

Disclosures - LIFE INSURANCE COMPANIES- web-site

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

REVENUE ACCOUNT FOR THE HALF YEAR ENDED 30TH SEPTEMBER, 2010

Policyholders' Account (Technical Account)

Particulars	Schedule	For the quarter ended 30th September, 2010	Upto the quarter ended 30th September, 2010	For the quarter ended 30th September, 2009	Upto the quarter ended 30th September, 2009
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premiums earned - net					
(a) Premium	L-4	21,120,727	35,909,888	16,128,428	26,132,959
(b) Reinsurance ceded		(112,489)	(218,626)	(110,799)	(206,456)
(c) Reinsurance accepted					
Income from Investments					
(a) Interest, Dividends & Rent – Gross		2,393,461	4,492,913	1,637,806	3,109,802
(b) Profit on sale/redemption of investments		4,067,705	9,343,721	1,580,240	2,475,809
(c) (Loss on sale/ redemption of Investments)		(270,077)	(497,111)	(714,880)	(990,362)
(d) Transfer/Gain on revaluation/change in fair value*		9,046,158	12,965,555	12,805,071	38,009,983
(e) Appropriation/Expropriation Adjustment Account		60,536	106,890	415,608	415,608.00
(f) Amortisation of (premium)/discount on investments		23,352	20,047	(12,514)	(30,059)
Contribution from the Shareholders' Account		(26,067)	990,944	585,899	903,303
Other Income					
(a) Service Tax recovery		(9,711)	57,378	33,302	72,247
(b) Others		15,332	46,857	17,251	32,443
TOTAL (A)		36,308,928	63,218,456	32,365,412	69,925,277
Commission	L-5	1,221,483	2,225,299	1,414,031	2,238,068
Operating Expenses related to Insurance Business	L-6	3,889,097	7,639,630	3,798,501	7,070,441
Provision for doubtful debts		-	-	-	-
Bad debts written off		-	-	-	-
Provision for Tax		-	-	-	-
Fringe Benefit Tax		-	-	-	12,597
Provisions (other than taxation)					
(a) For diminution in the value of investments (Net)		-	-	-	-
(b) Others		-	-	-	-
TOTAL (B)		5,110,580	9,864,929	5,212,532	9,321,106
Benefits Paid (Net)	L-7	7,448,393	12,801,977	2,939,547	4,616,545
Interim Bonuses Paid		58	199	336	427
Terminal Bonuses Paid		214	441	1,131	1,131
Change in valuation of liability in respect of life policies					
(a) Gross**					
Linked Liability		20,806,125	36,361,060	21,154,597	53,027,390
Non linked Liability		3,583,076	4,082,297	2,496,651	2,495,741
(b) Amount ceded in Reinsurance		(67,828)	(132,862)	(43,439)	(64,210)
(c) Amount accepted in Reinsurance		-	-	-	-
TOTAL (C)		31,770,038	53,113,112	26,548,822	60,077,023
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)		(571,690)	240,415	604,058	527,148
APPROPRIATIONS					
Transfer to Shareholders' Account		(27,786)	-	192,126	354,305
Transfer to Other Reserves		-	-	-	-
Funds for future appropriation - Provision for lapsed policies unlikely to be revived		277,134	518,928	131,191	250,251
Balance being Funds For Future Appropriations		191,658	734,183	280,741	(77,408)
Surplus in Revenue Account transferred to Balance Sheet pending recommendation for allocation from Appointed Actuary till year end.		32,756	32,756	-	-
Transfer to Balance Sheet being "Deficit in the Revenue Account (Policyholders Account)"		(1,045,452)	(1,045,452)	-	-
TOTAL (D)		(571,690)	240,415	604,058	527,148

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:	58	199	336	427
(b) Terminal Bonuses Paid:	214	441	1,131	1,131
(c) Allocation of Bonus to policyholders:	-	-	-	-
(d) Surplus shown in the Revenue Account:	(571,690)	240,415	604,058	527,148
(e) Total Surplus: [(a)+(b)+(c)+(d)]	(571,418)	241,055	605,525	528,706

PROFIT & LOSS ACCOUNT FOR THE HALF YEAR ENDED 30TH SEPTEMBER, 2010

Shareholders' Account (Non-technical Account)

Particulars	Schedule	For the quarter ended 30th September, 2010	Upto the quarter ended 30th September, 2010	For the quarter ended 30th September, 2009	Upto the quarter ended 30th September, 2009
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Amounts transferred from the Policyholders Account (Technical Account)		(27,786)	-	192,126	354,305
Income From Investments					
(a) Interest, Dividends & Rent – Gross		104,909	186,453	71,153	136,976
(b) Profit on sale/redemption of investments		2,589	161,236	388	1,411
(c) (Loss on sale/ redemption of investments)		(395)	(713)	-	-
(d) Transfer / gain on revaluation / change in fair value		-	-	-	-
(e) Amortisation of (premium)/discount on investments		(1,125)	(1,999)	(741)	(1,218)
Other Income		6	14	381	498
TOTAL (A)		78,198	344,991	263,307	491,972
Expenses other than those directly related to the insurance		406	882	852	1,892
Bad debts written off		-	-	-	-
Transfer to Policyholders' fund		(26,067)	990,944	585,899	903,303
Provisions (Other than taxation)					
(a) For diminution in the value of investments (Net)		-	-	-	-
(b) Provision for doubtful debts		-	-	-	-
(c) Others		-	-	-	-
TOTAL (B)		(25,661)	991,826	586,751	905,195
Profit/ (Loss) before tax		103,859	(646,835)	(323,444)	(413,223)
Provision for Taxation		-	-	-	-
Profit / (Loss) after tax		103,859	(646,835)	(323,444)	(413,223)
APPROPRIATIONS					
(a) Balance at the beginning of the year		(15,415,660)	(14,664,966)	(12,002,901)	(11,913,122)
(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		-	-	-	-
Profit / (Loss) carried forward to the Balance Sheet		(15,311,801)	(15,311,801)	(12,326,345)	(12,326,345)

BALANCE SHEET AS AT 30TH SEPTEMBER, 2010

	Schedule	As at	As at
		30th September, 2010 (Rs.'000)	30th September, 2009 (Rs.'000)
SOURCES OF FUNDS			
<i>SHAREHOLDERS' FUNDS:</i>			
SHARE CAPITAL	L-8, L-9	19,693,000	17,959,090
Share application money received pending allotment of shares		1,000,000	370,000
RESERVES AND SURPLUS	L-10	573,692	552,892
CREDIT/[DEBIT] FAIR VALUE CHANGE ACCOUNT		72,991	134,279
Sub-Total		21,339,683	19,016,261
BORROWINGS	L-11	-	-
<i>POLICYHOLDERS' FUNDS:</i>			
CREDIT/[DEBIT] FAIR VALUE CHANGE ACCOUNT		207,355	423,151
POLICY LIABILITIES		41,616,342	31,523,950
INSURANCE RESERVES		-	-
PROVISION FOR LINKED LIABILITIES		191,578,861	121,810,326
Sub-Total		233,402,558	153,757,427
Funds for Future Appropriations		2,224,195	508,987
Funds for future appropriation - Provision for lapsed policies unlikely to be revived		1,583,759	782,221
Surplus in Revenue Account pending recommendation for allocation from Appointed Actuary till period end		32,756	-
TOTAL		258,582,951	174,064,896
APPLICATION OF FUNDS			
INVESTMENTS			
Shareholders'	L-12	6,821,515	4,793,788
Policyholders'	L-13	49,009,502	36,795,226
ASSETS HELD TO COVER LINKED	L-14	191,578,861	121,810,326
LOANS	L-15	97,037	42,386
FIXED ASSETS	L-16	2,331,517	1,310,785
CURRENT ASSETS			
Cash and Bank Balances	L-17	1,543,410	3,076,965
Advances and Other Assets	L-18	4,474,821	4,571,917
Sub-Total (A)		6,018,231	7,648,882
CURRENT LIABILITIES	L-19	13,417,269	10,475,081
PROVISIONS	L-20	213,696	187,761
Sub-Total (B)		13,630,965	10,662,842
NET CURRENT ASSETS (C) = (A - B)		(7,612,734)	(3,013,960)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)			
DEBIT BALANCE IN PROFIT & LOSS ACCOUNT (Shareholders' Account)	L-21	15,311,801	12,326,345
DEBIT BALANCE IN REVENUE ACCOUNT (Policyholders' Account)		1,045,452	-
TOTAL		258,582,951	174,064,896

CONTINGENT LIABILITIES

Particulars		As at	As at
		30th September, 2010 (Rs.'000)	30th September, 2009 (Rs.'000)
1) Partly paid-up investments		-	-
2) Claims, other than against policies, not acknowledged as debts by the company		5,303	1,522
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	1,465,718
6) Reinsurance obligations to the extent not provided for in accounts		-	-
7) Others		-	-
TOTAL		2,996,036	1,467,240

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

FORM L-4-PREMIUM SCHEDULE
PREMIUM

	Particulars	For the quarter ended 30th September, 2010	Upto the quarter ended 30th September, 2010	For the quarter ended 30th September, 2009	Upto the quarter ended 30th September, 2009
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	First year premiums	8,839,224	15,766,453	7,141,456	11,390,458
2	Renewal Premiums	11,925,989	19,515,175	8,590,943	14,078,797
3	Single Premiums	355,514	628,260	396,029	663,704
	TOTAL PREMIUM	21,120,727	35,909,888	16,128,428	26,132,959

FORM L-5 - COMMISSION SCHEDULE

COMMISSION EXPENSES

	For the quarter ended 30th September, 2010	Upto the quarter ended 30th September, 2010	For the quarter ended 30th September, 2009	Upto the quarter ended 30th September, 2009
Particulars	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct - First year premiums	996,942	1,839,143	1,151,304	1,824,795
- Renewal premiums	223,553	382,166	261,307	410,694
- Single premiums	988	3,990	1,420	2,579
Add: Commission on Re-insurance Accepted	-	-	-	-
Less: Commission on Re-insurance Ceded	-	-	-	-
Net Commission	1,221,483	2,225,299	1,414,031	2,238,068

Break-up of the expenses (Gross) incurred to procure business :				
Agents	328,337	583,307	464,907	775,063
Brokers	5,040	6,231	1,464	2,586
Corporate Agency	887,763	1,634,294	944,820	1,452,156
Referral	343	1,467	2,840	8,263
Others	-	-	-	-
Total	1,221,483	2,225,299	1,414,031	2,238,068

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

	Particulars	For the quarter ended 30th September, 2010	Upto the quarter ended 30th September, 2010	For the quarter ended 30th September, 2009	Upto the quarter ended 30th September, 2009
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	Employees' remuneration & welfare benefits	1,588,524	3,182,497	1,324,961	2,723,849
2	Travel, conveyance and vehicle running expenses	35,095	73,818	36,316	66,663
3	Training expenses	142,801	250,113	136,908	214,607
4	Rents, rates & taxes	259,901	523,791	270,211	521,897
5	Repairs	1,864	8,058	3,290	6,002
6	Printing & stationery	31,224	58,554	37,909	67,697
7	Communication expenses	61,902	123,767	75,455	161,014
8	Legal & professional charges	211,262	412,081	180,794	359,571
9	Medical fees	11,101	19,699	14,222	26,108
10	Auditors' fees, expenses etc				
	a) as auditor	511	1,024	269	1,019
	b) as adviser or in any other capacity, in respect of				
	(i) Taxation matters	-	-	-	-
	(ii) Insurance matters	-	-	-	-
	(iii) Management services; and	-	-	-	-
	c) in any other capacity	-	50	-	-
11	Advertisement and publicity	1,050,903	1,635,822	845,006	1,315,589
12	Interest & Bank Charges	8,978	15,173	7,235	14,585
13	Others	-	-	-	-
	(a) Computer Expenses	75,207	150,801	57,017	120,555
	(b) General Office & Other Expenses	140,563	307,199	187,157	343,172
	(c) Business Development Expenses	105,336	259,318	170,641	301,970
	(d) Loss on Sale of Fixed Assets	8,336	12,775	-	-
	(e) Service Tax	37,314	369,841	318,878	561,407
14	Depreciation				
	- Depreciation on assets owned by policyholders	118,275	235,249	-	-
	- Reimbursement of depreciation of assets for use of Shareholders Assets	-	-	132,232	264,736
	TOTAL	3,889,097	7,639,630	3,798,501	7,070,441

