

Disclosures - LIFE INSURANCE COMPANIES- WEBSITE

Form NO.	Description
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REVENUE ACCOUNT FOR THE NINE MONTHS PERIOD ENDED 31st DECEMBER, 2012

Policyholders' Account (Technical Account)
(₹'000)

Particulars	Schedule	For the Quarter ended 31st December, 2012	Upto the Nine Months ended 31st December,2012	For the Quarter ended 31st December,2011	Upto the Nine Months ended 31st December,2011
Premiums earned - net					
(a) Premium	L-4	26,544,392	70,296,670	24,264,613	65,919,370
(b) Reinsurance ceded		(151,977)	(420,491)	(131,827)	(350,782)
(c) Reinsurance accepted		-	-	-	-
Income from Investments					
(a) Interest, Dividends & Rent – Gross		4,092,242	13,120,915	2,827,199	9,098,565
(b) Profit on sale/redemption of investments		3,971,505	8,742,723	1,642,915	9,391,458
(c) (Loss on sale/ redemption of Investments)		(1,405,779)	(5,283,551)	(1,868,272)	(3,580,163)
(d) Transfer/Gain on revaluation/change in fair value*		8,050,129	18,563,625	(13,072,385)	(39,636,252)
(e) Appropriation/Expropriation Adjustment Account		-	-	-	(111,535)
(f) Amortisation of (premium)/discount on investments		52,549	163,691	54,768	137,288
Other Income					
(a) Contribution from the Shareholders' Account		(26,786)	14,286	17,444	20,672
(b) Others		58,301	206,634	47,303	131,142
TOTAL (A)		41,184,576	105,404,502	13,781,758	41,019,763
Commission	L-5	1,624,179	3,949,327	1,284,512	3,547,897
Operating Expenses related to Insurance Business	L-6	3,109,809	9,461,793	3,517,418	8,916,610
Provision for doubtful debts		-	-	-	-
Bad debts written off		-	-	-	-
Provision for Tax		48,686	179,711	-	-
Provisions (other than taxation)					
(a) For diminution in the value of investments (Net)		-	-	-	-
(b) Others		-	-	-	-
TOTAL (B)		4,782,674	13,590,831	4,801,930	12,464,507
Benefits Paid (Net)	L-7	11,655,600	28,093,376	5,621,956	20,213,722
Interim Bonuses Paid		4,811	10,970	6,859	11,725
Terminal Bonuses Paid		35,721	87,630	13,624	20,984
Change in valuation of liability in respect of life policies					
(a) Gross**		25,332,159	62,455,825	2,643,004	6,378,167
(b) Amount ceded in Reinsurance		(1,348,134)	(3,213,155)	(37,779)	(127,932)
(c) Amount accepted in Reinsurance		-	-	-	-
TOTAL (C)		35,680,157	87,434,646	8,247,664	26,496,666
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)		721,745	4,379,025	732,164	2,058,590
APPROPRIATIONS					
Transfer to Shareholders' Account		1,043,401	2,965,180	-	-
Transfer to Other Reserves		-	-	-	-
Funds for future appropriation - Provision for lapsed policies unlikely to be revived		(227,800)	(103,101)	155,681	956,185
Balance being Funds For Future Appropriations		(93,856)	915,643	(272,008)	(771,354)
Surplus in Revenue Account transferred to Balance Sheet adjusted against "Deficit in Revenue Account (Policyholders Account)"		-	601,303	172,375	172,375
Surplus in Revenue Account transferred to Balance Sheet pending recommendation for allocation from Appointed Actuary till year end		-	-	640,428	1,701,384
Transfer to Balance Sheet being "Deficit in the Revenue Account (Policyholders' Account)"		-	-	35,688	-
TOTAL (D)		721,745	4,379,025	732,164	2,058,590

Notes:

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

** Represents change in the mathematical reserves after allocation of bonus

The total surplus as mentioned below :

(a) Interim Bonuses Paid:	4,811	10,970	6,859	11,725
(b) Terminal Bonuses Paid:	35,721	87,630	13,624	20,984
(c) Allocation of Bonus to policyholders:	-	-	-	-
(d) Surplus / (Deficit) shown in the Revenue Account:	721,745	4,379,025	732,164	2,058,590
(e) Total Surplus / (Deficit) : [(a)+(b)+(c)+(d)]	762,277	4,477,625	752,647	2,091,299

BALANCE SHEET AS AT 31st DECEMBER 2012

(₹'000)

Particulars	Schedule	As at 31st December, 2012	As at 31st December, 2011	As at 31st March, 2012
SOURCES OF FUNDS				
SHAREHOLDERS' FUNDS:				
Share Capital	L-8, L-9	19,948,801	19,948,801	19,948,801
Reserve and Surplus	L-10	2,198,127	2,202,459	2,201,376
Credit/[Debit] Fair Value Change Account		21,050	(122,537)	(52,160)
Sub-Total		22,167,978	22,028,723	22,098,017
BORROWINGS				
	L-11	-	-	-
POLICYHOLDERS' FUNDS:				
Credit/[Debit] Fair Value Change Account		434,952	(999,789)	(340,785)
Policy Liabilities		89,774,140	65,851,845	73,865,111
Insurance Reserves		-	-	-
Provision For Linked Liabilities		255,373,999	214,770,888	230,603,983
Add: Fair Value change		23,004,399	(17,907,837)	4,440,774
Provision For Linked Liabilities		278,378,398	196,863,051	235,044,757
Funds for discontinued policies				
i) Discontinued on account of non-payment of premium		3,887,182	262,943	1,042,027
ii) Others		40,901	5,609	11,221
Sub-Total		372,515,573	261,983,659	309,622,331
Funds for Future Appropriations		2,166,648	1,145,793	1,251,005
Funds for future appropriation - Provision for lapsed policies unlikely to be revived		3,249,367	3,511,290	3,352,468
Surplus in Revenue Account pending recommendation for allocation from Appointed Actuary till year end		-	1,701,384	-
TOTAL		400,099,566	290,370,849	336,323,821
APPLICATION OF FUNDS				
INVESTMENTS				
- Shareholders'	L-12	8,903,026	5,737,859	5,894,173
- Policyholders'	L-13	99,141,456	72,515,752	79,902,644
Assets held to cover Linked Liabilities	L-14	282,306,481	196,863,051	236,098,005
LOANS				
	L-15	296,917	322,118	317,628
FIXED ASSETS				
	L-16	2,799,035	2,174,510	2,795,451
CURRENT ASSETS				
Cash and Bank Balances	L-17	3,723,702	2,501,234	5,475,639
Advances and Other Assets	L-18	6,271,970	6,530,246	7,433,556
Sub-Total (A)		9,995,672	9,031,480	12,909,195
CURRENT LIABILITIES				
	L-19	12,709,407	12,993,445	15,002,656
PROVISIONS	L-20	210,046	140,588	136,754
Sub-Total (B)		12,919,453	13,134,033	15,139,410
NET CURRENT ASSETS (C) = (A - B)		(2,923,781)	(4,102,553)	(2,230,215)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)				
DEBIT BALANCE IN PROFIT & LOSS ACCOUNT (Shareholders' Account)	L-21	9,576,432	15,338,560	12,944,833
DEBIT BALANCE IN REVENUE ACCOUNT (Policyholders' Account)		-	1,521,552	601,302
TOTAL		400,099,566	290,370,849	336,323,821
CONTINGENT LIABILITIES				
(₹'000)				
Particulars		As at 31st December, 2012	As at 31st December, 2011	As at 31st March, 2012
1) Partly paid-up investments		-	-	-
2) Claims, other than against policies, not acknowledged as debts by the company		5,775	10,990	8,883
3) Underwriting commitments outstanding (in respect of shares and securities)		-	-	-
4) Guarantees given by or on behalf of the Company		-	-	-
5) Statutory demands/ liabilities in dispute, not provided for		2,656,029	3,409,751	2,163,295
6) Reinsurance obligations to the extent not provided for in the accounts		-	-	-
7) Others		-	-	-
TOTAL		2,661,804	3,420,741	2,172,178

FORM L-4-PREMIUM SCHEDULE

For the Quarter ended 31st December, 2012

(₹'000)

Particulars	Participating Funds			Non Participating Funds			Unit Linked Funds				Total Policyholders
	Individual & Group Life	Individual & Group Pension	Individual & Group Life	Group Pension	Annuity	Health	Individual Life	Individual Pension	Group Life	Group Pension	
Premiums earned - net											
(a) First Year Premium	2,628,242	(5,384)	153,822	-	-	964	4,569,839	488,033	-	-	7,835,516
(b) Renewal Premium	3,957,803	665,816	110,980	-	-	5,266	10,019,634	1,800,987	-	-	16,560,486
(c) Single Premium	3,471	4,100	1,092,163	55,211	151,783	-	207,013	22,124	478,725	133,801	2,148,390
Sub Total	6,589,516	664,532	1,356,964	55,211	151,783	6,231	14,796,485	2,311,144	478,725	133,801	26,544,392
(d) Reinsurance ceded	(7,793)	-	(80,751)	-	-	(1,119)	(62,314)	-	-	-	(151,977)
(e) Reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-
Total	6,581,723	664,532	1,276,213	55,211	151,783	5,112	14,734,171	2,311,144	478,725	133,801	26,392,415

For the Quarter ended 31st December,2011

(₹'000)

Particulars	Participating Funds			Non Participating Funds			Unit Linked Funds				Total Policyholders
	Individual & Group Life	Individual & Group Pension	Individual & Group Life	Group Pension	Annuity	Health	Individual Life	Individual Pension	Group Life	Group Pension	
Premiums earned - net											
(a) First Year Premium	1,978,069	559,405	33,687	-	-	810	3,855,438	(14,758)	-	-	6,412,650
(b) Renewal Premium	2,681,984	211,419	102,878	-	-	5,991	9,785,127	2,283,100	-	-	15,070,501
(c) Single Premium	8,177	13,747	344,616	1,751,000	21,751	-	273,558	42,596	228,068	97,949	2,781,462
Sub Total	4,668,231	784,571	481,181	1,751,000	21,751	6,800	13,914,124	2,310,938	228,068	97,949	24,264,613
(d) Reinsurance ceded	(8,580)	-	(53,080)	-	-	(1,179)	(68,988)	-	-	-	(131,827)
(e) Reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-
Total	4,659,651	784,571	428,101	1,751,000	21,751	5,621	13,845,136	2,310,938	228,068	97,949	24,132,786

Upto the Nine Months ended 31st December,2012

(₹'000)

Particulars	Participating Funds			Non Participating Funds			Unit Linked Funds				Total Policyholders
	Individual & Group Life	Individual & Group Pension	Individual & Group Life	Group Pension	Annuity	Health	Individual Life	Individual Pension	Group Life	Group Pension	
Premiums earned - net											
(a) First Year Premium	7,226,710	7,540	388,210	-	-	2,646	11,147,474	436,881	-	-	19,209,461
(b) Renewal Premium	10,142,935	1,499,832	320,669	-	-	12,025	24,605,253	8,033,335	-	-	44,614,049
(c) Single Premium	39,911	5,299	2,500,601	1,298,844	275,613	-	497,832	27,559	1,323,610	503,892	6,473,160
Sub Total	17,409,556	1,512,671	3,209,479	1,298,844	275,613	14,672	36,250,558	8,497,775	1,323,610	503,892	70,296,670
(d) Reinsurance ceded	(23,015)	-	(236,149)	-	-	(2,497)	(158,830)	-	-	-	(420,491)
(e) Reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-
Total	17,386,541	1,512,671	2,973,330	1,298,844	275,613	12,175	36,091,728	8,497,775	1,323,610	503,892	69,876,179

Upto the Nine Months ended 31st December,2011

(₹'000)

