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FORM L-1-A-RA

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

REVENUE ACCOUNT FOR THE YEAR ENDED MARCH 31, 2010

Policyholders' Account (Technical Account)\*\*\*

Particulars	Schedule	Current Year	Previous Year
		(Rs.'000)	(Rs.'000)
Premiums earned - net			
(a) Premium	L-4	70,051,044	55,646,937
(b) Reinsurance ceded		(494,720)	(463,174)
(c) Reinsurance accepted			
Income from Investments			
(a) Interest, Dividends & Rent – Gross		6,214,217	4,451,849
(b) Profit on sale/redemption of investments		9,455,158	2,034,073
(c) (Loss on sale/ redemption of Investments)		(1,641,870)	(5,472,507)
(d) Transfer/Gain on revaluation/change in fair value*		42,832,799	(18,206,519)
(e) Appropriation/Expropriation Adjustment Account		413,649	-
(f) Amortisation of (premium)/discount on investments		(45,764)	(38,257)
Contribution from the Shareholders' Account		3,559,448	6,148,951
Other Income			
(a) Service Tax recovery		198,356	260,997
(b) Others		104,501	94,476
<b>TOTAL (A)</b>		<b>130,646,818</b>	<b>44,456,826</b>
Commission	L-5	5,254,973	4,248,904
Operating Expenses related to Insurance Business	L-6	15,090,403	17,600,683
Provision for doubtful debts		-	-
Bad debts written off		-	-
Provision for Tax		-	-
Fringe Benefit Tax		-	66,320
Provisions (other than taxation)			
(a) For diminution in the value of investments (Net)		-	-
(b) Others		-	-
<b>TOTAL (B)</b>		<b>20,345,376</b>	<b>21,915,907</b>
Benefits Paid (Net)	L-7	13,378,943	6,812,692
Interim Bonuses Paid		1,013	611
Terminal Bonuses Paid		2,725	4,194
Change in valuation of liability in respect of life policies			
(a) Gross**			
Linked Liability		86,434,864	9,331,352
Non linked Liability		8,829,090	4,122,876
(b) Amount ceded in Reinsurance		(254,601)	602,796
(c) Amount accepted in Reinsurance		-	-
<b>TOTAL (C)</b>		<b>108,392,034</b>	<b>20,874,521</b>
<b>SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)</b>		<b>1,909,409</b>	<b>1,666,398</b>
<b>APPROPRIATIONS</b>			
Transfer to Shareholders' Account		472,930	794,984
Transfer to Other Reserves		-	-
Funds for future appropriation - Provision for lapsed policies unlikely to be revived		532,861	285,019
Balance being Funds For Future Appropriations		903,618	586,395
<b>TOTAL (D)</b>		<b>1,909,409</b>	<b>1,666,398</b>

Notes:

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

\*\* Represents changes in the mathematical reserves after allocation of bonus

The total surplus as mentioned below :

(a) Interim Bonuses Paid:	1,013	611
(b) Terminal Bonuses Paid:	2,725	4,194
(c) Allocation of Bonus to policyholders:	1,582,529	1,077,679
(d) Surplus shown in the Revenue Account:	1,909,409	1,666,398
(e) Total Surplus: [(a)+(b)+(c)+(d)]	3,495,676	2,748,882

**FORM L-2-A-PL**
**Name of the Insurer: HDFC Standard Life Insurance Co. Ltd.**
**Registration No. and Date of Registration with the IRDA : 101**
**23rd October 2000**
**PROFIT & LOSS ACCOUNT FOR THE YEAR ENDED MARCH 31, 2010**
**Shareholders' Account (Non-technical Account)**

Particulars	Schedule	Current Year	Previous Year
		(Rs.'000)	(Rs.'000)
Amounts transferred from the Policyholders Account (Technical Account)		472,930	794,984
Income From Investments			
(a) Interest, Dividends & Rent – Gross		289,102	302,367
(b) Profit on sale/redemption of investments		49,152	13,924
(c) (Loss on sale/ redemption of investments)		(487)	(35,870)
(d) Transfer / gain on revaluation / change in fair value		-	51,887
(e) Amortisation of (premium)/discount on investments		(2,634)	(2,965)
Other Income		3,522	300
<b>TOTAL (A)</b>		<b>811,585</b>	<b>1,124,627</b>
Expenses other than those directly related to the insurance		3,981	5,307
Bad debts written off		-	-
Transfer to Policyholders' fund		3,559,448	6,148,951
Provisions (Other than taxation)			
(a) For diminution in the value of investments (Net)		-	-
(b) Provision for doubtful debts		-	-
(c) Others		-	-
<b>TOTAL (B)</b>		<b>3,563,429</b>	<b>6,154,258</b>
Profit/ (Loss) before tax		(2,751,844)	(5,029,631)
Provision for Taxation			
Profit / (Loss) after tax		(2,751,844)	(5,029,631)
<b>APPROPRIATIONS</b>			
(a) Balance at the beginning of the year		(11,913,122)	(6,883,491)
(b) Interim dividends paid during the year		-	-
(c) Proposed final dividend		-	-
(d) Dividend distribution tax		-	-
(e) Transfer to reserves/ other accounts			
Transfer to liabilities on account of Employee benefits		-	-
<b>Profit / (Loss) carried forward to the Balance Sheet</b>		<b>(14,664,966)</b>	<b>(11,913,122)</b>

FORM L-3-A-BS

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

BALANCE SHEET AS AT MARCH 31, 2010

	Schedule	As at March 31, 2010 (Rs.'000)	As at March 31, 2009 (Rs.'000)
<b>SOURCES OF FUNDS</b>			
<i>SHAREHOLDERS' FUNDS:</i>			
SHARE CAPITAL	L-8, L-9	19,680,000	17,958,180
RESERVES AND SURPLUS	L-10	552,892	552,892
CREDIT/(DEBIT) FAIR VALUE CHANGE ACCOUNT		184,435	(77,610)
<b>Sub-Total</b>		<b>20,417,327</b>	<b>18,433,462</b>
BORROWINGS	L-11	-	-
<i>POLICYHOLDERS' FUNDS:</i>			
CREDIT/(DEBIT) FAIR VALUE CHANGE ACCOUNT		205,087	(296,885)
POLICY LIABILITIES		37,666,908	29,092,419
INSURANCE RESERVES		-	-
PROVISION FOR LINKED LIABILITIES		155,217,800	68,782,936
<b>Sub-Total</b>		<b>193,089,795</b>	<b>97,578,470</b>
Funds for future appropriation - Provision for lapsed policies unlikely to be revived		1,064,831	531,970
Funds for Future Appropriations		1,490,013	586,395
Surplus Allocated to Shareholders		-	-
<b>TOTAL</b>		<b>216,061,966</b>	<b>117,130,297</b>
<b>APPLICATION OF FUNDS</b>			
<i>INVESTMENTS</i>			
Shareholders'	L-12	6,304,757	4,291,597
Policyholders'	L-13	43,415,382	30,152,727
ASSETS HELD TO COVER LINKED	L-14	155,217,800	68,782,936
LOANS	L-15	40,366	30,248
FIXED ASSETS	L-16	1,143,777	1,451,346
<i>CURRENT ASSETS</i>			
Cash and Bank Balances	L-17	2,826,362	4,108,660
Advances and Other Assets	L-18	4,917,758	5,428,699
<b>Sub-Total (A)</b>		<b>7,744,120</b>	<b>9,537,359</b>
<i>CURRENT LIABILITIES</i>			
PROVISIONS	L-19	12,281,585	8,820,225
	L-20	187,617	208,813
<b>Sub-Total (B)</b>		<b>12,469,202</b>	<b>9,029,038</b>
<b>NET CURRENT ASSETS (C) = (A - B)</b>		<b>(4,725,082)</b>	<b>508,321</b>
<i>MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)</i>			
DEBIT BALANCE IN PROFIT & LOSS ACCOUNT (Shareholders' Account)	L-21	-	-
Debit Balance of Revenue Account		14,664,966	11,913,122
<b>TOTAL</b>		<b>216,061,966</b>	<b>117,130,297</b>

**CONTINGENT LIABILITIES**

Particulars		As at March 31, 2009 (Rs.'000)	As at March 31, 2008 (Rs.'000)
1) Partly paid-up investments		-	-
2) Claims, other than against policies, not acknowledged as debts by the company		6,369.60	5,163.10
3) Underwriting commitments outstanding (in respect of shares and securities)		-	-
4) Guarantees given by or on behalf of the		-	-
5) Statutory demands/ liabilities in dispute, not provided for		2,990,733	1,465,719
6) Reinsurance obligations to the extent not provided for in accounts		-	-
7) Others		-	-
<b>TOTAL</b>		<b>2,997,103</b>	<b>1,470,882</b>

**SCHEDULES FORMING PART OF FINANCIAL STATEMENTS****FORM L-4-PREMIUM SCHEDULE  
PREMIUM**

		<b>Current Year</b>	<b>Previous Year</b>
	<b>Particulars</b>	<b>(Rs.'000)</b>	<b>(Rs.'000)</b>
1	First year premiums	29,838,910	25,386,962
2	Renewal Premiums	37,475,972	28,607,378
3	Single Premiums	2,736,162	1,652,597
	<b>TOTAL PREMIUM</b>	<b>70,051,044</b>	<b>55,646,937</b>

**FORM L-5 - COMMISSION SCHEDULE**

**COMMISSION EXPENSES**

<b>Particulars</b>	<b>Current Year (Rs.'000)</b>	<b>Previous Year (Rs.'000)</b>
Commission paid		
Direct - First year premiums	4,496,720	3,577,988
- Renewal premiums	749,358	659,364
- Single premiums	8,895	11,552
Add: Commission on Re-insurance Accepted	-	-
Less: Commission on Re-insurance Ceded	-	-
<b>Net Commission</b>	<b>5,254,973</b>	<b>4,248,904</b>

<b>Break-up of the expenses (Gross) incurred to procure business :</b>		
Agents	1,507,436	1,662,980
Brokers	6,459	7,319
Corporate Agency	3,728,677	2,550,190
Referral	12,401	28,415
Others	-	-
<b>Total</b>	<b>5,254,973</b>	<b>4,248,904</b>

**FORM L-6-OPERATING EXPENSES SCHEDULE  
OPERATING EXPENSES RELATED TO INSURANCE BUSINESS**

	Particulars	Current Year	Previous Year
		(Rs.'000)	(Rs.'000)
1	Employees' remuneration & welfare benefits	6,102,963	6,621,351
2	Travel, conveyance and vehicle running expenses	178,879	164,441
3	Training expenses	434,488	745,035
4	Rents, rates & taxes	1,071,362	967,720
5	Repairs	21,801	52,599
6	Printing & stationery	128,817	190,230
7	Communication expenses	314,045	385,335
8	Legal & professional charges	624,697	828,699
9	Medical fees	58,306	41,959
10	Auditors' fees, expenses etc		
	a) as auditor	2,038	2,018
	b) as adviser or in any other capacity, in respect of	-	-
	(i) Taxation matters	5	-
	(ii) Insurance matters	-	-
	(iii) Management services; and	-	-
	c) in any other capacity	8	75
11	Advertisement and publicity	2,765,982	3,934,340
12	Interest & Bank Charges	29,724	37,954
13	Others		
	(a) Computer Expenses	206,814	268,230
	(b) General Office & Other Expenses	685,572	672,703
	(c) Business Development Expenses	644,453	849,973
	(d) Loss on Sale of Fixed Assets	29,074	-
	(e) Service Tax	1,297,407	1,376,035
14	Depreciation		
	- Depreciation on assets owned by policyholders	-	-
	- Reimbursement of depreciation of assets for use of Shareholders Assets	493,968	461,986
	<b>TOTAL</b>	<b>15,090,403</b>	<b>17,600,683</b>

**FORM L-7-BENEFITS PAID SCHEDULE**  
**BENEFITS PAID [NET]**

	Particulars	Current Year	Previous Year
		(Rs.'000)	(Rs.'000)
	1. Insurance Claims		
	(a) Claims by Death,	849,545	516,900
	(b) Claims by Maturity,	5,621	3,448
	(c) Annuities / Pension payment,	13,488	10,280
	(d) Periodical Benefit	189,756	253,808
	(e) Others		
	Surrenders	10,394,272	4,481,624
	Critical Illness	29,407	31,858
	Permanent & Partial Disability	-	-
	Withdrawals	2,067,537	1,632,835
	Vesting of Pension policy	53,729	48,023
	<b>Sub Total (A)</b>	<b>13,603,355</b>	<b>6,978,776</b>
	2. (Amount ceded in reinsurance):		
	(a) Claims by Death,	(205,783)	(150,317)
	(b) Claims by Maturity,		
	(c) Annuities/Pension payment,		
	(d) Periodical Benefit		
	(e) Health		
	(f) Others		
	Surrenders		
	Critical Illness	(18,629)	(15,767)
	Permanent & Partial Disability		
	<b>Sub Total (B)</b>	<b>(224,412)</b>	<b>(166,084)</b>
	3. Amount accepted in reinsurance:		
	(a) Claims by Death,	-	-
	(b) Claims by Maturity,	-	-
	(c) Annuities/Pension payment,	-	-
	(d) Periodical Benefit	-	-
	(e) Health	-	-
	(f) Others	-	-
	<b>Sub Total (C)</b>	<b>-</b>	<b>-</b>
	<b>TOTAL</b>	<b>13,378,943</b>	<b>6,812,692</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.



**FORM L-8-SHARE CAPITAL SCHEDULE**  
**SHARE CAPITAL**

	Particulars	Current Year	Previous Year
		(Rs.'000)	(Rs.'000)
1	Authorised Capital		
	Equity Shares of Rs. 10 each	30,000,000	30,000,000
2	Issued Capital		
	Equity Shares of Rs. 10 each	19,680,000	17,960,000
3	Subscribed Capital		
	Equity Shares of Rs. 10 each	19,680,000	17,960,000
4	Called-up Capital		
	Equity Shares of Rs. 10 each	19,680,000	17,960,000
	Less : Calls unpaid	-	-
	Add : Shares forfeited (Amount originally paid up)	-	-
	Less : Par value of Equity Shares bought back	-	-
	Less : Preliminary Expenses	-	(1,820)
	Expenses including commission or brokerage on Underwriting or subscription of shares	-	-
	<b>TOTAL</b>	<b>19,680,000</b>	<b>17,958,180</b>

Share Capital amounting to Rs. 14,280,560 thousand (Previous year : Rs. 13,007,760 thousand) is held by Housing Development Finance Corporation Limited, the holding company.

**FORM L-9-PATTERN OF SHAREHOLDING SCHEDULE**  
**PATTERN OF SHAREHOLDING**  
**[As certified by the Management]**

Shareholder	Current Year		Previous Year	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
Indian / Holding Company	1,428,056,000	72.56%	1,300,776,000	72.43%
Foreign	511,680,000	26.00%	466,960,000	26.00%
Others - Domestic	28,264,000	1.44%	28,264,000	1.57%
<b>Total</b>	<b>1,968,000,000</b>	<b>100.00%</b>	<b>1,796,000,000</b>	<b>100.00%</b>

**FORM L-10-RESERVES AND SURPLUS SCHEDULE**
**RESERVES AND SURPLUS**

	Particulars	Current Year	Previous Year
		(Rs.'000)	(Rs.'000)
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	-	-
4	Revaluation Reserve	552,892	552,892
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	-	-
	<b>TOTAL</b>	<b>552,892</b>	<b>552,892</b>

**FORM L-11-BORROWINGS SCHEDULE****BORROWINGS**

	Particulars	Current Year	Previous Year
		(Rs.'000)	(Rs.'000)
1	Debentures/ Bonds	-	
2	Banks	-	
3	Financial Institutions	-	
4	Others	-	
	<b>TOTAL</b>	-	-

**FORM L-12-INVESTMENTS SHAREHOLDERS SCHEDULE**

**INVESTMENTS-SHAREHOLDERS**

	Current Year (Rs.'000)	Previous Year (Rs.'000)
<b>Particulars</b>		
<b>LONG TERM INVESTMENTS</b>		
1 Government securities and Government guaranteed bonds including Treasury Bills	2,471,702	2,180,149
2 Other Approved Securities	-	-
3 Other Investments		
(a) Shares		
(aa) Equity	457,377	233,783
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds	208,675	100,531
(e) Other Securities	-	-
(f) Subsidiaries	-	-
(g) Investment Properties-Real Estate	757,540	757,540
4 Investments in Infrastructure and Social Sector	1,108,284	386,899
5 Other than Approved Investments	145,085	64,797
<b>Sub Total (A)</b>	<b>5,148,663</b>	<b>3,723,699</b>
<b>SHORT TERM INVESTMENTS</b>		
1 Government securities and Government guaranteed bonds including Treasury Bills	-	-
2 Other Approved Securities	-	-
3 Other Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	47,066	43,300
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds	50,531	-
(e) Other Securities		
Commercial Paper	-	-
Certificate of Deposit	1,057,608	138,118
Repo Investments	889	386,480
(f) Subsidiaries	-	-
(g) Investment Properties-Real Estate	-	-
4 Investments in Infrastructure and Social Sector	-	-
5 Other than Approved Investments	-	-
<b>Sub Total (B)</b>	<b>1,156,094</b>	<b>567,898</b>
<b>TOTAL</b>	<b>6,304,757</b>	<b>4,291,597</b>

**Notes:**

- Aggregate book value and market value of Investments, other than listed equity shares, is Rs. 4,989,835 thousand (Previous year : Rs. 3,275,106 thousand) and Rs. 4,983,458 thousand (Previous year : Rs. 3,348,402 thousand)
- Investments in holding company at cost is Rs. Nil (Previous year Rs. Nil).
- Investments made out of Catastrophe reserve is Rs.Nil.

**FORM L-13-INVESTMENTS POLICYHOLDERS SCHEDULE**

**INVESTMENTS-POLICYHOLDERS**

	Particulars	Current Year	Previous Year
		(Rs.'000)	(Rs.'000)
<b>LONG TERM INVESTMENTS</b>			
1	Government securities and Government guaranteed bonds including Treasury Bills*	21,799,472	14,570,695
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares		
	(aa) Equity	1,683,113	1,545,878
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	3,052,565	2,752,529
	(e) Other Securities	-	-
	Deep Discount Bonds	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	8,240,442	4,769,826
5	Other than Approved Investments	449,921	268,576
	<b>Sub Total (A)</b>	<b>35,225,513</b>	<b>23,907,504</b>
<b>SHORT TERM INVESTMENTS</b>			
1	Government securities and Government guaranteed bonds including Treasury Bills	1,197,384	229,850
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	2,082,071	1,260,113
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	122,062	885,967
	(e) Other Securities	-	-
	Commercial Paper	25,488	20,133
	Certificate of Deposit	1,644,945	763,896
	Deep Discount Bonds	-	20,208
	Repo Investments	2,463,091	2,391,247
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	267,070	673,809
5	Other than Approved Investments	387,758	-
	<b>Sub Total (B)</b>	<b>8,189,869</b>	<b>6,245,223</b>
	<b>TOTAL</b>	<b>43,415,382</b>	<b>30,152,727</b>

**Notes:**

- Aggregate book value and market value of Investments, other than listed equity shares, is Rs. 42,116,478 thousand (Previous year : Rs. 29,105,364 thousand) and Rs. 42,014,140 thousand (Previous year : Rs. 29,768,430 thousand) respectively.
- Investments in holding company at cost is Rs. 1,142,223 thousand (Previous year Rs. 427,466 thousand)
- Investments made out of Catastrophe reserve is Rs.Nil.