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

Particulars	For the quarter ended 30th September, 2010	Upto the quarter ended 30th September, 2010	For the quarter ended 30th September, 2009	Upto the quarter ended 30th September, 2009
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1. Insurance Claims				
(a) Claims by Death,	244,385	463,620	137,068	250,872
(b) Claims by Maturity,	941	2,557	105	238
(c) Annuities / Pension payment,	5,192	10,180	2,539	5,293
(d) Periodical Benefit	52,658	91,896	48,150	94,924
(e) Others				
Surrenders	6,281,390	10,619,969	2,331,699	3,628,630
Critical Illness	10,265	18,341	7,343	10,942
Permanent & Partial Disability	-	-	-	-
Withdrawals	866,396	1,622,409	431,452	660,063
Vesting of Pension policy	14,109	37,740	10,720	21,594
Sub Total (A)	7,475,336	12,866,712	2,969,076	4,672,556
2. (Amount ceded in reinsurance):				
(a) Claims by Death,	(24,723)	(57,086)	(23,017)	(49,023)
(b) Claims by Maturity,	-	-	-	-
(c) Annuities/Pension payment,	-	-	-	-
(d) Periodical Benefit	-	-	-	-
(e) Health	-	-	-	-
(f) Others	-	-	-	-
Surrenders	-	-	-	-
Critical Illness	(2,220)	(7,649)	(6,512)	(6,988)
Permanent & Partial Disability	-	-	-	-
Sub Total (B)	(26,943)	(64,735)	(29,529)	(56,011)
3. Amount accepted in reinsurance:				
(a) Claims by Death,	-	-	-	-
(b) Claims by Maturity,	-	-	-	-
(c) Annuities/Pension payment,	-	-	-	-
(d) Periodical Benefit	-	-	-	-
(e) Health	-	-	-	-
(f) Others	-	-	-	-
Sub Total (C)	-	-	-	-
TOTAL	7,448,393	12,801,977	2,939,547	4,616,545

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	As at	As at
		30th September, 2010	30th September, 2009
		(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	19,693,000	17,960,000
3	Subscribed Capital		
	Equity Shares of Rs. 10 each	19,693,000	17,960,000
4	Called-up Capital		
	Equity Shares of Rs. 10 each	19,693,000	17,960,000
	Less : Calls unpaid	-	-
	Add : Shares forfeited (Amount originally paid up)	-	-
	Less : Par value of Equity Shares bought back	-	-
	Less : Preliminary Expenses	-	(910)
	Expenses including commission or brokerage on Underwriting or subscription of shares	-	-
	TOTAL	19,693,000	17,959,090

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	As at		As at	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
Indian / Holding Company	1,428,056,000	72.52%	1,300,776,000	72.43%
Foreign	511,680,000	25.98%	466,960,000	26.00%
Others - Domestic	29,564,000	1.50%	28,264,000	1.57%
Total	1,969,300,000	100.00%	1,796,000,000	100.00%

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

	Particulars	As at	As at
		30th September, 2010 (Rs.'000)	30th September, 2009 (Rs.'000)
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	20,800	-
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	-	-
	TOTAL	573,692	552,892

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

		As at 30th September, 2010 (Rs.'000)	As at 30th September, 2009 (Rs.'000)
	Particulars		
1	Debentures/ Bonds	-	
2	Banks	-	
3	Financial Institutions	-	
4	Others	-	
	TOTAL	-	-

FORM L-12-INVESTMENTS SHAREHOLDERS SCHEDULE

INVESTMENTS-SHAREHOLDERS

		As at 30th September, 2010 (Rs.'000)	As at 30th September, 2009 (Rs.'000)
	Particulars		
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	2,140,044	2,302,479
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares		
	(aa) Equity	202,934	416,509
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	308,921	150,531
	(e) Other Securities	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	757,540	757,540
4	Investments in Infrastructure and Social Sector	1,162,207	600,528
5	Other than Approved Investments	123,307	91,252
	Sub Total (A)	4,694,953	4,318,839
	SHORT TERM INVESTMENTS		
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	200,703	43,300
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	-	-
	(e) Other Securities		
	Commercial Paper	466,914	-
	Certificate of Deposit	1,202,890	142,480
	Repo Investments	155,381	289,169
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	100,674	-
5	Other than Approved Investments	-	-
	Sub Total (B)	2,126,562	474,949
	TOTAL	6,821,515	4,793,788

FORM L-13-INVESTMENTS POLICYHOLDERS SCHEDULE

INVESTMENTS-POLICYHOLDERS

Particulars		As at	As at
		30th September, 2010 (Rs.'000)	30th September, 2009 (Rs.'000)
LONG TERM INVESTMENTS			
1	Government securities and Government guaranteed bonds including Treasury Bills*	27,833,855	16,265,647
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares		
	(aa) Equity	1,158,616	2,377,084
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	2,393,394	3,079,970
	(e) Other Securities	-	-
	Deep Discount Bonds	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	653,533	-
4	Investments in Infrastructure and Social Sector	9,619,061	6,426,507
5	Other than Approved Investments	435,941	489,373
Sub Total (A)		42,094,400	28,638,581
SHORT TERM INVESTMENTS			
1	Government securities and Government guaranteed bonds including Treasury Bills	31,069	170,328
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	701,254	2,249,689
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	-	913,992
	(e) Other Securities	-	-
	Commercial Paper	248,950	242,735
	Certificate of Deposit	2,175,688	2,212,398
	Deep Discount Bonds	-	-
	Repo Investments	2,307,412	2,141,480
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	1,450,729	224,430
5	Other than Approved Investments	-	1,593
Sub Total (B)		6,915,102	8,156,645
TOTAL		49,009,502	36,795,226

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

	Particulars	As at	As at
		30th September, 2010 (Rs.'000)	30th September, 2009 (Rs.'000)
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	8,474,154	5,219,696
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares		
	(aa) Equity	114,085,588	78,793,430
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	6,440,224	3,690,058
	(e) Other Securities		
	Deep Discount Bonds	218,075	-
	Fixed Deposit	-	1,723,851
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	35,824,640	12,407,108
5	Other than Approved Investments	5,890,184	7,480,643
	Sub Total (A)	170,932,865	109,314,786
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	581,290	32,946
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	1,562,502
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	1,105,814	935,652
	(e) Other Securities		
	Fixed Deposit	1,316,241	4,127,910
	Commercial Paper	327,226	328,887
	Certificate of Deposit	5,998,551	1,371,821
	Deep Discount Bonds	232,153	-
	Repo Investments	3,958,937	1,858,224
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	5,081,069	399,038
5	Other than Approved Investments	-	165,052
	Sub Total (B)	18,601,281	10,782,032
	OTHER ASSETS		
1	Interest Accrued and Dividend Receivable	1,604,471	1,211,575
2	Other - Receivable	51,853	-
3	Appropriation/Expropriation Adjustment Account	520,539	415,608
4	Investment Sold Awaiting Settlement	871,465	188,067
5	Investment Purchased Awaiting Settlement	(809,136)	-
6	Other Liabilities (net)	(194,477)	(101,742)
	Sub Total (C)	2,044,715	1,713,508
	TOTAL (A+B+C)	191,578,861	121,810,326

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

	Particulars	As at	As at
		30th September, 2010 (Rs.'000)	30th September, 2009 (Rs.'000)
1	SECURITY-WISE CLASSIFICATION		
	<i>Secured</i>		
	(a) On mortgage of property		
	(aa) In India	312	454
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Government Securities, etc.	-	-
	(c) Loans against policies	39,755	39,323
	(d) Others	-	-
	<i>Unsecured</i>	56,970	2,609
	TOTAL	97,037	42,386
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Companies	-	-
	(e) Loans against policies	41,016	39,494
	(f) Loans to employees	839	2,892
	(h) Others	55,182	-
	TOTAL	97,037	42,386
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard		
	(aa) In India	97,037	42,386
	(bb) Outside India	-	-
	(b) Non-standard loans less provisions		
	(aa) In India	-	-
	(bb) Outside India	-	-
	TOTAL	97,037	42,386
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	4,226	1,505
	(b) Long Term	92,811	40,881
	TOTAL	97,037	42,386

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/	To Date	As at	As at
							Adjustments		30th September, 2010	30th September, 2009
Intangible Assets (Computer Software)	416,452	15,815	-	432,267	254,275	32,747	-	287,022	145,245	58,834
Leasehold Improvements	2,105	833	-	2,938	385	160	-	545	2,393	1,202
Buildings	15,179	1,366,772	-	1,381,951	1,258	7,560	-	8,818	1,373,133	13,030
Information Technology Equipment	952,186	6,115	(21,067)	937,234	626,335	85,055	(19,335)	692,055	245,179	245,242
Office Equipment	811,816	1,273	(15,612)	797,477	502,028	53,986	(11,844)	544,170	253,307	474,120
Furniture & Fittings	991,108	(1,786)	(23,777)	965,545	668,439	55,742	(15,633)	708,548	256,997	426,775
TOTAL	3,188,846	1,389,022	(60,456)	4,517,412	2,052,720	235,250	(46,812)	2,241,158	2,276,254	1,219,203
Capital Work in progress	7,649	2,116,575	(2,068,962)	55,263	-	-	-	-	55,263	91,582
Grand Total	3,196,495	3,505,597	(2,129,418)	4,572,675	2,052,720	235,250	(46,812)	2,241,158	2,331,517	1,310,785
PREVIOUS YEAR	3,204,495	142,795	(20,098)	3,327,192	1,756,789	264,736	(5,117)	2,016,408	1,310,785	

FORM L-17-CASH AND BANK BALANCE SCHEDULE

CASH AND BANK BALANCES

	Particulars	As at	As at
		30th September, 2010 (Rs.'000)	30th September, 2009 (Rs.'000)
1	Cash (including cheques on hand *, drafts and stamps)	473,522	259,884
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months of Balance Sheet)	885,859	2,155,472
	(bb) Others	-	18,649
	(b) Current Accounts	184,029	642,960
	(c) Others	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	TOTAL	1,543,410	3,076,965
	Balances with non-scheduled banks included in 2 and 3 above		
	CASH & BANK BALANCES		
1	In India	1,543,410	3,076,965
2	Outside India	-	-
	TOTAL	1,543,410	3,076,965

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

	Particulars	As at	As at
		30th September, 2010 (Rs.'000)	30th September, 2009 (Rs.'000)
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	109,737	74,954
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	464,871	234,932
6	Others		
	(a) Security Deposits	701,323	753,326
	(b) Advances to employees	10,093	8,572
	(c) Investment sold awaiting settlement	-	140,780
	(d) Other Advances	140,442	91,396
	(e) Equity application - pending allotment	-	-
	TOTAL (A)	1,426,466	1,303,960
	OTHER ASSETS		
1	Income accrued on investments	1,286,395	1,022,236
2	Outstanding Premiums	1,135,531	1,797,024
3	Agents' Balances	271,497	174,262
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsures)	65,389	81,847
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	153,564	87,906
	(b) Due from Investing Company	33	19,924
	(c) Service Tax Advance & Unutilised Credits	135,946	84,758
	TOTAL (B)	3,048,355	3,267,957
	TOTAL (A+B)	4,474,821	4,571,917

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

	Particulars	As at	As at
		30th September, 2010	30th September, 2009
		(Rs.'000)	(Rs.'000)
1	Agents' Balances	206,140	364,505
2	Balances due to other insurance companies (including Reinsurers)	218,626	207,115
3	Deposits held on reinsurance ceded	-	-
4	Premiums received in advance	242,594	285,621
5	Unallocated premium	652,661	627,859
6	Sundry creditors	6,295,153	4,444,196
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	731,787	129,365
9	Annuities Due	-	-
10	Due to Officers/ Directors	-	-
11	Others		
	(a) Tax deducted to be remitted	73,720	81,714
	(b) Service Tax Liability	-	72,653
	(c) Security Deposits	21,441	21,441
	(d) Investments purchased - to be settled	110,796	501,723
	(e) Due to Investing Company	12,500	-
	(f) Others - Payable	51,853	-
	(g) Cheques issued but not presented for payments net of bank balances	946,101	-
	(g) Refunds due (Withdrawals, surrender, lookin, proposal declined)	3,853,897	3,738,889
	TOTAL	13,417,269	10,475,081

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

		As at 30th September, 2010 (Rs.'000)	As at 30th September, 2009 (Rs.'000)
	Particulars		
1	Wealth Tax	164	95
2	Fringe Benefit Tax (Net of advance tax)	-	2,735
3	Standard Loans	4	12
4	Employee Benefits	213,528	184,919
	TOTAL	213,696	187,761

FORM L-21-MISC EXPENDITURE SCHEDULE

MISCELLANEOUS EXPENDITURE

(To the extent not written off or adjusted)

	Particulars	As at	As at
		30th September, 2010	30th September, 2009
		(Rs.'000)	(Rs.'000)
1	Discount allowed in issue of shares/ debentures	-	-
2	Others	-	-
	TOTAL	-	-

