,264,170.80
	From 25001-50,000	21,480.89	54,430	55,002	398,322.72	35,785.62	91,374	92,267	698,452.37	19,484.13	46,906	38,885	294,104.09	33,527.45	83,864	70,501	503,174.58
	From 50,001- 75,000	4,130.50	6,974	6,980	100,431.92	7,000.70	11,800	11,807	174,324.17	4,036.80	5,688	4,656	78,546.96	7,201.27	10,504	8,767	229,911.45
	From 75,000-100,000	15,005.04	15,992	15,992	154,378.76	23,898.01	25,853	25,853	260,960.43	11,926.75	12,303	9,817	113,738.90	19,504.23	20,705	16,862	191,513.86
	From 1,00,001 -1,25,000	1,502.32	1,349	1,349	32,453.61	2,475.73	2,230	2,230	55,155.29	1,562.16	1,159	945	23,847.60	2,770.86	2,091	1,746	35,866.51
	Above ₹ 1,25,000	21,389.30	7,715	7,715	222,676.68	32,799.76	12,155	12,155	369,472.09	15,966.08	5,789	4,603	138,187.31	24,988.77	9,269	7,428	228,844.25
	vi Individual non Single Premium- Annuity- INSP																
	From 0-50000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 150,001- 2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,00,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,50,001 -3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above ₹ 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date : September 30, 2015

Particulars	For the quarter ended September 30, 2015				For the half year ended September 30, 2015				For the quarter ended September 30, 2014				For the half year ended September 30, 2014			
	Premium (₹ Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (₹ Lakhs)	Premium (₹ Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (₹ Lakhs)	Premium (₹ Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (₹ Lakhs)	Premium (₹ Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (₹ Lakhs)
vii Group Non Single Premium (GNSP)																
From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>2 Renewal Premium</b>																
i Individual																
From 0-10000	6,215.43	151,887	155,054	1,474,992.19	11,438.91	244,583	249,659	2,563,717.10	6,233.00	132,812	144,035	840,152.01	12,243.45	217,994	276,437	1,482,603.63
From 10,000-25,000	41,041.91	333,143	340,608	2,143,649.60	77,229.41	534,109	547,394	3,715,288.13	41,273.32	306,578	415,654	1,604,974.07	76,586.42	491,853	795,976	2,964,942.93
From 25001-50,000	65,918.37	208,621	209,572	1,080,226.27	115,590.64	331,355	332,929	1,781,058.12	61,687.45	183,486	256,422	1,108,407.78	107,438.32	287,625	481,418	2,054,785.32
From 50,001- 75,000	12,752.73	38,611	38,625	318,442.05	22,836.02	52,459	52,479	470,854.98	11,221.94	36,994	72,843	461,584.34	20,701.21	49,621	142,589	894,888.30
From 75,000-100,000	42,863.89	51,248	51,253	471,947.99	73,243.46	83,903	83,910	784,033.43	41,168.84	45,350	51,870	463,098.73	69,337.78	74,353	92,623	833,564.97
From 1,00,001 -1,25,000	4,752.42	8,278	8,280	115,141.70	8,498.28	10,853	10,855	161,292.69	3,943.66	7,821	16,415	183,715.06	7,415.68	10,132	32,313	353,599.00
Above ₹ 1,25,000	52,699.32	23,297	23,298	624,587.20	87,704.31	36,392	36,393	1,000,081.13	52,880.10	21,603	26,908	661,439.35	85,716.58	33,734	47,745	1,197,379.55
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)
From 10,000-25,000	-	-	-	-	0.39	2.00	2.00	1.90	0.25	1	1	1.24	0.95	5	5	4.73
From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 75,000-100,000	-	-	-	-	0.97	1.00	1.00	4.89	-	-	-	-	-	-	-	-
From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Above ₹ 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
iv Group- Annuity																
From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Above ₹ 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Note:

1. Premium stands for premium amount.
2. No. of lives means no. of lives insured under the policies.
3. Premium collected for Annuity will be disclosed separately as stated above.