\* Includes Rs. 102,631 thousand of Securities under Section 7 of Insurance Act, 1938 (Previous year : Rs. 102,631 thousand ) (Refer note no. 1 of Schedule 16 (C))

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

	Particulars	Current Year	Previous Year
		(Rs.'000)	(Rs.'000)
<b>LONG TERM INVESTMENTS</b>			
1	Government securities and Government guaranteed bonds including Treasury Bills	5,055,349	5,140,341
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares		
	(aa) Equity	88,033,750	40,715,539
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	4,646,683	2,643,067
	(e) Other Securities		
	Deep Discount Bonds	225,822	-
	Fixed Deposit	250,000	2,879,602
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	30,294,363	4,938,162
5	Other than Approved Investments	8,876,643	3,501,255
<b>Sub Total (A)</b>		<b>137,382,610</b>	<b>59,817,966</b>
<b>SHORT TERM INVESTMENTS</b>			
1	Government securities and Government guaranteed bonds including Treasury Bills	803,040	-
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	2,718,531	710,968
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	969,305	1,482,683
	(e) Other Securities		
	Fixed Deposit	3,684,640	2,301,668
	Commercial Paper	361,447	1,114,749
	Certificate of Deposit	2,402,579	841,259
	Deep Discount Bonds	-	75,952
	Repo Investments	4,227,845	954,332
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	402,837	625,528
5	Other than Approved Investments	151,675	-
<b>Sub Total (B)</b>		<b>15,721,899</b>	<b>8,107,139</b>
<b>OTHER ASSETS</b>			
1	Interest Accrued and Dividend Receivable	1,374,465	805,636
2	Other - Receivable	1,750,806	-
3	Appropriation/Expropriation Adjustment Account	413,649	-
4	Investment Sold Awaiting Settlement	606,530	95,456
5	Investment Purchased Awaiting Settlement	(1,921,286)	-
6	Other Liabilities (net)	(110,873)	(43,261)
<b>Sub Total (C)</b>		<b>2,113,291</b>	<b>857,831</b>
<b>TOTAL (A+B+C)</b>		<b>155,217,800</b>	<b>68,782,936</b>

**Notes:**

1 Investments in holding company at cost is Rs. 2,836,666 thousand (Previous year Rs. 843,952 thousand)

2 Investments made out of Catastrophe reserve is Rs.Nil.

**FORM L-15-LOANS SCHEDULE**  
**LOANS**

	Particulars	Current Year	Previous Year
		(Rs.'000)	(Rs.'000)
<b>1</b>	<b>SECURITY-WISE CLASSIFICATION</b>		
	<i>Secured</i>		
	(a) On mortgage of property		
	(aa) In India	395	512
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Government Securities, etc.	-	-
	(c) Loans against policies	38,837	27,353
	(d) Others	-	-
	<i>Unsecured</i>	1,134	2,383
	<b>TOTAL</b>	<b>40,366</b>	<b>30,248</b>
<b>2</b>	<b>BORROWER-WISE CLASSIFICATION</b>		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Companies	-	-
	(e) Loans against policies	39,343	27,516
	(f) Others		
	Loans to Employees	1,023	2,732
	<b>TOTAL</b>	<b>40,366</b>	<b>30,248</b>
<b>3</b>	<b>PERFORMANCE-WISE CLASSIFICATION</b>		
	(a) Loans classified as standard		
	(aa) In India	40,366	30,248
	(bb) Outside India	-	-
	(b) Non-standard loans less provisions		
	(aa) In India	-	-
	(bb) Outside India	-	-
	<b>TOTAL</b>	<b>40,366</b>	<b>30,248</b>
<b>4</b>	<b>MATURITY-WISE CLASSIFICATION</b>		
	(a) Short Term	4,317	1,274
	(b) Long Term	36,049	28,974
	<b>TOTAL</b>	<b>40,366</b>	<b>30,248</b>

Principal receivable within 12 months from the Balance Sheet date is Rs. 4,969 thousand.  
(Previous Year : Rs. 1,729 thousand)



**FORM 16-FIXED ASSETS SCHEDULE**

**FIXED ASSETS**

(Rs. '000)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	Opening	Additions	Deductions	Closing	Up to Last Year	For The Period	On Sales/ Adjustments	To Date	As at 31-03-2010	As at 31-03-2009
Intangible Assets (Computer Software)	306,501	113,946	(3,994)	416,453	231,418	26,756	(3,898)	254,276	162,177	75,083
Leasehold Improvements	-	2,105	-	2,105	-	384	-	384	1,721	-
Buildings	15,179	-	-	15,179	2,026	(768)	-	1,258	13,921	13,153
Information Technology Equipment	1,022,476	75,886	(146,176)	952,186	709,952	54,305	(137,923)	626,334	325,852	312,524
Office Equipment	833,834	15,892	(37,910)	811,816	289,018	239,144	(26,134)	502,028	309,788	544,816
Furniture & Fittings	1,020,856	11,563	(41,311)	991,108	524,375	174,147	(30,083)	668,439	322,669	496,481
<b>TOTAL</b>	<b>3,198,846</b>	<b>219,392</b>	<b>(229,391)</b>	<b>3,188,847</b>	<b>1,756,789</b>	<b>493,968</b>	<b>(198,038)</b>	<b>2,052,719</b>	<b>1,136,128</b>	<b>1,442,057</b>
Capital Work in progress	9,289	151,660	(153,300)	7,649	-	-	-	-	7,649	9,289
<b>Grand Total</b>	<b>3,208,135</b>	<b>371,052</b>	<b>(382,691)</b>	<b>3,196,496</b>	<b>1,756,789</b>	<b>493,968</b>	<b>(198,038)</b>	<b>2,052,719</b>	<b>1,143,777</b>	<b>1,451,346</b>
<b>PREVIOUS YEAR</b>	2,626,949	909,912	(328,726)	3,208,135	1,295,149	461,987	(347)	1,756,789	1,451,346	

Opening gross block has been regrouped as per details below :

Opening Gross Block			
Particulars	Before Regrouping	Regrouping	After regrouping
Intangible Assets (Computer Software)	251,503	54,998	306,501
Buildings	15,179	-	15,179
Information Technology Equipment	1,094,457	(71,981)	1,022,476
Office Equipment	820,264	13,570	833,834
Furniture & Fittings	1,017,443	3,413	1,020,856
<b>Total</b>	<b>3,198,846</b>	<b>-</b>	<b>3,198,846</b>
Capital Work in progress	5,649	3,640	9,289
<b>Grand Total</b>	<b>3,204,495</b>	<b>3,640</b>	<b>3,208,135</b>

**FORM L-17-CASH AND BANK BALANCE SCHEDULE**
**CASH AND BANK BALANCES**

	Particulars	Current Year	Previous Year
		(Rs.'000)	(Rs.'000)
1	Cash (including cheques on hand *, drafts and stamps)	279,148	668,726
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months of Balance Sheet)	1,340,581	1,751,354
	(bb) Others	-	35,419
	(b) Current Accounts	1,206,633	1,653,161
	(c) Others	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	<b>TOTAL</b>	<b>2,826,362</b>	<b>4,108,660</b>
	Balances with non-scheduled banks included in 2 and 3 above		
	<b>CASH &amp; BANK BALANCES</b>		
1	In India	2,826,362	4,108,660
2	Outside India	-	-
	<b>TOTAL</b>	<b>2,826,362</b>	<b>4,108,660</b>

\* Cheques on hand amount to Rs. 107,189 thousand (Previous Year : Rs. 470,188 thousand)

**FORM L-18-ADVANCE AND OTHER ASSETS SCHEDULE  
ADVANCES AND OTHER ASSETS**

	Particulars	Current Year	Previous Year
		(Rs.'000)	(Rs.'000)
	<b>ADVANCES</b>		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	137,650	102,824
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	464,871	234,518
6	Others		
	(a) Security Deposits	738,086	750,332
	(b) Advances to employees	8,703	6,569
	(c) Investment sold awaiting settlement	12,600	4,237
	(d) Other Advances	132,743	122,827
	(e) NCD application-pending allotment	-	200,000
	<b>TOTAL (A)</b>	<b>1,494,653</b>	<b>1,421,307</b>
	<b>OTHER ASSETS</b>		
1	Income accrued on investments	1,174,922	876,296
2	Outstanding Premiums	1,758,929	2,550,016
3	Agents' Balances	217,242	157,933
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsures)	136,716	113,857
6	Due from subsidiaries/ holding company	-	-
7	Deposit with Reserve Bank of India [Pursuant to section 7 of Insurance Act, 1938]	-	-
8	Others		
	(a) Sundry Debtors	119,863	47,754
	(b) Due from Investing Company	33	19,909
	(c) Service Tax Advance & Unutilised Credits	15,400	241,627
	<b>TOTAL (B)</b>	<b>3,423,105</b>	<b>4,007,392</b>
	<b>TOTAL (A+B)</b>	<b>4,917,758</b>	<b>5,428,699</b>

**FORM L-19-CURRENT LIABILITIES SCHEDULE**

**CURRENT LIABILITIES**

	Particulars	Current Year	Previous Year
		(Rs.'000)	(Rs.'000)
1	Agents' Balances	422,567	525,903
2	Balances due to other insurance companies (including Reinsurers)	154,258	173,259
3	Deposits held on reinsurance ceded	-	-
4	Premiums received in advance	296,400	278,748
5	Unallocated premium	232,117	274,095
6	Sundry creditors	5,078,198	3,894,536
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	433,935	198,361
9	Annuities Due	-	-
10	Due to Officers/ Directors	-	-
11	Others	-	-
	(a) Tax deducted to be remitted	137,405	208,893
	(b) Service Tax Liability	-	18,165
	(c) Security Deposits	21,441	21,441
	(d) Investments purchased - to be settled	14,865	817,829
	(e) Due to Investing Company	12,500	-
	(f) Others - Payable (Refer note no. 26 of Schedule 16 (B))	1,750,806	-
	(g) Refunds due (Withdrawals, surrender, lookin, proposal declined)	3,727,093	2,408,995
	<b>TOTAL</b>	<b>12,281,585</b>	<b>8,820,225</b>

**FORM L-20-PROVISIONS SCHEDULE****PROVISIONS**

	<b>Particulars</b>	<b>Current Year (Rs.'000)</b>	<b>Previous Year (Rs.'000)</b>
1	Wealth Tax	110	190
2	Fringe Benefit Tax (Net of advance tax)	-	7,220
3	Standard Loans	4	12
4	Employee Benefits	187,503	201,391
	<b>TOTAL</b>	<b>187,617</b>	<b>208,813</b>

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

	Particulars	Current Year	Previous Year
		(Rs.'000)	(Rs.'000)
1	Discount allowed in issue of shares/ debentures	-	-
2	Others	-	-
	<b>TOTAL</b>	-	-

PERIODIC DISCLOSURES			
FORM L-22	Analytical Ratios		
Insurer:	HDFC Standard Life Insurance Co. Ltd.	Date:	31/03/2010
Sl.No.	Particular	Current Year	Previous Year
1	<b>New business premium income growth rate - segment wise</b>		
	Participating Fund	49.23%	327.75%
	Non Participating Fund	11.42%	-5.27%
	Annuity Fund	369.47%	129.26%
	Pension Fund	59.79%	204.31%
	Health Fund	6.81%	New Business
	ULIL Fund	50.69%	-19.34%
	ULIP Fund	-35.67%	9.03%
	ULGL Fund	79.76%	-27.03%
	ULGP Fund	234.06%	-58.03%
2	<b>Net Retention Ratio</b>	99.29%	99.17%
3	<b>Expense of Management to Gross Direct Premium Ratio</b>	29.04%	39.38%
4	<b>Commission Ratio (Gross commission paid to Gross Premium)</b>	7.50%	7.64%
5	<b>Ratio of policy holder's liabilities to shareholder's funds</b>	3353.14%	1501.08%
6	<b>Growth rate of shareholders' Fund</b>	-11.78%	2.21%
7	<b>Ratio of surplus to policyholders' liability</b>	0.99%	1.70%
8	<b>Change in net worth (Rs.'000)</b>	(767,980)	140,699
9	<b>Profit after tax/Total income</b>	The Company does not have any profit after tax and therefore this ratio cannot be calculated.	
10	<b>(Total real estate + loans)/(Cash &amp; Invested assets)</b>	0.39%	0.76%
11	<b>Total investments/(Capital + Surplus)</b>	25.23	13.3
12	<b>Total affiliated investments/(Capital+ Surplus)</b>	0.62	0.2
13	<b>Investment Yield (Gross and Net)</b>		
	<b>Policyholder's Fund - Non Linked (with unrealised Gains)</b>		
	Par	7.82%	8.00%
	Par Pension	8.28%	10.00%
	Non Par	3.70%	12.50%
	Annuity	5.06%	7.40%
	Health	-0.04%	10.20%
	Refund Due	-1.10%	NA
	Non Ulip Unit Reserve	2.01%	NA
	<b>Policyholder's Fund - Non Linked (without unrealised Gains)</b>		
	Par	7.54%	6.40%
	Par Pension	7.93%	8.70%
	Non Par	5.76%	8.30%
	Annuity	4.35%	3.40%
	Health	4.31%	1.60%
	Refund Due	-1.41%	NA
	Non Ulip Unit Reserve	7.31%	NA
	<b>Policyholder's Fund - Unit Linked</b>	76.40%	-22.63%
	<b>Shareholder's Fund - with unrealised Gains</b>	9.06%	7.20%
	<b>Shareholder's Fund - without unrealised Gains</b>	6.11%	6.90%
14	<b>Conservation Ratio</b>		
	Participating Fund	83.60%	87.44%
	Non Participating Fund	81.43%	85.17%
	Annuity Fund	NA	NA
	Pension Fund	93.17%	91.50%
	Health Fund	40.82%	New Business
	ULIL Fund	79.51%	70.40%
	ULIP Fund	53.17%	47.70%
	ULGL Fund	29.41%	20.24%
	ULGP Fund	66.70%	19.19%
15 (a)	<b>Premium Persistency Ratio (based on original annualised premiums - Note 1)</b>		
	For 13th month (based on new business written from 1st April (x-2) to 31st March (x-1))	57%	59%
	For 25th month (based on new business written from 1st April (x-3) to 31st March (x-2))	52%	72%
	For 37th month (based on new business written from 1st April (x-4) to 31st March (x-3))	34%	42%
	For 49th Month (based on new business written from 1st April (x-5) to 31st March (x-4))	30%	46%
	For 61st month (based on new business written from 1st April (x-6) to 31st March (x-5))	40%	65%
15 (b)	<b>Premium Persistency Ratio (based on reducing balance basis - Note 2)</b>		
	For 13th month (based on new business written from 1st April (x-2) to 31st March (x-1))	57%	59%
	For 25th month (based on new business written from 1st April (x-3) to 31st March (x-2))	89%	92%
	For 37th month (based on new business written from 1st April (x-4) to 31st March (x-3))	47%	49%
	For 49th Month (based on new business written from 1st April (x-5) to 31st March (x-4))	71%	81%
	For 61st month (based on new business written from 1st April (x-6) to 31st March (x-5))	87%	93%
15 (c)	<b>Policy Persistency Ratio (based on original basis - Note 1)</b>		
	For 13th month (based on new business written from 1st April (x-2) to 31st March (x-1))	61%	75%
	For 25th month (based on new business written from 1st April (x-3) to 31st March (x-2))	68%	80%
	For 37th month (based on new business written from 1st April (x-4) to 31st March (x-3))	45%	55%
	For 49th Month (based on new business written from 1st April (x-5) to 31st March (x-4))	43%	57%
	For 61st month (based on new business written from 1st April (x-6) to 31st March (x-5))	51%	61%
15 (d)	<b>Policy Persistency Ratio (based on reducing balance basis - Note 2)</b>		
	For 13th month (based on new business written from 1st April (x-2) to 31st March (x-1))	61%	75%
	For 25th month (based on new business written from 1st April (x-3) to 31st March (x-2))	90%	94%
	For 37th month (based on new business written from 1st April (x-4) to 31st March (x-3))	56%	67%
	For 49th Month (based on new business written from 1st April (x-5) to 31st March (x-4))	78%	87%
	For 61st month (based on new business written from 1st April (x-6) to 31st March (x-5))	89%	93%
16	<b>NPA Ratio</b>		
	Gross NPA Ratio	0.02%	NIL
	Net NPA Ratio	0.02%	NIL
<b>Equity Holding Pattern for Life Insurers</b>			
1	(a) No. of shares	1,968,000,000	1,796,000,000
2	(b) Percentage of shareholding (Indian / Foreign)		
	Indian	74%	74%
	Foreign	26%	26%
3	(c) %of Government holding (in case of public sector insurance companies)	NA	NA
4	(a) Basic and diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	(1.51)	(3.28)
5	(b) Basic and diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	(1.51)	(3.28)
6	(iv) Book value per share (Rs)	2.92	3.63

**Note 1)** Single premium and group policies are excluded in the calculation of the persistency ratios. The premium persistency ratios allow for lapses, surrenders, paid ups as well as premium reductions and are expressed in terms of original annualised premiums and not on reducing balance basis. The p persistency ratios allow for lapses and surrenders. The persistency ratio for current year has been calculated as at 31/03/2010 with a suitable allowance for premium payment grace periods and for previous year is for a similar period (as at 31/03/2009).

2) The ratios are calculated on a reducing balance basis and is provided for comparison with some other companies reporting on a reducing balance basis.

**FORM L-23-RECEIPT AND PAYMENTS SCHEDULE**
**Receipts and Payments Account for the year ended March 31, 2010 on direct basis**
**(Rs '000)**

<b>Cash Flows from the operating activities:</b>	
Premium received from policyholders, including advance receipts	70,817,804
Other receipts:	
Service tax recovery	198,356
Fees & Charges	99,392
Misc income	5,465
Payments to the re-insurers, net of commissions and claims/ Benefits	(312,168)
Payments to co-insurers, net of claims / benefit recovery	-
Payments of claims/benefits	(12,053,422)
Payments of commission and brokerage	(5,417,619)
Payments of other operating expenses	(11,887,968)
Preliminary and pre-operative expenses	-
Deposits, advances and staff loans	196
Income taxes paid (Net)	(309,142)
Service tax paid	(1,160,831)
Other payments:	
Fringe Benefit Tax	(7,220)
Wealth Tax	(80)
Cash flows before extraordinary items	39,972,762
Cash flow from extraordinary operations	-
<b>Net cash flow from operating activities</b>	<b>39,972,762</b>
<b>Cash flows from investing activities:</b>	
Purchase of fixed assets	(217,752)
Proceeds from sale of fixed assets	5,444
Purchases of investments	(1,250,221,858)
Loans disbursed	-
Sales of investments	1,208,741,797
Repayments received	-
Rents/Interests/ Dividends received	6,156,295
Investments in money market instruments and in liquid mutual funds (Net)	(7,287,407)
Expenses related to investments	(151,580)
<b>Net cash flow from investing activities</b>	<b>(42,975,061)</b>
<b>Cash flows from financing activities:</b>	
Proceeds from issuance of share capital	1,720,000
Proceeds from borrowing	-
Repayments of borrowing	-
Interest/dividends paid	-
<b>Net cash flow from financing activities</b>	<b>1,720,000</b>
Effect of foreign exchange rates on cash and cash equivalents, net	-
<b>Net increase in cash and cash equivalents:</b>	<b>(1,282,298)</b>
<b>Cash and cash equivalents at the beginning of the year</b>	<b>4,108,660</b>
<b>Cash and cash equivalents at the end of the year</b>	<b>2,826,362</b>



**PERIODIC DISCLOSURES**
**FORM L-24 Valuation of net liabilities**
**Insurer:** 
**Date:** 
*(Rs in Lakhs)*

Sr.No.	Particular	As at 31st March 2010	As at 31st March 2009
1	<b>Linked</b>		
a	Life	1,019,767	451,105
b	General Annuity		-
c	Pension	583,079	285,334
d	Health		-
2	<b>Non-Linked</b>		
a	Life	260,462	190,384
b	General Annuity	2,806	1,177
c	Pension	62,492	50,610
d	Health	241	142