Insurer: **HDFC Standard Life Insurance Co. Ltd.**Date: **30/09/2010**

Sl.No.	Particular	For the quarter ended 30th September, 2010	Upto the quarter ended 30th September, 2010	For the quarter ended 30th September, 2009	Upto the quarter ended 30th September, 2009
1	New business premium income growth rate - segment wise				
	Participating Fund	-48.97%	-38.75%	113.43%	141.37%
	Non Participating Fund	-40.83%	-17.30%	55.81%	14.83%
	Annuity Fund	-42.51%	-11.63%	43.63%	66.07%
	Pension Fund	-28.43%	-24.80%	245.67%	283.71%
	Health Fund	-37.85%	-28.70%	52.78%	136.20%
	ULIL Fund	4.40%	22.62%	30.40%	13.46%
	ULIP Fund	211.63%	176.33%	-72.67%	-66.16%
	ULGL Fund	-29.23%	-25.63%	29.99%	69.83%
	ULGP Fund	5.61%	96.16%	162.58%	137.61%
2	Net Retention Ratio	99.47%	99.39%	99.31%	99.21%
3	Expense of Management to Gross Direct Premium Ratio	24.20%	27.47%	32.24%	35.62%
4	Commission Ratio (Gross commission paid to Gross Premium)	5.78%	6.20%	8.77%	8.56%
5	Ratio of policy holder's liabilities to shareholder's funds	4761.60%	4761.60%	2317.65%	2317.65%
6	Growth rate of shareholders' fund \$	-11.52%	-13.38%	1.83%	2.60%
7	Ratio of surplus to policyholders' liability	-0.24%	0.10%	0.40%	0.34%
8	Change in net worth (Rs. In Lakhs) \$	(6,487.58)	(7,699.32)	1,200.96	1,695.75
9	Profit after tax/Total income	0.29%	-	-	-
10	(Total real estate + loans)/(Cash & invested assets)	1.16%	1.16%	0.49%	0.49%
11	Total investments/(Capital + Surplus)	12.21	12.21	8.83	8.83
12	Total affiliated investments/(Capital+ Surplus)	0.29	0.29	0.16	0.16
13	Investment Yield (Gross and Net)				
	Policyholder's Fund - Non Linked (with unrealised Gains)				
	Par	1.90%	4.12%	1.14%	4.21%
	Par Pension	1.27%	4.30%	3.81%	3.81%
	Non Par	1.52%	4.23%	0.29%	0.69%
	Annuity	1.00%	4.00%	-4.13%	0.77%
	Health	-1.85%	1.57%	-1.47%	-1.27%
	Refund Due	-0.23%	1.60%	-	-
	Non Ulip Unit Reserve	0.66%	1.90%	-0.53%	-1.10%
	Policyholder's Fund - Non Linked (without unrealised Gains)				
	Par	2.21%	4.55%	2.21%	2.03%
	Par Pension	1.75%	5.42%	1.00%	1.00%
	Non Par	2.02%	5.39%	2.25%	1.85%
	Annuity	1.56%	6.10%	-2.93%	-1.55%
	Health	0.15%	4.10%	0.03%	0.51%
	Refund Due	0.29%	2.14%	-	-
	Non Ulip Unit Reserve	1.63%	3.37%	-2.88%	-5.73%
	Policyholder's Fund - Unit Linked	9.00%	15.68%	13.39%	60.17%
	Shareholder's Fund - with unrealised Gains	1.89%	3.33%	1.63%	12.11%
	Shareholder's Fund - without unrealised Gains	1.85%	5.68%	1.73%	9.58%
14	Conservation Ratio				
	Participating Fund	90.96%	88.63%	79.19%	81.83%
	Non Participating Fund	88.45%	88.45%	80.79%	82.63%
	Annuity Fund	NA	NA	NA	NA
	Pension Fund	90.75%	93.68%	92.84%	94.04%
	Health Fund	33.75%	28.60%	80.72%	80.72%
	ULIL Fund	79.58%	79.69%	77.37%	76.31%
	ULIP Fund	77.28%	82.26%	42.22%	39.44%
	ULGL Fund	NA	NA	NA	NA
	ULGP Fund	14.25%	16.52%	16.59%	20.48%
15 (a)	Premium Persistency Ratio*				
	For 13th month (based on new business written from 1st April (x-1) to 30th September (x-1))	77.62%	76.71%	52.07%	53.54%
	For 25th month (based on new business written from 1st April (x-2) to 30th September (x-2))	43.67%	46.13%	61.41%	64.03%
	For 37th month (based on new business written from 1st April (x-3) to 30th September (x-3))	28.98%	32.59%	37.42%	37.51%
	For 49th Month (based on new business written from 1st April (x-4) to 30th September (x-4))	25.12%	25.70%	34.10%	35.50%
	For 61st month (based on new business written from 1st April (x-5) to 30th September (x-5))	27.56%	29.42%	55.53%	54.36%
15 (b)	Premium Persistency Ratio**				
	For 13th month (based on new business written from 1st April (x-1) to 30th September (x-1))	77.62%	76.71%	52.07%	53.54%
	For 25th month (based on new business written from 1st April (x-2) to 30th September (x-2))	83.86%	86.17%	92.38%	92.35%
	For 37th month (based on new business written from 1st April (x-3) to 30th September (x-3))	47.20%	50.90%	48.68%	46.01%
	For 49th Month (based on new business written from 1st April (x-4) to 30th September (x-4))	67.14%	68.52%	74.77%	73.98%
	For 61st month (based on new business written from 1st April (x-5) to 30th September (x-5))	80.81%	82.86%	91.46%	90.95%
15 (c)	Policy Persistency Ratio*				
	For 13th month (based on new business written from 1st April (x-1) to 30th September (x-1))	67.64%	67.60%	67.46%	67.20%
	For 25th month (based on new business written from 1st April (x-2) to 30th September (x-2))	56.85%	58.07%	72.96%	72.48%
	For 37th month (based on new business written from 1st April (x-3) to 30th September (x-3))	37.01%	37.75%	49.31%	48.68%
	For 49th Month (based on new business written from 1st April (x-4) to 30th September (x-4))	35.40%	35.82%	45.90%	46.95%
	For 61st month (based on new business written from 1st April (x-5) to 30th September (x-5))	38.63%	40.20%	54.20%	53.79%
15 (d)	Policy Persistency Ratio**				
	For 13th month (based on new business written from 1st April (x-1) to 30th September (x-1))	67.64%	67.60%	67.46%	67.20%
	For 25th month (based on new business written from 1st April (x-2) to 30th September (x-2))	84.27%	86.42%	93.84%	93.67%
	For 37th month (based on new business written from 1st April (x-3) to 30th September (x-3))	50.73%	52.09%	60.40%	58.93%
	For 49th Month (based on new business written from 1st April (x-4) to 30th September (x-4))	71.78%	73.60%	81.16%	81.79%
	For 61st month (based on new business written from 1st April (x-5) to 30th September (x-5))	84.16%	85.62%	92.12%	91.81%
16	NPA Ratio				
	Gross NPA Ratio	NIL	NIL	NIL	NIL
	Net NPA Ratio	NIL	NIL	NIL	NIL
Equity Holding Pattern for Life Insurers					
1	(a) No. of shares	1,969,300,000	1,969,300,000	1,796,000,000	1,796,000,000
2	(b) Percentage of shareholding (Indian / Foreign)				
	Indian	74%	74%	74%	74%
	Foreign	26%	26%	26%	26%
3	(c) % of Government holding (in case of public sector insurance companies)	NA	NA	NA	NA
4 (a)	(a) Basic EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	0.05	(0.33)	(0.18)	(0.23)
4 (b)	(a) Diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	0.06	(0.32)	(0.18)	(0.23)
5 (a)	(b) Basic EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.05	(0.33)	(0.18)	(0.23)
5 (b)	(b) Diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.06	(0.32)	(0.18)	(0.23)
6	(iv) Book value per share (Rs)	2.53	2.53	3.73	3.73

* 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 policy persistency ratios allow for lapses and surrenders. The persistency ratio for current period has been calculated as at 30/09/2010 with a suitable allowance for premium payment grace periods and similarly for previous period has been calculated as at 30/09/2009 with allowance for grace periods.

** These ratio are calculated on a reducing balance basis considering policies paying premium at the start of the period.

\$ These ratio are in comparison with the corresponding nos. at the beginning of the quarter / half year.

FORM L-23-RECEIPT AND PAYMENTS SCHEDULE

Receipts and Payments Account for the half year ended 30th September, 2010 on direct basis

(Rs '000)

Cash Flows from the operating activities:	
Premium received from policyholders, including advance receipts	36,900,025
Other receipts:	
Service tax recovery	57,378
Fees & Charges	26,619
Misc income	33,027
Payments to the re-insurers, net of commissions and claims/ Benefits	(18,195)
Payments to co-insurers, net of claims / benefit recovery	-
Payments of claims/benefits	(12,442,696)
Payments of commission and brokerage	(2,495,982)
Payments of other operating expenses	(4,935,337)
Preliminary and pre-operative expenses	-
Deposits, advances and staff loans	27,674
Income taxes paid (Net)	(63,631)
Service tax paid	(369,841)
Other payments	-
Cash flows before extraordinary items	16,719,041
Cash flow from extraordinary operations	-
Net cash flow from operating activities	16,719,041
Cash flows from investing activities:	
Purchase of fixed assets	(1,437,803)
Proceeds from sale of fixed assets	872
Purchases of investments	(1,072,787,634)
Loans disbursed	(56,672)
Sales of investments	1,049,675,481
Repayments received	-
Rents/Interests/ Dividends received	4,585,941
Investments in money market instruments and in liquid mutual funds (Net)	1,020,194
Expenses related to investments	(36,172)
Net cash flow from investing activities	(19,035,793)
Cash flows from financing activities:	
Proceeds from issuance of share capital	13,000
Share Application Money received	1,000,000
Share Premium Money Received	20,800
Proceeds from borrowing	-
Repayments of borrowing	-
Interest/dividends paid	-
Net cash flow from financing activities	1,033,800
Effect of foreign exchange rates on cash and cash equivalents, net	-
Net increase in cash and cash equivalents:	(1,282,952)
Cash and cash equivalents at the beginning of the year	2,826,362
Cash and cash equivalents at the end of the year	1,543,410

PERIODIC DISCLOSURES

FORM L-24 Valuation of net liabilities

Insurer:

Date:

(Rs in Lakhs)

Sr.No.	Particular	As at 30th September, 2010	As at 30th September, 2009
1	Linked		
a	Life	1,237,617	783,945
b	General Annuity		-
c	Pension	724,923	474,513
d	Health		-
2	Non-Linked		-
a	Life	299,877	218,030
b	General Annuity	2,915	1,533
c	Pension	66,401	55,120
d	Health	218	203

PERIODIC DISCLOSURES

FORM L-25- (i) : Geographical Distribution Channel - Individuals for the quarter ended 30th September, 2010

Insurer: HDFC Standard Life Insurance Co. Ltd.		Date: 30/09/2010											
Sr.No.	State / Union Territory	Rural (Individual)				Urban (Individual)				Total Business (Individual)			
		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	2752	2,752	0.20	1.08	9943	9,948	48.73	295.56	12,695	12,700	48.93	296.64
2	Arunachal Pradesh	0	-	-	-	-	-	-	-	-	-	-	-
3	Assam	1	1	0.01	0.05	2071	2,071	8.00	36.36	2,072	2,072	8.01	36.41
4	Bihar	0	-	-	-	1760	1,760	5.95	34.98	1,760	1,760	5.95	34.98
5	Chattisgarh	1	1	0.00	0.00	1536	1,536	4.83	37.83	1,537	1,537	4.83	37.83
6	Goa	261	261	2.19	7.92	769	769	4.87	24.08	1,030	1,030	7.06	32.00
7	Gujarat	104	104	0.07	0.13	13370	13,370	62.81	351.65	13,474	13,474	62.88	351.78
8	Haryana	4	4	0.03	0.17	8276	8,277	44.37	278.44	8,280	8,281	44.40	278.62
9	Himachal Pradesh	0	-	-	-	957	957	3.30	18.85	957	957	3.30	18.85
10	Jammu & Kashmir	0	-	-	-	343	343	1.27	9.44	343	343	1.27	9.44
11	Jharkhand	0	-	-	-	1494	1,494	7.14	30.69	1,494	1,494	7.14	30.69
12	Karnataka	13350	13,350	0.28	1.46	9214	9,214	60.95	404.58	22,564	22,564	61.22	406.03
13	Kerala	42	42	0.15	0.66	10300	10,307	59.90	230.11	10,342	10,349	60.04	230.77
14	Madhya Pradesh	1346	1,346	0.03	0.15	5588	5,591	20.24	118.36	6,934	6,937	20.26	118.51
15	Maharashtra	3714	3,714	0.09	0.77	30561	30,570	184.44	1,496.93	34,275	34,284	184.53	1,497.71
16	Manipur	0	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	1	1	0.00	0.00	202	202	0.47	1.70	203	203	0.47	1.70
18	Mirzoram	0	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	0	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	1	1	0.00	0.00	3917	3,917	13.50	63.23	3,918	3,918	13.50	63.23
21	Punjab	2	2	0.00	0.02	7774	7,776	30.45	187.32	7,776	7,778	30.46	187.34
22	Rajasthan	4	4	0.01	0.04	5447	5,454	19.03	129.79	5,451	5,458	19.04	129.83
23	Sikkim	1	1	0.00	0.00	123	123	0.75	3.18	124	124	0.75	3.18
24	Tamil Nadu	19	19	0.05	0.41	12458	12,458	69.55	388.67	12,477	12,477	69.60	389.08
25	Tripura	2	2	0.00	0.02	941	941	2.32	11.73	943	943	2.32	11.74
26	Uttar Pradesh	3	3	0.01	0.03	14273	14,276	50.26	355.31	14,276	14,279	50.27	355.34
27	UttraKhand	1	1	0.01	0.00	878	879	3.49	21.01	879	880	3.49	21.01
28	West Bengal	13	13	0.05	0.20	11874	11,874	54.35	292.86	11,887	11,887	54.40	293.06
29	Andaman & Nicobar Islands	0	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	0	-	-	-	2761	2,761	12.43	79.74	2,761	2,761	12.43	79.74
31	Dadra & Nagrahaveli	0	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	0	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	1	1	0.00	0.06	11289	11,290	56.14	457.57	11,290	11,291	56.14	457.63
34	Lakshadweep	0	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	1	1	0.00	0.01	425	425	1.93	8.01	426	426	1.93	8.02
	TOTAL	21,624	21,624	3.16	13.18	168,544	168,583	831.46	5,368.00	190,168	190,207	834.62	5,381.18