Particulars	Participating Funds			Non Participating Funds			Unit Linked Funds				Total Policyholders
	Individual & Group Life	Individual & Group Pension	Individual & Group Life	Group Pension	Annuity	Health	Individual Life	Individual Pension	Group Life	Group Pension	
Premiums earned - net											
(a) First Year Premium	4,550,577	1,384,358	95,362	-	-	2,483	10,629,381	5,235	-	-	16,667,397
(b) Renewal Premium	7,501,470	478,678	308,456	-	-	13,645	23,762,456	9,902,045	-	-	41,966,751
(c) Single Premium	11,779	27,075	1,991,993	2,017,925	57,475	-	1,186,158	136,936	1,207,336	648,544	7,285,221
Sub Total	12,063,827	1,890,112	2,395,812	2,017,925	57,475	16,128	35,577,995	10,044,216	1,207,336	648,544	65,919,370
(d) Reinsurance ceded	(25,099)	-	(155,035)	-	-	(2,679)	(167,969)	-	-	-	(350,782)
(e) Reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-
Total	12,038,728	1,890,112	2,240,777	2,017,925	57,475	13,449	35,410,026	10,044,216	1,207,336	648,544	65,568,588

FORM L-5 - COMMISSION SCHEDULE

COMMISSION EXPENSES

For the Quarter ended 31st December, 2012

(₹'000)

Particulars	Participating Funds		Non Participating Funds				Unit Linked Funds				Total Policyholders
	Individual & Group Life	Individual & Group Pension	Individual & Group Life	Group Pension	Annuity	Health	Individual Life	Individual Pension	Group Life	Group Pension	
Commission paid											
Direct - First year premiums	642,780	2,835	24,742	-	-	145	673,017	35,863	-	-	1,379,382
- Renewal premiums	124,717	12,126	4,526	-	-	156	79,221	13,636	-	-	234,382
- Single premiums	54	-	5,607	-	1,546	-	2,803	405	-	-	10,415
Sub Total	767,551	14,961	34,875	-	1,546	301	755,041	49,904	-	-	1,624,179
Add: Commission on Re-insurance Accepted	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on Re-insurance Ceded	-	-	-	-	-	-	-	-	-	-	-
Net Commission	767,551	14,961	34,875	-	1,546	301	755,041	49,904	-	-	1,624,179

For the Quarter ended 31st December, 2011

(₹'000)

Particulars	Participating Funds		Non Participating Funds				Unit Linked Funds				Total Policyholders
	Individual & Group Life	Individual & Group Pension	Individual & Group Life	Group Pension	Annuity	Health	Individual Life	Individual Pension	Group Life	Group Pension	
Commission paid											
Direct - First year premiums	598,212	36,491	5,195	-	-	(647)	376,036	3,697	-	-	1,018,984
- Renewal premiums	104,131	3,231	4,480	-	-	232	119,810	25,022	-	-	256,906
- Single premiums	149	110	2,399	-	202	-	5,033	729	-	-	8,622
Sub Total	702,492	39,832	12,074	-	202	(415)	500,879	29,448	-	-	1,284,512
Add: Commission on Re-insurance Accepted	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on Re-insurance Ceded	-	-	-	-	-	-	-	-	-	-	-
Net Commission	702,492	39,832	12,074	-	202	(415)	500,879	29,448	-	-	1,284,512

Upto the Nine Months ended 31st December, 2012

(₹'000)

Particulars	Participating Funds		Non Participating Funds				Unit Linked Funds				Total Policyholders
	Individual & Group Life	Individual & Group Pension	Individual & Group Life	Group Pension	Annuity	Health	Individual Life	Individual Pension	Group Life	Group Pension	
Commission paid											
Direct - First year premiums	1,697,584	(4,369)	64,385	-	-	378	1,591,784	34,859	-	-	3,384,621
- Renewal premiums	344,180	20,548	17,600	-	-	395	176,458	62,712	-	-	621,893
- Single premiums	160	-	9,419	-	2,399	-	8,950	437	-	-	21,365
Sub Total	2,041,924	16,179	91,404	-	2,399	773	1,777,192	98,008	-	-	4,027,879
Add: Commission on Re-insurance Accepted	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on Re-insurance Ceded	-	-	-	-	-	-	(78,552)	-	-	-	(78,552)
Net Commission	2,041,924	16,179	91,404	-	2,399	773	1,698,640	98,008	-	-	3,949,327

Upto the Nine Months ended 31st December, 2011

(₹'000)

Particulars	Participating Funds		Non Participating Funds				Unit Linked Funds				Total Policyholders
	Individual & Group Life	Individual & Group Pension	Individual & Group Life	Group Pension	Annuity	Health	Individual Life	Individual Pension	Group Life	Group Pension	
Commission paid											
Direct - First year premiums	1,438,333	98,493	16,868	-	-	(2,193)	1,255,955	(6,957)	-	-	2,800,499
- Renewal premiums	294,345	10,129	11,364	-	-	563	280,747	122,114	-	-	719,262
- Single premiums	260	203	4,805	-	313	-	20,284	2,321	(50)	-	28,136
Sub Total	1,732,938	108,825	33,037	-	313	(1,630)	1,556,986	117,478	(50)	-	3,547,897
Add: Commission on Re-insurance Accepted	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on Re-insurance Ceded	-	-	-	-	-	-	-	-	-	-	-
Net Commission	1,732,938	108,825	33,037	-	313	(1,630)	1,556,986	117,478	(50)	-	3,547,897

Break-up of the expenses (Gross) incurred to procure business :

(₹'000)

Particulars	For the Quarter ended 31st December, 2012	For the Quarter ended 31st December, 2011	Upto the Nine Months ended 31st December, 2012	Upto the Nine Months ended 31st December, 2011
Agents	305,183	454,352	937,133	871,392
Brokers	114,632	55,538	284,446	95,527
Corporate Agency	1,204,364	774,622	2,806,300	2,580,978
Referral	-	-	-	-
Others	-	-	-	-
Total	1,624,179	1,284,512	4,027,879	3,547,897

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

(₹'000)

	Particulars	For the Quarter ended 31st December, 2012	Upto the Nine Months ended 31st December,2012	For the Quarter ended 31st December,2011	Upto the Nine Months ended 31st December,2011
1	Employees' remuneration & welfare benefits	1,311,436	4,365,910	1,437,750	3,993,061
2	Travel, conveyance and vehicle running expenses	34,714	123,774	45,416	126,664
3	Training expenses	108,707	274,578	125,420	293,064
4	Rents, rates & taxes	157,053	498,995	185,914	572,223
5	Repairs	(9,355)	13,593	21,327	61,121
6	Printing & stationery	14,649	72,641	26,340	76,143
7	Communication expenses	51,451	160,805	57,013	156,072
8	Legal & professional charges	201,499	670,153	182,420	590,928
9	Medical fees	24,651	77,349	10,836	30,267
10	Auditors' fees, expenses etc				
	a) as auditor	2,000	6,033	1,445	3,219
	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	-	-	51	189
11	Advertisement and publicity	58,435	250,220	100,080	170,289
12	Interest & Bank Charges	88,355	117,659	10,694	29,529
13	Others				
	(a) Computer Expenses	63,462	218,352	67,120	181,657
	(b) General Office & Other Expenses	204,991	558,220	613,888	1,074,639
	(c) Business Development Expenses	392,092	875,596	281,873	542,653
	(d) Loss on Sale of Fixed Assets	(700)	(4,152)	1,324	15,756
	(e) Depreciation				
	- Depreciation on assets owned by policyholders	87,483	260,647	93,239	279,921
	- Reimbursement of depreciation of assets for use of Shareholders' Assets	400	1,202	133	935
14	Service Tax	318,486	920,218	255,135	718,280
	TOTAL	3,109,809	9,461,793	3,517,418	8,916,610

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

(₹'000)

Particulars	For the Quarter ended 31st December, 2012	Upto the Nine Months ended 31st December, 2012	For the Quarter ended 31st December, 2011	Upto the Nine Months ended 31st December, 2011
1. Insurance Claims				
(a) Claims by Death,	541,083	1,415,782	279,502	860,030
(b) Claims by Maturity,	153,996	492,157	108,628	190,942
(c) Money back payment	50,508	143,342	48,376	120,177
(d) Annuities / Pensions in payment	10,355	28,095	6,154	17,891
(e) Vesting of Pension policy	105,140	206,504	20,014	55,315
(f) Surrenders / Lapsation	9,611,936	23,274,228	4,502,308	15,830,486
(g) Critical Illness	9,194	25,967	10,436	28,232
(h) Withdrawals	1,237,829	2,699,618	665,441	3,206,879
Sub Total (A)	11,720,041	28,285,693	5,640,859	20,309,952
2. (Amount ceded in reinsurance):				
(a) Claims by Death,	(62,829)	(178,244)	(14,533)	(83,836)
(b) Claims by Maturity,	-	-	-	-
(c) Annuities/Pension payment,	-	-	-	-
(d) Surrenders	-	-	-	-
(e) Critical Illness	(1,612)	(14,073)	(4,370)	(12,394)
Sub Total (B)	(64,441)	(192,317)	(18,903)	(96,230)
3. Amount accepted in reinsurance:				
(a) Claims by Death,	-	-	-	-
(b) Claims by Maturity,	-	-	-	-
(c) Annuities/Pension payment,	-	-	-	-
(d) Surrenders	-	-	-	-
(e) Critical Illness	-	-	-	-
Sub Total (C)	-	-	-	-
TOTAL	11,655,600	28,093,376	5,621,956	20,213,722

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

(₹'000)

Particulars	As at	As at	As at
	31st December, 2012	31st December, 2011	31st March, 2012
1 Authorised Capital			
Equity Shares of ₹ 10 each	30,000,000	30,000,000	30,000,000
2 Issued Capital			
Equity Shares of ₹ 10 each	19,948,801	19,948,801	19,948,801
3 Subscribed Capital			
Equity Shares of ₹ 10 each	19,948,801	19,948,801	19,948,801
4 Called-up Capital			
Equity Shares of ₹ 10 each	19,948,801	19,948,801	19,948,801
Less : Calls unpaid	-	-	-
Add : Shares forfeited	-	-	-
(Amount originally paid up)			
Less : Par value of Equity Shares bought back	-	-	-
Less : Preliminary Expenses	-	-	-
Expenses including commission or brokerage on underwriting or subscription of shares	-	-	-
TOTAL	19,948,801	19,948,801	19,948,801

Share Capital amounting to ₹ 14,437,338 thousand (Previous year : ₹ 14,437,338 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 31st December, 2012		As at 31st December, 2011		As at 31st March, 2012	
	Number of Shares	% of Holding	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters						
Indian / Holding Company	1,443,733,842	72.37%	1,443,733,842	72.37%	1,443,733,842	72.37%
Foreign	518,668,824	26.00%	518,668,824	26.00%	518,668,824	26.00%
Others - Domestic	32,477,430	1.63%	32,477,430	1.63%	32,477,430	1.63%
Total	1,994,880,096	100.00%	1,994,880,096	100.00%	1,994,880,096	100.00%

FORM L-10-RESERVES AND SURPLUS SCHEDULE

RESERVES AND SURPLUS

(₹'000)

Particulars	As at		As at		As at	
	31st December, 2012		31st December, 2011		31st March, 2012	
1 Capital Reserve		-		-		-
2 Capital Redemption Reserve		-		-		-
3 Share Premium						
Opening Balance	1,654,372		1,654,372		1,654,372	
Add: Additions during the peiord	-		-		-	
Less: Adjustments during the period	-	1,654,372	-	1,654,372	-	1,654,372
4 Revaluation Reserve						
Opening Balance	547,004		552,418		552,418	
Add: Additions during the peiord	-		-		-	
Less: Adjustments during the period	(3,249)	543,755	(4,331)	548,087	(5,414)	547,004
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		2,198,127		2,202,459		2,201,376

FORM L-11-BORROWINGS SCHEDULE**BORROWINGS****(₹'000)**

	Particulars	As at 31st December, 2012	As at 31st December, 2011	As at 31st March, 2012
1	Debentures/ Bonds	-	-	-
2	Banks	-	-	-
3	Financial Institutions	-	-	-
4	Others	-	-	-
	TOTAL	-	-	-

FORM L-12-INVESTMENTS SHAREHOLDERS SCHEDULE

INVESTMENTS-SHAREHOLDERS

(₹'000)