PERIODIC DISCLOSURES

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

Insurer: HDFC Standard Life Insurance Co. Ltd.		Date: 31/03/2010											
Sr.No.	State / Union Territory	Rural				Urban				Total Business			
		No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)	No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)	No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)
1	Andhra Pradesh	38,044	38,045	2.62	27.24	46,770	43,471	155.37	1,246.16	84,814	81,516	157.99	1,273.40
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	29	29	0.05	0.60	9,006	8,466	25.82	156.48	9,035	8,495	25.87	157.07
4	Bihar	12	12	0.01	0.19	7,501	6,932	21.48	152.65	7,513	6,944	21.50	152.84
5	Chattisgarh	11	11	0.02	0.21	6,569	6,034	17.44	155.24	6,580	6,045	17.46	155.45
6	Goa	895	895	5.29	31.58	2,878	2,603	20.51	103.80	3,773	3,498	25.80	135.38
7	Gujarat	97	98	0.29	2.20	55,287	51,401	196.89	1,664.29	55,384	51,499	197.18	1,666.49
8	Haryana	28	28	0.06	0.54	34,978	32,119	103.67	1,106.25	35,006	32,147	103.73	1,106.79
9	Himachal Pradesh	5	5	0.01	0.07	3,029	2,781	10.86	58.05	3,034	2,786	10.87	58.11
10	Jammu & Kashmir	29	29	0.08	0.53	3,597	3,207	14.14	79.56	3,626	3,236	14.22	80.10
11	Jharkhand	10	10	0.03	0.18	7,038	6,382	25.38	171.37	7,048	6,392	25.40	171.55
12	Karnataka	4,951	4,951	0.44	4.82	38,711	35,800	181.43	1,832.62	43,662	40,751	181.88	1,837.44
13	Kerala	344	344	0.76	4.93	45,496	42,001	203.39	936.56	45,840	42,345	204.15	941.49
14	Madhya Pradesh	6,984	6,985	0.44	4.34	23,763	22,033	73.06	539.34	30,747	29,018	73.50	543.68
15	Maharashtra	193,457	193,457	9.96	99.46	120,972	110,888	601.34	6,594.30	314,429	304,345	611.30	6,693.76
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	4	4	0.00	0.05	754	699	2.07	10.67	758	703	2.07	10.72
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	48	48	0.09	0.74	14,248	13,273	45.82	231.91	14,296	13,321	45.91	232.64
21	Punjab	47	47	0.17	0.73	28,245	25,987	115.91	652.38	28,292	26,034	116.08	653.11
22	Rajasthan	72	75	0.09	1.42	28,042	25,892	67.46	660.93	28,114	25,967	67.55	662.35
23	Sikkim	8	8	0.05	0.25	622	564	3.38	13.02	630	572	3.42	13.27
24	Tamil Nadu	314	314	0.28	3.30	48,596	44,275	178.43	1,512.95	48,910	44,589	178.72	1,516.25
25	Tripura	12	12	0.02	0.15	3,212	2,975	8.20	40.47	3,224	2,987	8.21	40.62
26	Uttar Pradesh	66	66	0.16	1.22	61,313	56,571	180.11	1,319.81	61,379	56,637	180.26	1,321.03
27	Uttrakhand	4	4	0.00	0.03	4,569	4,243	13.75	103.41	4,573	4,247	13.76	103.44
28	West Bengal	87	89	0.17	1.39	45,916	42,256	149.48	1,051.02	46,003	42,345	149.65	1,052.42
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	21	21	0.08	0.78	11,673	10,823	46.88	333.74	11,694	10,844	46.97	334.52
31	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	22	22	0.12	1.04	49,905	45,196	261.53	2,259.91	49,927	45,218	261.65	2,260.96
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	41	41	0.50	2.63	1,928	1,786	7.95	38.31	1,969	1,827	8.44	40.94
	<b>TOTAL</b>	<b>245,642</b>	<b>245,650</b>	<b>21.81</b>	<b>190.61</b>	<b>704,618</b>	<b>648,660</b>	<b>2,731.74</b>	<b>23,025.22</b>	<b>950,260</b>	<b>894,310</b>	<b>2,753.55</b>	<b>23,215.83</b>

FORM L-25- (ii) : Geographical Distribution Channel - GROUP													
PERIODIC DISCLOSURES													
Insurer: HDFC Standard Life Insurance Co. Ltd.		Date: 31/03/2010											
Sr.No.	State / Union Territory	Rural (Group)				Urban (Group)				Total Business (Group)			
		No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)	No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)	No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)
1	Andhra Pradesh	-	-	-	-	8	4,949	0.59	209.09	8	4,949	0.59	209.09
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	7	1,322	1.56	15.03	7	1,322	1.56	15.03
7	Gujarat	-	-	-	-	2	257	3.66	0.02	2	257	3.66	0.02
8	Haryana	-	-	-	-	-	-	-	-	-	-	-	-
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	-	-	-	-	33	72,735	78.98	988.87	33	72,735	78.98	988.87
13	Kerala	-	-	-	-	-	-	-	-	-	-	-	-
14	Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
15	Maharashtra	-	-	-	-	84	113,836	148.78	5,434.83	84	113,836	148.78	5,434.83
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mirzoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	-	-	-	-	-	-	-	-
21	Punjab	-	-	-	-	-	-	-	-	-	-	-	-
22	Rajasthan	-	-	-	-	-	-	-	-	-	-	-	-
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	63	47,678	0.95	108.79	63	47,678	0.95	108.79
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	-	-	-	-	-	-	0.01	-	-	-	0.01	-
27	Uttarakhand	-	-	-	-	-	-	-	-	-	-	-	-
28	West Bengal	-	-	-	-	18	43,202	56.38	54.64	18	43,202	56.38	54.64
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	2	702	17.13	15.06	2	702	17.13	15.06
31	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	-	-	-	-	45	108,881	195.92	854.81	45	108,881	195.92	854.81
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
	<b>TOTAL</b>					<b>262</b>	<b>393,562</b>	<b>503.95</b>	<b>7,681.14</b>	<b>262</b>	<b>393,562</b>	<b>503.95</b>	<b>7,681.14</b>

Form 3A

Part A

Company Name & Code: HDFC Standard Life Insurance Company Limited - 101

Statement as on: 31st March, 2010

Statement of Investment assets  
(Business within India)

(Rs.in Lakhs)

Investment Assets	Percentage as per Reg.	SH		PH		Book Value	Actual %	FVC Amount	Total Fund	Mkt./Realisable Value*	
		Balance	FRSM	UL - Non Unit Res	PAR	Non-PAR					(SH+PH)
		(a)	(b)	(c)	(d)	(e)					F = (b+c+d+e)
<b>A. Life Fund</b>											
1. Government Securities	25%	597.66471	22,633.97530	15,941.99735	146,019.61377	19,092.85329	203,688.43971	49.15%	(1,504.31378)	204,286.10442	202,184.12593
2. Government Securities or other approved Securities (incl 1 above)	Not less than 50%	1,587.92059	23,129.10324	15,941.99735	157,517.92531	20,094.92049	216,683.94639	52.29%	(1,373.28858)	218,271.86698	215,310.65781
<b>3. Approved Investments</b>											
a) Housing & Infrastructure	Not less than 15%	7,535.36329	3,547.47303	21,370.95137	40,481.38463	11,446.54318	76,846.35222	18.54%	827.28115	84,381.71551	77,659.74262
b) (i) Approved Investments	Not exceeding 35%	20,496.97945	5,299.87829	48,087.63918	52,098.82804	6,643.92861	112,130.27412	27.06%	2,914.32141	132,627.25357	112,563.23306
(ii) "Other Investments" not to exceed 15%		1,105.55472	345.29880	-	7,871.06570	505.72295	8,722.08745	2.10%	88.64424	9,827.64217	8,810.24604
<b>Total Life Fund</b>	<b>100%</b>	<b>30,725.81806</b>	<b>32,321.75336</b>	<b>85,400.58790</b>	<b>257,969.20368</b>	<b>38,691.11523</b>	<b>414,382.66017</b>	<b>100.00%</b>	<b>2,456.95822</b>	<b>445,108.47823</b>	<b>414,343.87953</b>

Investment Assets	Percentage as per Reg.	PH		Total	Actual %	FVC Amount	Total Fund	Mkt./Realisable Value
		PAR	Non-PAR					
<b>B. Pension, General Annuity Fund</b>								
1. Government Securities	Not less than 20%	26,636.40695	1,606.18469	28,242.59165	43.12%	130.72846	28,242.59165	28,373.32011
2. Government Securities or other approved Securities (incl 1 above)	Not less than 40%	34,793.35579	1,619.37504	36,412.73083	55.59%	207.67054	36,412.73083	36,620.40137
3. Balance Inv to be in approved Investments	Not exceeding 60%	27,468.53670	1,620.84366	29,089.38036	44.41%	1,246.43854	29,089.38036	29,819.51381
<b>Total Pension, General Annuity Fund</b>	<b>100%</b>	<b>62,261.89249</b>	<b>3,240.21870</b>	<b>65,502.11119</b>	<b>100.00%</b>	<b>1,454.10908</b>	<b>65,502.11119</b>	<b>66,439.91518</b>

Investment Assets	Percentage as per Reg.	PH		Total	Actual %
		PAR	Non-PAR		
<b>C. Linked Life, Pension &amp; Group Insurance Funds</b>					
1. Approved Investments	Not less than 75%	-	1,440,253.27502	1,440,253.27502	94.10%
2. Other than Approved Investment	Not more than 25%	-	90,283.18081	90,283.18081	5.90%
<b>Total Linked Life Insurance Fund</b>	<b>100%</b>	<b>-</b>	<b>1,530,536.45583</b>	<b>1,530,536.45583</b>	<b>100.00%</b>

\* Note: Market Value of Investments in Life Funds  
Certified that the information given herein are correct and complete to the best of my knowledge and belief and nothing has been concealed or suppressed.

For HDFC Standard Life Insurance Co. Ltd.

Date : 13th May, 2010

Amitabh Chaudhry  
Managing Director & CEO

Form 3A - Part A  
 Company Name & Code :- HDFC Standard Life Insurance Company Ltd - 101  
 Statement as on :- 31st March, 2010  
 Statement of Investment Assets Life Insurers:  
 (Business within India)  
 Periodicity of Submission: - Quarterly

				( Rs in Lakhs )	
	Particulars	Sch No.	Amount	Particulars	Amount
	<b>Total Application as per Balance Sheet (A)</b>		<b>2,160,619.64427</b>	Reconciliation of Investment Assets	
<b>Add:</b>	Current Liabilities	Sch 13	122,815.85679	Total Investment Assets As per Balance Sheet	<b>2,049,379.37994</b>
	Provisions	Sch 14	1,876.17214		
	<b>Sub Total (B)</b>		<b>124,692.02893</b>	Balance Sheet Value of:	
<b>Less:</b>	Debit balances in P&L		146,649.66293	A: Life Fund	445,108.47823
	Loans	Sch 9	403.66009	B: Pension & General Annuity Fund	65,502.11119
	Advances & Other Assets	Sch 12	49,177.57695	C: Unit Linked Fund	1,530,536.45583
	Cash & Bank Balances	Sch 11	28,263.61769		<b>2,041,147.04524</b>
	Fixed Assets	Sch 10	11,437.77562		
	Misc Expenses not w/off	Sch 15	-		
	<b>Sub Total (C)</b>		<b>235,932.29327</b>		
	<b>Funds available for Investments (A+B-C)</b>		<b>2,049,379.37994</b>		

\* Reconciliation of Funds for Investments & Investment Assets

	Amount
Funds Available for Investments (E)	2,049,379.37994
<b>Add:</b> Deposit with RBI SCH 12	-
Amortisation on RBI Deposit SCH 12	-
Fixed Deposits of Conv Funds SCH 11	13,405.80825
Net Current Assets of Investments backing Non - Linked Liabilities	6.40562
<b>Sub Total (F)</b>	<b>13,412.21387</b>
<b>Less</b> Other - Receivable	17,508.05786
Appropriation/Expropriation Adjustment Account	4,136.49070
<b>Sub Total (G)</b>	<b>21,644.54856</b>
Value of Investments as per Form 3A (E + F - G)	<b>2,041,147.04524</b>

For HDFC Standard Life Insurance Company Limited

Amitabh Chaudhry  
 Managing Director & CEO

**FORM 3A**
**Unit Linked Insurance Business**

Company Name &amp; Code :- HDFC Standard Life Insurance Company Limited - 101

Statement as on :- 31st March, 2010

PARTICULARS	Group	Group	Group	Group	Group	Group
	Liquid Fund	Stable Fund	Sovereign Fund	Secured Fund	Defensive Fund	Balanced Fund
<b>Opening Balance (Market Value)</b>	1,126.16880	4,110.77681	449.33623	3,569.85806	7,359.76750	4,984.30996
<b>Add : Inflow during the quarter</b>	28.52324	162.64899	0.29132	139.13750	777.84130	93.77452
<b>Increase/(Decrease) Value of Investment</b>	163.12215	52.78065	9.89856	126.30532	109.85600	43.78711
	-	-	-	-	-	-
<b>Less : Outflow During the Quarter</b>	191.41661	519.82063	173.89942	361.67046	820.40813	280.83814
	-	-	-	-	-	-
<b>TOTAL INVESTIBLE FUNDS (MKT VALUE)</b>	<b>1,126.39758</b>	<b>3,806.38582</b>	<b>285.62668</b>	<b>3,473.63042</b>	<b>7,427.05668</b>	<b>4,841.03344</b>

For HDFC Standard Life Insurance Co. Ltd.

**Amitabh Chaudhry**  
 Managing Director & CEO

Date:- 13th May 2010

**FORM 3A**
**PART-B**
**Unit Linked Insurance Business**
**Company Name & Code :- HDFC Standard Life Insurance**
**Statement as on :- 31st March, 2010**
**(Rs. In Lakhs)**

PARTICULARS	Group	Life	Life	Life	Life	Life
	Growth Fund	Liquid Fund	Stable Fund	Sovereign Fund	Secured Fund	Defensize Fund
<b>Opening Balance (Market Value)</b>	185.44964	9,372.27777	31,219.85353	344.96857	28,227.03873	48,626.91948
<b>Add : Inflow during the quarter</b>	2.65728	4,697.67469	7,576.75576	2.73029	15,614.32840	10,700.51483
<b>Increase/(Decrease) Value of Investment</b>	0.64062	529.82448	197.84344	18.22507	776.32680	1,210.11902
	-	-	-	-	-	-
<b>Less : Outflow During the Quarter</b>	187.99252	7,254.34798	10,413.27878	10.56755	17,238.04715	1,804.34772
	-	-	-	-	-	-
<b>TOTAL INVESTIBLE FUNDS (MKT VALUE)</b>	<b>0.75502</b>	<b>7,345.42896</b>	<b>28,581.17395</b>	<b>355.35637</b>	<b>27,379.64678</b>	<b>58,733.20561</b>

**For HDFC Standard Life Insurance Co. Ltd.**
**Amitabh Chaudhry  
Managing Director & CEO**
**Date:- 13th May 2010**

**FORM 3A**
**Unit Linked Insurance Business**

Company Name &amp; Code :- HDFC Standard Life Insurance

Statement as on :- 31st March, 2010

(Rs. In Lakhs)

PARTICULARS	Life	Life	Life	Pension	Pension
	Balanced Fund	Equity Fund	Growth Fund	Liquid Fund	Stable Fund
<b>Opening Balance (Market Value)</b>	67,170.73827	99,757.83794	411,985.00230	2,792.82624	14,449.54629
<b>Add : Inflow during the quarter</b>	4,709.98566	8,457.57497	61,343.12175	6,042.70384	3,606.76978
<b>Increase/(Decrease) Value of Investment</b>	2,771.35306	3,564.28173	16,339.46212	180.81223	445.49922
	-	-	-	-	-
<b>Less : Outflow During the Quarter</b>	4,433.12467	6,505.60763	42,016.89268	1,746.49548	8,438.86489
	-	-	-	-	-
<b>TOTAL INVESTIBLE FUNDS (MKT VALUE)</b>	<b>70,218.95233</b>	<b>105,274.08701</b>	<b>447,650.69349</b>	<b>7,269.84684</b>	<b>10,062.95040</b>

For HDFC Standard Life Insurance Co. Ltd.

**Amitabh Chaudhry**  
 Managing Director & CEO

Date:- 13th May 2010



FORM 3A

Unit Linked Insurance Business

Company Name & Code :- HDFC Standard Life Insurance

Statement as on :- 31st March, 2010

(Rs. In Lakhs)

PARTICULARS	Pension	Pension	Pension	Pension	Pension	Pension	Defined Benefit pension
	Sovereign Fund	Secured Fund	Defensize Fund	Balanced Fund	Equity Fund	Growth Fund	Liquid Fund
Opening Balance (Market Value)	71.37143	20,170.43796	21,259.76821	54,359.14328	57,425.94598	270,450.29084	44.18994
Add : Inflow during the quarter	0.06303	4,472.81524	2,137.19708	4,085.17037	4,236.46076	29,949.57946	100.39123
Increase/(Decrease) Value of Investment	3.50319	255.26009	898.77621	1,905.75512	2,237.37720	10,080.95844	6.81394
	-	-	-	-	-	-	-
Less : Outflow During the Quarter	69.75586	5,235.36682	2,892.00794	4,284.21742	4,742.57131	22,393.62826	151.39511
	-	-	-	-	-	-	-
<b>TOTAL INVESTIBLE FUNDS (MKT VALUE)</b>	<b>5.18180</b>	<b>19,663.14647</b>	<b>21,403.73355</b>	<b>56,065.85135</b>	<b>59,157.21262</b>	<b>288,087.20049</b>	-

For HDFC Standard Life Insurance Co. Ltd.

Amitabh Chaudhry  
Managing Director & CEO

Date:- 13th May 2010

**FORM 3A**
**Unit Linked Insurance Business**

Company Name &amp; Code :- HDFC Standard Life Insurance

Statement as on :- 31st March, 2010

(Rs. In Lakhs)

PARTICULARS	Defined Benefit pension	Defined Benefit pension	Defined Benefit pension	Defined Benefit pension	Defined Benefit pension	Defined Benefit pension
	Stable Fund	Sovereign Fund	Secured Fund	Defensive Fund	Balanced Fund	Growth Fund
<b>Opening Balance (Market Value)</b>	659.50218	321.54366	81.67981	3,138.50274	1,582.52721	9.81403
<b>Add : Inflow during the quarter</b>	648.32189	0.21047	646.49760	71.70450	234.56965	1.00631
<b>Increase/(Decrease) Value of Investment</b>	43.60276	8.73943	5.87006	72.70283	14.13937	0.04183
	-	-	-	-	-	-
<b>Less : Outflow During the Quarter</b>	710.71917	26.84902	732.21102	95.39993	31.51489	10.86218
	-	-	-	-	-	-
<b>TOTAL INVESTIBLE FUNDS (MKT VALUE)</b>	<b>640.70765</b>	<b>303.64454</b>	<b>1.83645</b>	<b>3,187.51014</b>	<b>1,799.72134</b>	<b>-</b>

For HDFC Standard Life Insurance Co. Ltd.

**Amitabh Chaudhry**  
 Managing Director & CEO

Date:- 13th May 2010

FORM 3A

Unit Linked Insurance Business

Company Name & Code :- HDFC Standard Life Insurance

Statement as on :- 31st March, 2010

(Rs. In Lakhs)

PARTICULARS	Life-II	Life-II	Life-II	Life-II	Life-II	Life-II	Life-II
	Liquid Fund	Stable Fund	Secured Fund	Defensive Fund	Balanced Fund	Equity Fund	Growth Fund
Opening Balance (Market Value)	842.31723	2,329.78786	9,148.38461	4,183.53244	8,265.52900	11,000.19057	77,955.66602
Add : Inflow during the quarter	3,307.75070	847.82490	3,131.32144	3,959.17358	5,085.34048	6,188.55753	40,969.46947
Increase/(Decrease) Value of Investment	(9.02027)	40.05646	132.72601	(6.77553)	102.39570	553.47321	3,253.58321
	-	-	-	-	-	-	-
Less : Outflow During the Quarter	794.11122	791.22221	722.62744	283.04775	950.19279	1,348.91419	15,375.50696
	-	-	-	-	-	-	-
<b>TOTAL INVESTIBLE FUNDS (MKT VALUE)</b>	<b>3,346.93643</b>	<b>2,426.44701</b>	<b>11,689.80462</b>	<b>7,852.88274</b>	<b>12,503.07239</b>	<b>16,393.30712</b>	<b>106,803.21173</b>

For HDFC Standard Life Insurance Co. Ltd.

Amitabh Chaudhry  
Managing Director & CEO

Date:- 13th May 2010

FORM 3A

Unit Linked Insurance Business

Company Name & Code :- HDFC Standard Life Insurance

Statement as on :- 31st March, 2010

(Rs. In Lakhs)

PARTICULARS	Pension-II	Pension-II	Pension-II	Pension-II	Pension-II	Pension-II	Pension-II
	Liquid Fund	Stable Fund	Secured Fund	Defensive Fund	Balanced Fund	Equity Fund	Growth Fund
Opening Balance (Market Value)	302.48403	1,325.51454	3,795.24693	2,422.19428	5,987.92960	7,631.07703	33,965.59393
Add : Inflow during the quarter	534.69117	1,770.62334	6,778.91917	898.38804	3,466.36989	4,315.80989	25,205.06485
Increase/(Decrease) Value of Investment	20.08809	0.75716	(20.30231)	(4.82266)	89.98997	502.82639	1,597.98824
	-	-	-	-	-	-	-
Less : Outflow During the Quarter	432.47897	297.67902	1,000.22006	276.25380	774.15389	997.62919	4,714.90312
	-	-	-	-	-	-	-
<b>TOTAL INVESTIBLE FUNDS (MKT VALUE)</b>	<b>424.78432</b>	<b>2,799.21601</b>	<b>9,553.64373</b>	<b>3,039.50586</b>	<b>8,770.13558</b>	<b>11,452.08412</b>	<b>56,053.74389</b>

For HDFC Standard Life Insurance Co. Ltd.