PERIODIC DISCLOSURES

FORM L-25- (ii) : Geographical Distribution Channel - GROUP for the quarter ended 30th September, 2010

Insurer:		HDFC Standard Life Insurance Co. Ltd.								Date:		30/09/2010	
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	-	-	-	-	7	278	0.02	59.48	7	278	0.02	59.48
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	1	40	0.57	0.64	1	40	0.57	0.64
7	Gujarat	-	-	-	-	1	1,359	1.28	-	1	1,359	1.28	-
8	Haryana	-	-	-	-	-	-	0.25	-	-	-	0.25	-
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	-	-	-	-	4	1,191	4.99	133.83	4	1,191	4.99	133.83
13	Kerala	-	-	-	-	-	-	-	-	-	-	-	-
14	Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
15	Maharashtra	-	-	-	-	19	23,140	31.80	933.98	19	23,140	31.80	933.98
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mirzoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	2	11,000	11.05	-	2	11,000	11.05	-
21	Punjab	-	-	-	-	-	-	-	-	-	-	-	-
22	Rajasthan	-	-	-	-	-	-	-	-	-	-	-	-
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	5	3,721	0.09	14.96	5	3,721	0.09	14.96
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
27	Uttrakhand	-	-	-	-	-	-	-	-	-	-	-	-
28	West Bengal	-	-	-	-	2	268	8.45	7.64	2	268	8.45	7.64
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	-	24	5.50	0.27	-	24	5.50	0.27
31	Dadra & Nagrahaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	-	-	-	-	8	175,737	20.85	429.04	8	175,737	20.85	429.04
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL					49	216,758	84.85	1,579.84	49	216,758	84.85	1,579.84

Form 3A - Part A

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

Statement as on :- 30th September, 2010

Statement of Investment Assets Life Insurers:

(Business within India)

Periodicity of Submission: - Quarterly

(Rs in Lakhs)

	Particulars	Sch No.	Amount	Particulars	Amount
	Total Application as per Balance Sheet (A)		2,585,829.51	Reconciliation of Investment Assets	
Add:	Current Liabilities	Sch 13	134,172.69	Total Investment Assets As per Balance Sheet	2,474,098.77
	Provisions	Sch 14	2,136.95		
	Sub Total (B)		136,309.64		
Less:				Balance Sheet Value of:	
	Debit balances in P&L		163,572.54	A: Life Fund	492,097.31
	Loans	Sch 9	970.38	B: Pension & General Annuity Fund	75,071.44
	Advances & Other Assets	Sch 12	44,748.20	C: Unit Linked Fund	1,911,618.36
	Cash & Bank Balances	Sch 11	15,434.10		2,478,787.11
	Fixed Assets	Sch 10	23,315.18		
	Misc Expenses not written off	Sch 15	-		
	Sub Total (C)		248,040.39		
	Funds available for Investments (A+B-C)		2,474,098.77		

Reconciliation of Funds for Investments & Investment Assets

Amount

	Funds Available for Investments (E)	2,474,098.77
Add:		
	Fixed Deposits of Conv Funds SCH 11	8,858.59
	Sub Total (F)	8,858.59
Less		
	Appropriation/Expropriation Adjustment Account	5,205.39
	Other - Receivable (Net units redemption in Units Administration System i.e Life Asia on 30th September 2010 * Unit Price of Respective Fund)	(1,035.15)
	Sub Total (G)	4,170.24
	Value of Investments as per Form 3A (E + F - G)	2,478,787.11

For HDFC Standard Life Insurance Company Limited

Amitabh Chaudhry
Managing Director & CEO

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

Statement as on: 30th September, 2010

Statement of Investment assets
(Business within India)

Periodicity of Submission: Quarterly

(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)				
A. Life Fund											
1. Government Securities	25%	-	19,913.61150	15,897.64423	156,733.04452	17,535.88930	210,080.18955	45.87%	(3,008.78921)	210,080.18955	207,071.40034
2. Government Securities or other approved Securities (incl 1 above)	Not less than 50%	-	21,400.48048	15,897.64423	193,362.34712	20,384.63014	251,045.10197	54.81%	(3,093.61038)	251,045.10197	247,951.49159
3. Approved Investments											
a) Housing & Infrastructure	Not less than 15%	7,520.66906	5,108.14129	24,248.68263	64,141.96135	11,773.36035	105,272.14562	22.98%	610.22473	112,792.81468	105,674.12788
b) (i) Approved Investments	Not exceeding 35%	26,131.59405	6,821.19560	44,214.22463	42,033.55334	3,466.35143	96,535.32500	21.08%	2,545.73539	122,666.91905	96,953.36943
(ii) "Other Investments" not to exceed 15%		436.89542	796.17061	-	4,359.41179	-	5,155.58240	1.13%	(65.40479)	5,592.47782	5,155.58240
Total Life Fund	100%	34,089.15853	34,125.98798	84,360.55149	303,897.27359	35,624.34192	458,008.15499	100.00%	(3.05506)	492,097.31352	455,734.57131

Investment Assets	Percentage as per Reg.	PH		Total	Actual %	FVC Amount	Total Fund	Mkt./Realisable Value
		PAR	Non-PAR					
B. Pension, General Annuity Fund								
1. Government Securities	Not less than 20%	35,516.57869	2,278.43392	37,795.01261	50.35%	(97.40157)	37,795.01261	37,697.61104
2. Government Securities or other approved Securities (incl 1 above)	Not less than 40%	46,724.09032	2,280.52651	49,004.61683	0.65277	(46.13185)	49,004.61683	48,958.48499
3. Balance Inv to be in approved Investments	Not exceeding 60%	24,498.65389	1,568.16797	26,066.82186	34.72%	790.81442	26,066.82186	26,331.72739
Total Pension, General Annuity Fund	100%	71,222.74421	3,848.69449	75,071.43870	100.00%	744.68257	75,071.43870	75,290.21237

Investment Assets	Percentage as per Reg.	PH		Total	Actual %
		PAR	Non-PAR		
C. Linked Life, Pension & Group Insurance Funds					
1. Approved Investments	Not less than 75%	-	1,852,716.52453	1,852,716.52453	96.92%
2. Other than Approved Investment	Not more than 25%	-	58,901.83596	58,901.83596	3.08%
Total Linked Life Insurance Fund	100%	-	1,911,618.36048	1,911,618.36048	100.00%

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.

FORM 3A

Unit Linked Insurance Business

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

Periodicity of Submission : Quarterly

Statement as on :- 30th September, 2010

(Rs. In Lakhs)

PARTICULARS	LIQLIF	STBLIF	SOVLIF	SMFLIF	DELIF	BAMLIF	EQLIF	GROLIF
	Life	Life	Life	Life	Life	Life	Life	Life
	Liquid Fund	Stable Fund	Sovereign Fund	Secured Fund	Defensive Fund	Balanced Fund	Equity Fund	Growth Fund
Opening Balance (Market Value)	7,214.20920	32,104.82004	339.43925	25,914.21986	61,866.19514	74,284.85230	108,709.29603	471,606.31389
Add : Inflow during the quarter	3,278.17062	13,057.79257	-	12,864.78354	6,589.63205	7,118.64879	7,206.09682	43,273.80272
Increase/(Decrease) Value of Investment	164.14119	735.14995	5.79777	(110.26303)	1,683.60330	3,607.94018	9,673.19194	49,439.56558
Less : Outflow During the Quarter	2,915.19575	20,860.13396	-	6,663.19816	5,010.67470	7,573.83421	10,484.76511	53,443.85533
TOTAL INVESTIBLE FUNDS (MKT VALUE)	7,741.32526	25,037.62861	345.23702	32,005.54222	65,128.75580	77,437.60707	115,103.81968	510,875.82686

FORM 3A

Unit Linked Insurance Business

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

Periodicity of Submission : Quarterly

Statement as on :- 30th September, 2010

(Rs. In Lakhs)

PARTICULARS	LIQPEN	STBPEN	SOVPEN	SMFPEN	DEMPEN	BAMPEN	EQPEN	GROPEN
	Pension Liquid Fund	Pension Stable Fund	Pension Sovereign Fund	Pension Secured Fund	Pension Defensive Fund	Pension Balanced Fund	Pension Equity Fund	Pension Growth Fund
Opening Balance (Market Value)	5,360.85215	13,711.62428	5.23400	21,094.02188	22,137.32301	57,329.15262	60,717.29299	304,246.31199
Add : Inflow during the quarter	2,149.10800	5,587.45362	0.05366	16,297.63782	3,773.86863	7,807.40251	4,059.60200	25,320.48739
Increase/(Decrease) Value of Investment	174.25125	316.05358	0.33368	(240.25622)	593.42740	2,861.15280	5,518.84689	31,254.40535
Less : Outflow During the Quarter	4,020.16859	7,052.84806	0.35501	11,257.11075	2,117.39928	8,831.16408	6,608.06544	34,727.73509
TOTAL INVESTIBLE FUNDS (MKT VALUE)	3,664.04280	12,562.28341	5.26633	25,894.29273	24,387.21975	59,166.54384	63,687.67644	326,093.46965

FORM 3A

Unit Linked Insurance Business

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

Periodicity of Submission : Quarterly

Statement as on :- 30th September, 2010

(Rs. In Lakhs)

PARTICULARS	HSLLIQ	HSLSTB	HLSOV	HSLSMF	HSLDEM	HSLBAM	HSLGRF
	Group Liquid Fund	Group Stable Fund	Group Sovereign Fund	Group Secured Fund	Group Defensive Fund	Group Balanced Fund	Group Growth Fund
Opening Balance (Market Value)	1,026.59891	3,402.83147	287.71397	3,545.21328	8,034.84760	6,160.98972	0.83926
Add : Inflow during the quarter	1,269.92544	51.33150	-	103.64099	87.93622	48.52931	-
Increase/(Decrease) Value of Investment	16.95065	205.29494	3.63671	(11.78020)	202.59572	249.80884	0.06750
Less : Outflow During the Quarter	15.20237	241.60318	-	147.91260	705.12040	552.49565	-
TOTAL INVESTIBLE FUNDS (MKT VALUE)	2,298.27263	3,417.85473	291.35068	3,489.16147	7,620.25914	5,906.83223	0.90676

FORM 3A

Unit Linked Insurance Business

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

Periodicity of Submission : Quarterly

Statement as on :- 30th September, 2010

(Rs. In Lakhs)

PARTICULARS	LIQDB	STBDB	SOVDB	SMFDB	DEMDB	BAMDB
	Defined Benefit Pension Liquid Fund	Defined Benefit Pension Stable Fund	Defined Benefit Pension Sovereign Fund	Defined Benefit Pension Secured Fund	Defined Benefit Pension Defensive Fund	Defined Benefit Pension Balanced Fund
Opening Balance (Market Value)	0.06689	650.40135	641.90498	806.84915	3,314.15908	1,874.67056
Add : Inflow during the quarter	-	-	-	263.12500	22.72158	5.03191
Increase/(Decrease) Value of Investment	(0.00701)	5.44608	16.73225	(1.18634)	79.39380	95.63757
Less : Outflow During the Quarter	0.00541	-	-	-	33.70879	-
TOTAL INVESTIBLE FUNDS (MKT VALUE)	0.05448	655.84742	658.63722	1,068.78781	3,382.56566	1,975.34004

FORM 3A

Unit Linked Insurance Business

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

Periodicity of Submission : Quarterly

Statement as on :- 30th September, 2010

(Rs. In Lakhs)

PARTICULARS	LIQLIF-II	STBLIF-II	SMFLIF-II	DELIF-II	BAMLIF-II	EQLIF-II	GROLIF-II	CG5LIF-II
	Life-II Liquid Fund	Life-II Stable Fund	Life-II Secured Fund	Life-II Defensive Fund	Life-II Balanced Fund	Life-II Equity Fund	Life-II Growth Fund	Life-II Capital Guarantee 5 Years Fund
Opening Balance (Market Value)	3,056.88613	3,340.27976	13,537.07576	10,470.87423	16,090.50816	20,986.95211	137,576.29260	254.02093
Add : Inflow during the quarter	724.10056	1,254.39246	3,982.73767	3,189.66172	5,155.54034	6,166.70679	37,172.47204	-
Increase/(Decrease) Value of Investment	43.66315	104.59913	(146.58579)	(49.16344)	783.59028	2,175.21454	15,181.63850	0.29641
Less : Outflow During the Quarter	1,344.64565	1,033.73994	2,208.25552	605.87864	1,171.71754	1,609.21457	10,550.21982	-
TOTAL INVESTIBLE FUNDS (MKT VALUE)	2,480.00419	3,665.53140	15,164.97212	13,005.49388	20,857.92124	27,719.65888	179,380.18332	254.31734