Particulars	As at	As at	As at
	31st December, 2012	31st December, 2011	31st March, 2012
LONG TERM INVESTMENTS			
1 Government securities and Government guaranteed bonds including Treasury Bills	2,331,903	2,084,209	2,083,956
2 Other Approved Securities	149,355	149,058	149,132
3 Other Investments			
(a) Shares			
(aa) Equity	636,145	475,390	428,473
(bb) Preference	-	-	-
(b) Mutual Funds	-	-	-
(c) Derivative Instruments	-	-	-
(d) Debentures/ Bonds	306,780	558,085	557,725
(e) Other Securities	-	-	-
(f) Subsidiaries	4,000	-	500
(g) Investment Properties-Real Estate	413,721	413,721	413,721
4 Investments in Infrastructure and Social Sector	597,293	558,761	578,636
5 Other than Approved Investments	417,538	310,044	319,268
Sub Total (A)	4,856,735	4,549,268	4,531,411
SHORT TERM INVESTMENTS			
1 Government securities and Government guaranteed bonds including Treasury Bills	240,401	-	-
2 Other Approved Securities	-	-	-
3 Other Investments			
(a) Shares			
(aa) Equity	-	-	-
(bb) Preference	-	-	-
(b) Mutual Funds	2,004,635	-	-
(c) Derivative Instruments	-	-	-
(d) Debentures/ Bonds	250,000	248,156	249,801
(e) Other Securities			
- Commercial Paper	-	48,695	-
- Certificate of Deposit	962,690	-	486,998
- Repo Investments	537,947	291,294	25,675
(f) Subsidiaries	-	-	-
(g) Investment Properties-Real Estate	-	-	-
4 Investments in Infrastructure and Social Sector	-	600,446	600,288
5 Other than Approved Investments	50,618	-	-
Sub Total (B)	4,046,291	1,188,591	1,362,762
TOTAL (A+B)	8,903,026	5,737,859	5,894,173

FORM L-13-INVESTMENTS POLICYHOLDERS SCHEDULE

INVESTMENTS-POLICYHOLDERS

(₹'000)			
Particulars	As at 31st December, 2012	As at 31st December, 2011	As at 31st March, 2012
LONG TERM INVESTMENTS			
1 Government securities and Government guaranteed bonds including Treasury Bills	32,973,631	25,774,360	26,860,417
2 Other Approved Securities	9,249,596	6,049,764	6,812,868
3 Other Investments			
(a) Shares			
(aa) Equity	6,973,542	5,339,746	4,217,368
(bb) Preference	-	-	-
(b) Mutual Funds	-	-	-
(c) Derivative Instruments	-	-	-
(d) Debentures/ Bonds	11,024,324	6,604,539	7,335,452
(e) Other Securities			
- Deep Discount Bonds	177,599	255,123	261,404
(f) Subsidiaries	-	-	-
(g) Investment Properties-Real Estate	-	653,533	-
4 Investments in Infrastructure and Social Sector	20,232,953	15,885,598	18,110,090
5 Other than Approved Investments	2,296,135	1,009,632	1,283,745
Sub Total (A)	82,927,780	61,572,295	64,881,344
SHORT TERM INVESTMENTS			
1 Government securities and Government guaranteed bonds including Treasury Bills	8,825,631	4,309,265	7,040,632
2 Other Approved Securities	-	1,193,693	496,787
3 Other Investments			
(a) Shares			
(aa) Equity	-	-	-
(bb) Preference	-	-	-
(b) Mutual Funds	1,202,778	-	2,202,058
(c) Derivative Instruments	-	-	-
(d) Debentures/ Bonds	1,084,938	350,749	247,320
(e) Other Securities			
- Commercial Paper	-	-	-
- Certificate of Deposit	567,371	323,010	634,139
- Deep Discount Bonds	281,379	-	239,155
- Repo Investments	3,402,077	3,520,917	3,459,819
(f) Subsidiaries	-	-	-
(g) Investment Properties-Real Estate	-	-	-
4 Investments in Infrastructure and Social Sector	552,636	1,245,823	701,390
5 Other than Approved Investments	296,866	-	-
Sub Total (B)	16,213,676	10,943,457	15,021,300
TOTAL	99,141,456	72,515,752	79,902,644

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

(₹'000)

Particulars	As at	As at	As at
	31st December, 2012	31st December, 2011	31st March, 2012
LONG TERM INVESTMENTS			
1 Government securities and Government guaranteed bonds including Treasury Bills	28,636,369	17,293,558	14,904,980
2 Other Approved Securities	879,367	994,070	1,202,285
3 Other Investments			
(a) Shares			
(aa) Equity	161,807,230	116,290,764	137,065,734
(bb) Preference	-	-	-
(b) Mutual Funds	-	-	-
(c) Derivative Instruments	-	-	-
(d) Debentures/ Bonds	8,567,963	7,171,182	7,632,285
(e) Other Securities			
- Deep Discount Bonds	522,645	491,297	501,843
- Fixed Deposit	250,000	510,000	250,000
(f) Subsidiaries	-	-	-
(g) Investment Properties-Real Estate	-	-	-
4 Investments in Infrastructure and Social Sector	45,799,122	33,175,434	39,944,800
5 Other than Approved Investments	13,173,343	4,238,944	7,306,598
Sub Total (A)	259,636,039	180,165,249	208,808,525
SHORT TERM INVESTMENTS			
1 Government securities and Government guaranteed bonds including Treasury Bills	458,421	-	4,117,986
2 Other Approved Securities	-	-	-
3 Other Investments			
(a) Shares			
(aa) Equity	-	-	-
(bb) Preference	-	-	-
(b) Mutual Funds	-	-	-
(c) Derivative Instruments	-	-	-
(d) Debentures/ Bonds	2,727,470	1,581,840	1,690,447
(e) Other Securities			
- Fixed Deposit	1,020,000	1,720,000	1,620,000
- Commercial Paper	147,920	-	136,695
- Certificate of Deposit	8,439,894	6,347,649	10,059,926
- Deep Discount Bonds	243,202	238,428	-
- Repo Investments	2,815,020	3,991,311	3,982,579
(f) Subsidiaries	-	-	-
(g) Investment Properties-Real Estate	-	-	-
4 Investments in Infrastructure and Social Sector	2,805,496	1,584,624	1,534,280
5 Other than Approved Investments	318,421	-	-
Sub Total (B)	18,975,844	15,463,852	23,141,913
OTHER ASSETS			
1 Interest Accrued and Dividend Receivable	2,998,966	1,752,331	2,332,112
2 Other Liabilities (net)	(208,424)	(195,093)	(208,563)
3 Other - Receivable	917,752	214,048	2,238,964
4 Investment Sold Awaiting Settlement	530,923	7,001	1,064,535
5 Investment Purchased Awaiting Settlement	(544,619)	(544,337)	(1,279,481)
Sub Total (C)	3,694,598	1,233,950	4,147,567
TOTAL (A+B+C)	282,306,481	196,863,051	236,098,005

FORM L-15-LOANS SCHEDULE
LOANS

(₹'000)

	Particulars	As at 31st December, 2012	As at 31st December, 2011	As at 31st March, 2012
1	SECURITY-WISE CLASSIFICATION			
	<i>Secured</i>			
	(a) On mortgage of property			
	(aa) In India	77	88	85
	(bb) Outside India	-	-	-
	(b) On Shares, Bonds, Government Securities, etc.	-	-	-
	(c) Loans against policies	42,489	47,235	48,681
	(d) Others	-	-	-
	<i>Unsecured</i>	254,351	274,795	268,862
	TOTAL	296,917	322,118	317,628
2	BORROWER-WISE CLASSIFICATION			
	(a) Central and State Governments	-	-	-
	(b) Banks and Financial Institutions	-	-	-
	(c) Subsidiaries	-	-	-
	(d) Companies	-	-	-
	(e) Loans against policies	42,489	47,934	49,376
	(f) Loans to employees	75	116	83
	(g) Others	254,353	274,068	268,169
	TOTAL	296,917	322,118	317,628
3	PERFORMANCE-WISE CLASSIFICATION			
	(a) Loans classified as standard			
	(aa) In India	296,917	322,118	317,628
	(bb) Outside India	-	-	-
	(b) Non-standard loans less provisions			
	(aa) In India	-	-	-
	(bb) Outside India	-	-	-
	TOTAL	296,917	322,118	317,628
4	MATURITY-WISE CLASSIFICATION			
	(a) Short Term	5,216	16,052	8,467
	(b) Long Term	291,701	306,066	309,161
	TOTAL	296,917	322,118	317,628

FORM L-16-FIXED ASSETS SCHEDULE

(₹'000)

Particulars	Cost/ Gross Block				Depreciation				Net Block		
	As at 01/04/2012	Additions	Deductions	As at 31/12/2012	As at 01/04/2012	For The Period	On Sales / Adjustments	As at 31/12/2012	As at 31st December, 2012	As at 31st December, 2011	As at 31st March, 2012
Goodwill	-	-	-	-	-	-	-	-	-	-	-
Intangible Assets (Computer Software)	517,377	112,136	-	629,513	393,839	67,682	-	461,521	167,992	137,447	123,538
Land-Freehold	-	-	-	-	-	-	-	-	-	-	-
Leasehold Improvements	8,520	1,477	-	9,997	3,573	1,440	-	5,013	4,984	4,650	4,947
Buildings *	2,405,014	-	-	2,405,014	80,420	29,401	-	109,821	2,295,193	1,678,198	2,324,594
Furniture & Fittings	771,834	26,305	(37,968)	760,171	678,292	52,874	(35,185)	695,981	64,190	115,098	93,542
Information Technology Equipment	902,955	61,052	(100,686)	863,321	807,629	57,068	(100,253)	764,444	98,877	95,614	95,326
Vehicles	5,250	-	-	5,250	2,306	1,220	-	3,526	1,724	3,351	2,944
Office Equipment	665,446	25,257	(33,937)	656,766	561,160	55,411	(32,557)	584,014	72,752	114,736	104,286
Others	-	-	-	-	-	-	-	-	-	-	-
TOTAL	5,276,396	226,227	(172,591)	5,330,032	2,527,219	265,096	(167,995)	2,624,320	2,705,712	2,149,094	2,749,177
Capital Work in progress	46,274	401,090	(354,040)	93,323	-	-	-	-	93,323	25,416	46,274
Grand Total	5,322,670	627,317	(526,631)	5,423,355	2,527,219	265,096	(167,995)	2,624,320	2,799,035	2,174,510	2,795,451
PREVIOUS YEAR	4,754,817	207,270	(251,593)	4,710,494	2,359,087	285,187	(108,292)	2,535,983	2,174,510		

Note :

* Depreciation for the Nine months of ₹3,249 thousand(Previous year ₹4,331 thousand) on Building, corresponding to revalued amount has been adjusted against the opening balance of revaluation reserve in schedule 6 as required by Accounting Standard 10 on Fixed Assets accounting.

FORM L-17-CASH AND BANK BALANCE SCHEDULE

CASH AND BANK BALANCES

(₹'000)

Particulars	As at	As at	As at
	31st December, 2012	31st December, 2011	31st March, 2012
1 Cash (including cheques on hand, drafts and stamps)	661,922	403,057	1,170,039
2 Bank Balances			
(a) Deposit Accounts			
(aa) Short-term (due within 12 months of Balance Sheet)	1,980,916	690,000	1,830,000
(bb) Others	1,050,744	900,800	1,051,506
(b) Current Accounts	30,120	507,377	1,424,094
(c) Others	-	-	-
3 Money at Call and Short Notice			
(a) With Banks	-	-	-
(b) With other Institutions	-	-	-
4 Others	-	-	-
TOTAL	3,723,702	2,501,234	5,475,639

Balances with non-scheduled banks included in 2 and 3 above

CASH & BANK BALANCES

1 In India	3,723,702	2,501,234	5,475,639
2 Outside India	-	-	-
TOTAL	3,723,702	2,501,234	5,475,639

Note: Cheques on hand amounting to ₹ 602,184 thousands (Previous Year ₹ 358,150 thousands.)