Amitabh Chaudhry  
Managing Director & CEO

Date:- 13th May 2010

FORM 3A

Unit Linked Insurance Business

Company Name & Code :- HDFC Standard Life Insurance

Statement as on :- 31st March, 2010

(Rs. In Lakhs)

PARTICULARS	Wealth Maximiser	Wealth Maximiser	Wealth Maximiser	Wealth Maximiser	Wealth Maximiser	Wealth Builder
	Money Plus	Bond Oppurtunities	Large Cap	Mid Cap	Managers	Blue chip
Opening Balance (Market Value)	685.81463	1,977.00508	2,568.80617	1,613.99477	24,788.96897	-
Add : Inflow during the quarter	373.53002	388.35442	3,472.19328	625.79913	4,633.85446	792.19055
Increase/(Decrease) Value of Investment	16.64399	40.02249	68.38792	170.95226	953.95550	21.62128
	-	-	-	-	-	-
Less : Outflow During the Quarter	377.78824	561.73270	3,179.39814	241.56448	697.41903	205.91612
	-	-	-	-	-	-
<b>TOTAL INVESTIBLE FUNDS (MKT VALUE)</b>	<b>698.20040</b>	<b>1,843.64928</b>	<b>2,929.98923</b>	<b>2,169.18167</b>	<b>29,679.35990</b>	<b>607.89571</b>

For HDFC Standard Life Insurance Co. Ltd.

Amitabh Chaudhry  
Managing Director & CEO

Date:- 13th May 2010

**FORM 3A**
**Unit Linked Insurance Business**
**Company Name & Code :- HDFC Standard Life Insurance**
**Statement as on :- 31st March, 2010**
**(Rs. In Lakhs)**

PARTICULARS	Wealth Builder	Wealth Builder	Wealth Builder	Total of All Funds
	Income	Oppurtunities	Vantage	
Opening Balance (Market Value)	-	-	-	<b>1,366,097.43107</b>
Add : Inflow during the quarter	214.66591	316.18572	5,802.36514	<b>293,619.46477</b>
Increase/(Decrease) Value of Investment	(1.00459)	12.61849	100.97955	<b>49,710.81859</b>
	-	-	-	
Less : Outflow During the Quarter	86.93412	42.95272	454.01252	<b>178,380.77807</b>
	-	-	-	
<b>TOTAL INVESTIBLE FUNDS (MKT VALUE)</b>	<b>126.72720</b>	<b>285.85149</b>	<b>5,449.33216</b>	<b>1,531,046.93636</b>

**For HDFC Standard Life Insurance Co. Ltd.**
**Amitabh Chaudhry**  
**Managing Director & CEO**
**Date:- 13th May 2010**

FORM 3A

PART-B

Unit Linked Insurance Business

Company Name & Code : HDFC Standard Life Insurance Company Limited - 101

Statement as on :- 31st March, 2010

(Rs. In Lakhs)

INVESTMENT OF UNIT FUND	Group Liquid Fund		Group Stable Fund		Group Sovereign Fund		Group Secured Fund		Group Defensive Fund		Group Balanced Fund		Group Growth Fund		Actual
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	
<b>I. Approved Investments (&gt;=75%)</b>															
Govt. bonds	-	-	-	-	278.17945	96.16	902.70753	25.09	832.55445	10.89	139.29509	2.81	-	-	-
Corporate Bonds	-	-	212.82402	5.44	-	-	392.66506	10.92	843.30375	11.04	1,088.27909	21.93	-	-	-
Infrastructure Bonds	-	-	2,972.64693	75.99	-	-	1,891.37143	52.58	3,633.88003	47.55	1,003.46370	20.22	-	-	-
Equity	-	-	-	-	-	-	-	-	1,492.84041	19.54	2,003.13547	40.36	0.71177	92.89	-
Money Market	1,126.39758	99.46	98.79251	2.53	7.44724	2.57	155.65238	4.33	183.87782	2.41	206.55010	4.16	-	-	2.1
Mutual Funds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Deposit with Banks	-	-	188.12597	4.81	-	-	131.23402	3.65	313.05524	4.10	229.25450	4.62	-	-	4.1
<b>Sub Total (A)</b>	<b>1,126.39758</b>	<b>99.46</b>	<b>3,472.38944</b>	<b>88.76</b>	<b>285.62668</b>	<b>98.73</b>	<b>3,473.63042</b>	<b>96.56</b>	<b>7,299.51170</b>	<b>95.52</b>	<b>4,669.97794</b>	<b>94.09</b>	<b>0.71177</b>	<b>92.89</b>	<b>7.1</b>
<b>Current Assets:</b>															
Accrued Interest	5.83646	0.52	107.37237	2.74	2.86462	0.99	122.24494	3.40	217.28399	2.84	124.48527	2.51	0.00024	0.03	0.1
Dividend Receivable	-	-	-	-	-	-	-	-	-	-	-	-	(0.00000)	(0.00)	-
Bank Balance	1.00206	0.09	1.00204	0.03	1.00083	0.35	1.00286	0.03	1.00314	0.01	1.00315	0.02	0.01143	1.49	-
Receivable for Sale of Investments	-	-	-	-	-	-	-	-	0.00000	0.00	0.00000	0.00	-	-	-
Other Current Assets (for Investments)	0.02733	0.00	-	-	-	-	3.03357	0.08	1.70727	0.02	0.40626	0.01	-	-	-
Less: Current Liabilities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Payable for Investments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Fund Mgmt Charges Payable	(0.70491)	(0.06)	(2.45563)	(0.06)	(0.18353)	(0.06)	(2.25005)	(0.06)	(4.78289)	(0.06)	(3.11656)	(0.06)	(0.00048)	(0.06)	-
Other Current Liabilities (for Investments)	(0.07530)	(0.01)	(0.25625)	(0.01)	(0.01914)	(0.01)	(0.24031)	(0.01)	(0.54969)	(0.01)	(0.35768)	(0.01)	0.00001	0.00	-
<b>Sub Total (B)</b>	<b>6.08564</b>	<b>0.54</b>	<b>105.66253</b>	<b>2.70</b>	<b>3.66277</b>	<b>1.27</b>	<b>123.79101</b>	<b>3.44</b>	<b>214.66182</b>	<b>2.81</b>	<b>122.42045</b>	<b>2.47</b>	<b>0.01120</b>	<b>1.46</b>	<b>0.1</b>
<b>Other Investments (&lt;=25%)</b>															
Corporate Bonds	-	-	333.99638	8.54	-	-	-	-	-	-	-	-	-	-	-
Infrastructure Bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Equity	-	-	-	-	-	-	-	-	127.54498	1.67	171.05550	3.45	0.04325	5.64	-
Money Market	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mutual Funds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Sub Total (C)</b>	<b>-</b>	<b>-</b>	<b>333.99638</b>	<b>8.54</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>127.54498</b>	<b>1.67</b>	<b>171.05550</b>	<b>3.45</b>	<b>0.04325</b>	<b>5.64</b>	<b>-</b>
<b>Total (A + B + C)</b>	<b>1,132.48322</b>	<b>100.00</b>	<b>3,912.04834</b>	<b>100.00</b>	<b>289.28946</b>	<b>100.00</b>	<b>3,597.42143</b>	<b>100.00</b>	<b>7,641.71850</b>	<b>100.00</b>	<b>4,963.45389</b>	<b>100.00</b>	<b>0.76621</b>	<b>100.00</b>	<b>7.1</b>
<b>Funds Carried Forward (as per LB 2)</b>	<b>1,133.94800</b>	<b>-</b>	<b>3,917.51056</b>	<b>-</b>	<b>289.46263</b>	<b>-</b>	<b>3,601.71905</b>	<b>-</b>	<b>7,403.98973</b>	<b>-</b>	<b>5,324.41323</b>	<b>-</b>	<b>0.76866</b>	<b>-</b>	<b>4.1</b>

For HDFC Standard Life Insurance Co. Ltd.

Amitabh Chaudhry  
Managing Director & CEO

Date:- 13th May 2010

**FORM 3A**

Unit Linked Insurance Business

Company Name & Code : HDFC Standard Life Insurar

Statement as on :- 31st March, 2010

INVESTMENT OF UNIT FUND	Fund	Life Stable Fund		Life Sovereign Fund		Life Secured Fund		Life Defensive Fund		Life Balanced Fund		Life Equity Fund		Life Growth Fund		Pension Liquid Fund		
		% 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>I. Approved Investments (&gt;=75%)</b>																		
Govt. bonds	-	-	-	339.29349	94.16	3,856.75423	13.66	4,789.90674	8.01	9,085.04486	13.09	4,704.68111	4.50	-	-	-	-	
Corporate Bonds	-	1,768.58584	5.86	-	-	5,905.50076	20.92	7,460.50265	12.48	7,346.18673	10.58	6,540.40291	6.26	-	-	-	-	
Infrastructure Bonds	-	17,960.58911	59.49	-	-	14,295.77252	50.65	28,356.60628	47.44	19,918.54677	28.70	10,683.21750	10.23	-	-	-	-	
Equity	-	-	-	-	-	-	-	9,903.67733	16.57	26,468.22367	38.13	72,233.12975	69.14	392,912.80663	88.42	-	-	
Money Market	37.16	1,232.14911	4.08	16,06288	4.46	1,017.22267	3.60	2,503.28690	4.19	1,442.12309	2.08	3,764.17889	3.60	12,817.24236	2.88	5,696.83842	76.30	
Mutual Funds	-	-	-	-	-	-	-	-	-	1,858.79496	2.68	-	-	9,140.07093	2.06	-	-	
Deposit with Banks	56.11	7,619.84989	25.24	-	-	2,253.93232	7.99	4,659.27001	7.79	1,982.50564	2.86	1,286.32855	1.23	-	-	1,573.00842	21.07	
<b>Sub Total (A)</b>	<b>93.27</b>	<b>28,581.17395</b>	<b>94.67</b>	<b>355.35637</b>	<b>98.62</b>	<b>27,329.18249</b>	<b>96.82</b>	<b>57,673.24992</b>	<b>96.48</b>	<b>68,101.42571</b>	<b>98.11</b>	<b>99,211.93872</b>	<b>94.96</b>	<b>414,870.11992</b>	<b>93.36</b>	<b>7,269.84684</b>	<b>97.37</b>	
<b>Current Assets:</b>																		
Accrued Intrest	6.80	1,629.38038	5.40	4,23928	1.18	868.31255	3.08	1,699.73753	2.84	1,300.22074	1.87	772.53542	0.74	127.67440	0.03	199.32931	2.67	
Dividend Receivable	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Bank Balance	0.01	1,00258	0.00	1,00059	0.28	1,01345	0.00	1,00092	0.00	25,13447	0.04	1,01991	0.00	1,00099	0.00	1,00548	0.01	
Receivable for Sale of Investments	-	-	-	-	-	-	-	311.37856	0.52	47,00000	0.07	81,00000	0.08	2,845.72849	0.64	-	-	
Other Current Assets (for Investments)	-	-	-	-	-	0,08152	0.00	6,15527	0.01	-	-	-	-	0,49691	0.00	-	-	
Less: Current Liabilities																		
Payable for Investments	-	-	-	-	-	-	-	(930.09855)	(1.56)	(2,114.62141)	(3.05)	(1,550.16425)	(1.48)	(5,944.09882)	(1.34)	-	-	
Fund Mgmt Charges Payable	(0.08)	(19,54285)	(0.06)	(0,24257)	(0.07)	(19,75225)	(0.07)	(39,45189)	(0.07)	(46,48735)	(0.07)	(69,77358)	(0.07)	(294,43808)	(0.07)	(3,53408)	(0.05)	
Other Current Liabilities (for Investments)	(0.01)	(2,12861)	(0.01)	(0,02666)	(0.01)	(2,35239)	(0.01)	(4,65571)	(0.01)	(16,89736)	(0.02)	(27,81247)	(0.03)	(31,18994)	(0.01)	(0,36857)	(0.00)	
<b>Sub Total (B)</b>	<b>6.73</b>	<b>1,608.71151</b>	<b>5.33</b>	<b>4,97064</b>	<b>1.38</b>	<b>847.30288</b>	<b>3.00</b>	<b>1,044.06613</b>	<b>1.75</b>	<b>(805.65091)</b>	<b>(1.16)</b>	<b>(793.19497)</b>	<b>(0.76)</b>	<b>(3,294.82605)</b>	<b>(0.74)</b>	<b>196.43214</b>	<b>2.63</b>	
<b>Other Investments (&lt;=25%)</b>																		
Corporate Bonds	-	-	-	-	-	50,46428	0.18	192,30094	0.32	222,66425	0.32	202,42205	0.19	-	-	-	-	
Infrastructure Bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Equity	-	-	-	-	-	-	-	867,65475	1.45	1,894,86236	2.73	5,859,72624	5.61	32,780,57357	7.38	-	-	
Money Market	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Mutual Funds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>Sub Total (C)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>50,46428</b>	<b>0.18</b>	<b>1,059,95569</b>	<b>1.77</b>	<b>2,117,52661</b>	<b>3.05</b>	<b>6,062,14829</b>	<b>5.80</b>	<b>32,780,57357</b>	<b>7.38</b>	<b>-</b>	<b>-</b>	
<b>Total (A + B + C)</b>	<b>100.00</b>	<b>30,189.88545</b>	<b>100.00</b>	<b>360.32701</b>	<b>100.00</b>	<b>28,226.94966</b>	<b>100.00</b>	<b>59,777.27173</b>	<b>100.00</b>	<b>69,413.30142</b>	<b>100.00</b>	<b>104,480.89204</b>	<b>100.00</b>	<b>444,355.86744</b>	<b>100.00</b>	<b>7,466.27897</b>	<b>100.00</b>	
<b>Funds Carried Forward (as per LB 2)</b>	<b>-</b>	<b>6,804.02574</b>	<b>-</b>	<b>360.54335</b>	<b>-</b>	<b>19,285.38386</b>	<b>-</b>	<b>12,976.53798</b>	<b>-</b>	<b>63,045.19186</b>	<b>-</b>	<b>105,336.40106</b>	<b>-</b>	<b>448,013.92990</b>	<b>-</b>	<b>2,020.61968</b>	<b>-</b>	

For HDFC Standard Life Insurance Co. Ltd.

Amitabh Chaudhry  
Managing Director & CEO

Date:- 13th May 2010



**FORM 3A**

Unit Linked Insurance Business

Company Name & Code : HDFC Standard Life Insurar

Statement as on :- 31st March, 2010

INVESTMENT OF UNIT FUND	Pension Stable Fund		Pension Sovereign Fund		Pension Secured Fund		Pension Defensize Fund		Pension Balanced Fund		Pension Equity Fund		Pension Growth Fund		Defined Benefit Pension Liquid Fund		Defined Benefit Pens Stable 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.	
<b>I. Approved Investments (&gt;=75%)</b>																		
Govt. bonds	-	-	5.18180	97.34	4,553.12282	22.17	2,758.07461	12.93	7,755.36160	13.88	2,701.70352	4.62	-	-	-	-	-	-
Corporate Bonds	712.25719	6.59	-	-	3,753.64588	18.28	3,491.47848	16.37	5,523.05273	9.88	4,016.91988	6.87	-	-	-	-	-	-
Infrastructure Bonds	6,104.85147	56.51	-	-	8,754.34616	42.63	8,448.19236	39.61	15,240.94895	27.27	6,098.26372	10.43	-	-	-	-	-	626.00279
Equity	-	-	-	-	-	-	3,748.39606	17.57	21,405.68390	38.30	40,141.72057	68.66	248,694.81711	86.92	-	-	-	-
Money Market	146.35872	1.35	-	-	914.36009	4.45	1,043.46271	4.89	2,486.06639	4.45	2,563.05550	4.38	6,710.72363	2.35	-	-	-	14.70487
Mutual Funds	-	-	-	-	0.00000	0.00	-	-	0.00000	0.00	0.00000	0.00	7,513.58594	2.63	-	-	-	-
Deposit with Banks	3,099.48302	28.69	-	-	1,027.99904	5.01	1,571.64900	7.37	2,023.15455	3.62	-	-	-	-	-	-	-	-
<b>Sub Total (A)</b>	<b>10,062.95040</b>	<b>93.15</b>	<b>5.18180</b>	<b>97.34</b>	<b>19,003.47399</b>	<b>92.53</b>	<b>21,061.25321</b>	<b>98.74</b>	<b>54,434.26812</b>	<b>97.39</b>	<b>55,521.66318</b>	<b>94.97</b>	<b>262,919.12668</b>	<b>91.89</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>640.70765</b>
<b>Current Assets:</b>																		
Accrued Intrest	749.15965	6.93	0.05520	1.04	666.97780	3.25	713.19063	3.34	1,105.09428	1.98	271.80470	0.46	56.12481	0.02	(0.00628)	(10.97)	-	0.01171
Dividend Recievable	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bank Balance	1.00197	0.01	0.09083	1.71	1.01169	0.00	1.01392	0.00	1.00110	0.00	49.24655	0.08	1.00064	0.00	0.06378	111.39	-	1.00110
Receivable for Sale of Investments	-	-	-	-	229.01588	1.12	0.00000	0.00	-	-	81.00001	0.14	1,928.17222	0.67	-	-	-	-
Other Current Assets (for Investments)	-	-	-	-	0.25282	0.00	-	-	-	-	2.99644	0.01	(0.00000)	(0.00)	-	-	-	-
Less: Current Liabilities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Payable for Investments	-	-	-	-	-	-	(771.14572)	(3.62)	(1,240.13140)	(2.22)	(1,033.44283)	(1.77)	(3,741.29605)	(1.31)	-	-	-	-
Fund Mgmt Charges Payable	(9.04843)	(0.08)	(0.00365)	(0.07)	(13.65857)	(0.07)	(14.35020)	(0.07)	(37.23423)	(0.07)	(39.20915)	(0.07)	(190.20847)	(0.07)	(0.00004)	(0.06)	-	(0.36897)
Other Current Liabilities (for Investments)	(0.93859)	(0.01)	(0.00051)	(0.01)	(9.43067)	(0.05)	(1.74647)	(0.01)	(4.09803)	(0.01)	(24.49241)	(0.04)	(20.17198)	(0.01)	(0.00020)	(0.35)	-	(0.06918)
<b>Sub Total (B)</b>	<b>740.17460</b>	<b>6.85</b>	<b>0.14187</b>	<b>2.66</b>	<b>874.16895</b>	<b>4.26</b>	<b>(73.03784)</b>	<b>(0.34)</b>	<b>(175.36828)</b>	<b>(0.31)</b>	<b>(692.09669)</b>	<b>(1.18)</b>	<b>(1,966.37883)</b>	<b>(0.69)</b>	<b>0.05726</b>	<b>100.00</b>	<b>-</b>	<b>0.57466</b>
<b>Other Investments (&lt;=25%)</b>																		
Corporate Bonds	-	-	-	-	659.67248	3.21	90.83571	0.43	20.24220	0.04	-	-	-	-	-	-	-	-
Infrastructure Bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Equity	-	-	-	-	-	-	251.64463	1.18	1,611.34103	2.88	3,635.54944	6.22	25,168.07381	8.80	-	-	-	-
Money Market	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mutual Funds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Sub Total (C)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>659.67248</b>	<b>3.21</b>	<b>342.48034</b>	<b>1.61</b>	<b>1,631.58323</b>	<b>2.92</b>	<b>3,635.54944</b>	<b>6.22</b>	<b>25,168.07381</b>	<b>8.80</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total (A + B + C)</b>	<b>10,803.12500</b>	<b>100.00</b>	<b>5.32367</b>	<b>100.00</b>	<b>20,537.31542</b>	<b>100.00</b>	<b>21,330.69571</b>	<b>100.00</b>	<b>55,890.48307</b>	<b>100.00</b>	<b>58,465.11593</b>	<b>100.00</b>	<b>286,120.82166</b>	<b>100.00</b>	<b>0.05726</b>	<b>100.00</b>	<b>-</b>	<b>641.28231</b>
<b>Funds Carried Forward (as per LB 2)</b>	<b>4,448.12925</b>	<b>-</b>	<b>5.41220</b>	<b>-</b>	<b>19,484.24811</b>	<b>-</b>	<b>10,333.47767</b>	<b>-</b>	<b>49,003.06138</b>	<b>-</b>	<b>58,990.72428</b>	<b>-</b>	<b>289,208.33241</b>	<b>-</b>	<b>333.53319</b>	<b>-</b>	<b>-</b>	<b>642.30712</b>

For HDFC Standard Life Insurance Co. Ltd.