FORM 3A

Unit Linked Insurance Business

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

Periodicity of Submission : Quarterly

Statement as on :- 30th September, 2010

(Rs. In Lakhs)

PARTICULARS	LIQPEN-II	STBPEN-II	SMFPEN-II	DEMPEN-II	BAMPEN-II	EQPEN-II	GROPEN-II	CG5PEN-II
	Pension-II Liquid Fund	Pension-II Stable Fund	Pension-II Secured Fund	Pension-II Defensive Fund	Pension-II Balanced Fund	Pension-II Equity Fund	Pension-II Growth Fund	Pension-II Capital Guarantee 5 Years Fund
Opening Balance (Market Value)	1,586.91968	3,365.64927	11,492.49883	6,489.65911	12,563.36019	15,553.32693	79,585.38565	25.39141
Add : Inflow during the quarter	557.07135	1,244.06992	3,361.85862	3,014.72245	5,501.60384	5,335.46624	31,205.81202	-
Increase/(Decrease) Value of Investment	21.30897	123.18977	(173.18756)	48.45949	526.02222	1,704.25742	10,007.96471	0.03056
Less : Outflow During the Quarter	432.24210	652.71111	1,699.43105	345.85151	1,053.21637	839.10350	5,361.06691	-
TOTAL INVESTIBLE FUNDS (MKT VALUE)	1,733.05790	4,080.19785	12,981.73885	9,206.98953	17,537.76987	21,753.94709	115,438.09548	25.42198

FORM 3A

Unit Linked Insurance Business

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

Periodicity of Submission : Quarterly

Statement as on :- 30th September, 2010

(Rs. In Lakhs)

PARTICULARS	MPNLIF	BONLIF	LCNLIF	MCNLIF	MGNLIF
	Wealth Maximiser Money Plus	Wealth Maximiser Bond Oppurtunities	Wealth Maximiser Large Cap	Wealth Maximiser Mid Cap	Wealth Maximiser Manager
Opening Balance (Market Value)	782.87386	1,970.63077	3,143.25935	2,370.58045	31,971.30841
Add : Inflow during the quarter	1,124.22879	4,125.53259	3,300.34633	2,805.91882	9,468.64674
Increase/(Decrease) Value of Investment	11.69363	22.31309	392.69493	385.79121	2,209.80973
Less : Outflow During the Quarter	1,026.94145	3,744.49917	2,581.43217	2,362.21250	2,972.77459
TOTAL INVESTIBLE FUNDS (MKT VALUE)	891.85483	2,373.97728	4,254.86844	3,200.07799	40,676.99029

FORM 3A

Unit Linked Insurance Business

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

Periodicity of Submission : Quarterly

Statement as on :- 30th September, 2010

PARTICULARS	BALS-II	HNGLS-II	STLS-II
	Life Super- II Balanced Fund Life Super-II	Life Super- II Highest Nav Guarentee Fund Life Super-II	Life Super- II Short Term Fund Life Super-II
Opening Balance (Market Value)			
Add : Inflow during the quarter	206.94907	3,836.17599	10.42292
Increase/(Decrease) Value of Investment	(26.59023)	(430.20747)	(1.73639)
Less : Outflow During the Quarter	2.28595	37.44462	0.10020
TOTAL INVESTIBLE FUNDS (MKT VALUE)	178.07288	3,368.52391	8.58633

FORM 3A

PART-B

Unit Linked Insurance Business

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

Periodicity of Submission : Quarterly

Statement as on :- 30th September, 2010

(Rs. In Lakhs)

PARTICULARS	BCWBF	INWBF	OPWBF	VNWBF	Total of All Funds
	Wealth Builder Blue chip	Wealth Builder Income	Wealth Builder Oppurtunities	Wealth Builder Vantage	
Opening Balance (Market Value)	835.87056	205.78453	457.14107	7,640.71547	1,681,741.49006
Add : Inflow during the quarter	1,731.97699	1,725.94842	2,238.33810	3,458.21845	302,135.70195
Increase/(Decrease) Value of Investment	101.43459	(0.39409)	20.74238	482.16008	140,058.94196
Less : Outflow During the Quarter	863.41245	1,591.78631	861.53217	380.41230	228,594.68003
TOTAL INVESTIBLE FUNDS (MKT VALUE)	1,805.86968	339.55255	1,854.68938	11,200.68170	1,895,341.45393

For HDFC Standard Life Insurance Co. Ltd.

Date:- 12th November 2010

Amitabh Chaudhry
Managing Director & CEO

L - 27 - INVESTMENT UNIT LINKED - 3A - B

FORM 3A

PART-B

Unit Linked Insurance Business

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

Periodicity of Submission : Quarterly

Statement as on :- 30th September, 2010

(Rs. In Lakhs)

INVESTMENT OF UNIT FUND	Life Super-II		Life Super-II		Life Super-II	
	Balanced		Short Term		Highest NAV	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
I. Approved Investments (>=75%)						
Govt. bonds	45.46398	0.40	-	-	-	-
Corporate Bonds	-	-	-	-	-	-
Infrastructure Bonds	10.06557	0.09	-	-	-	-
Equity	95.79240	0.84	-	-	-	-
Money Market	26.75094	0.23	8.58633	0.08	3,368.52391	29.48
Mutual Funds	-	-	-	-	-	-
Deposit with Banks	-	-	-	-	-	-
Sub Total (A)	178.07288	1.56	8.58633	0.08	3,368.52391	29.48
Current Assets:						
Accrued Intrest	1.18690	0.01	0.00308	0.00	1.32274	0.01
Dividend Recievable	-	-	-	-	-	-
Bank Balance	1.00037	0.01	1.00061	0.01	1.00018	0.01
Receivable for Sale of Investments	-	-	-	-	-	-
Other Current Assets (for Investments)	24.55471	0.21	0.73941	0.01	439.47920	3.85
Less: Current Liabilities	-	-	-	-	-	-
Payable for Investments	-	-	-	-	-	-
Fund Mgmt Charges Payable	(0.03795)	(0.00)	(0.00180)	(0.00)	(0.74871)	(0.01)
Other Current Liabilities (for Investments)	(0.47917)	(0.00)	(0.00021)	(0.00)	(8.53124)	(0.07)
Sub Total (B)	26.22487	0.23	1.74109	0.02	432.52217	3.79
Other Investments (<=25%)						
Corporate Bonds	-	-	-	-	-	-
Infrastructure Bonds	-	-	-	-	-	-
Equity	-	-	-	-	-	-
Money Market	-	-	-	-	-	-
Mutual Funds	-	-	-	-	-	-
Sub Total (C)	-	-	-	-	-	-
Total (A + B + C)	204.29775	1.79	10.32742	0.09	3,801.04607	33.26
Funds Carried Forward (as per LB 2)						

Unit Linked Insurance Business

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

Periodicity of Submission : Quarterly

Statement as on :- 30th September, 2010

(Rs. In Lakhs)

INVESTMENT OF UNIT FUND	Wealth Builder Blue chip		Wealth Builder Income		Wealth Builder Opportunities		Wealth Builder Vantage		TOTAL UNIT LINKED	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
I. Approved Investments (>=75%)										
Govt. bonds	-	-	45.50754	13.05	-	-	701.42585	6.14	90,554.44031	4.74
Corporate Bonds	-	-	72.41560	20.77	-	-	1,116.17056	9.77	79,962.65985	4.18
Infrastructure Bonds	-	-	192.90749	55.34	-	-	2,973.36025	26.02	196,076.44887	10.26
Equity	1,774.18059	97.86	-	-	1,238.08166	65.11	4,931.21475	43.15	1,353,836.52206	70.82
Money Market	31.68909	1.75	28.72194	8.24	345.29321	18.16	1,045.98639	9.15	102,847.13624	5.38
Mutual Funds	-	-	-	-	-	-	-	-	-	-
Deposit with Banks	-	-	-	-	-	-	-	-	13,162.41063	0.69
Sub Total (A)	1,805.86968	99.60	339.55255	97.41	1,583.37487	83.26	10,768.15779	94.24	1,836,439.61797	96.07
Current Assets:										
Accrued Intrest	0.01137	0.00	9.06100	2.60	0.12393	0.01	139.87738	1.22	13,942.09878	0.73
Dividend Recievable	1.75893	0.10	-	-	1.40303	0.07	5.16874	0.05	2,102.60704	0.11
Bank Balance	0.37548	0.02	0.06130	0.02	0.38958	0.02	2.19175	0.02	51.00772	0.00
Receivable for Sale of Investments	18.63743	1.03	0.12119	0.03	0.38340	0.02	33.54711	0.29	8,747.21545	0.46
Other Current Assets (for Investments)	27.71735	1.53	0.58497	0.17	49.85248	2.62	134.63683	1.18	3,738.68983	0.20
Less: Current Liabilities	-	-	-	-	-	-	-	-	-	-
Payable for Investments	-	-	-	-	-	-	-	-	(3,546.23955)	(0.19)
Fund Mgmt Charges Payable	(1.72290)	(0.10)	(0.37159)	(0.11)	(1.67686)	(0.09)	(11.27274)	(0.10)	(1,435.29423)	(0.08)
Other Current Liabilities (for Investments)	(39.57919)	(2.18)	(0.42011)	(0.12)	(3.53497)	(0.19)	(78.03051)	(0.68)	(7,323.17848)	(0.38)
Sub Total (B)	7.19846	0.40	9.03677	2.59	46.94059	2.47	226.11856	1.98	16,276.90656	0.85
Other Investments (<=25%)										
Corporate Bonds	-	-	-	-	-	-	-	-	-	-
Infrastructure Bonds	-	-	-	-	-	-	-	-	-	-
Equity	-	-	-	-	271.31451	14.27	432.52391	3.79	58,901.83596	3.08
Money Market	-	-	-	-	-	-	-	-	-	-
Mutual Funds	-	-	-	-	-	-	-	-	-	-
Sub Total (C)	-	-	-	-	271.31451	14.27	432.52391	3.79	58,901.83596	3.08
Total (A + B + C)	1,813.06814	100.00	348.58932	100.00	1,901.62996	100.00	11,426.80026	100.00	1,911,618.36049	100.00
Funds Carried Forward (as per LB 2)									-	

For HDFC Standard Life Insurance Co. Ltd.

Company Name & Code:
Statement as on:

HDFC Standard Life Insurance Company Limited - 101
30th September 2010

No.	Name of the Scheme	30/09/2010		31/03/2010			Annualised Return/Yield \$	3 Year Rolling CAGR	
		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
1	Liquid Fund Investment - Life	793,753,818	32.0700		31.6101	31.1196	30.5037	2.90%	9.07
2	Secured Managed Investment - Life	3,324,774,353	30.2086		29.9138	29.1847	28.6131	1.97%	9.18
3	Defensive Managed Investment - Life	6,684,697,912	40.9072		39.8824	38.6980	37.9996	5.13%	9.61
4	Balanced Managed Investment - Life	7,888,716,728	55.0034		52.4073	50.1744	49.2800	9.88%	10.36
5	Equity Managed Investment - Life	11,542,029,694	73.0618		67.3814	63.2353	61.6922	16.81%	10.15
6	Growth Fund Investment - Life	51,121,188,197	88.8509		80.6682	75.1182	72.8938	20.23%	9.53
7	Liquid Fund Investment - Pension	373,382,638	32.3224		31.8638	31.3992	30.7942	2.87%	9.27
8	Secured Managed Investment - Pension	2,702,306,052	29.7382		29.4300	28.7565	28.1801	2.09%	9.05
9	Defensive Managed Investment - Pension	2,509,745,336	37.0873		36.1662	35.1085	34.5638	5.08%	9.45
10	Balanced Managed Investment - Pension	6,009,884,758	52.9170		50.4177	48.3420	47.4510	9.89%	11.08
11	Equity Managed Investment - Pension	6,389,451,038	69.2527		63.6519	59.7893	58.3980	17.55%	11.41
12	Growth Fund Investment - Pension	32,675,543,427	85.2520		77.3740	72.0565	69.9871	20.31%	9.26
13	Liquid Fund Investment - Group	231,255,497	32.6249		32.1799	31.7796	31.1005	2.76%	9.03
14	Secured Managed Investment - Group	367,411,272	30.7793		30.5708	29.9800	29.5002	1.36%	8.56
15	Defensive Managed Investment - Group	783,315,454	46.8585		45.7162	44.2236	43.4510	4.98%	9.46
16	Balanced Managed Investment - Group	605,771,005	71.5293		68.7359	65.3819	64.2943	8.11%	10.31
17	Growth Fund Investment - Group	93,195	188.6674		170.1226	155.1148	121.8996	21.74%	23.31
18	Liquid Fund Investment - DB Pension	5,600	33.8395		33.4675	31.5337	29.0784	2.22%	12.96
19	Secured Managed Investment - DB Pension	110,281,870	73.5204		72.2494	61.7213	29.0039	3.51%	45.68
20	Defensive Managed Investment - DB Pension	345,696,457	37.8626		37.0997	35.9361	35.4427	4.10%	9.05
21	Balanced Managed Investment - DB Pension	203,095,452	49.1057		46.5772	44.7234	43.7447	10.83%	12.58
22	Stable Managed Life	2,614,849,492	32.0971		31.7580	31.2525	30.6905	2.13%	8.49
23	Stable Managed Pension	1,303,607,595	32.1390		31.8124	31.3312	30.7566	2.05%	8.54
24	Stable Managed - Group	347,892,731	31.5758		31.2606	30.7115	30.2138	2.01%	7.89
25	Stable Managed - DB Pension	65,630,519	24.9513		24.7439	24.3801	23.6445	1.67%	(0.25)
26	Sovereign Fund Life	35,124,435	26.7024		26.5808	26.1946	25.8385	0.91%	5.81
27	Sovereign Fund Pension	531,508	26.4495		26.3674	25.8189	25.4659	0.62%	5.47
28	Sovereign Fund - Group	29,495,255	26.5427		26.4700	26.0331	25.5508	0.55%	5.59
29	Sovereign Fund - DB Pension	67,000,728	26.0992		25.9655	25.6884	25.4536	1.03%	5.00
30	Liquid Fund Investment - Life - II **	257,753,534	12.3972		12.2342	12.0572	11.8473	2.66%	-
31	Secured Managed Investment - Life - II **	1,587,018,463	12.0890		11.9494	11.6486	11.4082	2.33%	-
32	Defensive Managed Investment - Life - II **	1,356,267,152	12.2949		11.9935	11.6740	11.5015	5.01%	-
33	Balanced Managed Investment - Life - II **	2,130,105,231	11.3816		10.8576	10.4512	10.2178	9.63%	-
34	Equity Managed Investment - Life - II **	2,772,178,837	11.4035		10.5139	9.9218	9.7469	16.88%	-
35	Growth Fund Investment - Life - II **	17,964,313,248	10.3769		9.4476	8.7913	8.5669	19.62%	-
36	Stable Managed Life - II **	377,207,958	12.1136		12.0054	11.8297	11.6311	1.80%	-
37	Money Plus Niche Life Fund #	269,860,005	11.6103		11.5787	11.4617	11.2958	0.54%	-
38	Bond Opportunity Niche Life Fund #	1,979,732,668	11.9056		11.8682	11.6826	11.5293	0.63%	-
39	Mid Cap Niche Life Fund #	1,439,932,558	20.4500		17.8782	16.3490	14.9764	28.69%	-
40	Large Cap Niche Life Fund #	1,519,692,654	15.2388		13.8113	13.1627	12.8222	20.61%	-
41	Manager Niche Life Fund #	4,133,716,137	15.2806		14.3524	13.7266	13.2149	12.90%	-
42	Balanced Managed Investment - Pension - II #	1,786,851,679	15.2776		14.6314	14.0741	13.8327	8.81%	-
43	Defensive Managed Investment - Pension - II #	941,763,510	13.3913		13.0713	12.7053	12.5352	4.88%	-
44	Equity Managed Investment - Pension - II #	2,172,573,879	16.8299		15.5069	14.6374	14.3401	17.02%	-
45	Growth Fund Investment - Pension - II #	11,550,154,387	19.8504		18.0299	16.7694	16.3883	20.14%	-
46	Liquid Fund Investment - Pension - II #	174,918,787	11.7512		11.6135	11.4557	11.2551	2.36%	-
47	Secured Managed Investment - Pension - II #	1,359,436,137	11.9341		11.8035	11.5029	11.2681	2.21%	-
48	Stable Managed Pension - II #	416,037,216	11.5619		11.4570	11.2867	11.1156	1.83%	-
49	Income Wealth Builder Fund #	572,153,595	10.4485		10.3202	10.1500	NA	2.48%	-
50	Blue Chip Wealth Builder Fund #	483,538,308	10.9689		9.9163	9.5308	NA	21.17%	-
51	Opportunity Wealth Builder Fund #	493,316,866	12.7393		11.3312	10.3745	NA	24.79%	-
52	Vantage Wealth Builder Fund #	1,145,136,270	11.2296		10.5452	10.1017	NA	12.94%	-
53	Capital Guarantee 5 Year Life Fund - II #	26,300,613	10.5104		10.3262	NA	NA	3.56%	-
54	Capital Guarantee 5 Year Pension Fund - II #	2,629,624	10.5112		10.3263	NA	NA	3.57%	-
55	HDFC SL Highest NAV Guarantee Fund Life Super - II ^	380,104,607	10.0230		NA	NA	NA	NA	-
56	HDFC SL Short Term Fund Life Super - II ^	1,032,742	10.0152		NA	NA	NA	NA	-
57	HDFC SL Balanced Fund Life Super - II ^	20,429,775	10.1354		NA	NA	NA	NA	-
Total :		196,440,688,455							

Note Manager Niche Life Fund and Vantage Wealth Builder Fund are fund of funds, which invest in others scheme of wealth Maximiser and wealth builder funds respectively. Total AUM excluding AUM of the Fund of funds is Rs.191,161,836,048

\$ Annualised return for the quarter ended 30th September, 2010.

** Life - II Funds were launched on 10th January 2008. Hence 3 Year Rolling CAGR is not applicable.

Niche Life Funds, Pension - II, Wealth Builder Funds & Capital Guarantee Funds were launched on 31st July 2008, 29th Sept 2008, 4th Jan 2010 and 06th April 2010 respectively. Hence 3 Year CAGR are not applicable.

^ Highest NAV Guarantee Life Super Fund - II, Short Term Fund Life Super - II and Balanced Fund Life Super - II were launched on 1st September 2010. Hence, 3 year CAGR is not a

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 :- 12th November 2010

PERIODIC DISCLOSURES

FORM L-29

Detail regarding Debt securities

Insurer:

HDFC STANDARD LIFE INSURANCE COMPANY LTD - 101

Date: 30/09/2010

(Rs in Lakhs)

Detail Regarding Debt securities

	MARKET VALUE				BOOK VALUE			
	As at 30/09/2010	As % of total for this class	As at 30/06/2010	As % of total for this class	As at 30/09/2010	As % of total for this class	As at 30/06/2010	As % of total for this class
Break down by credit rating								
AAA rated	493,809.18	53.69%	445,917.51	53.31%	494,363.16	53.62%	444,670.21	53.15%
AA or better	35,288.10	3.84%	32,310.31	3.86%	35,066.14	3.80%	31,982.73	3.82%
Rated below AA but above A								
Rated below A but above B								
Any other (Sovereign)	390,604.12	42.47%	358,166.07	42.82%	392,631.81	42.58%	359,933.82	43.02%
Total	919,701.39	100%	836,393.88	100%	922,061.11	100%	836,586.76	100%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	190,030.18	20.66%	127,960.93	15.30%	190,405.29	20.65%	128,036.96	15.30%
more than 1 year and upto 3years	185,385.23	20.16%	222,059.82	26.55%	185,914.09	20.16%	221,773.40	26.51%
More than 3years and up to 7years	141,116.52	15.34%	157,039.95	18.78%	142,530.99	15.46%	157,055.12	18.77%
More than 7 years and up to 10 years	222,309.76	24.17%	174,351.15	20.85%	221,928.29	24.07%	174,158.13	20.82%
More than 10 years and up to 15 years	80,597.67	8.76%	67,618.73	8.08%	80,919.21	8.78%	68,100.31	8.14%
More than 15 years and up to 20 years	27,534.43	2.99%	20,619.97	2.47%	27,579.03	2.99%	20,665.30	2.47%
Above 20 years	72,727.60	7.91%	66,743.34	7.98%	72,784.21	7.89%	66,797.54	7.98%
Total	919,701.39	100%	836,393.88	100%	922,061.11	100%	836,586.76	100%
Breakdown by type of the issuer								
a. Central Government	390,604.12	42.47%	358,166.07	42.82%	392,631.81	42.58%	359,933.82	43.02%
b. State Government								
c. Corporate Securities	529,097.28	57.53%	478,227.82	57.18%	529,429.30	57.42%	476,652.94	56.98%
Total	919,701.39	100%	836,393.88	100%	922,061.11	100%	836,586.76	100%

Note

1. In case of a debt instrument is rated by more than one agency, then the lowest rating will be taken for the purpose of classification.
2. Market value of the securities will be in accordance with the valuation method specified by the Authority under Accounting/ Investment regulations.

PERIODIC DISCLOSURES

FORM L-30 : Related Party Transactions

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

Date: **30/09/2010**

(Rs '000)

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / (received)*			
				For the quarter ended 30th September, 2010	Upto the quarter ended 30th September, 2010	For the quarter ended 30th September, 2009	Upto the quarter ended 30th September, 2009
1	HDFC Limited	Holding Company	Capital (including Share Application Money)	(1,320)	(749,620)	(370,000)	(370,000)
2	HDFC Limited	Holding Company	Insurance Commission Expense	1,451	2,735	1,565	3,044
3	HDFC Limited	Holding Company	Interest accrued / received on Deposit	(59,286)	(79,286)	(78,567)	(105,311)
4	HDFC Limited	Holding Company	Reimbursements of Expenses	97	97	-	-
5	Standard Life Assurance Company (SLAC)	Investing Party	Reimbursements of Expenses	1,612	3,219	2,372	4,745
6	Standard Life (Mauritius Holdings) 2006 Limited	Investing Party	Capital (including Share Application Money)	(263,380)	(263,380)	-	-
7	HDFC Asset Management Company Limited	Fellow Subsidiary	Insurance Premium Income	(705)	(4,599)	-	(710)
8	GRUH Finance Limited	Fellow Subsidiary	Insurance Commission Expenses	-	46	90	216
9	HDFC ERGO General Insurance Company Limited	Fellow Subsidiary	Insurance premium Expense	472	815	400	60,400
10	HDFC ERGO General Insurance Company Limited	Fellow Subsidiary	Insurance claim received	(262)	(315)	(139)	(218)
11	HDFC ERGO General Insurance Company Limited	Fellow Subsidiary	Insurance Premium Income	(11)	(123)	(227)	(475)
12	HDFC Sales Private Limited	Fellow Subsidiary	Insurance Commission Expense	12,564	25,378	10,089	16,805
13	Mr. Amitabh Chaudhry	Key Management Personal	Managerial Remuneration	4,420	9,161	-	-
14	Mr. Amitabh Chaudhry	Key Management Personal	Reimbursements of Expenses	189	251	-	-
15	Mr. Paresh Parasnis	Key Management Personal	Managerial Remuneration	3,040	7,221	2,752	5,385
16	Mr. Paresh Parasnis	Key Management Personal	Reimbursements of Expenses	22	34	46	64
17	Mr. Paresh Parasnis	Key Management Personal	Insurance premium Expense	175	175	175	175
18	HDFC Bank Limited	Associate of holding Company	Insurance Commission Expense	821,748	1,541,638	843,979	1,301,664
19	HDFC Bank Limited	Associate of holding Company	Custodian Fees Expense	6,647	12,120	3,896	7,541
20	HDFC Bank Limited	Associate of holding Company	Marketing and Sales Promotion Expenses	817,818	1,346,800	599,346	1,111,900
21	HDFC Bank Limited	Associate of holding Company	Reimbursements of Expenses	58	58	0	0
22	HDFC Bank Limited	Associate of holding Company	Bank Charges	4,783	6,752	3,006	4,546
23	HDFC Bank Limited	Associate of holding Company	Superannuation contribution received	86,928	(169,067)	(13,423)	(143,129)
24	HDFC Bank Limited	Associate of holding Company	Insurance Premium Income	(70,000)	(70,000)	-	-
25	HDFC Bank Limited	Associate of holding Company	Interest on FD / TD accrued	(1,059)	(5,967)	(2,827)	(5,121)

* Transaction amounts are on accrual basis.

PERIODIC DISCLOSURES

FORM L-31 LNL - 6 : Board of Directors & Key Person

Insurer: HDFC Standard Life Insurance Company Ltd.

Date: 30/09/2010

Sl. No.	Name of person	Role/designation	Details of change in the quarter
1	Mr. Deepak S. Parekh	Chaiman & Director	
2	Mr. Keki M. Mistry	Director	
3	Ms. Renu Sud Karnad	Director	
4	Mr. Norman K. Skeoch	Director	
5	Mr. Gautam R. Divan	Independent Director	
6	Mr. Ranjan K. Pant	Independent Director	
7	Mr. Ravi Narain	Independent Director	
8	Mr. Nathan Parnaby	Additional Director	
9	Mr. David Nish	Additional Director	
10	Mr. A K T Chary	Additional Director	
11	Mr. Michael G. Connarty	Alternate to Norman K. Skeoch	
12	Mr. Gerald E. Grimstone	Alternate to David Nish	
13	Mr. Amitabh Chaudhry	Managing Director & CEO	
14	Mr. Paresh S. Parasnis	Executive Director and Chief Operating Officer	
15	Ms. Vibha Padalkar	Chief Financial Officer	
16	Mr. Ashley Rebello	Chief Actuary and Appointed Actuary	
17	Mr. Prasun Gajri	CIO - Investment - Front Desk	
18	Mr. Vikram Mehta	General Manager - Sales & Marketing	
19	Mr. Rajendra Ghag	Executive Vice President-HR, L&D and Administration	
20	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 30th September 2010**

		Form <u> K </u>
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:	2,345,425
	Deduct:	-
02	Mathematical Reserves	2,331,952
03	Other Liabilities	-
04	Excess in Policyholders' funds	13,473
05	Available Assets in Shareholders Fund:	59,876
	Deduct:	-
06	Other Liabilities of shareholders' fund	-
07	Excess in Shareholders' funds	59,876
08	Total ASM (04)+(07)	73,350
09	Total RSM	38,300
10	Solvency Ratio (ASM/RSM)	192%

Certification:

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

Place: Mumbai Date: 3rd November 2010 Ashley Rebello

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.