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

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date : September 30, 2015

	Channels	For the quarter ended September 30, 2015			For the half year ended September 30, 2015			For the quarter ended September 30, 2014			For the half year ended September 30, 2014		
		No. of Policies/ No. of Schemes	No. of Lives Covered	Premium (₹ Crores)	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium (₹ Crores)	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium (₹ Crores)	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium (₹ Crores)
1	Individual agents	1	71	0.03	1	71	0.03	4	2,167	0.64	4	2,167	0.64
2	Corporate agents-Banks	1	235,860	7.09	3	431,082	10.32	2	532,147	48.21	9	926,063	88.57
3	Corporate agents -Others	-	(479)	0.09	-	(456)	0.41	1	16,661	15.13	1	27,061	24.24
4	Brokers	42	14,773	2.43	63	35,470	5.50	32	14,164	4.68	55	27,824	6.93
5	Micro agents	-	-	-	-	-	-	-	-	-	-	-	-
6	Direct business	99	2,989,298	657.19	188	4,831,328	1,171.36	107	406,021	449.25	187	718,961	698.20
7	Common Service Centres(CSC)	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Total(A)</b>	<b>143</b>	<b>3,239,523</b>	<b>666.82</b>	<b>255</b>	<b>5,297,495</b>	<b>1,187.63</b>	<b>146</b>	<b>971,160</b>	<b>517.90</b>	<b>256</b>	<b>1,702,076</b>	<b>818.57</b>
1	Referral (B)	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Grand Total (A+B)</b>	<b>143</b>	<b>3,239,523</b>	<b>666.82</b>	<b>255</b>	<b>5,297,495</b>	<b>1,187.63</b>	<b>146</b>	<b>971,160</b>	<b>517.90</b>	<b>256</b>	<b>1,702,076</b>	<b>818.57</b>

Note:

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

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

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date : September 30, 2015

	Channels	For the quarter ended September 30, 2015		For the half year ended September 30, 2015		For the quarter ended September 30, 2014		For the half year ended September 30, 2014	
		No. of Policies	Premium (₹ Crores)	No. of Policies	Premium (₹ Crores)	No. of Policies	Premium (₹ Crores)	No. of Policies	Premium (₹ Crores)
1	Individual agents	105,706	119.20	161,149	227.12	71,273	125.45	107,681	214.14
2	Corporate agents-Banks	122,847	582.74	197,898	933.89	88,160	491.31	159,151	823.94
3	Corporate agents -Others	4,718	18.57	7,901	34.75	4,340	15.47	7,284	24.88
4	Brokers	8,051	30.90	14,281	49.12	8,622	30.87	16,527	57.14
5	Micro agents	-	-	-	-	-	-	-	-
6	Direct business	41,608	112.46	83,222	192.16	19,045	75.02	33,596	131.89
7	Common Service Centres(CSC)	121	0.00	121	0.00	-	-	-	-
	<b>Total (A)</b>	<b>283,051</b>	<b>863.88</b>	<b>464,572</b>	<b>1,437.05</b>	<b>191,440</b>	<b>738.11</b>	<b>324,239</b>	<b>1,251.99</b>
1	Referral (B)	-	-	-	-	-	-	12	0.01
	<b>Grand Total (A+B)</b>	<b>283,051</b>	<b>863.88</b>	<b>464,572</b>	<b>1,437.05</b>	<b>191,440</b>	<b>738.11</b>	<b>324,251</b>	<b>1,252.00</b>

Note:

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



FORM L-39-DATA ON SETTLEMENT OF CLAIMS - INDIVIDUAL FOR THE QUARTER ENDED SEPTEMBER 30, 2015

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date : September 30, 2015

Sr.No.	Types of Claims	No. of claims paid						Total no. of claims paid	Total amount of claims paid (₹ Crores)
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity claims*	4,027	12,208	704	429	220	118	17,706	225.91
2	Survival benefit	1,399	346	90	14	33	74	1,956	9.57
3	For Annuities / pension	8,101	379	93	238	96	96	9,003	38.04
4	For surrender	4	46,461	109	19	17	10	46,620	1,233.05
5	Other benefits	-	3,772	106	342	3,436	3,807	11,463	90.34
1	Death claims \$	-	2,291	78	23	-	-	2,392	55.62
2	Health claims ^	-	462	9	-	-	-	471	1.83

FORM L-39-DATA ON SETTLEMENT OF CLAIMS - GROUP FOR THE QUARTER ENDED SEPTEMBER 30, 2015

Ageing of Claims									
Sr.No.	Types of Claims	No. of claims paid						Total no. of claims paid	Total amount of claims paid (₹ Crores)
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity claims	-	-	-	-	-	-	-	-
2	Survival benefit	-	-	-	-	-	-	-	-
3	For Annuities / pension	-	-	-	-	-	-	-	-
4	For surrender	-	4,638	-	-	-	-	4,638	37.60
5	Other benefits # @	-	4,269	-	-	-	-	4,269	152.47
1	Death claims \$	-	2,281	-	-	-	-	2,281	16.00
2	Health claims	-	-	-	-	-	-	-	-

The figures for individual and group insurance business are shown separately.