Amitabh Chaudhry  
Managing Director & CEO

Date:- 13th May 2010

FORM 3A

Unit Linked Insurance Business

Company Name & Code : HDFC Standard Life Insurar

Statement as on :- 31st March, 2010

INVESTMENT OF UNIT FUND	Position	Defined Benefit Pension Sovereign Fund		Defined Benefit Pension Secured Fund		Defined Benefit Pension Defensive Fund		Defined Benefit Pension Balanced Fund		Defined Benefit Pension Growth Fund		Life-II Liquid Fund		Life-II Stable Fund	
		% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.
<b>I. Approved Investments (&gt;=75%)</b>															
Govt. bonds	-	294.01436	95.68	0.97535	32.49	727.46386	22.26	148.26271	8.05	-	-	-	-	-	-
Corporate Bonds	-	-	-	0.86110	28.68	124.35774	3.81	358.18888	19.45	-	-	-	-	145.33946	5.70
Infrastructure Bonds	97.62	-	-	-	-	1,517.47254	46.44	338.51154	18.38	-	-	-	-	1,379.40153	54.08
Equity	-	-	-	-	-	574.42843	17.58	739.12467	40.14	-	-	-	-	-	-
Money Market	2.29	9.63018	3.13	-	-	136.78413	4.19	26.04845	1.41	-	-	1,939.26973	55.84	268.89144	10.54
Mutual Funds	-	-	-	-	-	-	-	0.00000	0.00	-	-	-	-	-	-
Deposit with Banks	-	-	-	-	-	52.27575	1.60	104.56083	5.68	-	-	1,407.66670	40.54	632.81459	24.81
<b>Sub Total (A)</b>	<b>99.91</b>	<b>303.64454</b>	<b>98.81</b>	<b>1.83645</b>	<b>61.17</b>	<b>3,132.78245</b>	<b>95.87</b>	<b>1,714.69708</b>	<b>93.12</b>	<b>-</b>	<b>-</b>	<b>3,346.93643</b>	<b>96.38</b>	<b>2,426.44701</b>	<b>95.13</b>
<b>Current Assets:</b>															
Accrued Interest	0.00	2.86177	0.93	7.25307	241.60	81.30242	2.49	41.86626	2.27	-	-	127.80286	3.68	125.85379	4.93
Dividend Receivable	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bank Balance	0.16	1.00077	0.33	0.00769	0.26	1.00233	0.03	1.00070	0.05	0.00088	100.42	1.00468	0.03	1.00338	0.04
Receivable for Sale of Investments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other Current Assets (for Investments)	-	-	-	-	-	0.30139	0.01	-	-	-	-	-	-	-	-
Less: Current Liabilities															
Payable for Investments	-	-	-	(6.00000)	(199.86)	-	-	-	-	-	-	-	-	-	-
Fund Mgmt Charges Payable	(0.06)	(0.19551)	(0.06)	(0.04069)	(1.36)	(2.03026)	(0.06)	(1.16267)	(0.06)	-	-	(2.81566)	(0.08)	(2.50432)	(0.10)
Other Current Liabilities (for Investments)	(0.01)	(0.02094)	(0.01)	(0.05446)	(1.81)	(0.22624)	(0.01)	(0.12652)	(0.01)	(0.00000)	(0.42)	(0.29703)	(0.01)	(0.26034)	(0.01)
<b>Sub Total (B)</b>	<b>0.09</b>	<b>3.64610</b>	<b>1.19</b>	<b>1.16562</b>	<b>38.83</b>	<b>80.34964</b>	<b>2.46</b>	<b>41.57777</b>	<b>2.26</b>	<b>0.00087</b>	<b>100.00</b>	<b>125.69484</b>	<b>3.62</b>	<b>124.09251</b>	<b>4.87</b>
<b>Other Investments (&lt;=25%)</b>															
Corporate Bonds	-	-	-	-	-	-	-	40.48441	2.20	-	-	-	-	-	-
Infrastructure Bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Equity	-	-	-	-	-	54.72769	1.67	44.53985	2.42	-	-	-	-	-	-
Money Market	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mutual Funds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Sub Total (C)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>54.72769</b>	<b>1.67</b>	<b>85.02426</b>	<b>4.62</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total (A + B + C)</b>	<b>100.00</b>	<b>307.29063</b>	<b>100.00</b>	<b>3.00207</b>	<b>100.00</b>	<b>3,267.85979</b>	<b>100.00</b>	<b>1,841.29911</b>	<b>100.00</b>	<b>0.00087</b>	<b>100.00</b>	<b>3,472.63127</b>	<b>100.00</b>	<b>2,550.53952</b>	<b>100.00</b>
<b>Funds Carried Forward (as per LB 2)</b>	<b>-</b>	<b>307.47506</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>3,273.08847</b>	<b>-</b>	<b>1,849.06498</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>298.59889</b>	<b>-</b>	<b>1,492.69449</b>	<b>-</b>

For HDFC Standard Life Insurance Co. Ltd.

Amitabh Chaudhry  
Managing Director & CEO

Date:- 13th May 2010

FORM 3A

Unit Linked Insurance Business

Company Name & Code : HDFC Standard Life Insurar

Statement as on :- 31st March, 2010

INVESTMENT OF UNIT FUND	Life-II Secured Fund		Life-II Defensive Fund		Life-II Balanced Fund		Life-II Equity Fund		Life-II Growth Fund		Pension-II Liquid Fund		Pension-II Stable Fund	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
	<b>I. Approved Investments (&gt;=75%)</b>													
Govt. bonds	1,274.82860	10.66	861.60318	10.81	1,530.35306	11.98	500.68021	3.09	-	-	-	-	-	-
Corporate Bonds	1,846.11621	15.44	1,359.90678	17.07	744.39288	5.83	455.69877	2.81	-	-	-	-	816.58708	28.28
Infrastructure Bonds	6,265.36934	52.39	2,902.41263	36.42	2,915.30697	22.82	1,731.99628	10.69	-	-	-	-	1,205.32418	41.74
Equity	-	-	1,362.10232	17.09	4,644.06786	36.36	10,557.77990	65.17	88,961.03550	83.68	-	-	-	-
Money Market	1,801.09809	15.06	1,111.58079	13.95	1,707.77481	13.37	1,877.14569	11.59	3,569.24518	3.36	232.94905	52.27	416.94492	14.44
Mutual Funds	-	-	-	-	-	-	-	-	6,568.36269	6.18	-	-	-	-
Deposit with Banks	502.39239	4.20	158.18853	1.99	600.54357	4.70	342.09159	2.11	-	-	191.83527	43.05	360.35983	12.48
<b>Sub Total (A)</b>	<b>11,689.80462</b>	<b>97.74</b>	<b>7,755.79423</b>	<b>97.33</b>	<b>12,142.43914</b>	<b>95.05</b>	<b>15,465.39244</b>	<b>95.46</b>	<b>99,098.64337</b>	<b>93.22</b>	<b>424.78432</b>	<b>95.32</b>	<b>2,799.21601</b>	<b>96.93</b>
<b>Current Assets:</b>														
Accrued Interest	282.98179	2.37	120.65573	1.51	283.76812	2.22	133.97695	0.83	30.67182	0.03	20.54795	4.61	90.84715	3.15
Dividend Receivable	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bank Balance	1.00084	0.01	1.01492	0.01	1.01488	0.01	1.01205	0.01	1.24551	0.00	1.00073	0.22	1.00597	0.03
Receivable for Sale of Investments	-	-	-	-	-	-	-	-	506.47562	0.48	-	-	-	-
Other Current Assets (for Investments)	-	-	-	-	-	-	-	-	(0.00000)	(0.00)	-	-	-	-
Less: Current Liabilities	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Payable for Investments	-	-	-	-	-	-	(310.03285)	(1.91)	(919.92996)	(0.87)	-	-	-	-
Fund Mgmt Charges Payable	(12.08240)	(0.10)	(5.49873)	(0.07)	(12.22600)	(0.10)	(15.68364)	(0.10)	(103.77838)	(0.10)	(0.62320)	(0.14)	(2.79514)	(0.10)
Other Current Liabilities (for Investments)	(1.63224)	(0.01)	(0.70606)	(0.01)	(1.40996)	(0.01)	(1.70898)	(0.01)	(10.91958)	(0.01)	(0.06712)	(0.02)	(0.31846)	(0.01)
<b>Sub Total (B)</b>	<b>270.26800</b>	<b>2.26</b>	<b>115.46586</b>	<b>1.45</b>	<b>271.14704</b>	<b>2.12</b>	<b>(192.43648)</b>	<b>(1.19)</b>	<b>(496.23496)</b>	<b>(0.47)</b>	<b>20.85837</b>	<b>4.68</b>	<b>88.73953</b>	<b>3.07</b>
<b>Other Investments (&lt;=25%)</b>														
Corporate Bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Infrastructure Bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Equity	-	-	97.08851	1.22	360.63325	2.82	927.91469	5.73	7,704.56836	7.25	-	-	-	-
Money Market	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mutual Funds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Sub Total (C)</b>	<b>-</b>	<b>-</b>	<b>97.08851</b>	<b>1.22</b>	<b>360.63325</b>	<b>2.82</b>	<b>927.91469</b>	<b>5.73</b>	<b>7,704.56836</b>	<b>7.25</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total (A + B + C)</b>	<b>11,960.07262</b>	<b>100.00</b>	<b>7,968.34860</b>	<b>100.00</b>	<b>12,774.21943</b>	<b>100.00</b>	<b>16,200.87065</b>	<b>100.00</b>	<b>106,306.97677</b>	<b>100.00</b>	<b>445.64269</b>	<b>100.00</b>	<b>2,887.95554</b>	<b>100.00</b>
<b>Funds Carried Forward (as per LB 2)</b>	<b>5,613.04166</b>	<b>-</b>	<b>2,692.82091</b>	<b>-</b>	<b>12,312.03240</b>	<b>-</b>	<b>16,599.84118</b>	<b>-</b>	<b>108,779.99460</b>	<b>-</b>	<b>457.16251</b>	<b>-</b>	<b>1,528.89668</b>	<b>-</b>

For HDFC Standard Life Insurance Co. Ltd.

Amitabh Chaudhry  
Managing Director & CEO

Date:- 13th May 2010

FORM 3A

Unit Linked Insurance Business

Company Name & Code : HDFC Standard Life Insurar

Statement as on :- 31st March, 2010

INVESTMENT OF UNIT FUND	Pension-II Secured Fund		Pension-II Defensive Fund		Pension-II Balanced Fund		Pension-II Equity Fund		Pension-II Growth Fund		Wealth Maximiser Money Plus		Wealth Maximiser Bond Opportunities	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
	<b>I. Approved Investments (&gt;=75%)</b>													
Govt. bonds	621.47315	6.30	778.52282	24.84	498.65522	5.59	433.32223	3.87	-	-	457.24392	63.31	1,071.44870	56.67
Corporate Bonds	762.91861	7.73	335.97705	10.72	1,003.74395	11.25	232.10695	2.07	-	-	3.56022	0.49	(37.36834)	(1.98)
Infrastructure Bonds	6,222.24576	63.04	984.13068	31.40	2,122.76993	23.80	1,659.56416	14.81	-	-	38.29731	5.30	364.57428	19.28
Equity	-	-	553.87905	17.67	3,195.77846	35.83	7,016.72885	62.63	47,001.87244	84.31	-	-	-	-
Money Market	1,549.33228	15.70	132.06484	4.21	1,272.02990	14.26	1,359.67240	12.14	3,165.81570	5.68	57.88384	8.01	85.78575	4.54
Mutual Funds	-	-	-	-	-	-	-	-	2,104.49293	3.78	-	-	-	-
Deposit with Banks	397.67394	4.03	122.55524	3.91	412.83791	4.63	112.93737	1.01	-	-	141.21511	19.55	182.10922	9.63
<b>Sub Total (A)</b>	<b>9,553.64373</b>	<b>96.79</b>	<b>2,907.12968</b>	<b>92.77</b>	<b>8,505.81536</b>	<b>95.36</b>	<b>10,814.33196</b>	<b>96.52</b>	<b>52,272.18108</b>	<b>93.77</b>	<b>698.20040</b>	<b>96.67</b>	<b>1,666.54961</b>	<b>88.15</b>
<b>Current Assets:</b>														
Accrued Intrest	326.34975	3.31	96.75278	3.09	157.53910	1.77	72.63260	0.65	0.41989	0.00	24.90735	3.45	49.91868	2.64
Dividend Receivable	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bank Balance	1.00052	0.01	1.00182	0.03	1.01636	0.01	1.01753	0.01	1.00070	0.00	0.34577	0.05	0.15809	0.01
Receivable for Sale of Investments	-	-	-	-	-	-	-	-	95.53082	0.17	-	-	-	-
Other Current Assets (for Investments)	-	-	-	-	-	-	-	-	(0.00000)	(0.00)	-	-	-	-
Less: Current Liabilities	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Payable for Investments	-	-	-	-	-	-	(310.03285)	(2.77)	(347.86968)	(0.62)	-	-	-	-
Fund Mgmt Charges Payable	(9.66382)	(0.10)	(3.08123)	(0.10)	(8.49790)	(0.10)	(10.66734)	(0.10)	(50.83961)	(0.09)	(1.06656)	(0.15)	(2.78804)	(0.15)
Other Current Liabilities (for Investments)	(1.16730)	(0.01)	(0.37456)	(0.01)	(0.93211)	(0.01)	(1.15200)	(0.01)	(5.38935)	(0.01)	(0.11122)	(0.02)	(0.29907)	(0.02)
<b>Sub Total (B)</b>	<b>316.51915</b>	<b>3.21</b>	<b>94.29880</b>	<b>3.01</b>	<b>149.12546</b>	<b>1.67</b>	<b>(248.20206)</b>	<b>(2.22)</b>	<b>(307.14724)</b>	<b>(0.55)</b>	<b>24.07535</b>	<b>3.33</b>	<b>46.98966</b>	<b>2.49</b>
<b>Other Investments (&lt;=25%)</b>														
Corporate Bonds	-	-	70.65000	2.25	-	-	-	-	-	-	-	-	177.09967	9.37
Infrastructure Bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Equity	-	-	61.72618	1.97	264.32021	2.96	637.75215	5.69	3,781.56281	6.78	-	-	-	-
Money Market	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mutual Funds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Sub Total (C)</b>	<b>-</b>	<b>-</b>	<b>132.37618</b>	<b>4.22</b>	<b>264.32021</b>	<b>2.96</b>	<b>637.75215</b>	<b>5.69</b>	<b>3,781.56281</b>	<b>6.78</b>	<b>-</b>	<b>-</b>	<b>177.09967</b>	<b>9.37</b>
<b>Total (A + B + C)</b>	<b>9,870.16287</b>	<b>100.00</b>	<b>3,133.80466</b>	<b>100.00</b>	<b>8,919.26104</b>	<b>100.00</b>	<b>11,203.88206</b>	<b>100.00</b>	<b>55,746.59665</b>	<b>100.00</b>	<b>722.27574</b>	<b>100.00</b>	<b>1,890.63894</b>	<b>100.00</b>
<b>Funds Carried Forward (as per LB 2)</b>	<b>6,104.54237</b>	<b>-</b>	<b>2,411.07611</b>	<b>-</b>	<b>8,820.66194</b>	<b>-</b>	<b>11,560.93196</b>	<b>-</b>	<b>57,624.87459</b>	<b>-</b>	<b>722.67227</b>	<b>-</b>	<b>1,886.76625</b>	<b>-</b>

For HDFC Standard Life Insurance Co. Ltd.

Amitabh Chaudhry  
Managing Director & CEO

Date:- 13th May 2010

FORM 3A

Unit Linked Insurance Business

Company Name & Code : HDFC Standard Life Insuranc

Statement as on :- 31st March, 2010

INVESTMENT OF UNIT FUND	Wealth Maximiser Large Cap		Wealth Maximiser Mid Cap		Wealth Maximiser Managers		Wealth Builder Blue chip		Wealth Builder Income		Wealth Builder Oppurtunities		Wealth Builder Vantage		TOTAL UNIT LINKED	
	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>I. Approved Investments (&gt;=75%)</b>															
Govt. bonds	-	-	-	-	6,623.62582	22.10	-	-	3,46347	2.67	-	-	57,07095	1.04	58,584.86889	3.83
Corporate Bonds	-	-	-	-	757.32069	2.53	-	-	25,95584	20.03	-	-	427.69997	7.78	58,418.96880	3.82
Infrastructure Bonds	-	-	-	-	2,031.02487	6.78	-	-	84,65836	65.33	-	-	1,394.99923	25.38	179,146.75932	11.70
Equity	2,712.00907	92.70	1,919.45381	88.44	16,656.11805	55.57	478.84440	78.81	-	-	213.79767	74.79	2,570.57510	46.77	1,008,162.73825	65.87
Money Market	119.79255	4.09	27.24832	1.26	1,031.93176	3.44	104.54499	17.21	12,64952	9.76	48.39900	16.93	781.32317	14.22	69,918.71126	4.57
Mutual Funds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	27,185.30745	1.78
Deposit with Banks	-	-	-	-	1,246.38558	4.16	-	-	-	-	-	-	-	-	39,346.40158	2.57
<b>Sub Total (A)</b>	<b>2,831.80161</b>	<b>96.79</b>	<b>1,946.70214</b>	<b>89.70</b>	<b>28,346.40677</b>	<b>94.58</b>	<b>583.38939</b>	<b>96.02</b>	<b>126.72720</b>	<b>97.80</b>	<b>262.19667</b>	<b>91.72</b>	<b>5,231.66842</b>	<b>95.19</b>	<b>1,440,763.75555</b>	<b>94.13</b>
<b>Current Assets:</b>																
Accrued Intrest	0.01575	0.00	0.00358	0.00	315.50016	1.05	0.01375	0.00	2,92459	2.26	0.00636	0.00	48,26672	0.88	13,725.09916	0.90
Dividend Recievable	-	-	4,41937	0.20	21,08555	0.07	-	-	-	-	0.16746	0.06	1,13424	0.02	26,80662	0.00
Bank Balance	0.26716	0.01	0.17373	0.01	3,07342	0.01	0.30048	0.05	0,05741	0.04	0,12935	0.05	2,52647	0.05	119,02301	0.01
Receivable for Sale of Investments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6,125.30166	0.40
Other Current Assets (for Investments)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	15,45878	0.00
Less: Current Liabilities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Payable for Investments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(19,218.86438)	(1.26)
Fund Mgmt Charges Payable	(4.25225)	(0.15)	(3,10596)	(0.14)	(43,57698)	(0.15)	(0,54928)	(0.09)	(0,11766)	(0.09)	(0,24994)	(0.09)	(4,91934)	(0.09)	(1,121,65807)	(0.07)
Other Current Liabilities (for Investments)	(0,44099)	(0.02)	(0,32212)	(0.01)	(4,57380)	(0.02)	(0,05895)	(0.01)	(0,01290)	(0.01)	(0,02680)	(0.01)	(0,53233)	(0.01)	(181,64730)	(0.01)
<b>Sub Total (B)</b>	<b>(4,41032)</b>	<b>(0.15)</b>	<b>1,16860</b>	<b>0.05</b>	<b>291,50835</b>	<b>0.97</b>	<b>(0,29401)</b>	<b>(0.05)</b>	<b>2,85143</b>	<b>2.20</b>	<b>0,02644</b>	<b>0.01</b>	<b>46,47576</b>	<b>0.85</b>	<b>(510,48053)</b>	<b>(0.03)</b>
<b>Other Investments (&lt;=25%)</b>																
Corporate Bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,060.83237	0.13
Infrastructure Bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Equity	98,18762	3.36	222,47954	10.25	1,332,95314	4.45	24,50632	4.03	-	-	23,65482	8.27	217,66374	3.96	88,222,34844	5.76
Money Market	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mutual Funds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Sub Total (C)</b>	<b>98,18762</b>	<b>3.36</b>	<b>222,47954</b>	<b>10.25</b>	<b>1,332,95314</b>	<b>4.45</b>	<b>24,50632</b>	<b>4.03</b>	<b>-</b>	<b>-</b>	<b>23,65482</b>	<b>8.27</b>	<b>217,66374</b>	<b>3.96</b>	<b>90,283,18081</b>	<b>5.90</b>
<b>Total (A + B + C)</b>	<b>2,925,57891</b>	<b>100.00</b>	<b>2,170,35027</b>	<b>100.00</b>	<b>29,970,86826</b>	<b>100.00</b>	<b>607,60170</b>	<b>100.00</b>	<b>129,57863</b>	<b>100.00</b>	<b>285,87793</b>	<b>100.00</b>	<b>5,495,80793</b>	<b>100.00</b>	<b>1,530,536,45583</b>	<b>100.00</b>
<b>Funds Carried Forward (as per LB 2)</b>	<b>2,933,90831</b>	<b>-</b>	<b>2,178,62094</b>	<b>-</b>	<b>30,075,48960</b>	<b>-</b>	<b>632,76045</b>	<b>-</b>	<b>125,09455</b>	<b>-</b>	<b>291,96639</b>	<b>-</b>	<b>5,689,47692</b>	<b>-</b>	<b>1,402,781,99964</b>	<b>-</b>

For HDFC Standard Life Insurance Co. Ltd.