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

(₹'000)

Particulars	As at 31st December, 2012	As at 31st December, 2011	As at 31st March, 2012
ADVANCES			
1 Reserve deposits with ceding companies	-	-	-
2 Application money for investments	-	-	31,000
3 Prepayments	206,508	158,384	157,566
4 Advances to Directors/Officers	-	-	-
5 Advance tax paid and taxes deducted at source (Net of provision for taxation)	1,462,149	866,804	1,298,389
6 Others			
(a) Security Deposits	325,583	468,154	454,422
(b) Advances to employees	9,882	15,794	16,508
(c) Investment sold awaiting settlement	49,773	-	31,896
(d) Other Advances	308,436	174,732	91,733
TOTAL (A)	2,362,331	1,683,868	2,081,514
OTHER ASSETS			
1 Income accrued on investments	2,860,357	1,963,071	2,277,336
2 Outstanding Premiums	387,594	1,750,672	2,161,441
3 Agents' Balances	111,735	275,194	271,819
4 Foreign Agencies Balances	-	-	-
5 Due from other entities carrying on insurance business (including reinsures)	169,445	73,594	58,402
6 Due from subsidiaries/ holding company	-	810	-
7 Deposit with Reserve Bank of India [Pursuant to section 7 of Insurance Act, 1938]	-	-	-
8 Others			
(a) Sundry Debtors	327,922	224,040	255,741
(b) Due from Investing Company	33	33	-
(c) Service Tax Advance & Unutilised Credits	52,553	558,964	327,303
TOTAL (B)	3,909,639	4,846,378	5,352,042
TOTAL (A+B)	6,271,970	6,530,246	7,433,556

FORM L-19-CURRENT LIABILITIES SCHEDULE

CURRENT LIABILITIES

(₹'000)

	Particulars	As at 31st December, 2012	As at 31st December, 2011	As at 31st March, 2012
1	Agents' Balances	373,173	313,488	768,786
2	Balances due to other insurance companies (including Reinsurers)	297,368	241,402	169,885
3	Deposits held on reinsurance ceded	-	-	-
4	Premiums received in advance	244,211	226,666	183,302
5	Unallocated premium	890,006	723,690	667,509
6	Sundry creditors	5,053,280	5,961,433	6,010,260
7	Due to subsidiaries/ holding company	-	810	-
8	Claims Outstanding	688,717	203,787	247,217
9	Annuities Due	-	-	-
10	Due to Officers/ Directors	-	-	-
11	Others			
	(a) Tax deducted to be remitted	115,741	99,924	82,574
	(b) Service Tax Liability	122,211	56,949	11
	(c) Security Deposits	-	21,441	21,441
	(d) Investments purchased - to be settled	52,883	553,348	525,971
	(e) Due to Investing Company	-	-	9,027
	(f) Others - Payable	917,752	214,048	2,238,964
	(g) Cheques issued but not presented for payments net of bank balances	3,925	261,372	-
	(h) Refunds due (Withdrawals, surrender, lookin, proposal declined)	164,638	392,964	561,155
12	Unclaimed amount of policyholders	3,785,502	3,722,123	3,516,554
	TOTAL	12,709,407	12,993,445	15,002,656

FORM L-20-PROVISIONS SCHEDULE**PROVISIONS****(₹'000)**

Particulars	As at 31st December, 2012	As at 31st December, 2011	As at 31st March, 2012
For Taxation (less payments and taxes deducted at source)	-	-	-
For proposed dividends	-	-	-
For dividend distribution tax	-	-	-
Others:			
(a) Wealth Tax	117	79	151
(b) Standard Loans	-	3	3
(c) Employee Benefits	209,929	140,506	136,600
TOTAL	210,046	140,588	136,754

FORM L-21-MISC EXPENDITURE SCHEDULE

MISCELLANEOUS EXPENDITURE
(To the extent not written off or adjusted)

(₹'000)

	Particulars	As at 31st December, 2012	As at 31st December, 2011	As at 31st March, 2012
1	Discount allowed in issue of shares/ debentures	-	-	-
2	Others	-	-	-
	TOTAL	-	-	-

FORM L-22-ANALYTICAL RATIOS

Date: 31/12/2012

Sl.No.	Particular	For the Quarter ended 31st December, 2012	Upto the Nine Months ended 31st December, 2012	For the Quarter ended 31st December, 2011	Upto the Nine Months ended 31st December, 2011
1	New business premium income growth rate - segment wise				
	Participating - Individual & Group Life	32.50%	59.27%	206.67%	125.54%
	Participating - Individual & Group Pension	-100.22%	-99.09%	385.80%	734.26%
	Non Participating - Individual & Group Life	229.36%	38.40%	243.25%	542.83%
	Non Participating - Group Pension	-96.85%	-35.63%	New Business	New Business
	Annuity	597.82%	379.54%	45.29%	76.23%
	Health	19.14%	6.57%	-76.73%	-82.52%
	Unit Linked - Individual Life	15.69%	-1.44%	-44.67%	-16.83%
	Unit Linked - Individual Pension	1732.59%	226.68%	-83.39%	-97.74%
	Unit Linked - Group Life	109.90%	9.63%	-59.82%	-19.75%
	Unit Linked - Group Pension	36.60%	-22.30%	-59.12%	-48.39%
2	Net Retention Ratio	99.43%	99.40%	99.46%	99.47%
3	Expense of Management to Gross Direct Premium Ratio	17.83%	19.08%	19.79%	18.91%
4	Commission Ratio (Gross commission paid to Gross Premium)	6.12%	5.73%	5.29%	5.38%
5	Ratio of policy holder's liabilities to shareholder's funds	3001.47%	3001.47%	3988.25%	3988.25%
6	Growth rate of shareholders' fund \$	88.21%	88.21%	2.42%	2.42%
7	Ratio of surplus to policyholders' liability	0.19%	1.16%	0.27%	0.77%
8	Change in net worth (Rs. in Lakhs) \$	59,014	59,014	1,580	1,580
9	Profit after tax/Total Income	2.91%	3.18%	0.74%	0.77%
10	(Total real estate + loans)/(Cash & invested assets)	0.76%	0.76%	1.10%	1.10%
11	Total investments/(Capital + Surplus)	21.69	21.69	23.62	23.62
12	Total affiliated investments/(Capital+ Surplus)	0.86	0.86	0.78	0.78
13	Investment Yield (Gross and Net)				
	A. with realised gains				
	Shareholders' Funds	2.11%	6.25%	-0.40%	3.46%
	Policyholders' Funds				
	Non Linked				
	Participating	2.15%	5.64%	2.91%	8.60%
	Non Participating	2.43%	6.99%	2.13%	5.31%
	Linked				
	Non Participating	1.68%	3.98%	0.82%	5.17%
	B. with unrealised gains				
	Shareholders' Funds	3.02%	8.50%	-1.40%	0.50%
	Policyholders' Funds				
	Non Linked				
	Participating	3.32%	10.16%	1.89%	4.23%
	Non Participating	2.91%	9.70%	2.34%	5.70%
	Linked				
	Non Participating	4.71%	11.55%	-5.30%	-11.96%
14	Conservation Ratio				
	Participating - Individual & Group Life	84.93%	84.16%	88.38%	90.98%
	Participating - Individual & Group Pension	86.38%	80.50%	81.29%	90.16%
	Non Participating - Individual & Group Life	81.26%	79.41%	82.96%	87.63%
	Non Participating - Group Pension	NA	NA	NA	NA
	Annuity	NA	NA	NA	NA
	Health	77.45%	74.56%	64.29%	53.69%
	Unit Linked - Individual Life	73.45%	71.54%	80.10%	79.81%
	Unit Linked - Individual Pension	79.40%	81.09%	79.01%	76.55%
	Unit Linked - Group Life	NA	NA	NA	NA
	Unit Linked - Group Pension	NA	NA	NA	NA
15 (a)	Premium Persistency Ratio*				
	13th month	75.46%	78.37%	77.17%	81.70%
	25th month	76.29%	78.53%	73.94%	74.01%
	37th month	51.38%	47.36%	24.88%	27.73%
	49th month	21.45%	21.46%	17.15%	19.53%
	61st month	18.96%	21.98%	19.56%	20.61%
15 (b)	Premium Persistency Ratio*#				
	13th month	75.46%	78.37%	77.17%	81.70%
	25th month	88.47%	90.77%	86.38%	88.82%
	37th month	66.03%	67.31%	53.74%	54.06%
	49th month	69.94%	67.96%	59.02%	60.28%
	61st month	71.52%	68.91%	74.39%	76.15%
15 (c)	Policy Persistency Ratio*				
	13th month	69.91%	73.64%	70.36%	74.46%
	25th month	67.56%	68.86%	62.89%	63.26%
	37th month	46.91%	44.20%	34.42%	36.01%
	49th month	31.04%	32.43%	24.82%	26.60%
	61st month	27.68%	33.35%	28.35%	29.78%
15 (d)	Policy Persistency Ratio*#				
	13th month	69.91%	73.64%	70.36%	74.46%
	25th month	86.12%	88.74%	83.70%	86.39%
	37th month	65.46%	70.15%	59.99%	58.85%
	49th month	70.23%	68.99%	63.78%	66.37%
	61st month	70.79%	74.89%	76.45%	78.84%

Sl.No.	Particular	For the Quarter ended 31st December, 2012	Upto the Nine Months ended 31st December, 2012	For the Quarter ended 31st December, 2011	Upto the Nine Months ended 31st December, 2011
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	1,994,880,096	1,994,880,096	1,994,880,096	1,994,880,096
2	(b) Percentage of shareholding (Indian / Foreign)				
	Indian	74%	74%	74%	74%
	Foreign	26%	26%	26%	26%
3	(c) %of Government holding (in case of public sector insurance companies)	NA	NA	NA	NA
4 (a)	(a) Basic EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	0.60	1.69	0.05	0.16
4 (b)	(a) Diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	0.60	1.69	0.05	0.16
5 (a)	(b) Basic EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.60	1.69	0.05	0.16
5 (b)	(b) Diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.60	1.69	0.05	0.16
6	(iv) Book value per share (Rs)	6.31	6.31	3.35	3.35

Note:1) Single premium and group policies are excluded in the calculation of the persistency ratios.

2) The premium persistency ratios and the policy persistency ratios allow for lapses, surrenders, paid ups.

3) There has been a change in the methodology as compared to the previous year. The change is being done to arrive at more meaningful ratios.

(a) The persistency ratios in the column "upto the nine month ended December 2012" have been calculated for a 12 month period for the policies issued in the October-September period of the relevant years. For eg: the 37th month persistency is calculated for the policies issued from October 2008 to September 2009.

(b) The persistency ratios in the column "upto the nine month ended December 2011" have been calculated for the policies issued in the April-November period of the relevant years. For eg: the 13th month persistency is calculated for the policies issued from April 2010 to November 2010.

(c) The persistency ratios in the column "For the Quarter ended 31st December, 2012" have been calculated for the policies issued in the July-September quarter of the relevant years. For eg: the 37th month persistency is calculated for the policies issued from July 2009 to September 2009.

(d) The persistency ratios in the column "For the Quarter ended 31st December, 2011" have been calculated for the policies issued in the September-November quarter of the relevant years. For eg: the 13th month persistency is calculated for the policies issued from September 2010 to November 2010.

4) # Persistency ratios are calculated on reducing balance basis.

5) \$ The change and ratio are in comparison with similar amount for the previous period.