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

Name of the Fund

Life Funds

Statement date as on: 30th September 2010

Details of Investment Portfolio

Periodicity of Submission : Quarterly

(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	Rolled Over?	Has there been any Principal Waiver?		Classification	Provision (%)	Provision	
			%	Has there been Revision?									Amount	Board Approval Ref				
										N/A								

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: 12th November 2010

Amitabh Chaudhry
Managing Director & CEO

L - 33 NPAs - FORM 7A

Form 7A

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

Name of the Fund Pension & Annuity Funds

Statement date as on: 30th September 2010

Details of Investment Portfolio

Periodicity of Submission : Quarterly

(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				
										N/A								

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: 12th November 2010

Amitabh Chaudhry
Managing Director & CEO

L - 33 NPAs - FORM 7A

Form 7A

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

Name of the Fund Unit Linked Fund

Statement date as on: 30th September 2010

Details of Investment Portfolio

Periodicity of Submission : Quarterly

(Rs. In Lakhs)

CSI	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				
										N/A								

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: 12th November 2010

Amitabh Chaudhry
Managing Director & CEO

FORM 1

Company Name & Code : HDFC Standard Life Insurance Company Ltd
Statement As on : 30th September 2010

Name of the Fund :- Shareholders Non Solvency Margin Fund

Statement of Investment and Income on Investment

Periodicity of Submission : Quarterly

(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	G.Sec													
	Central Govt. Securities	CGSB	-	0.03838	0.01%	0.01%	-	6.47233	2.19%	2.19%	597.66471	761.57365	15.67%	15.67%
	Treasury Bills	CTRB												
2	G.Sec OR Other Approved Securities/ Other guaranteed securities													
	Other Approved Securities	SGOA	-	10.83996	2.21%	2.21%	-	10.83996	2.21%	2.21%	990.25588	18.42794	0.00%	0.00%
3	Investment subject to Exposure Norms													
(a)	Housing Sector Investments													
(b)	Infrastructure Investment													
	Infrastructure/Social Sector - PSU - Debentures / Bonds	IPTD	7,520.66906	129.30926	1.74%	1.74%	7,520.66906	253.30544	3.43%	3.43%	7,482.32281	442.38914	11.13%	11.13%
	Infrastructure/Social Sector - PSU - Commercial Papers	ISAS												
	Infrastructure/Social Sector - Other Corporate Securities (Approved Investments) - Equities	ISAS	-	30.53506	67.47%	67.47%	-	22.62005	45.96%	45.96%	53.04049	(2.66701)	-6.02%	-6.02%
(c)	Approved Investments													
	Corporate Securities (Approved Investments) - Equity Shares (Ordinary) Quoted	EACE	-	132.02660	9.23%	9.23%	-	211.75250	15.23%	15.23%	2,201.14523	138.20969	7.37%	7.37%
	Dividend Receivable on Corporate Securities (Approved Investments) - Equity Shares (Ordinary) - Quoted	EACE												
	Fixed Deposits With Banks/FIs	ECDB	-	4.75981	0.00%	0.00%	-	4.75981	0.00%	0.00%	-	77.75262	16.86%	16.86%
	Commercial Paper	ECCP	4,669.14000	76.45590	0.00%	0.00%	4,669.14000	76.45590	0.00%	0.00%	-	-	-	-
	Certificate of Deposit	ECDB	11,549.38400	190.05612	1.95%	1.95%	11,549.38400	229.86714	2.36%	2.36%	8,157.71450	128.57601	2.73%	2.73%
	Corporate Debentures	ECOS	-	0.92650	0.09%	0.09%	-	27.40303	2.65%	2.65%	2,092.06300	84.02881	6.61%	6.61%
	Investment properties - Immovable	EINP	7,575.40000	-	-	-	7,575.40000	-	-	-	7,575.40000	-	-	-
	Repo Investments	ECMR	330.64338	15.83019	10.06%	10.06%	330.64338	43.67761	1.03%	1.03%	-	82.26677	4.82%	4.82%
	Sub-Ordinate Debt	ECOS												
	Floating Rate Bonds	ECOS												
	Mutual Fund Units	EGMF	2,007.02667	37.65672	1.09%	1.09%	2,007.02667	79.26730	2.29%	2.29%	470.65672	37.65672	8.70%	8.70%
(d)	Other than Approved Investments													
	Venture Funds													
	PTC/Securitized Assets - Under Approved Sectors	OPSA												
	E. Security Receipt	OPSA	436.89542	-	-	-	436.89542	-	-	-	440.07443	-	-	-
	Equity Shares	OESH	-	193.27379	52.64%	52.64%	-	208.61084	58.03%	58.03%	665.48029	(8.73611)	-2.27%	-2.27%
	Total		34,089.15853	810.86832			34,089.15853	1,175.03190			30,725.81806	1,759.47824		

Note 1 Gross Yield = $[2 * I / (A + B - I)]$; 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

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

Amitabh Chaudhry
Managing Director & CEO

Date : 12th November 2010

FORM 1
Company Name & Code : HDFC Standard Life Insurance Company Ltd
Statement As on : 30th September 2010

Name of the Fund :- Life Funds

Statement of Investment and Income on Investment

Periodicity of Submission : Quarterly

(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	G.Sec													
	Central Govt. Securities	CCSB	210,080.18955	3,835.06422	1.92%	1.92%	210,080.18955	7,819.77818	3.95%	3.95%	193,722.42971	11,803.10283	7.75%	7.75%
	Treasury Bills	CTRB	-	11.71770	0.24%	0.24%	-	167.58815	3.42%	3.42%	9,966.01000	91.36450	1.50%	1.50%
2	G.Sec OR Other Approved Securities/ Other guaranteed securities													
	Other Approved Securities	SGOA	40,964.91242	864.35894	3.26%	3.26%	40,964.91242	1,295.38149	4.92%	4.92%	12,995.50668	828.88626	8.40%	8.40%
3	Investment subject to Exposure Norms													
(a)	Housing Sector Investments													
(b)	Infrastructure Investment													
	Infrastructure/Social Sector - PSU - Debentures / Bonds	IPTD	104,110.40578	2,314.91705	2.60%	2.60%	104,110.40578	4,103.82453	4.66%	4.66%	75,946.96874	6,409.96872	10.88%	10.88%
	Infrastructure/Social Sector - PSU - Commercial Papers	ISAS												
	Infrastructure/Social Sector - Other Corporate Securities (Approved Investments) - Equities	ISAS	1,161.73984	140.79682	14.66%	14.66%	1,161.73984	155.66345	16.34%	16.34%	899.38348	164.87044	16.07%	16.07%
(c)	Approved Investments													
	Corporate Securities (Approved Investments) - Equity Shares (Ordinary) - Quoted	EACE	10,338.22071	2,309.58169	20.51%	20.51%	10,338.22071	3,120.48214	28.75%	28.75%	14,491.16290	4,496.96059	46.97%	46.97%
	Dividend Receivable on Corporate Securities (Approved Investments) - Equity Shares (Ordinary) - Quoted	EACE												
	Fixed Deposits With Banks/FIs	ECDB	8,858.58937	188.76211	1.71%	1.71%	8,858.58937	372.36302	3.40%	3.40%	13,405.80825	507.34059	4.45%	4.45%
	Commercial Paper	ECCP	2,489.49750	9.10103	0.67%	0.67%	2,489.49750	12.95397	0.00%	0.00%	254.88449	88.67690	0.00%	0.00%
	Certificate of Deposit	ECDB	18,741.67938	232.94317	1.25%	1.25%	18,741.67938	287.91656	1.55%	1.55%	18,685.34902	700.76778	6.63%	6.63%
	Corporate Securities (Approved Investments) - Debentures	ECOS	19,837.78583	539.59238	2.66%	2.66%	19,837.78583	1,141.94842	5.72%	5.72%	21,219.75713	2,366.26520	11.60%	11.60%
	Investment properties - Immovable	EINP	6,535.33000	-	0.00%	0.00%	6,535.33000	-	0.00%	0.00%	-	-	-	-
	Repo Investments	ECMR	22,721.67811	334.19030	1.49%	1.49%	22,721.67811	626.12587	2.80%	2.80%	22,552.60411	676.70162	3.84%	3.84%
	Sub-Ordinate Debt	ECOS	-	55.16067	7.78%	7.78%	-	72.35094	10.33%	10.33%	700.00000	68.95000	10.36%	10.36%
	Floating Rate Bonds	ECOS												
	Mutual Fund Units	EGMF	7,012.54411	153.46606	1.11%	1.11%	7,012.54411	375.29724	2.73%	2.73%	20,820.70822	1,007.17326	9.78%	9.78%
	Deep Discount Bonds	ECOS										(5.31815)	-	-
(d)	Other than Approved Investments													
	Venture Funds	OVNF	1,856.30348	-	-	-	1,856.30348	-	-	-	1,926.53150	-	-	-
	PTC/Securitized Assets - Under Approved Sectors	OPSA												
	Sub-Ordinate Debt	OLDB						62.46711	11.08%	11.08%	1,000.00000	120.00000	12.77%	12.77%
	Equity Shares	OFSH	2,277.21892	223.10547	11.23%	11.23%	2,277.21892	283.37651	14.49%	14.49%	1,917.97500	1,143.07303	183.60%	183.60%
	Security Receipts	OPSA	1,022.06000	-	0.00%	0.00%	1,022.06000	-	0.00%	0.00%	-	-	-	-
	A. Mutual Fund - Liquid Funds	OMLF						150.58198	1.98%	1.98%	3,877.58095	30.29382	1.57%	1.57%
	Corporate Debentures	OLDB										149.26928	28.69%	28.69%
	Total		458,008.15499	11,212.75761			458,008.15499	20,048.09955			414,382.66017	30,648.65284		

Note 1 Gross Yield = $[2 * I / (A + B - I)]$; 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

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 : 12th November 2010

Amitabh Chaudhry
Managing Director & CEO

FORM 1

Company Name & Code : HDFC Standard Life Insurance Company Ltd
Statement As on : 30th September 2010

Name of the Fund: Pension, General Annuity Fund

Statement of Investment and Income on Investment

Periodicity of Submission : Quarterly

(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	G.Sec													
	Central Govt. Securities	CGSB	37,795.01261	700.62323	2.14%	2.14%	37,795.01261	1,296.77092	4.01%	4.01%	28,242.59165	2,163.00731	8.46%	8.46%
	Treasury Bills	CTRB												
2	G.Sec OR Other Approved Securities/ Other guaranteed securities													
	Other Approved Securities	SGOA	11,209.60422	194.56346	2.03%	2.03%	11,209.60422	384.70927	4.05%	4.05%	8,170.13918	205.50216	4.45%	4.45%
3	Investment subject to Exposure Norms													
	(a) Housing Sector Investments													
	(b) Infrastructure Investment													
	Infrastructure/Social Sector - PSU - Debentures / Bonds	IPTD	10,201.75643	227.33650	2.12%	2.12%	10,201.75643	645.17567	6.13%	6.13%	11,500.82851	935.63739	10.84%	10.84%
	Infrastructure/Social Sector - PSU - Commercial Papers	ISAS												
	Infrastructure/Social Sector - Other Corporate Securities (Approved Investments) - Equities	ISAS	332.14077	66.22463	24.23%	24.23%	332.14077	54.00542	19.33%	19.33%	280.64579	(15.23353)	-8.20%	-8.20%
	(c) Approved Investment													
	Corporate Securities (Approved Investments) - Equity Shares (Ordinary) - Quoted	EACE	3,277.28152	686.59876	18.80%	18.80%	3,277.28152	900.34203	25.40%	25.40%	4,712.59082	1,729.87846	51.84%	51.84%
	Dividend Receivable on Corporate Securities (Approved Investments) - Equity Shares (Ordinary) - Quoted	EACE												
	Fixed Deposits With Banks/FIs	ECDB	-	0.30523	0.00%	0.00%	-	0.30523	0.00%	0.00%	-	47.97551	3.42%	3.42%
	Commercial Paper	ECBP												
	Certificate of Deposit	ECDB	3,494.71912	50.89688	2.81%	2.81%	3,494.71912	52.82417	2.91%	2.91%	182.46422	84.48963	6.05%	6.05%
	Corporate Debentures	ECOS	7,185.36436	252.71630	2.98%	2.98%	7,185.36436	559.57890	6.72%	6.72%	10,025.65733	1,212.77465	11.64%	11.64%
	Repo Investments	ECMR	1,575.55967	86.39439	4.83%	4.83%	1,575.55967	118.05963	6.66%	6.66%	2,087.19369	72.66254	3.02%	3.02%
	Sub-Ordinate Debt	ECOS	-	23.64029	7.78%	7.78%	-	31.00755	10.33%	10.33%	300.00000	29.55000	10.36%	10.36%
	Deep Discount Bonds	ECOS												
	Mutual Fund	EGMF	-	5.76379	2.94%	2.94%	-	5.76379	2.94%	2.94%	-	21.66816	56.53%	56.53%
	(d) Other than Approved Investments													
	Total		75,071.43870	2,295.06346			75,071.43870	4,048.54257			65,502.11119	6,487.91228		