Amitabh Chaudhry  
Managing Director & CEO

Date:- 13th May 2010

Form 3A

Part C

Company Name & Code:-  
Statement as on:

HDFC Standard Life Insurance Company Limited - 101  
31st March 2010

No.	Name of the Scheme	Assets Held on the above date	NAV as on the above date	NAV as per LB 2	Previous Qtr NAV	2nd Previous Qtr NAV	3rd Previous Qtr NAV	Annualised Return/Yield \$	3 Year Rolling CAGR
1	Liquid Fund Investment - Life	787,528,583	31.1196	31.1196	30.5037	29.8778	29.3224	8.19%	9.53
2	Secured Managed Investment - Life	2,822,694,966	29.1847	29.1847	28.6131	28.0819	27.9701	8.10%	9.47
3	Defensive Managed Investment - Life	5,977,727,173	38.6980	38.6980	37.9996	36.7427	34.8466	7.45%	10.54
4	Balanced Managed Investment - Life	6,941,330,142	50.1744	50.1744	49.2800	46.9734	42.2807	7.36%	11.32
5	Equity Managed Investment - Life	10,448,089,204	63.2353	63.2353	61.6922	57.8653	49.5885	10.14%	11.03
6	Growth Fund Investment - Life	44,435,586,744	75.1182	75.1182	72.8938	68.0317	58.1796	12.38%	9.51
7	Liquid Fund Investment - Pension	746,627,897	31.3992	31.3992	30.7942	30.1125	29.4398	7.97%	9.88
8	Secured Managed Investment - Pension	2,053,731,542	28.7565	28.7565	28.1801	27.6116	27.4596	8.30%	8.91
9	Defensive Managed Investment - Pension	2,133,069,571	35.1085	35.1085	34.5638	33.4851	31.9256	6.39%	7.10
10	Balanced Managed Investment - Pension	5,589,048,307	48.3420	48.3420	47.4510	45.2812	40.9742	7.62%	9.92
11	Equity Managed Investment - Pension	5,846,511,593	59.7893	59.7893	58.3980	54.6230	46.6237	9.66%	9.02
12	Growth Fund Investment - Pension	28,612,082,166	72.0565	72.0565	69.9871	65.0572	55.5903	11.99%	8.03
13	Liquid Fund Investment - Group	113,248,322	31.7796	31.7796	31.1005	30.3603	29.6724	8.86%	9.59
14	Secured Managed Investment - Group	359,742,143	29.9800	29.9800	29.5002	28.9120	28.6507	6.60%	9.14
15	Defensive Managed Investment - Group	764,171,850	44.2236	44.2236	43.4510	42.1290	40.0094	7.21%	10.28
16	Balanced Managed Investment - Group	496,345,389	65.3819	65.3819	64.2943	61.1997	55.0684	6.86%	12.41
17	Growth Fund Investment - Group	76,621	155.1148	155.1148	121.8996	112.7131	94.6141	110.51%	13.76
18	Liquid Fund Investment - DB Pension	5,726	31.5337	31.5337	29.0784	28.4536	27.8461	34.24%	9.77
19	Secured Managed Investment - DB Pension	300,207	31.7213	31.7213	29.0039	28.6236	28.2707	38.28%	9.50
20	Defensive Managed Investment - DB Pension	326,785,979	35.9361	35.9361	35.4427	34.0641	32.2932	5.65%	10.76
21	Balanced Managed Investment - DB Pension	184,129,911	44.7234	44.7234	43.7447	41.9593	37.9746	9.07%	13.20
22	Growth Fund Investment - DB Pension	87	NA	NA	52.6897	48.7389	41.1534	NA	NA
23	Stable Managed Life**	3,018,988,545	31.2525	31.2525	30.6905	30.1774	29.5511	7.43%	-
24	Stable Managed Pension**	1,080,312,500	31.3312	31.3312	30.7566	30.1671	29.5319	7.58%	-
25	Stable Managed - Group**	391,204,834	30.7115	30.7115	30.2138	29.6556	29.0964	6.68%	-
26	Stable Managed - DB Pension**	64,128,231	24.3801	24.3801	23.6445	23.1542	22.8805	6.42%	-
27	Sovereign Fund Life**	36,032,701	26.1946	26.1946	25.8385	25.6030	25.8144	5.59%	-
28	Sovereign Fund Pension**	532,367	25.8189	25.8189	25.4659	25.2273	25.7008	5.62%	-
29	Sovereign Fund - Group**	28,928,946	26.0331	26.0331	25.5508	25.3190	25.6776	7.66%	-
30	Sovereign Fund - DB Pension**	30,729,063	25.6884	25.6884	25.4536	25.3779	25.5412	3.74%	-
31	Liquid Fund Investment - Life - II **	347,263,127	12.0572	12.0572	11.8473	11.5875	11.3188	7.19%	-
32	Secured Managed Investment - Life - II **	1,196,007,262	11.6486	11.6486	11.4082	11.2263	11.1638	8.55%	-
33	Defensive Managed Investment - Life - II **	796,834,860	11.6740	11.6740	11.5015	11.2330	10.7777	6.08%	-
34	Balanced Managed Investment - Life - II **	1,277,421,943	10.4512	10.4512	10.2178	9.7636	8.9344	9.26%	-
35	Equity Managed Investment - Life - II **	1,620,087,065	9.9218	9.9218	9.7469	9.2105	8.0577	7.28%	-
36	Growth Fund Investment - Life - II **	10,630,697,677	8.7913	8.7913	8.5669	8.0246	6.8778	10.62%	-
37	Stable Managed Life - II **	255,053,952	11.8297	11.8297	11.6311	11.4571	11.2593	6.92%	-
38	Money Plus Niche Life Fund #	209,402,322	11.4617	11.4617	11.2958	11.1379	11.0566	5.96%	-
39	Bond Opportunity Niche Life Fund #	1,204,610,119	11.6826	11.6826	11.5293	11.4063	11.4192	5.39%	-
40	Mid Cap Niche Life Fund #	1,252,545,190	16.3490	16.3490	14.9764	14.0939	10.6643	37.17%	-
41	Large Cap Niche Life Fund #	1,101,413,582	13.1627	13.1627	12.8222	12.0498	10.3576	10.77%	-
42	Manager Niche Life Fund #	3,003,970,764	13.7266	13.7266	13.2149	12.6248	11.2551	15.70%	-
43	Balanced Managed Investment - Pension - II #	891,926,104	14.0741	14.0741	13.8327	13.1061	12.0023	7.08%	-
44	Defensive Managed Investment - Pension - II #	313,380,466	12.7053	12.7053	12.5352	12.1380	11.4254	5.50%	-
45	Equity Managed Investment - Pension - II #	1,120,388,206	14.6374	14.6374	14.3401	13.4727	11.5672	8.41%	-
46	Growth Fund Investment - Pension - II #	5,574,659,665	16.7694	16.7694	16.3883	15.3244	13.1852	9.43%	-
47	Liquid Fund Investment - Pension - II #	44,564,269	11.4557	11.4557	11.2551	11.0027	10.7270	7.23%	-
48	Secured Managed Investment - Pension - II #	987,016,287	11.5029	11.5029	11.2681	11.0848	11.0691	8.45%	-
49	Stable Managed Pension - II #	288,795,554	11.2867	11.2867	11.1156	10.9296	10.7157	6.24%	-
50	Income Wealth Builder Fund #	226,477,331	10.1500	10.1500	NA	NA	NA	NA	-
51	Blue Chip Wealth Builder Fund #	203,193,972	9.5308	9.5308	NA	NA	NA	NA	-
52	Opportunity Wealth Builder Fund #	222,215,317	10.3745	10.3745	NA	NA	NA	NA	-
53	Vantage Wealth Builder Fund #	550,785,859	10.1017	10.1017	NA	NA	NA	NA	-
<b>Total :</b>		<b>156,608,402,200</b>							

Note Manager Niche Life Fund and Vantage Wealth Builder Fund are fund of funds, which invest in others funds of wealth Maximiser and wealth builder fund respectively. Total AUM excluding AUM of the Fund of funds is Rs.153,053,645,576.84

\$ Annualised return for the quarter ended 31st March, 2010.

\*\* Stable & Sovereign Funds for Life & Pension and Life - II Funds were launched on 20th June 2007 and 21st May 2008 respectively. Hence 3 Year Rolling CAGR is not applicable.

# Niche Life Funds, Pension - II & Wealth Builder Funds were launched on 31st July 2008, 29th Sept 2008, and 4th Jan 2010 respectively. Hence 3 Year CAGR is not applicable.

### CERTIFICATION

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

For HDFC Standard Life Insurance Co. Ltd.

Amitabh Chaudhry  
Managing Director & CEO

Date :- 13th May 2010

PERIODIC DISCLOSURES								
FORM L-29	Detail regarding debt securities							
Insurer:	HDFC STANDARD LIFE INSURANCE COMPANY LTD				Date:	31/03/2010		
					(Rs in Lakhs)			
	MARKET VALUE				Book Value			
	As at 31.03.2010	as % of total for this class	As at 31.03.2009	as % of total for this class	As at 31.03.2010	as % of total for this class	As at 31.03.2009	as % of total for this class
<b>Break down by credit rating</b>								
AAA rated	426,660.39	56.32%	166,723.27	37.31%	412,624.59	55.84%	156,573.17	36.58%
AA or better	36,701.67	4.84%	44,754.19	10.01%	34,974.00	4.73%	42,123.02	9.84%
Rated below AA but above A	3,206.47	0.42%	5,603.88	1.25%	3,036.25	0.41%	6,085.55	1.42%
Rated below A but above B	-	-	-	-	-	-	-	-
Any other (Sovereign)	291,041.64	38.42%	229,827.60	51.43%	288,343.01	39.02%	223,196.65	52.15%
<b>Total</b>	<b>757,610.16</b>	<b>100%</b>	<b>446,908.93</b>	<b>100.00%</b>	<b>738,977.85</b>	<b>100.00%</b>	<b>427,978.37</b>	<b>100.00%</b>
<b>BREAKDOWN BY RESIDUALMATURITY</b>			0.00				0.00	
Up to 1 year	94,696.64	12.50%	72,361.15	16.19%	93,202.35	12.61%	69,462.80	16.23%
more than 1 year and upto 3years	227,233.45	29.99%	74,377.71	16.64%	219,909.87	29.76%	71,782.80	16.77%
More than 3years and up to 7years	177,455.40	23.42%	76,139.84	17.04%	173,873.67	23.53%	72,939.23	17.04%
More than 7 years and up to 10 years	151,070.63	19.94%	126,666.94	28.34%	145,762.07	19.72%	120,492.52	28.15%
More than 10 years and up to 15 years	37,349.48	4.93%	24,100.70	5.39%	37,301.63	5.05%	23,765.92	5.55%
More than 15 years and up to 20 years	4,345.52	0.57%	873.59	0.20%	4,675.37	0.63%	1,018.82	0.24%
Above 20 years	65,459.04	8.64%	72,389.00	16.20%	64,252.89	8.69%	68,516.28	16.01%
<b>Total</b>	<b>757,610.16</b>	<b>100.00%</b>	<b>446,908.93</b>	<b>100.00%</b>	<b>738,977.85</b>	<b>100.00%</b>	<b>427,978.37</b>	<b>100.00%</b>
<b>Breakdown by type of the issuer</b>			0.00				0.00	
a. Central Government	316,922.94	41.83%	229,827.60	51.43%	315,383.50	42.68%	223,196.65	52.15%
b. State Government	-	-	-	-	-	-	-	-
c. Corporate Securities	440,687.22	58.17%	217,081.33	48.57%	423,594.34	57.32%	204,781.73	47.85%
<b>Total</b>	<b>757,610.16</b>	<b>100.00%</b>	<b>446,908.93</b>	<b>100.00%</b>	<b>738,977.85</b>	<b>100.00%</b>	<b>427,978.37</b>	<b>100.00%</b>

PERIODIC DISCLOSURES					
FORM L-30 : Related Party Transactions					
Insurer: <b>HDFC Standard Life Insurance Co. Ltd.</b>		Date: <b>31/03/2010</b>			
					(Rs '000)

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / (received)	
				Current Year	Previous year
1	HDFC Limited	Holding Company	Capital	(1,272,800)	(3,785,000)
2	HDFC Limited	Holding Company	Commission	6,913	9,948
3	HDFC Limited	Holding Company	Reimbursements for expenses	1,600	206
4	HDFC Limited	Holding Company	Interest accrued / received on Deposit	-	(106,976)
5	Standard Life Assurance Company (SLAC)	Investing Party	Reimbursements for expenses	12,500	161
6	Standard Life (Mauritius Holdings) 2006 Limited	Investing Party	Capital	(447,200)	(1,365,000)
7	HDFC Asset Management Company Limited	Fellow Subsidiary	Group Term Insurance	(711)	(1,190)
8	HDFC Asset Management Company Limited	Fellow Subsidiary	Investment advisory and administrative services	-	32,865
9	GRUH Finance Limited	Fellow Subsidiary	Fees for services	-	1,271
10	GRUH Finance Limited	Fellow Subsidiary	Commission	544	-
11	GRUH Finance Limited	Fellow Subsidiary	Referral fees	237	-
12	HDFC ERGO General Insurance Company Limited	Fellow Subsidiary	Reimbursement for the use of office premises	-	(301)
13	HDFC ERGO General Insurance Company Limited	Fellow Subsidiary	Insurance premium	180,400	3,038
14	HDFC ERGO General Insurance Company Limited	Fellow Subsidiary	Insurance claim	(269)	(1,570)
15	HDFC ERGO General Insurance Company Limited	Fellow Subsidiary	Group Term Insurance	(2,743)	(2,346)
16	HDFC Sales Private Limited	Fellow Subsidiary	Commission	45,121	48,997
17	HDFC Sales Private Limited	Fellow Subsidiary	Brokerage	-	444
18	Mr. Amitabh Chaudhary	Key Management Personal	Managerial Remuneration	4,777	-
19	Mr. Amitabh Chaudhary	Key Management Personal	Reimbursements of Expenses	9	-
20	Mr. D M Satwalekar	Key Management Personal	Managerial Remuneration	-	23,584
21	Mr. D M Satwalekar	Key Management Personal	Reimbursements of Expenses	-	157
22	Mr. Paresh Parasnis	Key Management Personal	Managerial Remuneration	11,044	4,137
23	Mr. Paresh Parasnis	Key Management Personal	Reimbursements of Expenses	163	56
24	Mr. Paresh Parasnis	Key Management Personal	Insurance premium	(326)	(151)
25	HDFC Bank Limited	Associate of holding Company	Commission	3,315,611	2,055,006
26	HDFC Bank Limited	Associate of holding Company	Custodian Fees	17,993	12,979
27	HDFC Bank Limited	Associate of holding Company	Marketing and Sales Promotion Expenses	2,158,118	3,569,221
28	HDFC Bank Limited	Associate of holding Company	Reimbursement of Expenses	-	1,010
29	HDFC Bank Limited	Associate of holding Company	Interest on Insurance Deposit	-	54
30	HDFC Bank Limited	Associate of holding Company	Bank Charges	10,373	10,964
31	HDFC Bank Limited	Associate of holding Company	Group Gratuity Term Scheme Premium	-	(75,000)
32	HDFC Bank Limited	Associate of holding Company	Group Term Insurance Premium	-	(293)
33	HDFC Bank Limited	Associate of holding Company	Superannuation	(156,193)	(131,242)
34	HDFC Bank Limited	Associate of holding Company	Interest on FD / TD	-	(9,175)



**PERIODIC DISCLOSURES**
**FORM L-31 LNL - 6 : Board of Directors & Key Person**
**Insurer: HDFC Standard Life Insurance Company Ltd.**
**Date: 31/03/2010**

Sl. No.	Name of person	Role/designation	Details of change in the year
1	Mr. Deepak S. Parekh	Chairman & Director	
2	Mr. Keki M. Mistry	Director	
3	Ms. Renu Sud Karnad	Director	
4	Mr. Norman K. Skeoch	Director	
5	Ms. Marcia D. Campbell	Director	Ceased to be director w.e.f. 27/11/2009
6	Mr. Alexander M. Crombie	Director	Ceased to be director w.e.f. 31/12/2009
7	Mr. Gautam R. Divan	Independent Director	
8	Mr. Ranjan K. Pant	Independent Director	
9	Mr. Ravi Narain	Independent Director	
10	Mr. Nathan Parnaby	Additional Director	w.e.f. 04/12/2009
11	Mr. David Nish	Additional Director	w.e.f. 10/02/2010
12	Mr. A K T Chary	Additional Director	w.e.f. 10/03/2010
13	Mr. Michael G. Connarty	Alternate to Norman K. Skeoch	
14	Mr. Gerald E. Grimstone	Alternate to David Nish	
15	Mr. Amitabh Chaudhry	Managing Director & CEO	Appointed w.e.f 18/01/2010
16	Mr. Paresh S. Parasnis	Executive Director and Chief Operating Officer	w.e.f 18/01/2010 (Earlier Designation - Principal Officer & Executive Director)
17	Ms.Vibha Padalkar	Chief Financial Officer	
18	Mr. Ashley Rebello	Chief Actuary and Appointed Actuary	w.e.f. 20/11/2009 (Earlier Designations - Vice President - Actuarial till 30/04/2009, Chief Actuary w.e.f. 1/5/2009)
19	Mr. Bill Martin	Associate Vice President - Actuarial	w.e.f. 15/12/2009 (Earlier Designations - Appointed Actuary till 19/11/2009 & Senior Manager - Actuarial for 19/11/2009 to 14/12/2009)
20	Mr. Prasun Gajri	CIO - Investment - Front Desk	Appointed w.e.f 24/04/2009
21	Mr. Vikram Mehta	General Manager - Sales & Marketing	
22	Mr. Sharad Gangal	General Manager - Human Resources	
23	Mr. Swaminathan S	Senior Vice President - Legal	

**FORM L-32-SOLVENCY MARGIN - KT 3**
*(See Regulation 4)*

Insurance Regulatory and Development Authority (Actuarial Report and Abstract) Regulations, 2000.

**AVAILABLE SOLVENCY MARGIN AND SOLVENCY RATIO.**
**As on 31st March 2010**

 Form           K          

Name of Insurer: HDFC Standard Life Insurance Company Limited.

Registration Number: 11-128245

Classification: Total Business

Item	Description	Adjusted Value [Amount (in rupees lakhs)]
01	Available Assets in Policyholders' Fund:	1,937,503
	Deduct:	-
02	Mathematical Reserves	1,928,847
03	Other Liabilities	-
04	<b>Excess in Policyholders' funds</b>	8,656
05	Available Assets in Shareholders Fund:	51,479
	Deduct:	-
06	Other Liabilities of shareholders' fund	-
07	<b>Excess in Shareholders' funds</b>	51,479
08	Total ASM (04)+(07)	60,135
09	Total RSM	33,354
<b>10</b>	<b>Solvency Ratio (ASM/RSM)</b>	<b>180%</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: \_\_\_\_\_

Name and Signature of Appointed Actuary

Date: \_\_\_\_\_

**Notes**

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

Form 7A

Company Name & Code: HDFC Standard Life Insurance Company Limited - 101

Name of the Fund

Life Funds

Statement date as on: 31st March 2010

Details of Investment Portfolio

(Rs. In Lakhs)

COI	Company Name	Instrument Type	Interest Rate		Total O/s (Book Value)	Default Principal (Book Value)	Default Interest (Book Value)	Principal Due From	Interest Due From	Deferred Principal	Deferred Interest	Rollover?	Has there been any Principal Waiver?		Classification	Provision (%)	Provision
			%	Has there been Revision?									Amount	Board Approval Ref			
OPSA	ULS Trust Series I, A4	NCD	18%	Yes Revised rate of interest is 14%	160	160	NIL	NA	NA	NA	NA	YES	NO	NA	Sub-standard	25	40

**CERTIFICATION**

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

For HDFC Standard Life Insurance Co. Ltd.