FORM L-23-RECEIPT AND PAYMENTS SCHEDULE

Receipts and Payments Account for the period ended			(₹'000)
Particulars	April 2012 to 31st December, 2012	April 2011 to 31st December, 2011	April 2011 to 31st March, 2012
Cash Flows from the operating activities:			
Premium received from policyholders, including advance receipts	72,353,924	66,058,630	101,652,967
Other receipts:			
Service tax recovery	129,192	69,764	23,661
Fees & Charges	25,230	27,875	34,865
Misc income	52,212	33,507	49,126
Payments to the re-insurers, net of commissions and claims/ Benefits	(211,734)	(181,194)	(355,012)
Payments to co-insurers, net of claims / benefit recovery	-	-	-
Payments of claims/benefits	(25,195,524)	(20,371,706)	(29,018,266)
Payments of commission and brokerage	(4,184,857)	(3,687,502)	(5,457,326)
Payments of other operating expenses	(9,137,974)	(6,267,592)	(8,945,264)
Preliminary and pre-operative expenses	-	-	-
Deposits, advances and staff loans	110,962	228,768	(454,184)
Income taxes paid (Net)	(333,213)	(443)	(449,307)
Service tax paid	(920,218)	(718,281)	(1,012,730)
Other payments	-	-	-
Cash flows before extraordinary items	32,688,000	35,191,826	56,068,530
Cash flow from extraordinary operations	-	-	-
Net cash flow from operating activities	32,688,000	35,191,826	56,068,530
Cash flows from investing activities:			
Purchase of fixed assets	(285,382)	(95,076)	(155,885)
Proceeds from sale of fixed assets	8,749	15,255	19,330
Purchases of investments	(146,881,802)	(136,193,954)	(948,821,734)
Loans disbursed	20,711	9,121	13,611
Sales of investments	109,771,978	80,574,045	890,417,167
Repayments received	-	-	-
Rents/Interests/ Dividends received	12,395,472	8,796,314	11,564,132
Investments in money market instruments and in liquid mutual funds (Net)	(11,385,001)	5,502,412	(4,463,146)
Expenses related to investments	(21,861)	(18,962)	(22,437)
Net cash flow from investing activities	(36,377,136)	(41,410,845)	(51,448,962)
Cash flows from financing activities:			
Proceeds from issuance of share capital	-	-	-
Share Application Money received	-	-	-
Share Premium Money Received	-	-	-
Proceeds from borrowing	-	-	-
Repayments of borrowing	-	-	-
Interest/dividends paid	-	-	-
Net cash flow from financing activities	-	-	-
Effect of foreign exchange rates on cash and cash equivalents, net			
Net increase in cash and cash equivalents:	(3,689,136)	(6,219,019)	4,619,568
Cash and cash equivalents at the beginning of the period	30,581,164	25,961,595	25,961,595
Cash and cash equivalents at the end of the period	26,892,028	19,742,576	30,581,164

Components of Cash and cash equivalents at end of the period:			
Cash and cheques in hand	661,922	403,057	1,170,039
Bank Balances	30,120	507,377	1,424,094
Fixed Deposit (less than 3 months)	350,000	-	-
Money Market Instruments	25,849,986	18,832,142	27,987,031
Total Cash and cash equivalents	26,892,028	19,742,576	30,581,164

Reconciliation of Cash & Cash Equivalents with Cash & Bank Balance (Sch 11):

Cash & Cash Equivalents	26,892,028	19,742,576	30,581,164
Add: FDs more than 3 months - Shareholders & Policyholders	2,681,660	1,590,800	2,881,506
Add: FDs less than 3 months from Sch 8B - Unit Linked policyholders	-	-	-
Less: Money market instruments	(25,849,986)	(18,832,142)	(27,987,031)
Cash & Bank Balances as per Sch 11	3,723,702	2,501,234	5,475,639

FORM L-24- VALUATION OF NET LIABILITIES
HDFC STANDARD LIFE INSURANCE

(₹ in Lakhs)

Sr.No.	Particular	As at 31st December, 2012	As at 31st December, 2011
1	Linked		
a	Life	2,049,302	1,404,666
b	General Annuity	-	-
c	Pension	765,317	614,814
d	Health	-	-
2	Non-Linked		
a	Life	707,684	486,484
b	General Annuity	7,346	4,077
c	Pension	151,732	116,975
d	Health	144	133

FORM L-2! : Geographical Distribution Channel - Individuals for the quarter ended 31st December, 2012

Sr.No.	State / Union Territory	Rural (Individual)				Urban (Individual)				Total Business (Individual)			
		No. of Policies	No. of Lives	Premium (₹ crore)	Sum Assured (₹ crore)	No. of Policies	No. of Lives	Premium (₹ crore)	Sum Assured (₹ crore)	No. of Policies	No. of Lives	Premium (₹ crore)	Sum Assured (₹ crore)
1	Andhra Pradesh	52	52	0	4	12,447	11,652	47	815	12,499	11,704	47	819
2	Arunachal Pradesh	-	-	-	-	26	28	0	1	26	28	0	1
3	Assam	9	9	0	0	2,899	2,652	9	98	2,908	2,661	9	98
4	Bihar	9	9	0	1	2,403	1,976	8	94	2,412	1,985	8	96
5	Chattisgarh	15	15	0	1	1,998	1,500	5	103	2,013	1,515	5	104
6	Goa	1	1	0	0	1,194	983	5	56	1,195	984	5	56
7	Gujarat	44	44	0	6	15,216	14,261	59	955	15,260	14,305	59	961
8	Haryana	38	38	0	3	14,873	16,531	70	1,068	14,911	16,569	70	1,071
9	Himachal Pradesh	-	-	-	-	590	475	2	26	590	475	2	26
10	Jammu & Kashmir	1	1	0	0	1,640	1,559	7	80	1,641	1,560	7	80
11	Jharkhand	10	10	0	1	1,927	1,805	7	97	1,937	1,815	7	97
12	Karnataka	9,874	9,874	0	8	11,139	10,570	57	894	21,013	20,444	57	902
13	Kerala	21	21	0	1	8,910	8,343	33	368	8,931	8,364	33	369
14	Madhya Pradesh	45	45	1	5	6,573	6,267	20	379	6,618	6,312	20	385
15	Maharashtra	49,891	49,891	2	37	36,380	34,135	175	6,806	86,271	84,026	177	6,843
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	1	1	0	0	226	140	0	8	227	141	0	8
18	Mirzoram	-	-	-	-	133	115	1	6	133	115	1	6
19	Nagaland	-	-	-	-	22	23	0	1	22	23	0	1
20	Orissa	10	10	0	0	4,863	4,178	14	177	4,873	4,188	14	178
21	Punjab	3	3	0	0	10,041	9,735	48	524	10,044	9,738	48	524
22	Rajasthan	38	38	0	2	6,968	6,283	18	402	7,006	6,321	19	404
23	Sikkim	-	-	-	-	304	480	2	15	304	480	2	15
24	Tamil Nadu	21	21	0	1	14,434	13,815	61	906	14,455	13,836	61	907
25	Tripura	1	1	0	0	930	1,020	3	28	931	1,021	3	28
26	Uttar Pradesh	64	64	1	6	16,586	15,110	57	922	16,650	15,174	57	928
27	UttraKhand	1	1	0	0	1,050	837	3	50	1,051	838	3	50
28	West Bengal	15	15	0	1	10,959	10,215	42	441	10,974	10,230	43	442
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	3,073	2,957	16	202	3,073	2,957	16	202
31	Dadra & Nagrahaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	14	14	0	2	6,834	9,214	50	665	6,848	9,228	50	666
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	396	412	1	18	396	412	1	18
	TOTAL	60,178	60,178	5	79	195,034	187,271	821	16,204	255,212	247,449	826	16,283

FORM L-25- (ii) : Geographical Distribution Channel - GROUP for the quarter ended 31st December, 2012

Sr.No.	State / Union Territory	Rural (Group)				Urban (Group)				Total Business (Group)			
		No. of Policies	No. of Lives	Premium (₹ crore)	Sum Assured (₹ crore)	No. of Policies	No. of Lives	Premium (₹ crore)	Sum Assured (₹ crore)	No. of Policies	No. of Lives	Premium (₹ crore)	Sum Assured (₹ crore)
1	Andhra Pradesh	-	-	-	-	2	13,968	1	679	2	13,968	1	679
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	-	0	-	-	-	0	-
7	Gujarat	-	-	-	-	2	826	1	116	2	826	1	116
8	Haryana	-	-	-	-	8	14,343	16	706	8	14,343	16	706
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	2	1,093	3	33	2	1,093	3	33
12	Karnataka	-	-	-	-	13	22,342	7	663	13	22,342	7	663
13	Kerala	-	-	-	-	-	-	-	-	-	-	-	-
14	Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
15	Maharashtra	-	-	-	-	32	236,402	119	3,149	32	236,402	119	3,149
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	1	7,999	0	1	1	7,999	0	1
21	Punjab	-	-	-	-	3	764	1	50	3	764	1	50
22	Rajasthan	-	-	-	-	-	-	0	(0)	-	-	0	(0)
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	14	28,406	0	463	14	28,406	0	463
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	-	-	-	-	7	19,907	7	6,062	7	19,907	7	6,062
27	UttraKhand	-	-	-	-	1	1,019	0	4	1	1,019	0	4
28	West Bengal	-	-	-	-	3	2,983	5	56	3	2,983	5	56
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	-	-	-	-	-	-	-	-
31	Dadra & Nagrahaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	-	-	-	-	12	15,164	11	794	12	15,164	11	794
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puduchery	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL					100	365,216	172	12,777	100	365,216	172	12,777

FORM - 3A
FORM L-26-INVESTMENT ASSETS(LIFE INSURERS)-3A Part 1

FORM - 3A
Company Name & Code :- HDFC Standard Life Insurance Company Ltd - 101
Statement as on :- 31st December, 2012
Statement of Investment Assets Life Insurers
(Business within India)
Periodicity of Submission: - Quarterly

Part - A

(₹ in Lakhs)

	Particulars	Sch No.	Amount
	Total Application as per Balance Sheet (A)		4,000,996
Add:			
	Current Liabilities	Sch - 13	127,094
	Provisions	Sch - 14	2,100
	Sub Total (B)		129,195
Less:			
	Debit balances in P&L & Revenue Account		95,764
	Loans	Sch - 9	2,969
	Advances & Other Assets	Sch - 12	62,720
	Cash & Bank Balances	Sch - 11	37,237
	Fixed Assets	Sch - 10	27,990
	Misc Expenses not written off	Sch - 15	0
	Sub Total (C)		226,681
	Funds available for Investments (A+B-C)		3,903,510

Reconciliation of Investment Assets	Amount
Total Investment Assets As per Balance Sheet	3,903,510
Balance Sheet Value of:	
A: Life Fund	950,990
B: Pension & General Annuity Fund	159,764
C: Unit Linked Fund	2,813,887
	3,924,641

* Reconciliation of Funds for Investments & Investment Assets	Amount
Funds Available for Investments (E)	3,903,510
Add:	
Fixed Deposits of Conv Funds SCH - 11	30,309
Sub Total (F)	30,309
Less:	
Other - Receivable	
Net units (Creation/Redemption of Units) in Unit Administration System i.e Life Asia on 31st December 2012 * NAV of Respective Fund	9,178
Sub Total (G)	9,178
Value of Investments as per Form 3A (E + F - G)	3,924,641
	0.00

For HDFC Standard Life Insurance Company Limited

Date:-

Prasun Gajri
Chief Investment Officer

FORM - 3A

PART - A

Company Name & Code :
Statement as on :
Statement of Investment assets
(Business within India)
Periodicity of Submission

HDFC Standard Life Insurance Company Limited - 101
31st December, 2012

Quarterly

NON - LINKED BUSINESS

(₹ In Lakhs)

Investment Assets	Percentage as per Reg.	SH		PH		Book Value (SH+PH) (f) = (b+c+d+e)	Actual % (g)	FVC Amount (h)	Total Fund (i) = (a+b+c+d+e)	Mkt./Realisable Value* (j)	
		Balance (a)	FRSM (b)	UL - Non Unit Res (c)	PAR (d)						Non-PAR (e)
A. LIFE FUND											
1. Government Securities	Not less than 25%	-	25,723	92,003	263,719	18,013	399,459	43.66%	81	399,459	399,540
2. Government Securities or other approved Securities (incl 1 above)	Not less than 50%	-	27,217	96,450	308,076	38,865	470,608	51.43%	(140)	470,608	470,468
3. Approved Investments											
a) Housing & Infrastructure	Not less than 15%	1,000	4,973	5,526	149,745	13,889	174,133	19.03%	1,347	175,133	175,287
b) (i) Approved Investments		31,847	19,313	35,673	150,070	37,735	242,791	26.53%	5,294	274,637	243,797
(ii) "Other Investments" not to exceed 15%	Not exceeding 35%	3,132	1,549	-	16,978	8,952	27,479	3.00%	956	30,612	29,042
Total Life Fund	100%	35,979	53,051	137,650	624,869	99,441	915,011	100.00%	7,458	950,990	918,594

100,000,000

B. PENSION AND GENERAL ANNUITY FUND	Percentage as per Reg.	PH		Total	Actual %	FVC Amount	Total Fund	Mkt./Realisable Value*
		PAR	Non-PAR					
1. Government Securities	Not less than 20%	36,912	7,345	44,257	27.70%	434	44,257	44,691
2. Government Securities or other approved Securities (incl 1 above)	Not less than 40%	46,091	21,007	67,097	42.00%	827	67,097	67,924
3. Balance Inv to be in approved Investments	Not exceeding 60%	65,085	27,582	92,667	58.00%	1,753	92,667	93,781
Total Pension And General Annuity Fund	100%	111,175	48,589	159,764	100.00%	2,580	159,764	161,705

LINKED BUSINESS

C. LINKED LIFE, PENSION & GROUP INSURANCE FUNDS	Percentage as per Reg.	PH		Total	Actual %
		PAR	Non-PAR		
1. Approved Investments	Not less than 75%	-	2,678,970	2,678,970	95.21%
2. Other than Approved Investment	Not exceeding 25%	-	134,918	134,918	4.79%
Total Linked Life Insurance Fund	100%	-	2,813,887	2,813,887	100.00%

Note: Market Value of Investments in Life Funds

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

For HDFC Standard Life Insurance Co. Ltd.