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

\$ Death Claim:

- The ageing of claims, in case of the death claim is computed from the date of completion of all the documentation.
- Rural death claims are included in details of individual death claims.
- 101 cases settled beyond 1 month as they required investigation.

^ Delay in cashless claims beyond 1 month were due to delay in receipt of NEFT details.

@ The count of claims in the row "Other benefits", inadvertently, has a minor reporting error. Kindly ignore the figures as reported in this form here and find the rectified corresponding form for this quarter included in the [website disclosures for Q3 FY 2015-16](#)

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

FOR L-40- : CLAIMS DATA FOR LIFE - INDIVIDUAL FOR THE QUARTER ENDED SEPTEMBER 30, 2015

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date : September 30, 2015

Number of claims only								
SI. No.	Claims Experience	For Death \$	For Health <sup>^</sup>	For Maturity <sup>*</sup>	Survival Benefit	For Annuities/ Pension	For Surrender	Other Benefits#
1	Claims O/S at the beginning of the period	682	278	6,470	99	1,780	3,331	8,126
2	Claims reported during the period	2,609	926	17,602	1,914	8,671	44,960	3,850
3	Claims settled during the period	(2,392)	(471)	(17,706)	(1,956)	(9,003)	(46,620)	(11,463)
4	Claims repudiated during the period	(95)	(55)	-	-	-	-	-
	(a) Less than 2 years from the date of acceptance of risk	(95)	(55)	-	-	-	-	-
	(b) Greater than 2 years from the date of acceptance of risk	-	-	-	-	-	-	-
5	Claims Rejected	-	(132)	-	-	-	-	(6)
6	Claims written back	-	(127)	-	-	-	-	-
7	Claims O/S at end of the period	804	450	6,366	57	1,448	1,671	507
	Less than 3 months	565	425	1,531	53	186	1,662	173
	3 months to 6 months	239	25	724	4	73	2	80
	6 months to 1 year	-	-	1,247	-	508	3	27
	1 year and above	-	-	2,864	-	681	4	227

FOR L-40- : CLAIMS DATA FOR LIFE - GROUP FOR THE QUARTER ENDED SEPTEMBER 30, 2015

Number of claims only								
SI. No.	Claims Experience	For Death \$	For Health	for Maturity	Survival Benefit	For Annuities/ Pension	For Surrender	Other Benefits # @
1	Claims O/S at the beginning of the period	191	-	-	-	-	-	-
2	Claims reported during the period	2,454	-	-	-	-	4,638	4,269
3	Claims settled during the period	(2,281)	-	-	-	-	(4,638)	(4,269)
4	Claims repudiated during the period	(7)	-	-	-	-	-	-
	(a) Less than 2 years from the date of acceptance of risk	(7)	-	-	-	-	-	-
	(b) Greater than 2 years from the date of acceptance of risk	-	-	-	-	-	-	-
5	Claims Rejected	-	-	-	-	-	-	-
6	Claims written back	-	-	-	-	-	-	-
7	Claims O/S at end of the period	357	-	-	-	-	-	-
	Less than 3 months	110	-	-	-	-	-	-
	3 months to 6 months	247	-	-	-	-	-	-
	6 months to 1 year	-	-	-	-	-	-	-
	1 year and above	-	-	-	-	-	-	-

\$ Death Claims:

- a) In case of death- the claims for which all the documentations have been completed needs to be shown here.
- b) Rural death claims are included in details of Individual death claims.
- c) Individual death claims: Out of 95 repudiated claims, 42% were repudiated due to non disclosure of existing health conditions, 21% were repudiated due to income misrepresentation, 12% were repudiated due to misrepresentation of age, 19% were repudiated due to non-disclosure of insurance applied with other insurance companies prior to our policy and 6% due to misrepresentation of occupation.
- d) Group death claims: 7 claims repudiated due to non disclosure of existing health conditions.

<sup>^</sup> Health Claim:

- a) Reason for claims repudiation in health is mainly due to existing medical condition not disclosed during the proposal. There were claims written off due to non receipt of required documents.
- b) Claim outstanding at the end of the period includes 31 claims reopened in the quarter which is not included under claims outstanding at the beginning of the period and claims reported during the period. Ageing is calculated from the date of receipt of last document.

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

@ The count of claims in the column "Other benefits" , inadvertently, has a minor reporting error. Kindly ignore the figures as reported in this form here and find the rectified corresponding form for this quarter included in the [website disclosures for Q3 FY 2015-16](#)

# Other Benefits:

Individual

The other benefits include partial withdrawal benefits, benefits payable on termination of paid up and lapsed policies. The payouts are pending due to documents viz : NEFT mandate, KYC (Identity & Residence proofs) and other requirements awaited from customers.