Date: 13th May, 2010

Amitabh Chaudhry  
Managing Director & CEO



Sar Utha Ke Jiyo

Form 7A

Company Name & Code: HDFC Standard Life Insurance Company Limited - 101

Name of the Fund

Pension & Annuity Funds

Statement date as on: 31st March 2010

Details of Investment Portfolio

(Rs. In Lakhs)

COI	Company Name	Instrument Type	Interest Rate		Total O/s (Book Value)	Default Principal (Book Value)	Default Interest (Book Value)	Principal Due From	Interest Due From	Deferred Principal	Deferred Interest	Rollover?	Has there been any Principal Waiver?		Classification	Provision (%)	Provision	
			%	Has there been Revision?									Amount	Board Approval Ref				

**CERTIFICATION**

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

For HDFC Standard Life Insurance Co. Ltd.

Date: 13th May, 2010

Amitabh Chaudhry  
Managing Director & CEO



Sar Utha Ke Jiyo

Form 7A

Company Name & Code: HDFC Standard Life Insurance Company Limited - 101

Name of the Fund Unit Linked

Statement date as on: 31st March 2010

Details of Investment Portfolio

(Rs. In Lakhs)

COI	Company Name	Instrument Type	Interest Rate		Total O/s (Book Value)	Default Principal (Book Value)	Default Interest (Book Value)	Principal Due From	Interest Due From	Deferred Principal	Deferred Interest	Rollover?	Has there been any Principal Waiver?		Classification	Provision (%)	Provision
			%	Has there been Revision?									Amount	Board Approval Ref			
OPSA	ULS Trust Series I, A4	NCD	18%	Yes Revised rate of interest is 14%	240	240	NIL	NA	NA	NA	NA	YES	NO		Sub-standard	25	60

**CERTIFICATION**

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

For HDFC Standard Life Insurance Co. Ltd.

Date: 13th May, 2010

Amitabh Chaudhry  
Managing Director & CEO

FORM 1  
Company Name & Code : HDFC Standard Life Insurance Company Ltd - 101  
Statement As on : March 31, 2010

Name of the Fund :- Shareholders Non Solvency Margin Fund

Statement of Investment and Income on Investment

(Rs. In Lakhs)

No	Category of Investment	Cat. Code	Current Quarter				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 (%)
1	<b>G.Sec</b>													
	Central Govt. Securities	CGSB	597.66471	169.81663	3.29%	3.29%	597.66471	761.57365	15.67%	15.67%	9,887.14888	1,144.84270	26.19%	26.19%
	Treasury Bills	CTRB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
2	<b>G.Sec OR Other Approved Securities/ Other guaranteed securities</b>													
	Other Approved Securities	SGOA	990.25588	18.42794	0.00%	0.00%	990.25588	18.42794	0.00%	0.00%	-	-	0.00%	0.00%
3	<b>Investment subject to Exposure Norms</b>													
	<b>(a) Housing Sector Investments</b>													
	<b>(b) Infrastructure Investment</b>													
	Infrastructure/Social Sector - PSU - Debentures / Bonds	IPTD	7,482.32281	197.61951	4.82%	4.82%	7,482.32281	442.38914	11.13%	11.13%	907.19949	67.99620	16.20%	16.20%
	Infrastructure/Social Sector - PSU - Commercial Papers	ISAS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	-	-
	Infrastructure/Social Sector - Other Corporate Securities (Approved Investments) - Equities	ISAS	53.04049	10.77329	28.69%	28.69%	53.04049	(2.66701)	-6.02%	-6.02%	32.82441	19.62789	297.47%	297.47%
	<b>(c) Approved Investments</b>													
	Corporate Securities (Approved Investments) - Equity Shares (Ordinary) - Quoted	EACE	2,201.14523	0.10670	0.01%	0.01%	2,201.14523	138.20969	7.37%	7.37%	1,685.57584	(171.44121)	-18.46%	-18.46%
	Dividend Receivable on Corporate Securities (Approved Investments) - Equity Shares (Ordinary) - Quoted	EACE	-	-	-	-	-	-	-	-	-	-	-	
	Fixed Deposits With Banks/FIs	ECDB	-	2.30505	0.46%	0.46%	-	77.75262	16.86%	16.86%	1,000.00000	77.29651	16.75%	16.75%
	Commercial Paper	ECCP	-	-	-	-	-	-	-	-	(4.75148)	-	-	
	Certificate of Deposit	ECCP	8,157.71450	27.40143	0.58%	0.58%	8,157.71450	128.57601	2.73%	2.73%	1,381.17996	28.89336	4.27%	4.27%
	Corporate Debentures	ECOS	2,092.06300	25.31389	1.95%	1.95%	2,092.06300	84.02881	6.61%	6.61%	535.31040	-	-	-
	Investment properties - Immovable	EINP	7,575.40000	-	0.00%	0.00%	7,575.40000	-	-	-	-	-	-	
	Repo Investments	ECMR	-	14.88039	0.85%	0.85%	-	82.26677	4.82%	4.82%	3,499.27930	105.04356	6.19%	6.19%
	Sub-Ordinate Debt	ECOS	-	-	-	-	-	-	-	-	-	-	-	
	Floating Rate Bonds	ECOS	-	-	-	-	-	-	-	-	33.58803	-	-	
	Mutual Fund Units	OMLF	470.65672	37.65672	8.70%	8.70%	470.65672	37.65672	8.70%	8.70%	433.00000	31.17482	15.52%	15.52%
	<b>(d) Other than Approved Investments</b>													
	Venture Funds		-	-	-	-	-	-	-	-	-	-	-	
	PTC/Securitized Assets - Under Approved Sectors	OPSA	-	-	-	-	-	-	-	-	-	-	-	
	E. Security Receipt	OPSA	440.07443	-	-	-	440.07443	-	-	-	443.67527	11.26251	5.21%	12.77%
	Equity Shares	OESH	665.48029	(118.63652)	-26.99%	-26.99%	665.48029	(8.73611)	-2.27%	-2.27%	95.01659	2.76386	5.99%	5.99%
	<b>Total</b>		<b>30,725.81806</b>	<b>385.66502</b>			<b>30,725.81806</b>	<b>1,759.47824</b>			<b>19,900.21013</b>	<b>1,346.29676</b>		

Note 1 Gross Yield =  $2 \times I / (A+B-I)$ ; where I=Investment income; A= the assets at the beginning of the financial year; and B= the assets at the end of the financial year

Note 2 We have included Asset & Income of Unit Linked Non Unit Reserve Fund as part of Control fund in Form 1. However, in Accounts for the year ended 31st March 2009, Non Unit Reserve Fund has been reported under the Unit Linked Funds in segmental balance sheet & segmental Revenue account, since this fund is created to back the Non Unit Reserve liability of Unit Linked Fund.

**CERTIFICATION**

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

For HDFC Standard Life Insurance Company Limited

Date : 13th May 2010.

Amitabh Chaudhry  
Managing Director & CEO

FORM 1

Company Name & Code : HDFC Standard Life Insurance Company Ltd  
Statement As on : March 31, 2010

Name of the Fund :- Life Funds

Statement of Investment and Income on Investment

(Rs. In Lakhs)

No	Category of Investment	Cat. Code	Current Quarter				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 (%)			
1	<b>G.Sec</b>																
	Central Govt. Securities	CGSB	193,722.42971	3,675.39616	2.35%	2.35%	193,722.42971	11,803.10283	7.75%	7.75%	122,543.14598	8,863.68457	11.15%	11.15%			
	Treasury Bills	CTRB	9,966.01000	1.13300	0.02%	0.02%	9,966.01000	91.36450	1.50%	1.50%	2,298.50000	111.26850	1.13%	1.13%			
2	<b>G.Sec OR Other Approved Securities/ Other guaranteed securities</b>																
	Other Approved Securities	SGQA	12,995.50668	365.94710	3.62%	3.62%	12,995.50668	828.88626	8.40%	8.40%	7,553.81968	795.38153	10.53%	10.53%			
3	<b>Investment subject to Exposure Norms</b>																
	<b>(a) Housing Sector Investments</b>																
	<b>(b) Infrastructure Investment</b>																
	Infrastructure/Social Sector - PSU - Debentures / Bonds	IPTD	75,946.96874	2,543.25801	4.18%	4.18%	75,946.96874	6,409.96872	10.88%	10.88%	48,343.75669	4,112.32206	12.21%	12.21%			
	Infrastructure/Social Sector - PSU - Commercial Papers	ISAS	-	-	0.00%	0.00%	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure/Social Sector - Other Corporate Securities (Approved Investments) - Equities	ISAS	899.38348	184.14264	18.12%	18.12%	899.38348	164.87044	16.07%	16.07%	1,317.11866	199.99689	35.81%	35.81%			
	<b>(c) Approved Investments</b>																
	Corporate Securities (Approved Investments) - Equity Shares (Ordinary) - Quoted	EACE	14,491.16290	2,889.13007	27.84%	27.84%	14,491.16290	4,496.96059	46.97%	46.97%	9,152.28940	(1,015.81271)	-9.01%	-9.01%			
	Dividend Receivable on Corporate Securities (Approved Investments) - Equity Shares (Ordinary) - Quoted	EACE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Fixed Deposits With Banks/FIs	ECDB	13,405.80825	354.82541	3.09%	3.09%	13,405.80825	507.34059	4.45%	4.45%	9,913.19672	230.94493	3.13%	3.13%			
	Commercial Paper	ECCP	254.88449	88.67690	0.00%	0.00%	254.88449	88.67690	0.00%	0.00%	-	165.25018	20.18%	20.18%			
	Certificate of Deposit	ECDB	18,685.34902	427.33690	3.99%	3.99%	18,685.34902	700.76778	6.63%	6.63%	3,157.07500	378.54099	15.29%	15.29%			
	Corporate Securities (Approved Investments) - Debentures	ECOS	21,219.75713	723.83616	3.41%	3.41%	21,219.75713	2,366.26520	11.60%	11.60%	21,941.74735	1,674.10411	10.90%	10.90%			
	Investment properties - Immovable	EINP	-	-	0.00%	0.00%	-	-	0.00%	0.00%	7,575.40000	-	0.00%	0.00%			
	Repo Investments	ECMR	22,552.60411	439.15669	2.48%	2.48%	22,552.60411	676.70162	3.84%	3.84%	13,334.37158	394.32306	5.43%	5.43%			
	Sub-Ordinate Debt	ECOS	700.00000	17.00137	2.46%	2.46%	700.00000	68.95000	10.36%	10.36%	700.00000	68.95000	10.36%	10.36%			
	Floating Rate Bonds	ECOS	-	0.30616	0.00%	0.00%	-	0.30616	0.00%	0.00%	-	265.34906	0.00%	0.00%			
	Mutual Fund Units	EGMF	20,820.70822	581.64364	5.81%	5.81%	20,820.70822	1,007.17326	9.78%	9.78%	2,359.52453	478.11713	50.83%	50.83%			
	Deep Discount Bonds	ECOS	-	(5.31815)	0.00%	0.00%	-	(5.31815)	0.00%	0.00%	-	-	-	-	-	-	-
	<b>(d) Other than Approved Investments</b>																
	Venture Funds	OVNF	1,926.53150	-	0.00%	0.00%	1,926.53150	-	0.00%	0.00%	2,000.00000	-	-	-	-	-	-
	PTC/Securitized Assets - Under Approved Sectors	OPSA	-	-	-	-	-	-	-	-	-	142.32477	79.29%	79.29%			
	Sub-Ordinate Debt	OLDB	1,000.00000	29.91781	3.04%	3.04%	1,000.00000	120.00000	12.77%	12.77%	1,000.00000	120.00000	12.77%	12.77%			
	Equity Shares	OESH	1,917.97500	482.68787	50.66%	50.66%	1,917.97500	1,143.07303	183.60%	183.60%	470.34786	8,39500	1.46%	1.46%			
	Corporate Debentures	OLDB	-	40.62304	7.07%	7.07%	-	149.26928	28.69%	28.69%	-	-	-	-	-	-	-
	A. Mutual Fund - Liquid Funds	OMLF	3,877.58095	30.29382	1.57%	1.57%	3,877.58095	30.29382	1.57%	1.57%	-	-	-	-	-	-	-
	<b>Total</b>		<b>414,382.66017</b>	<b>12,869.99460</b>			<b>414,382.66017</b>	<b>30,648.65284</b>			<b>253,660.29346</b>	<b>16,993.14006</b>					

Note 1 Gross Yield = [2\*1 / (A+B-I)]; where I=Investment income; A= the assets at the beginning of the financial year; and B= the assets at the end of the financial year

Note 2 We have included Asset & Income of Unit Linked Non Unit Reserve Fund as part of Control fund in Form 1. However, in Accounts for the year ended 31st March 2009, Non Unit Reserve Fund has been reported under the Unit Linked Funds in segmental balance sheet & segmental Revenue account, since this fund is created to back the Non Unit Reserve liability of Unit Linked Fund.

**CERTIFICATION**

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

For HDFC Standard Life Insurance Company Limited

Date : 13th May 2010.

Amitabh Chaudhry  
Managing Director & CEO

FORM 1

Company Name & Code : HDFC Standard Life Insurance Company Ltd - 101  
Statement As on : 31st March, 2010

Name of the Fund: Pension, General Annuity Fund

Statement of Investment and Income on Investment

(Rs. In Lakhs)

No	Category of Investment	Cat. Code	Current Quarter				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 (%)
1	<b>G.Sec</b>													
	Central Govt. Securities	CGSB	28,242.59165	621.82020	2.36%	2.36%	28,242.59165	2,163.00731	8.46%	8.46%	25,030.37157	2,472.14621	11.36%	11.36%
	Treasury Bills	CTRB												
2	<b>G.Sec OR Other Approved Securities/ Other guaranteed securities</b>													
	Other Approved Securities	SGOA	8,170.13918	123.11960	2.64%	2.64%	8,170.13918	205.50216	4.45%	4.45%	1,273.06952	116.50337	9.66%	9.66%
3	<b>Investment subject to Exposure Norms</b>													
	<b>(a) Housing Sector Investments</b>													
	<b>(b) Infrastructure Investment</b>													
	Infrastructure/Social Sector - PSU - Debentures / Bonds	IPTD	11,500.82851	265.10303	2.96%	2.96%	11,500.82851	935.63739	10.84%	10.84%	6,697.99479	416.97772	9.80%	9.80%
	Infrastructure/Social Sector - PSU - Commercial Papers	ISAS												
	Infrastructure/Social Sector - Other Corporate Securities (Approved Investments) - Equities	ISAS	280.64579	8.74397	5.03%	5.03%	280.64579	(15.23353)	-8.20%	-8.20%	75.71575	(24.23959)	-48.50%	-48.50%
	<b>(c) Approved Investment</b>													
	Corporate Securities (Approved Investments) - Equity Shares (Ordinary) - Quoted	EACE	4,712.59082	1,233.91380	34.42%	34.42%	4,712.59082	1,729.87846	51.84%	51.84%	3,690.68345	(1,798.55121)	-32.82%	-32.82%
	Dividend Receivable on Corporate Securities (Approved Investments) - Equity Shares (Ordinary) - Quoted	EACE												
	Fixed Deposits With Banks/FIs	ECDB	-	4.34104	0.30%	0.30%	-	47.97551	3.42%	3.42%	2,855.72050	110.50728	3.79%	3.79%
	Commercial Paper	ECCP												
	Certificate of Deposit	ECDB	182.46422	3.38124	0.24%	0.24%	182.46422	84.48963	6.05%	6.05%	2,693.81208	430.72562	13.12%	13.12%
	Corporate Debentures	ECOS	10,025.65733	269.02936	2.47%	2.47%	10,025.65733	1,212.77465	11.64%	11.64%	12,027.81037	887.58041	10.00%	10.00%
	Repo Investments	ECMR	2,087.19369	15.88099	0.65%	0.65%	2,087.19369	72.66254	3.02%	3.02%	2,791.02644	112.64624	8.41%	8.41%
	Sub-Ordinate Debt	ECOS	300.00000	7.28630	2.46%	2.46%	300.00000	29.55000	10.36%	10.36%	300.00000	29.55000	10.36%	10.36%
	Deep Discount Bonds	ECOS	-	-	-	-	-	21.66816	56.53%	56.53%	98.33184	-	-	-
	Floating Rate Bonds	ECOS										120.31371	8.20%	8.20%
	<b>(d) Other than Approved Investments</b>													
	Equity Shares	OESH												
	<b>Total</b>		<b>65,502.11119</b>	<b>2,552.61953</b>			<b>65,502.11119</b>	<b>6,487.91228</b>			<b>57,534.53631</b>	<b>2,874.15975</b>		

NOTE Gross Yield =  $2 * I / (A+B - I)$ ; where I=Investment income; A= the assetsd at the beginning of the financial year; and B= the assetsd at the end of the financial year

**CERTIFICATION**

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

For HDFC Standard Life Insurance Company Limited

Date : 13th May 2010.

Amitabh Chaudhry  
Managing Director & CEO



FORM 1

Company Name & Code : HDFC Standard Life Insurance Company Ltd - 101  
Statement As on : 31st March, 2010

Name of the Fund : Unit Linked Funds

Statement of Investment and Income on Investment

(Rs. In Lakhs)

No	Category of Investment	Cat. Code	Current Quarter				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 (%)			
1	<b>G.Sec</b>																
	Central Govt. Securities	CGSB	44,510.03203	579.36801	1.26%	1.26%	44,510.03203	1,897.93605	4.19%	4.19%	48,073.16006	5,556.68607	15.78%	15.78%			
	Treasury Bills	CTRB	-	-	-	-	-	-	-	-	-	-	-	-			
2	<b>G.Sec OR Other Approved Securities/ Other guaranteed securities</b>																
	Other Approved Securities	SGOA	14,074.83686	249.82193	2.72%	2.72%	14,074.83686	521.62193	5.76%	5.76%	4,551.75000	547.44547	13.12%	13.12%			
3	<b>Investment subject to Exposure Norms</b>																
	<b>(a) Housing Sector Investments</b>																
	<b>(b) Infrastructure Investment</b>																
	Infrastructure/Social Sector - PSU - Debentures / Bonds	IPTD	179,146.75931	2,780.35385	2.55%	2.55%	179,146.75931	8,005.67692	7.52%	7.52%	41,658.36964	2,368.31769	10.08%	10.08%			
	Infrastructure/Social Sector - Other Corporate Securities (Approved Investments) - Equities	ISAS	127,825.24152	659.00080	0.93%	0.93%	127,825.24152	4,934.94954	7.16%	7.16%	14,894.10301	(2,780.82508)	-19.44%	-19.44%			
	<b>(c) Approved Investment</b>																
	Corporate Securities (Approved Investments) - Equity Shares (Ordinary) - Quoted	EACE	880,337.49673	34,190.16775	5.44%	5.44%	880,337.49673	448,220.01810	106.48%	106.48%	409,771.19159	(190,837.37860)	-38.29%	-38.29%			
	Dividend Receivable on Corporate Securities (Approved Investments) - Equity Shares (Ordinary) - Quoted	EACE	-	-	-	-	-	-	-	-	-	-	-	-			
	Fixed Deposits With Banks/FIs	ECDB	39,346.40158	1,096.91265	2.33%	2.33%	39,346.40158	6,083.58565	13.64%	13.64%	55,911.50911	4,496.04735	9.55%	9.55%			
	Net Current Assets / (Liabilities)	ECMR	(510.48053)	-	-	-	(510.48053)	-	0.00%	0.00%	8,723.41196	-	-	-			
	Repo Investments	ECMR	42,278.44720	(85.69644)	-0.29%	-0.29%	42,278.44720	504.49104	1.70%	1.70%	17,695.91294	378.18334	4.37%	4.37%			
	Commercial Paper	ECCP	3,614.47255	(22.89943)	-0.31%	-0.31%	3,614.47255	484.68129	6.70%	6.70%	11,348.81889	1,647.30870	26.84%	26.84%			
	Certificate of Deposit	ECDB	24,025.79150	(55.46292)	-0.32%	-0.32%	24,025.79150	835.23997	5.00%	5.00%	10,200.66193	1,098.40605	12.78%	12.78%			
	Deep Discount Bonds	ECOS	2,258.22451	34.02337	2.20%	2.20%	2,258.22451	50,75733	3.31%	3.31%	863.26604	177.49357	10.53%	10.53%			
	Floating Rate Bonds	ECOS	-	(0.30616)	-	-	-	-	-	-	-	313.09491	29.17%	29.17%			
	Corporate Debentures	ECOS	56,160.74430	753.76766	1.59%	1.59%	56,160.74430	4,482.83353	9.82%	9.82%	39,598.29674	4,751.16502	10.77%	10.77%			
	Mutual Fund Units	EGMF	27,185.30745	(227.40775)	-1.02%	-1.02%	27,185.30745	650.38092	2.96%	2.96%	17,351.28643	1,647.02592	10.38%	10.38%			
	<b>(d) Other than Approved Investments</b>																
	PTC/Securitized Assets - Under Approved Sectors	OPSA	-	-	-	-	-	-	-	-	-	220.28252	7.50%	7.50%			
	Corporate Debentures.	OLDB	1,516.75308	315.48194	12.65%	12.65%	1,516.75308	590.11446	25.04%	25.04%	2,007.19816	121.02598	12.83%	12.83%			
	Subordinate debt	OLDB	544.07930	14.31720	2.68%	2.68%	544.07930	66.68622	13.14%	13.14%	537.39307	57.28618	11.23%	11.23%			
	Equity Shares	OESH	88,222.34844	(294.29930)	-0.48%	-0.48%	88,222.34844	56,315.71773	167.77%	167.77%	35,227.96791	(22,644.62168)	-49.27%	-49.27%			
	<b>Total</b>		<b>1,530,536.45583</b>	<b>39,987.14317</b>			<b>1,530,536.45583</b>	<b>533,644.69069</b>			<b>718,414.29748</b>	<b>(192,883.05658)</b>					

NOTE: Gross Yield =  $[2^1 / (A+B-1)]$ ; where I=Investment income; A= the assetsd at the beginning of the financial year; and B= the assetsd at the end of the financial year

**CERTIFICATION**

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

For HDFC Standard Life Insurance Company Limited

Date : 13th May 2010.