Date :

Prasun Gajri
Chief Investment Officer

Unit Linked Insurance Business

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

Periodicity of Submission : Quarterly

Statement as on :- 31st December, 2012

(₹ in Lakhs)

PARTICULARS	Life - Individual	Life - Individual	Life - Individual	Life - Individual	Life - Individual	Life - Individual	Life - Individual
	Liquid Fund	Stable Fund	Secured Fund	Defensive Fund	Balanced Fund	Equity Fund	Growth Fund
	ULIF00102/01/04LiquidFund101	ULIF00720/06/07StableMgFd101	ULIF00202/01/04SecureMgtF101	ULIF00302/01/04DefensiveF101	ULIF00402/01/04BalancedMF101	ULIF00616/01/06EquityMgFd101	ULIF00502/01/04GrowthFund101
Opening Balance (Market Value)	7,179	4,998	20,361	20,620	60,219	94,065	401,225
Add : Inflow during the Quarter	2,799	6,492	4,839	8,496	2,861	3,191	41,641
Increase/(Decrease) Value of Investment	250	118	249	999	2,854	5,453	21,576
Less : Outflow During the Quarter	2,622	3,961	5,575	16,257	4,960	8,058	62,457
TOTAL INVESTIBLE FUNDS (Market Value)	7,605	7,647	19,873	13,858	60,975	94,651	401,985

Unit Linked Insurance Business

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

Periodicity of Submission : Quarterly

Statement as on :- 31st December, 2012

(₹ in Lakhs)

PARTICULARS	Life - Group	Life - Group	Life - Group	Life - Group	Life - Group	Life - Group
	Liquid Fund	Stable Fund	Secured Fund	Defensive Fund	Sovereign Fund	Balanced Fund
	ULGF02225/02/12LiquidFund101	ULGF02825/02/12StableMgFd101	ULGF02325/02/12SecureMgtF101	ULGF02425/02/12DefensiveF101	ULGF01620/06/07SovereignF101	ULGF02525/02/12BalancedMF101
Opening Balance (Market Value)	11,276	10,883	17,178	42,724	153	10,635
Add : Inflow during the Quarter	209	763	2,641	3,861	-	229
Increase/(Decrease) Value of Investment	359	447	661	1,352	7	799
Less : Outflow During the Quarter	4,797	774	326	1,866	0	616
TOTAL INVESTIBLE FUNDS (Market Value)	7,046	11,319	20,154	46,072	160	11,047

Unit Linked Insurance Business

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

Periodicity of Submission : Quarterly

Statement as on :- 31st December, 2012

(₹ in Lakhs)

PARTICULARS	Pension - Individual	Pension - Individual	Pension - Individual	Pension - Individual	Pension - Individual	Pension - Individual	Pension - Individual
	Liquid Fund	Stable Fund	Secured Fund	Defensive Fund	Balanced Fund	Equity Fund	Growth Fund
	ULIF00802/01/04LiquidFund101	ULIF01420/06/07StableMgFd101	ULIF00902/01/04SecureMgtF101	ULIF01002/01/04DefensiveF101	ULIF01102/01/04BalancedMF101	ULIF01316/01/06EquityMgFd101	ULIF01202/01/04GrowthFund101
Opening Balance (Market Value)	3,718	4,061	17,273	9,720	44,432	45,710	220,412
Add : Inflow during the Quarter	1,992	1,245	3,938	883	1,685	1,610	8,565
Increase/(Decrease) Value of Investment	62	154	337	383	2,086	2,623	11,827
Less : Outflow During the Quarter	2,139	1,550	4,760	1,245	3,217	4,313	26,418
TOTAL INVESTIBLE FUNDS (Market Value)	3,633	3,911	16,788	9,741	44,987	45,631	214,386

Unit Linked Insurance Business

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

Periodicity of Submission : Quarterly

Statement as on :- 31st December, 2012

(₹ in Lakhs)

PARTICULARS	Pension - Group	Pension - Group	Pension - Group	Pension - Group	Pension - Group	Pension - Group	Pension - Group
	Liquid Fund	Stable Fund	Secured Fund	Defensive Fund	Balanced Fund	Sovereign Fund	Growth Fund
	ULGF02918/02/12LiquidFund101	ULGF03518/02/12StableMgFd101	ULGF03018/02/12SecureMgtF101	ULGF03118/02/12DefensiveF101	ULGF03218/02/12BalancedMF101	ULGF01520/06/07SovereignF101	ULGF03318/02/12GrowthFund101
Opening Balance (Market Value)	5,035	3,818	3,212	8,919	9,515	7	154
Add : Inflow during the Quarter	76	2,721	777	345	364	1	2
Increase/(Decrease) Value of Investment	177	84	94	298	592	0	8
Less : Outflow During the Quarter	3,283	117	98	188	863	0	10
TOTAL INVESTIBLE FUNDS (Market Value)	2,005	6,506	3,985	9,375	9,608	8	153

Unit Linked Insurance Business

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

Periodicity of Submission : Quarterly

Statement as on :- 31st December, 2012

(₹ in Lakhs)

PARTICULARS	Group	Group	Group	Group	Group	Group	Group
	Liquid Fund	Stable Fund	Sovereign Fund	Secured Fund	Defensive Fund	Balanced Fund	Growth Fund
	ULGF00111/08/03LiquidFund101	ULGF00620/06/07StableMgFd101	ULGF00720/06/07SovereignF101	ULGF00211/08/03SecureMgtF101	ULGF00311/08/03DefensiveF101	ULGF00411/08/03BalancedMF101	ULGF00511/08/03GrowthFund101
Opening Balance (Market Value)	2,365	1,230	324	3,700	11,468	8,701	1
<u>Add</u> : Inflow during the Quarter	51	29	-	119	135	87	-
Increase/(Decrease) Value of Investment	16	41	16	35	391	442	0
<u>Less</u> : Outflow During the Quarter	155	114	-	142	256	90	0
TOTAL INVESTIBLE FUNDS (Market Value)	2,277	1,185	340	3,713	11,738	9,140	1

FORM - 3A

PART-B

L-27-Invt Unit Linked-3A-B

Unit Linked Insurance Business

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

Periodicity of Submission : Quarterly

Statement as on :- 31st December, 2012

(₹ in Lakhs)

PARTICULARS	Defined Benefit Pension	Defined Benefit Pension	Defined Benefit Pension	Defined Benefit Pension	Defined Benefit Pension
	Liquid Fund	Sovereign Fund	Secured Fund	Defensive Fund	Balanced Fund
	ULGF00828/03/05LiquidFund101	ULGF01420/06/07SovereignF101	ULGF00928/03/05SecureMgtF101	ULGF01028/03/05DefensiveF101	ULGF01128/03/05BalancedMF101
Opening Balance (Market Value)	0.03	583	1,187	3,969	2,278
<u>Add</u> : Inflow during the Quarter	-	-	0	9	7
Increase/(Decrease) Value of Investment	0.00	11	43	185	82
<u>Less</u> : Outflow During the Quarter	0.01	-	0	35	0
TOTAL INVESTIBLE FUNDS (Market Value)	0.02	595	1,230	4,128	2,366

Unit Linked Insurance Business

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

Periodicity of Submission : Quarterly

Statement as on :- 31st December, 2012

(₹ in Lakhs)

PARTICULARS	Life-II - Individual	Life-II - Individual	Life-II - Individual	Life-II - Individual	Life-II - Individual	Life-II - Individual	Life-II - Individual
	Liquid Fund	Stable Fund	Secured Fund	Defensive Fund	Balanced Fund	Equity Fund	Growth Fund
	ULIF01520/02/08LiquidFdlI101	ULIF01620/02/08StableMFI101	ULIF01720/02/08SecureMFI101	ULIF01820/02/08DefnsvFdlI101	ULIF01920/02/08BalncdMFI101	ULIF02020/02/08EquityMFI101	ULIF02120/02/08GrwthFndI101
Opening Balance (Market Value)	2,793	5,136	21,895	9,848	47,369	57,127	317,599
Add : Inflow during the Quarter	2,595	1,411	4,012	1,337	3,638	4,020	23,779
Increase/(Decrease) Value of Investment	40	192	100	293	2,080	2,472	17,770
Less : Outflow During the Quarter	2,304	1,338	3,210	1,012	2,121	2,722	16,493
TOTAL INVESTIBLE FUNDS (Market Value)	3,124	5,402	22,798	10,466	50,967	60,898	342,655

Unit Linked Insurance Business

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

Periodicity of Submission : Quarterly

Statement as on :- 31st December, 2012

(₹ in Lakhs)

PARTICULARS	Life-II	Life-II	Life-II	Life-II - Group	Life-II - Group	Life-II - Group	Life-II - Group	Life-II - Group
	Capital Guarantee 5 years	CG3AL	CG5AL	Liquid Fund	Stable Fund	Secured Fund	Defensive Fund	Balanced Fund
	ULGF01805/04/10CapGuaFnd2101	ULGF02005/04/11CapGuaFd3A101	ULGF02105/04/11CapGuaFd5A101	ULGF03620/02/12LiquidFdl101	ULGF03720/02/12StableMFI101	ULGF03820/02/12SecureMFI101	ULGF03920/02/12DefnsvFdl101	ULGF04020/02/12BalncdMFI101
Opening Balance (Market Value)	289	136	1,451	6,775	2,600	10,395	12,815	1,026
<u>Add</u> : Inflow during the Quarter	-	-	-	55	401	63	802	4
Increase/(Decrease) Value of Investment	2	0	53	150	86	(3)	343	38
<u>Less</u> : Outflow During the Quarter	-	-	-	680	31	3	2,401	41
TOTAL INVESTIBLE FUNDS (Market Value)	292	137	1,504	6,300	3,056	10,452	11,559	1,028

Unit Linked Insurance Business

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

Periodicity of Submission : Quarterly

Statement as on :- 31st December, 2012

(₹ in Lakhs)

PARTICULARS	Pension-II - Individual	Pension-II - Individual	Pension-II - Individual	Pension-II - Individual	Pension-II - Individual	Pension-II - Individual	Pension-II - Individual
	Liquid Fund	Stable Fund	Secured Fund	Defensive Fund	Balanced Fund	Equity Fund	Growth Fund
	ULIF02208/10/08LiquidFdlI101	ULIF02308/10/08StableMFII101	ULIF02408/10/08SecureMFII101	ULIF02508/10/08DefnsvFdlI101	ULIF02608/10/08BalncdMFII101	ULIF02708/10/08EquityMFII101	ULIF02808/10/08GrwthFndI101
Opening Balance (Market Value)	2,476	5,013	20,164	8,473	34,464	40,366	201,082
Add : Inflow during the Quarter	1,258	1,135	4,705	841	2,909	2,926	17,804
Increase/(Decrease) Value of Investment	54	228	289	303	1,588	2,011	11,420
Less : Outflow During the Quarter	1,008	1,203	3,306	512	1,679	1,817	10,251
TOTAL INVESTIBLE FUNDS (Market Value)	2,780	5,173	21,852	9,104	37,282	43,486	220,054

Unit Linked Insurance Business

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

Periodicity of Submission : Quarterly

Statement as on :- 31st December, 2012

(₹ in Lakhs)

PARTICULARS	Pension-II - Group	Pension-II - Group	Pension-II - Group	Pension-II - Group	Pension-II - Group	Pension-II - Group
	Liquid Fund	Stable Fund	Secured Fund	Defensive Fund	Capital Guarantee 5 years	Balanced Fund
	ULGF04311/02/12LiquidFdII101	ULGF04811/02/12StableMFII101	ULGF04411/02/12SecureMFII101	ULGF04511/02/12DefnsvFdII101	ULGF01905/04/10CapGuaFnd2101	ULGF04611/02/12BalncdMFII101
Opening Balance (Market Value)	293	1,336	5,415	9,396	29	860
<u>Add</u> : Inflow during the Quarter	7	81	58	190	-	107
Increase/(Decrease) Value of Investment	6	59	36	313	0	46
<u>Less</u> : Outflow During the Quarter	1	11	1	96	-	30
TOTAL INVESTIBLE FUNDS (Market Value)	306	1,465	5,508	9,804	29	982