Group

Number of claims are based on claims of individual members.

FORM L-41 GRIEVANCE DISPOSAL

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date : September 30, 2015

GRIEVANCE DISPOSAL FOR THE QUARTER ENDING SEPTEMBER 30, 2015

1	Particulars	Opening balance as on beginning of the quarter	Additions during the quarter	Complaints resolved/ settled during the quarter			Complaints pending at the end of the quarter	Total complaints registered upto the period
				Fully Accepted	Partial Accepted	Rejected		
a)	Death claims	1	25	1	-	25	-	49
b)	Policy servicing	1	117	32	-	85	1	248
c)	Proposal processing	13	267	57	-	217	6	518
d)	Survival claims	6	139	10	-	132	3	318
e)	ULIP related	-	20	1	-	18	1	35
f)	Unfair business practices	147	2,391	321	-	2,170	47	5,951
g)	Others	7	56	3	-	56	4	114
<b>Total Number of complaints:</b>		<b>175</b>	<b>3,015</b>	<b>425</b>	<b>-</b>	<b>2,703</b>	<b>62</b>	<b>7,233</b>

2	Total number of policies upto corresponding period of previous year	324,507
3	Total number of claims upto corresponding period of previous year	419,105
4	Total number of policies upto current period	464,827
5	Total number of claims upto current period	186,831
6	Total number of policy complaints (current period) per 10,000 policies (current year)	156
7	Total number of claim complaints (current Period) per 10,000 claims registered (current year)	20

8	Duration wise pending status	Complaints made by customers	Complaints made by intermediaries	Total
(a)	Upto 7 days	45	-	45
(b)	7-15 days	8	-	8
(c)	15-30 days	4	-	4
(d)	30-90 days	2	-	2
(e)	90 days & beyond	3	-	3
<b>Total Number of complaints:</b>		<b>62</b>	<b>-</b>	<b>62</b>

**HDFC Standard Life Insurance Company Limited**

**L-42- Valuation Basis (Life Insurance) as at September 30, 2015**

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

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

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

The valuation basis is supplied to the system through the various tables linked to the Prophet workspace.

**(1) Valuation Interest Rate Assumptions**

<b>(a) Individual Business</b>	<b>Minimum</b>	<b>Maximum</b>
(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

<b>(a) Individual Business</b>	<b>Minimum</b>	<b>Maximum</b>
(a.1) Participating policies	24%	186%
(a.2) Non-participating policies	48%	1200%
(a.3) Annuities	48%	48%
(a.4) Unit linked	24%	108%
(a.5) Health insurance	72%	102%
<b>(b) Group Business (unit linked)</b>	120%	120%

Expressed as a % of LIC Annuitants (1996-98)

**(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.

The claim expense assumption is specified as fixed amount per claim.

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

In addition, investment expense of 0.036% 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 and non participating savings contracts, the valuation bases incorporates lapse assumptions till the policy acquires a Guaranteed Surrender Value.

Once the policy acquires Guaranteed Surrender Value, no lapses/surrenders are assumed.

(b.2) For the non participating protection contracts, lapse assumptions are incorporated through out the policy term.

The lapse assumptions are based on best estimate assumptions with a 20% Margin for Adverse Deviation

**(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
- d) Practices followed by other players in the industry

**HDFC Standard Life Insurance Company Limited**

**L-42- Valuation Basis (Life Insurance) as at September 30, 2015**

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 guaranteed surrender value at a policy level.
- c) Asset shares are held as reserve for product lines where calculated gross premium reserve < aggregate asset share.

**(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 the expected benefit outgo net of reinsurance.

**(9) Change in Valuation Methods or Bases**

**(9.a) Individuals Assurances**

1. Interest No change
2. Expenses Changed, please refer to the notes below
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 Changed, please refer to the notes below
3. Inflation No change

**(9.c) Unit Linked**

1. Interest No change
2. Expenses Changed, please refer to the notes below
3. Inflation No change

**(9.d) Health**

1. Interest No change
2. Expenses Changed, please refer to the notes below
3. Inflation No change

**(9.e) Group**

1. Interest No change
2. Expenses Changed, please refer to the notes below
3. Inflation No change

**Notes**

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

**2 Maintenance expense assumptions**

The table below shows the per policy maintenance expense assumptions in ₹ per annum as at 31st March 2015:

Payment Mode	Annual	Half Yearly	Quarterly	Monthly	Single/ Paid Up
All	552	614	737	838	446

For group business, renewal expense of ₹ 10 per member is assumed.

**3 Claim expense assumptions**

Maturity / Surrender	₹ 96
Death	₹ 1896