Amitabh Chaudhry  
Managing Director & CEO

FORM 2

Company Name & Code: HDFC Standard Life Insurance Company Limited - 101

Statement as on: 31st March 2010

Name of the Fund :- Shareholders Non Solvency Margin Fund

Statement of Down Graded Investments

(Rs. In Lakhs)									
S.No.	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	During the Quarter								
	Central Government Securities		-			-	-	-	-
	State Government/ Other Approved Securities/Other guaranteed securities		-			-	-	-	-
	Housing Sector Investments		-			-	-	-	-
	Infrastructure / Social Sector Security		-			-	-	-	-
	Investment subject to Exposure Norms								
	Other than Approved Investments		-			-	-	-	-
B.	As on Date								
	Central Government Securities		-			-	-	-	-
	State Government/ Other Approved Securities/Other guaranteed securities		-			-	-	-	-
	Housing Sector Investments		-			-	-	-	-
	Infrastructure / Social Sector Security		-			-	-	-	-
	5.60% BSES Mat- 28/07/2013	IPTD	22.99	28-Jul-06	FITCH India Ltd	INDAA+	INDAA	23-Dec-08	
	Investment subject to Exposure Norms								
	Other than Approved Investments								

**CERTIFICATION**

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

For HDFC Standard Life Insurance Co. Ltd.

Date : 30th April 2010

Paresh Parasnis  
Principal Officer & Executive Director

FORM 2

Company Name & Code: HDFC Standard Life Insurance Company Limited - 101

Statement as on: 31st March 2010

Name of the Fund: Life Funds

Statement of Down Graded Investments

(Rs. In Lakhs)

S.No.	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
<b>A.</b>	<b>During the Quarter</b>								
	Central Government Securities		-		-	-	-	-	-
	State Government/ Other Approved Securities/Other guaranteed securities		-		-	-	-	-	-
	Housing Sector Investments		-		-	-	-	-	-
	Infrastructure / Social Sector Security		-		-	-	-	-	-
	Investment subject to Exposure Norms		-		-	-	-	-	-
	Other than Approved Investments		-		-	-	-	-	-
<b>B.</b>	<b>As on Date</b>								
	Central Government Securities		-		-	-	-	-	-
	State Government/ Other Approved Securities/Other guaranteed securities		-		-	-	-	-	-
	Housing Sector Investments		-		-	-	-	-	-
	Infrastructure / Social Sector Security		-		-	-	-	-	-
	10.00% IDFC NCD Mat 16 Dec 2013.	IPTD	778.20	16-Dec-08	CRISIL Limited	AAA	AA+	22-Jul-09	
	5.95% REL NCD Mat 28/07/2013	IPTD	1,426.75	28-Jul-06	FITCH India Ltd	INDAA+	INDAA	23-Dec-08	
	6.35% Rel. Energy Mat 28/07/13	IPTD	935.06	28-Jul-06	FITCH India Ltd	INDAA+	INDAA	23-Dec-08	
	5.60% Rel Energy Mat. 28/07/13	IPTD	455.27	28-Jul-06	FITCH India Ltd	INDAA+	INDAA	23-Dec-08	
	5.60% BSES Mat- 28/07/2013	IPTD	446.13	28-Jul-06	FITCH India Ltd	INDAA+	INDAA	23-Dec-08	
	Investment subject to Exposure Norms		-		-	-	-	-	-
	10.20% Tata Steel NCD mat 07/05/2015.	ECOS	1,000.00	07-May-08	CRISIL Limited	AAA	AA	24-Dec-08	
	Other than Approved Investments		-		-	-	-	-	-
	12.00% Chola Sub Debt MD 05.06.2012	OLDB	1,000.00	05-Mar-07	FITCH India Ltd	INDAA	INDAA-	26-Dec-08	

**CERTIFICATION**

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

For HDFC Standard Life Insurance Co. Ltd.

Date : 30th April 2010

Paresh Parasnis  
Principal Officer & Executive Director

FORM 2

Company Name & Code: HDFC Standard Life Insurance Company Limited - 101

Statement as on: 31st March 2010

Name of the Fund: Pension and General Annuity

Statement of Down Graded Investments

									(Rs. In Lakhs)
S.No.	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	During the Quarter								
	Central Government Securities		-	-	-	-	-	-	-
	State Government/ Other Approved Securities/Other guaranteed securities		-	-	-	-	-	-	-
	Housing Sector Investments		-	-	-	-	-	-	-
	Infrastructure / Social Sector Security		-	-	-	-	-	-	-
	Investment subject to Exposure Norms			-	-	-	-	-	-
	Other than Approved Investments		-	-	-	-	-	-	-
B.	As on Date								
	Central Government Securities		-	-	-	-	-	-	-
	State Government/ Other Approved Securities/Other guaranteed securities		-	-	-	-	-	-	-
	Housing Sector Investments		-	-	-	-	-	-	-
	Infrastructure / Social Sector Security		-	-	-	-	-	-	-
	10.00% IDFC NCD Mat 16 Dec 2013.	IPTD	250.00	16-Dec-08	CRISIL Limited	AAA	AA+	22-Jul-09	
	Investment subject to Exposure Norms								
	Other than Approved Investments		-	-	-	-	-	-	-

**CERTIFICATION**

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

For HDFC Standard Life Insurance Co. Ltd.

Date : 30th April 2010

Paresh Parasnis  
Principal Officer & Executive Director

FORM 2

Company Name & Code: HDFC Standard Life Insurance Company Limited - 101

Statement as on: 31st March 2010

Name of the Fund: Unit Linked Funds

Statement of Down Graded Investments

(Rs. In Lakhs)									
S.No.	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
<b>A.</b>	<b>During the Quarter</b>								
	Central Government Securities		-	-	-	-	-	-	-
	State Government/ Other Approved Securities/Other guaranteed securities		-	-	-	-	-	-	-
	Housing Sector Investments		-	-	-	-	-	-	-
	Infrastructure / Social Sector Security		-	-	-	-	-	-	-
	Investment subject to Exposure Norms								-
									-
									-
	Other than Approved Investments								
<b>B.</b>	<b>As on Date</b>								
	Central Government Securities		-	-	-	-	-	-	-
	State Government/ Other Approved Securities/Other guaranteed securities		-	-	-	-	-	-	-
	Housing Sector Investments		-	-	-	-	-	-	-
	Infrastructure / Social Sector Security		-	-	-	-	-	-	-
	9.35% Infrastructure Dev Fin Corp NCD Mat 09 MAY 2010	IPTD	501.65	22-Jan-09	CRISIL Limited	AAA	AA+	22-Jul-09	-
	10.00% IDFC NCD Mat 16 Dec 2013.	IPTD	4,226.56	16-Dec-08	CRISIL Limited	AAA	AA+	22-Jul-09	-
	8.75% IDFC NCD Mat 20 JULY 2010	IPTD	2,013.06	16-Feb-09	CRISIL Limited	AAA	AA+	22-Jul-09	-
	Investment subject to Exposure Norms								-
	9.55% Citi Maruti Finance 05/10/2010	ECOS	1,013.76	05-Oct-07	CRISIL Limited	AAA	AA+	31-Dec-08	-
	9.45% Citi Financial Consumer Finance India Ltd MD 03 Dec 2010.	ECOS	1,017.69	03-Dec-07	ICRA Limited	LAAA	LAA+	24-Dec-08	-
	Other than Approved Investments								
	9.45% M & M Fin Ser Ltd Mat 11 Oct 10	OLDB	1,012.11	11-Oct-07	CRISIL Limited	AA+	AA-	18-Mar-09	-
	12.00% Chola Sub Debt MD 05.06.2012	OLDB	544.08	05-Mar-07	FITCH India Ltd	INDAA	INDAA-	26-Dec-08	-
	10.93% TML Financial Ser MD 28-JUN-2010	OLDB	504.64	28-Jun-07	CRISIL Limited	AA	A	28-Jan-09	-

**CERTIFICATION**

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

For HDFC Standard Life Insurance Co. Ltd.

Date : 30th April 2010

Paresh Parasnis  
Principal Officer & Executive Director



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

Insurer: **HDFC Standard Life Insurance Co. Ltd.**

Date: **31/03/2010**

SI No.	Channels	Current Year			Previous year		
		No. of Policies/ No. of Schemes	No. of Lives Covered	Premium (Rs. in Crores)	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium (Rs. in Crores)
1	Individual agents	2	3,330	10.01	1	1,485	1.00
2	Corporate Agents-Banks	-	-	-	-	-	-
3	Corporate Agents -Others	-	-	-	-	-	-
4	Brokers	18	12,199	3.63	10	5,266	0.83
5	Micro Agents	-	-	-	-	-	-
6	Direct Business	242	378,033	491.49	179	395,914	192.65
	<b>Total(A)</b>	<b>262</b>	<b>393,562</b>	<b>505.13</b>	<b>190</b>	<b>402,665</b>	<b>194.48</b>
1	Referral (B)	-	-	-	-	-	-
	<b>Grand Total (A+B)</b>	<b>262</b>	<b>393,562</b>	<b>505.13</b>	<b>190</b>	<b>402,665</b>	<b>194.48</b>

PERIODIC DISCLOSURES					
FORM L-38 Business Acquisition through different channels (Individuals)					
Insurer:		HDFC Standard Life Insurance Co. Ltd.		Date: 31/03/2010	
Sl. No.	Channels	Current Year		Previous Year	
		No. of Policies	Premium (Rs. in Crores)	No. of Policies	Premium (Rs. in Crores)
1	Individual agents	661,887	1,252.55	621,281	1,138.50
2	Corporate Agents-Banks	260,476	1,398.79	256,660	1,181.22
3	Corporate Agents -Others	1,808	50.46	3,943	18.21
4	Brokers	671	2.01	875	3.00
5	Micro Agents	-	-	-	-
6	Direct Business	17,012	40.16	167,427	80.75
	<b>Total (A)</b>	<b>941,854</b>	<b>2,743.97</b>	<b>1,050,186</b>	<b>2,421.67</b>
1	Referral (B)	8,406	9.58	23,830	34.96
	<b>Grand Total (A+B)</b>	<b>950,260</b>	<b>2,753.55</b>	<b>1,074,016</b>	<b>2,456.63</b>



**PERIODIC DISCLOSURES**

**FORM L-39-Data on Settlement of Claims - Individual**

Insurer: **HDFC Standard Life Insurance Co. Ltd.**

Date: **31/03/2010**

**Ageing of Claims\***

SI.No.	Types of Claims	No. of claims paid						Total no. of claims paid	Total amount of claims paid (Rs. in crores)
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims							0.56	
2	Survival Benefit	N.A.	5,970	-	-	-	-	5,970	18.98
3	for Annuities / Pension	N.A.	336	21	10	5	-	372	6.72
4	For Surrender	N.A.	58,458	-	-	-	-	58,458	827.13
5	Other benefits	N.A.	131,803	-	-	-	-	131,803	277.64
1	Death Claims	N.A.	5,291	62	27	-	-	5,380	72.07

**FORM L-39-Data on Settlement of Claims - Group**

**Ageing of Claims\***

SI.No.	Types of Claims	No. of claims paid						Total no. of claims paid	Total amount of claims paid (Rs. in 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	N.A.	20,248	-	-	-	-	20,248	47.14
5	Other benefits	N.A.	9,917	-	-	-	-	9,917	97.21
1	Death Claims	N.A.	286	-	-	-	-	286	2.42

The figures for individual and group insurance business are shown separately

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

**PERIODIC DISCLOSURES**

**FOR L-40 : Quarterly claims data for Life - Individual**

Insurer: **HDFC Standard Life Insurance Co. Ltd.** Date: **31/03/2010** *No. of claims only*

Sl. No.	Claims Experience	For Death	for Maturity	Survival Benefit	For Annuities/ Pension	For Surrender	Other Benefits
1	Claims O/S at the beginning of the period	210		1,992	236	265	1,200
2	Claims reported during the period	5,510		5,917	315	59,650	132,020
3	Claims Settled during the period	5,380		5,970	336	58,458	131,803
4	Claims Repudiated during the period	179		-	-	-	-
a	Less than 2years from the date of acceptance of risk	153		-	-	-	-
b	Grater than 2 year from the date of acceptance of risk	26		-	-	-	-
5	Claims Written Back	-		-	-	-	-
6	Claims O/S at End of the period	161		1,939	215	1,457	1,417
	Less than 3months	116		510	110	1,457	1,417
	3 months to 6 months	19		258	26	-	-
	6months to 1 year	13		141	5	-	-
	1year and above	13		1,030	74	-	-

**FOR L-40 : Quarterly claims data for Life - Group** *No. of claims only*

Sl. No.	Claims Experience	For Death	for Maturity	Survival Benefit	For Annuities/ Pension	For Surrender	Other Benefits
1	Claims O/S at the beginning of the period	2					
2	Claims reported during the period	286	-	-	-	20,248	9,917
3	Claims Settled during the period	286	-	-	-	20,248	9,917
4	Claims Repudiated during the period	1					
a	Less than 2years from the date of acceptance of risk	-					
b	Grater than 2 year from the date of acceptance of risk	1					
5	Claims Written Back	-					
6	Claims O/S at End of the period	1					
	Less than 3months	-					
	3 months to 6 months	-					
	6months to 1 year	-					
	1year and above	1					

**PERIODIC DISCLOSURES**

FORM L-41 GREIVANCE DISPOSAL

Insurer: **HDFC Standard Life Insurance Co. Ltd.**

Date: **31/03/2010**

SI No.	Particulars	Opening Balance	Additions	Complaints Resolved/ settled			Complaints Pending
				Fully Accepted	Partial Accepted	Rejected	
<b>1</b>	<b>Complaints made by customers</b>						
a)	Sales Related	649	14,563	3,171	-	10,839	1,202
b)	New Busines Related	14	1,981	1,982	-	-	13
c)	Policy Servcing related	261	19,171	18,974	-	-	458
d)	Claim Servicing related	10	490	471	-	-	29
e)	Others	-	-	-	-	-	-
	<b>Total Number</b>	<b>934</b>	<b>36,205</b>	<b>24,598</b>	<b>-</b>	<b>10,839</b>	<b>1,702</b>

SI No.	Particulars	Complaints made by customers	Complaints made by intermediaries	Total
<b>2</b>	<b>Duration wise Pending Status</b>	797	-	797
a)	Less than 15 days	797	-	797
b)	Greater than 15 days	905	-	905
	<b>Total Number</b>	<b>1702</b>	<b>-</b>	<b>1702</b>

**L-42- Valuation Basis (Life Insurance) as at end March 2010**

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

The policy data is extracted from the policy administration system and checked to ensure completeness of data. Additional checks are performed on the data, some of which are listed below

- The current year's valuation data is reconciled with the previous year's data and the movements during the year. This check is done for number of contracts, sum assured, premium and number of units.
- The movement data is checked against accounting data with regard to benefit payments.
- An extract of the data held in the policy administration systems is compared with the information in the paper administration files.
- Checks are made to ensure that the parameters for each product, such as age, term, premium, etc, are within the minimum and maximum limits for the product.

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

- An actuarial software package, based on sound actuarial principles, is used to compute the reserves.
- The valuation basis is supplied to this actuarial software from an external assumptions spreadsheet file, which is updated and independently checked
- The actuarial software produces an output of the basis used, which is then validated against the approved valuation basis.

**(1) Valuation Interest Rate Assumptions**

(a) Individual Business	Minimum	Maximum
(a.1) Life - Participating policies	5.2%	5.2%
(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	N/A	N/A
(a.5) Annuities - Individual pension plan	5.2%	5.2%
(a.6) Unit Linked	4.4%	4.4%
(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	4.4%	4.4%

**(2) Mortality Assumptions**

Expressed as a % of IALM 94-96, unless otherwise stated

(a) Individual Business	Minimum	Maximum
(a.1) Participating policies	42.0%	96.0%
(a.2) Non-participating policies	42.0%	180.0%
(a.3) Annuities	50.0%	50.0%
(a.4) Health insurance	28.0%	44.0%

Expressed as a % of LIC a(96-98)

(b) Group Business (unit linked)	120.0%	120.0%
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**(3) Expense Assumptions**

The values of future expenses have been determined so as to allow, on prudent assumptions, for either of the following two eventualities

- 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.
- It is not the intention of the company's management to close to new business, and the latter eventuality has only been included in the interests of prudence, so as to ensure that policyholders' reasonable expectations can still be met in the unlikely even

The renewal per policy expense assumption varies between Rs216 and Rs 1716 for the majority of the individual business, based on product, frequency and premium payment instructions

The fixed per policy expenses are increased at an inflation rate of 6.5% pa. In addition, investment expenses of 0.18% of fund (0.12% individual & group linked) and explicit claim expenses are also reserved for

**(4) Bonus Rates**

**(a) Individual Business**

- The future reversionary bonus rates vary between 1.5% and 5%
- Reversionary bonuses are assumed to de-escalate for some products, subject to a minimum floor of 0.5%
- 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

**(5) Policyholder's Reasonable Expectations**

- Reversionary bonus rates are subject to a maximum rate of change to reflect policyholder's reasonable expectations that bonus rates should be changed smoothly, rather than suddenly.
- In those cases where the guaranteed surrender value is greater than the calculated reserve, the reserve is increased to the guaranteed surrender value. This ensures that the mathematical reserves reflect policyholder's reasonable expectations on surrender
- In product lines where the calculated gross premium reserve is less than the aggregate asset share, the product level reserve is increased to the aggregate asset share. This ensures that the mathematical reserves reflect policyholder's reasonable expectations on maturity.

**(6) Taxation and Shareholder Transfers**

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

**(7) Basis of provisions for Incurred But Not Reported (IBNR)**

- An IBNR provision has been made to make an allowance for the claims that may have occurred but have not yet been reported, in addition to claims which are expected to occur after the valuation date.
- The reserve for IBNR claims is calculated for each member of each policy as 1 months risk premium/charge

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

**(8.a) Individuals Assurances**

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

**(8.b) Annuities**

1. Interest	
1a. Annuity in payment	The mortality assumption for annuities was updated to 50% of table LIC a(96-98)
1b. Annuity during deferred period	N/A
1c. Pension : All Plans	No change
2. Expenses	No change
3. Inflation	No change

**(8.c) Unit Linked**

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

**(8.d) Health**

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

**(8.e) Group**

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