Unit Linked Insurance Business

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

Periodicity of Submission : Quarterly

Statement as on :- 31st December, 2012

(₹ in Lakhs)

PARTICULARS	Wealth Maximiser	Wealth Maximiser	Wealth Maximiser	Wealth Maximiser	Wealth Maximiser
	Money Plus	Bond Oppurtunities	Large Cap	Mid Cap	Managers
	ULIF02904/08/08MoneyPlusF101	ULIF03004/08/08BondOprtFd101	ULIF03204/08/08Large-CapF101	ULIF03104/08/08Mid-capFnd101	ULIF03304/08/08ManagerFnd101
Opening Balance (Market Value)	1,644	5,213	7,448	6,125	76,909
Add : Inflow during the Quarter	729	1,276	899	1,092	1,536
Increase/(Decrease) Value of Investment	37	175	449	305	2,370
Less : Outflow During the Quarter	642	867	1,013	1,142	2,325
TOTAL INVESTIBLE FUNDS (Market Value)	1,768	5,796	7,784	6,380	78,491

FORM - 3A

L-27-Invt Unit Linked-3A-B

PART-B

Unit Linked Insurance Business

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

Periodicity of Submission : Quarterly

Statement as on :- 31st December, 2012

(₹ in Lakhs)

PARTICULARS	Wealth Builder	Wealth Builder	Wealth Builder	Wealth Builder
	Blue chip	Income	Opportunities	Vantage
	ULIF03501/01/10BlueChipFd101	ULIF03401/01/10IncomeFund101	ULIF03601/01/10OpprtntyFd101	ULIF03701/01/10VantageFnd101
Opening Balance (Market Value)	56,545	9,539	102,203	29,178
<u>Add</u> : Inflow during the Quarter	12,085	7,763	23,128	1,937
Increase/(Decrease) Value of Investment	3,604	345	11,082	1,621
<u>Less</u> : Outflow During the Quarter	2,961	4,359	9,148	839
TOTAL INVESTIBLE FUNDS (Market Value)	69,273	13,289	127,264	31,898

Unit Linked Insurance Business

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

Periodicity of Submission : Quarterly

Statement as on :- 31st December, 2012

(₹ in Lakhs)

PARTICULARS	Life Super-II	Life Super-II	Life Super-II	Life Super-II	PEGMAX	Policy Discontinued	Pension Super 12	Total of All Funds
	Balanced Fund	Capital Guarantee	Short Term	Highest NAV	Pension Maximus	Policy Discontinued Fund	Pension Super Plus Fund - 2012	
	ULIF03901/09/10BalancedFd101	ULIF04126/10/10CaptGuaFd101	ULIF03801/09/10ShortTrmFd101	ULIF04001/09/10HighestNAV101	ULIF04224/01/11PenGuaFnd1101	ULIF05110/03/11DiscontdPF101	ULIF04818/06/12PenSuPls12101	
Opening Balance (Market Value)	25,620	1,238	3,073	293,190	11,457	26,056	-	2,595,368
<u>Add</u> : Inflow during the Quarter	10,532	17	1,176	61,491	54	15,502	3,222	319,239
Increase/(Decrease) Value of Investment	1,273	41	37	8,237	245	221	483	125,610
<u>Less</u> : Outflow During the Quarter	1,538	4	400	12,187	11	3,125	8	254,098
TOTAL INVESTIBLE FUNDS (Market Value)	35,888	1,292	3,885	350,731	11,745	38,655	3,698	2,786,119

For HDFC Standard Life Insurance Co. Ltd.

Date : 13th August, 2012

Prasun Gajri
Chief Investment Officer

Unit Linked Insurance Business

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

Periodicity of Submission : Quarterly

Statement as on :- 31st December, 2012

(₹ in Lakhs)

INVESTMENT OF UNIT FUND	Life Super-II Balanced Fund		Life Super-II Capital Guarantee		Life Super-II Short Term		Life Super-II Highest NAV		PEGMAX Pension Maximus		Policy Discontinued Policy Discontinued Fund		Pension Super 12 Pension Super Plus Fund - 2012		TOTAL UNIT LINKED	
	ULIF0390109/10BalancedFd101		ULIF04126/10/10CapitalGuaFd101		ULIF03801/09/10ShortTrmFd101		ULIF04001/09/10HighestNAV101		ULIF042240/11/11PenGuaFnd1101		ULIF05110/03/11DiscontPF101		ULIF04818/06/12PenSupPls12101			
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
I. Approved Investments (>=75%)																
Govt. bonds	6,529	17.97	-	-	-	-	113,350	31.68	-	-	3,928	9.98	1,932	59.87	299,742	10.65
Corporate Bonds	3,508	9.66	-	-	1,324	32.85	20,265	5.66	3,424	28.14	4,781	12.14	-	-	120,613	4.29
Infrastructure Bonds	7,302	20.10	-	-	2,205	54.69	93,605	26.16	7,382	60.65	2,841	7.22	-	-	349,264	12.41
Equity	17,427	47.97	1,240	96.05	-	-	97,422	27.22	852	7.00	-	-	1,182	36.64	1,754,855	62.36
Money Market	71	0.19	15	1.19	356	8.82	23,298	6.51	61	0.50	23,121	58.73	550	17.04	114,028	4.05
Mutual Funds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Deposit with Banks	-	-	-	-	-	-	-	-	-	-	800	2.03	-	-	12,700	0.45
Sub Total (A)	34,836	95.89	1,256	97.24	3,885	96.36	347,941	97.23	11,718	96.28	35,471	90.10	3,664	113.55	2,651,201	94.22
II. Current Assets:																
Accrued Interest	563	1.55	0	0.00	151	3.74	7,681	2.15	446	3.67	729	1.85	33	1.03	29,287	1.04
Dividend Receivable	8	0.02	1	0.05	-	-	47	0.01	0	0.00	-	-	0	0.01	706	0.03
Bank Balance	1	0.00	1	0.08	1	0.02	1	0.00	1	0.01	1	0.00	1	0.04	87	0.00
Receivable for Sale of Investments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5,309	0.19
Other Current Assets (for Investments)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	911	0.03
Less: Current Liabilities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Payable for Investments	(85)	(0.23)	-	-	-	-	(0)	(0.00)	-	-	-	-	(504)	(15.63)	(5,446)	(0.19)
Fund Mgmt Charges Payable	(39)	(0.11)	(1)	(0.11)	(4)	(0.11)	(399)	(0.11)	(14)	(0.11)	(16)	(0.04)	(1)	(0.04)	(2,588)	(0.09)
Other Current Liabilities (for Investments)	(5)	(0.01)	(1)	(0.04)	(1)	(0.01)	(217)	(0.06)	(8)	(0.06)	(2)	(0.01)	(1)	(0.02)	(499)	(0.02)
Sub Total (B)	443	1.22	(0)	(0.03)	147	3.64	7,114	1.99	426	3.50	712	1.81	(471)	(14.60)	27,768	0.99
III. Other Investments (<=25%)																
Corporate Bonds	-	-	-	-	-	-	-	-	-	-	3,184	8.09	-	-	5,753	0.20
Infrastructure Bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Equity	1,052	2.89	36	2.79	-	-	2,790	0.78	27	0.22	-	-	34	1.05	129,165	4.59
Money Market	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mutual Funds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sub Total (C)	1,052	2.89	36	2.79	-	-	2,790	0.78	27	0.22	3,184	8.09	34	1.05	134,918	4.79
Total (A + B + C)	36,330	100.00	1,292	100.00	4,032	100.00	357,844	100.00	12,171	100.00	39,368	100.00	3,227	100.00	2,813,887	100.00
Funds Carried Forward (as per LB 2)																

Company Name & Code:
Statement as on:

HDFC Standard Life Insurance Company Limited - 101
31st December 2012

(Amount in ₹)