Note 1 Gross Yield = $[2 * I / (A+B-I)]$; 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

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 : 12th November 2010

Amitabh Chaudhry
Managing Director & CEO

FORM 1

Company Name & Code : HDFC Standard Life Insurance Company Ltd
Statement As on : 30th September 2010

Name of the Fund : Unit Linked Funds

Statement of Investment and Income on Investment

Periodicity of Submission : Quarterly

(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	G.Sec													
	Central Govt. Securities	CGSB	72,699.08626	369.14282	0.63%	0.63%	72,699.08626	1,288.97600	2.22%	2.22%	44,510.03203	1,897.93605	4.19%	4.19%
	Treasury Bills	CTRB												
2	G.Sec OR Other Approved Securities/ Other guaranteed securities													
	Other Approved Securities	SGOA	17,855.35406	88.91512	0.56%	0.56%	17,855.35406	369.44795	2.34%	2.34%	14,074.83686	521.62193	5.76%	5.76%
3	Investment subject to Exposure Norms													
	(a) Housing Sector Investments													
	(b) Infrastructure Investment													
	Infrastructure/Social Sector - PSU - Debentures / Bonds	IPTD	196,076.44887	1,532.48948	0.82%	0.82%	196,076.44887	5,640.53583	3.05%	3.05%	179,146.75931	8,005.67692	7.52%	7.52%
	Infrastructure/Social Sector - Other Corporate Securities (Approved Investments) - Equities	ISAS	212,980.64536	27,768.84585	17.74%	17.74%	212,980.64536	30,390.75409	19.58%	19.58%	127,825.24152	4,934.94954	7.16%	7.16%
	(c) Approved Investment													
	Corporate Securities (Approved Investments) - Equity Shares (Ordinary) - Quoted	EACE	1,140,855.87671	106,171.23499	11.09%	11.09%	1,140,855.87671	188,616.00677	20.58%	20.58%	880,337.49673	448,220.01810	106.48%	106.48%
	Dividend Receivable on Corporate Securities (Approved Investments) - Equity Shares (Ordinary) - Quoted	EACE												
	Fixed Deposits With Banks/FIs	ECDB	13,162.41063	606.37563	2.34%	2.34%	13,162.41063	1,369.00650	5.35%	5.35%	39,346.40158	6,083.58565	13.64%	13.64%
	Net Current Assets / (Liabilities)	ECMR	16,276.90656	-	-	-	16,276.90656	-	-	-	(510.48053)	-	-	-
	Repo Investments	ECMR	39,589.37030	563.28280	1.39%	1.39%	39,589.37030	984.26376	2.43%	2.43%	42,278.44720	504.49104	1.70%	1.70%
	Commercial Paper	ECCP	3,272.25500	98.00354	2.89%	2.89%	3,272.25500	165.10745	4.91%	4.91%	3,614.47255	484.68129	6.70%	6.70%
	Certificate of Deposit	ECDB	59,985.51093	744.67144	1.79%	1.79%	59,985.51093	1,019.07278	2.46%	2.46%	24,025.79150	835.23997	5.00%	5.00%
	Deep Discount Bonds	ECOS	4,502.28197	50.48622	1.50%	1.50%	4,502.28197	89.19112	2.67%	2.67%	2,258.22451	50.75733	3.31%	3.31%
	Floating Rate Bonds	ECOS												
	Corporate Debentures	ECOS	75,460.37788	1,162.54299	1.78%	1.78%	75,460.37788	2,842.94033	4.42%	4.42%	56,160.74430	4,482.83353	9.82%	9.82%
	Mutual Fund Units	EGMF					-	230.54563	1.71%	1.71%	27,185.30745	650.38092	2.96%	2.96%
	(d) Other than Approved Investments													
	PTC/Securitized Assets - Under Approved Sectors	OPSA												
	Corporate Debentures	OLDB									1,516.75308	590.11446	25.04%	25.04%
	Subordinate debt	OLDB						(12.84575)	-2.35%	-2.35%	544.07930	66.68622	13.14%	13.14%
	Equity Shares	OESH	58,901.83596	3,996.56374	5.58%	5.58%	58,901.83596	9,900.78707	14.43%	14.43%	88,222.34844	56,315.71773	167.77%	167.77%
	Total		1,911,618.36048	143,152.55461			1,911,618.36048	242,893.78954			1,530,536.45583	533,644.69069		

Note 1 Gross Yield = $[2 * I / (A+B-1)]$; 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

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 : 12th November 2010

Amitabh Chaudhry
Managing Director & CEO

L - 35 DOWNGRADING OF INVESTMENT

FORM 2

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

Statement as on: 30th September 2010

Name of the Fund: Shareholders Non Solvency Margin Fund

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

(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		-			-	-	-	-
	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 : 12th November 2010

Amitabh Chaudhry
Managing Director & CEO

L - 35 DOWNGRADING OF INVESTMENTS

FORM 2

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

Statement as on: 30th September 2010

Name of the Fund: Life Funds

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

(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		-		-	-	-	-	-
	5.95 % REL NCD Mat 28/07/2013	IPTD	1,437.79	28-Jul-06	FITCH India Ltd	INDAA+	INDAA	23-Dec-08	
	6.35% Rel. Energy Mat 28/07/13	IPTD	944.85	28-Jul-06	FITCH India Ltd	INDAA+	INDAA	23-Dec-08	
	5.60% Rel Energy Mat. 28/07/13	IPTD	462.01	28-Jul-06	FITCH India Ltd	INDAA+	INDAA	23-Dec-08	
	5.60% BSES Mat- 28/07/2013	IPTD	473.78	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								

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 : 12th November 2010

Amitabh Chaudhry
Managing Director & CEO

L - 35 DOWNGRADING OF INVESTMENTS

FORM 2

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

Statement as on: 30th September 2010

Name of the Fund: Pension and General Annuity

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

(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		-	-	-	-	-	-	-
	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 : 12th November 2010

Amitabh Chaudhry
Managing Director & CEO

L - 35 DOWNGRADING OF INVESTMENTS

FORM 2

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

Statement as on: 30th September 2010

Name of the Fund: Unit Linked Funds

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

(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		-	-	-	-	-	-	-
	Investment subject to Exposure Norms								-
	9.45% Citi Financial Consumer Finance India Ltd MD 03 Dec 2010.	ECOS	1,004.10	03-Dec-07	ICRA Limited	LAAA	LAA+	24-Dec-08	
	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 : 12th November 2010

Amitabh Chaudhry
Managing Director & CEO

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

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

Date: **30/09/2010**

SI No.	Channels	For the quarter ended 30th September, 2010			For the quarter ended 30th September, 2009			Upto the quarter ended 30th September, 2010			Upto the quarter ended 30th September, 2009		
		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)	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	1	7,500	10.00	1	130	0.01	3	11,177	23.00	1	130	0.01
2	Corporate Agents-Banks	-	-	-	-	-	-	-	-	-	-	-	-
3	Corporate Agents -Others	-	-	-	-	-	-	-	-	-	-	-	-
4	Brokers	5	1,101	0.15	7	4,366	2.20	12	26,778	7.65	7	4,366	2.20
5	Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-
6	Direct Business	43	208,157	74.71	70	137,659	62.30	100	277,610	159.34	118	212,324	91.94
	Total(A)	49	216,758	84.85	78	142,155	64.52	115	315,565	189.99	126	216,820	94.15
1	Referral (B)	-	-	-	-	-	-	-	-	-	-	-	-
	Grand Total (A+B)	49	216,758	84.85	78	142,155	64.52	115	315,565	189.99	126	216,820	94.15

PERIODIC DISCLOSURES

FORM L-38 Business Acquisition through different channels (Individuals)

Insurer:		HDFC Standard Life Insurance Co. Ltd.				Date:		30/09/2010	
Sl. No.	Channels	For the quarter ended 30th September, 2010		For the quarter ended 30th September, 2009		Upto the quarter ended 30th September, 2010		Upto the quarter ended 30th September, 2009	
		No. of Policies	Premium (Rs. in Crores)	No. of Policies	Premium (Rs. in Crores)	No. of Policies	Premium (Rs. in Crores)	No. of Policies	Premium (Rs. in Crores)
1	Individual agents	103,541	319.00	286,546	267.57	166,670	540.02	384,997	446.59
2	Corporate Agents-Banks	76,832	466.05	62,725	361.65	142,179	827.07	109,245	551.37
3	Corporate Agents -Others	388	21.99	375	2.20	703	38.74	610	4.30
4	Brokers	1,088	3.78	164	0.45	1,328	4.48	287	0.80
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	8,161	23.12	5,343	11.96	13,795	36.86	9,973	21.13
	Total (A)	190,010	833.93	355,153	643.82	324,675	1,447.18	505,112	1,024.17
1	Referral (B)	158	0.69	2,123	3.03	824	2.31	4,247	5.72
	Grand Total (A+B)	190,168	834.62	357,276	646.85	325,499	1,449.48	509,359	1,029.89

PERIODIC DISCLOSURES

FORM L-39-Data on Settlement of Claims - Individual for the quarter ended 30th September, 2010

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

Date: **30/09/2010**

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	-	-	-	-	-	-	-	0.09
2	Survival Benefit	-	195	586	246	137	178	1,342	5.27
3	for Annuities / Pension	-	1	11	10	15	5	42	1.90
4	For Surrender	-	41,238	-	-	-	-	41,238	610.35
5	Other benefits	-	34,841	-	-	-	-	34,841	59.32
 									
1	Death Claims	-	818	156	60	8	3	1045	22.93

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	-	-	-	-	-	-	-	-
5	Other benefits	-	959	-	-	-	-	959	46.16
 									
1	Death Claims	-	67	-	-	-	-	67	1.51

The figures for individual and group insurance business are shown separately

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

PERIODIC DISCLOSURES

FOR L-40 : Quarterly claims data for Life - Individual for the quarter ended 30th September, 2010

Insurer: HDFC Standard Life Insurance Co. Ltd.

Date: 30/09/2010

No. of claims only

SI. No.	Claims Experience	For Death	for Maturity	Survival Benefit	For Annuities/ Pension	For Surrender	Other Benefits
1	Claims O/S at the beginning of the period	284	-	1,906	181	1,467	2,050
2	Claims reported during the period	1,014	-	1,064	70	43,398	34,854
3	Claims Settled during the period	1,045	-	1,342	42	41,238	34,841
4	Claims Repudiated during the period	45	-	-	-	-	-
a	Less than 2years from the date of acceptance of risk	30	-	-	-	-	-
b	Grater than 2 year from the date of acceptance of risk	15	-	-	-	-	-
5	Claims Written Back	-	-	-	-	-	-
6	Claims O/S at End of the period	208	-	1,628	209	3,627	2,063
	Less than 3months	160	-	232	60	3,627	2,063
	3 months to 6 months	37	-	176	14	-	-
	6months to 1 year	5	-	234	61	-	-
	1year and above	6	-	986	74	-	-

FOR L-40 : Quarterly claims data for Life - Group

No. of claims only

SI. No.	Claims Experience	For Death	for Maturity	Survival Benefit	For Annuities/ Pension	For Surrender	Other Benefits
1	Claims O/S at the beginning of the period	5					22
2	Claims reported during the period	65	-	-	-	-	968
3	Claims Settled during the period	67	-	-	-	-	959
4	Claims Repudiated during the period	0					-
a	Less than 2years from the date of acceptance of risk	0					-
b	Grater than 2 year from the date of acceptance of risk	0					-
5	Claims Written Back	0					-
6	Claims O/S at End of the period	3					31
	Less than 3months	0					31
	3 months to 6 months	1					-
	6months to 1 year	0					-
	1year and above	2					-

PERIODIC DISCLOSURES

FORM L-41 GREIVANCE DISPOSAL for the quarter ended 30th September, 2010

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

Date: **30/09/2010**

SI No.	Particulars	Opening Balance	Additions	Complaints Resolved/ settled			Complaints Pending
				Fully Accepted	Partial Accepted	Rejected	
1	Complaints made by customers						
a)	Sales Related	925	3922	519	0	3541	787
b)	New Busines Related	10	113	95	0	0	28
c)	Policy Servcing related	341	3913	3766	0	0	488
d)	Claim Servicing related	17	136	130	0	0	23
e)	Others	0	0	0	0	0	0
	Total Number	1,293	8,084	4,510	-	3,541	1,326

SI No.	Particulars	Complaints made by customers	Complaints made by intermediaries	Total
2	Duration wise Pending Status			
a)	Less than 15 days	787	-	787
b)	Greater than 15 days	539	-	539
	Total Number	1,326	-	1,326

L-42- Valuation Basis (Life Insurance) as at end September 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) Unit linked	42.0%	90.0%
(a.5) Health insurance	28.0%	44.0%

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

(b) Group Business (unit linked)

120.0% 120.0%

(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 event of closure to new business.

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 expectation on the benefits payable.

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

(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