No.	Name of the Scheme	SFIN Code	Assets Held on the above date	NAV as on the above date	NAV as per LB 2	Previous Quarter NAV	2nd Previous Quarter NAV	3rd Previous Quarter NAV	Annualised Return/Yield %	3 Year Rolling CAGR
1	Liquid Fund Investment - Life	ULIF00102/01/04LiquidFund101	787,815,488	38.6956	38.6956	37.8891	37.0705	36.2601	8.44	8.25
2	Secured Managed Investment - Life	ULIF00202/01/04SecureMgtF101	2,036,811,466	36.6415	36.6415	35.7391	34.5581	33.7482	10.02	8.59
3	Defensive Managed Investment - Life	ULIF00302/01/04DefensiveF101	1,399,162,355	47.4297	47.4297	45.9458	43.8825	43.2009	12.81	7.67
4	Balanced Managed Investment - Life	ULIF00402/01/04BalancedMF101	6,202,365,779	60.9257	60.9257	58.6404	55.3650	55.1049	15.46	7.33
5	Equity Managed Investment - Life	ULIF00616/01/06EquityMgFd101	9,579,463,364	75.5351	75.5351	71.9671	66.8526	67.5758	19.67	6.98
6	Growth Fund Investment - Life	ULIF00502/01/04GrowthFund101	40,306,280,235	86.2860	86.2860	81.7310	74.8931	76.4304	22.11	5.78
7	Liquid Fund Investment - Pension	ULIF00802/01/04LiquidFund101	379,522,501	39.0002	39.0002	38.1912	37.3577	36.5346	8.40	8.19
8	Secured Managed Investment - Pension	ULIF00902/01/04SecureMgtF101	1,709,005,685	36.0679	36.0679	35.1748	34.0185	33.2117	10.07	8.57
9	Defensive Managed Investment - Pension	ULIF01002/01/04DefensiveF101	999,008,887	43.0921	43.0921	41.6760	39.7077	39.1628	13.48	7.63
10	Balanced Managed Investment - Pension	ULIF01102/01/04BalancedMF101	4,586,105,514	58.5621	58.5621	56.3575	53.2053	52.9513	15.52	7.26
11	Equity Managed Investment - Pension	ULIF01316/01/06EquityMgFd101	4,612,950,935	72.2046	72.2046	68.5566	63.5018	64.1590	21.11	7.33
12	Growth Fund Investment - Pension	ULIF01202/01/04GrowthFund101	21,497,295,553	82.8160	82.8160	78.4073	71.8459	73.3498	22.31	5.77
13	Liquid Fund Investment - Group @	ULGF00111/08/03LiquidFund101	239,307,692	39.2643	39.2643	38.4430	37.5750	36.7413	8.48	8.08
14	Secured Managed Investment - Group	ULGF00211/08/03SecureMgtF101	383,197,533	36.4186	36.4186	35.6149	34.6620	33.8339	8.95	7.28
15	Defensive Managed Investment - Group	ULGF00311/08/03DefensiveF101	1,193,613,267	53.4510	53.4510	51.7743	49.6260	49.0417	12.85	7.15
16	Balanced Managed Investment - Group	ULGF00411/08/03BalancedMF101	918,793,896	76.6764	76.6764	73.7991	69.6035	69.5912	15.47	6.05
17	Growth Fund Investment - Group	ULGF00511/08/03GrowthFund101	92,393	200.6174	200.6174	188.1433	174.9102	171.9967	26.30	18.07
18	Liquid Fund Investment - DB Pension	ULGF00828/03/05LiquidFund101	2,484	37.2992	37.2992	36.6784	36.0605	35.4379	6.72	8.65
19	Secured Managed Investment - DB Pension	ULGF00928/03/05SecureMgtF101	125,637,439	75.2072	75.2072	73.5353	71.3146	69.4782	9.02	37.38
20	Defensive Managed Investment - DB Pension	ULGF01028/03/05DefensiveF101	415,280,855	43.5622	43.5622	42.2507	40.5537	39.9993	12.32	7.12
21	Balanced Managed Investment - DB Pension	ULGF01128/03/05BalancedMF101	241,492,852	54.5066	54.5066	52.5089	49.7612	49.4017	15.09	7.61
22	Stable Managed Life	ULIF00720/06/07StableMgFd101	789,920,962	38.1402	38.1402	37.4214	36.4269	35.6320	7.62	7.51
23	Stable Managed Pension	ULIF01420/06/07StableMgFd101	404,715,315	38.1735	38.1735	37.4465	36.4684	35.6739	7.70	7.47
24	Stable Managed - Group	ULIF00620/06/07StableMgFd101	121,919,088	36.9273	36.9273	36.2619	35.3884	34.6112	7.28	6.92
25	Sovereign Fund Life	ULGF01620/06/07SovereignF101	16,415,030	31.4893	31.4893	30.4495	29.5513	28.9867	13.55	6.81
26	Sovereign Fund Pension	ULGF01520/06/07SovereignF101	870,026	31.3955	31.3955	30.4307	29.5983	28.7029	12.58	7.23
27	Sovereign - Group	ULGF00720/06/07SovereignF101	34,523,066	31.0673	31.0673	30.0117	29.1101	28.6481	13.95	6.73
28	Sovereign Fund - DB Pension	ULGF01420/06/07SovereignF101	60,796,511	31.0722	31.0722	30.1469	29.2864	28.5413	12.18	6.87
29	Liquid Fund Investment - Life - II	ULIF01520/02/08LiquidFdlI101	324,217,726	14.8037	14.8037	14.5146	14.2167	13.9180	7.90	7.71
30	Secured Managed Investment - Life - II	ULIF01720/02/08SecureMFI101	2,345,707,098	14.7377	14.7377	14.3876	13.9160	13.5959	9.65	8.91
31	Defensive Managed Investment - Life - II	ULIF01820/02/08DefnsvFdlI101	1,073,439,191	14.2455	14.2455	13.8235	13.2181	13.0437	12.11	7.39
32	Balanced Managed Investment - Life - II	ULIF01920/02/08BalncdMFI101	5,180,878,208	12.6462	12.6462	12.1982	11.5320	11.4451	14.57	7.37
33	Equity Managed Investment - Life - II	ULIF02020/02/08EquityMFI101	6,178,833,426	11.7120	11.7120	11.1829	10.3977	10.5194	18.77	6.31
34	Growth Fund Investment - Life - II	ULIF02120/02/08GrwthFndI101	34,345,037,482	10.0626	10.0626	9.5426	8.7765	8.9559	21.62	5.51
35	Stable Managed Life - II	ULIF01620/02/08StableMFI101	555,293,357	14.3900	14.3900	14.1224	13.7433	13.4496	7.52	7.35
36	Money Plus Niche Life Fund	ULIF02904/08/08MoneyPlusF101	180,238,755	13.1339	13.1339	12.9675	12.7811	12.5128	5.09	5.15
37	Bond Opportunity Niche Life Fund	ULIF03004/08/08BondOpF101	595,837,438	13.7301	13.7301	13.4248	13.1102	12.8551	9.02	6.00
38	Mid Cap Niche Life Fund	ULIF03104/08/08Mid-capFnd101	640,163,924	20.2205	20.2205	19.1960	17.6767	18.3887	21.17	10.53
39	Large Cap Niche Life Fund	ULIF03204/08/08Large-CapF101	774,287,518	14.5471	14.5471	13.9257	13.0503	13.1447	17.70	4.30
40	Manager Niche Life Fund	ULIF03304/08/08ManagerFnd101	7,979,549,042	16.0906	16.0906	15.5507	14.7190	14.8093	13.77	6.78
41	Balanced Managed Investment - Pension - II	ULIF02608/10/08BalncdMFI101	3,781,375,633	16.9667	16.9667	16.3633	15.4774	15.3834	14.63	7.04
42	Defensive Managed Investment - Pension - II	ULIF02508/10/08DefnsvF101	930,080,946	15.5484	15.5484	15.0884	14.4256	14.2351	12.10	7.44
43	Equity Managed Investment - Pension - II	ULIF02708/10/08EquityMFI101	4,377,357,668	17.2885	17.2885	16.5034	15.3867	15.6300	18.87	6.43
44	Growth Fund Investment - Pension - II	ULIF02808/10/08GrwthFndI101	22,047,257,094	19.1639	19.1639	18.1756	16.7266	17.0764	21.57	5.35
45	Liquid Fund Investment - Pension - II	ULIF02208/10/08LiquidFdlI101	288,024,368	14.0070	14.0070	13.7349	13.4554	13.1778	7.86	7.56
46	Secured Managed Investment - Pension - II	ULIF02408/10/08SecureMFI101	2,227,613,196	14.5590	14.5590	14.2141	13.7488	13.4286	9.63	8.92
47	Stable Managed Pension - II	ULIF02308/10/08StableMFI101	528,338,246	13.7537	13.7537	13.5007	13.1366	12.8556	7.43	7.36
48	Income Wealth Builder Fund #	ULIF03401/01/10IncomeFund101	1,322,932,607	12.7705	12.7705	12.4723	12.0411	11.7786	9.49	N/A
49	Blue Chip Wealth Builder Fund #	ULIF03501/01/10BlueChipF101	6,920,234,064	11.0805	11.0805	10.5219	9.6738	9.8853	21.06	N/A
50	Opportunity Wealth Builder Fund #	ULIF03601/01/10OpportunityF101	12,685,181,990	12.4236	12.4236	11.6410	10.7196	11.4934	26.67	N/A
51	Vantage Wealth Builder Fund #	ULIF03701/01/10VantageFnd101	3,218,881,873	12.5624	12.5624	11.9784	11.2892	11.3074	19.34	N/A
52	Capital Guarantee 5 Year Life Fund - II #	ULGF01805/04/10CapGuaFnd2101	29,557,639	11.6715	11.6715	11.4289	11.2303	11.2045	8.42	N/A
53	Capital Guarantee 5 Year Pension Fund - II #	ULGF01905/04/10CapGuaFnd2101	2,942,160	11.7019	11.7019	11.4613	11.2509	11.1771	8.33	N/A
54	HDFC SL Highest NAV Guarantee Fund Life Super - II ^	ULIF04001/09/10HighestNAV101	35,784,418,508	10.3940	10.3940	10.1677	9.7744	9.6431	8.83	N/A
55	HDFC SL Short Term Fund Life Super - II ^	ULIF03801/09/10ShortTmF101	403,185,457	11.9774	11.9774	11.7512	11.4609	11.2215	7.64	N/A
56	HDFC SL Balanced Fund Life Super - II ^	ULIF03901/09/10BalancedF101	3,633,029,645	11.2398	11.2398	10.7748	10.1612	10.0843	17.12	N/A
57	HDFC SL Capital Guarantee Fund Life Super - II *	ULIF04126/10/10CapitGuaF101	129,153,114	10.7077	10.7077	10.3712	9.6220	9.6599	12.87	N/A
58	HDFC Life Pension Guarantee Maximus Fund @	ULIF04224/01/11PenGuaFnd1101	1,217,106,405	11.5173	11.5173	11.3045	10.8397	10.6080	7.47	N/A
59	HDFC Life Capital Guarantee 3A Life Fund - II \$\$	ULGF02005/04/11CapGuaFdsA101	13,919,855	11.0729	11.0729	10.8861	10.6301	10.4252	6.81	N/A
60	HDFC Life Capital Guarantee 5A Life Fund - II \$\$	ULGF02105/04/11CapGuaFdsA101	152,112,678	11.0790	11.0790	10.8487	10.5377	10.2844	8.42	N/A
61	Pension-Liquid Group Fund II %	ULGF04311/02/12LiquidFdlI101	31,666,608	14.0085	14.0085	13.7433	13.4523	13.1780	7.66	7.57
62	Pension-Stable Managed Group Fund II %	ULGF04811/02/12StableMFI101	149,365,254	13.7543	13.7543	13.4976	13.1337	12.8541	7.55	7.36
63	Pension-Secure Managed Group Fund II %	ULGF04411/02/12SecureMFI101	564,074,465	14.5483	14.5483	14.2132	13.7201	13.4016	9.35	8.89
64	Pension-Defensive Managed Group Fund II %	ULGF04511/02/12DefnsvFdlI101	1,000,904,681	15.4956	15.4956	15.0369	14.3578	14.1618	12.10	7.32
65	Pension-Balanced Managed Group Fund II %	ULGF04611/02/12BalncdMFI101	98,900,391	16.8926	16.8926	16.2988	15.4220	15.3511	14.45	6.89

Company Name & Code:
Statement as on:

HDFC Standard Life Insurance Company Limited - 101
31st December 2012

(Amount in ₹)

No.	Name of the Scheme	SFIN Code	Assets Held on the above date	NAV as on the above date	NAV as per LB 2	Previous Quarter NAV	2nd Previous Quarter NAV	3rd Previous Quarter NAV	Annualised Return/Yield %	3 Year Rolling CAGR
66	Pension - Balanced ManagedGroup Fund %	ULGF03218/02/12BalancedMF101	963,849,747	58.5554	58.5554	56.3610	53.1572	52.9342	15.45	7.26
67	Pension - Defensive ManagedGroup Fund %	ULGF03118/02/12DefensiveF101	961,770,678	42.8472	42.8472	41.4928	39.5589	38.9954	12.95	7.42
68	Pension - GrowthGroup Fund %	ULGF03318/02/12GrowthFund101	15,416,357	82.2955	82.2955	78.1473	71.9449	73.0936	21.06	5.55
69	Pension - LiquidGroup Fund %	ULGF02918/02/12LiquidFund101	211,660,577	39.0892	39.0892	38.1466	37.3004	36.4668	9.80	8.28
70	Pension - Secure ManagedGroup Fund %	ULGF03018/02/12SecureMgF101	409,706,653	36.0931	36.0931	35.2205	33.9931	33.1891	9.83	8.60
71	Pension - Stable ManagedGroup Fund %	ULGF03518/02/12StableMgFd101	672,595,922	38.1526	38.1526	37.4369	36.4606	35.6746	7.58	7.45
72	Life-Balanced Managed Group Fund II %	ULGF04020/02/12BalncdMFI101	104,680,794	12.5622	12.5622	12.1238	11.4743	11.4155	14.35	7.13
73	Life-Defensive Managed Group Fund II %	ULGF03920/02/12DefnsvFd1101	1,187,128,966	14.2540	14.2540	13.8188	13.1890	12.9962	12.49	7.41
74	Life-Liquid Group Fund II %	ULGF03620/02/12LiquidFd1101	661,814,622	14.8058	14.8058	14.5116	14.2118	13.9234	8.04	7.71
75	Life-Secure Managed Group Fund II %	ULGF03820/02/12SecureMFI101	1,077,149,078	14.7381	14.7381	14.3982	13.8970	13.5665	9.37	8.91
76	Life-Stable Managed Group Fund II %	ULGF03720/02/12StableMFI101	313,710,172	14.3766	14.3766	14.1102	13.7377	13.4480	7.49	7.32
77	Life - Balanced ManagedGroup Fund %	ULGF02525/02/12BalancedMF101	1,094,960,557	61.2020	61.2020	59.0130	55.6881	55.0716	14.72	7.49
78	Life - Defensive ManagedGroup Fund %	ULGF02425/02/12DefensiveF101	4,740,093,389	47.3318	47.3318	45.8348	43.7300	43.1816	12.96	7.59
79	Life - LiquidGroup Fund %	ULGF02225/02/12LiquidFund101	741,094,008	38.7931	38.7931	37.9291	37.0949	36.2579	9.04	8.34
80	Life - Secure ManagedGroup Fund %	ULGF02325/02/12SecureMgF101	2,056,474,120	36.6262	36.6262	35.7508	34.5205	33.7167	9.71	8.58
81	Life - Stable ManagedGroup Fund %	ULGF02825/02/12StableMgFd101	1,163,735,016	38.1591	38.1591	37.4421	36.4372	35.6428	7.60	7.53
82	Life - Policy Discontinued Fund **	ULIF05110/03/11DiscontPF101	3,936,760,397	11.5145	11.5145	11.2873	11.0575	10.8416	7.99	N/A
83	Life Pension Super Plus Fund - 2012 &&	ULIF04818/06/12PenSuPls12101	322,665,915	10.0400	10.0400	N/A	N/A	N/A	N/A	N/A
	Total :		281,388,730,854							

NOTE

- S Annualised return for the quarter ended 31st December, 2012.
- # Wealth Builder Funds & Capital Guarantee Funds were launched on 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 applicable
- * HDFC SL Capital Guarantee Fund Life Super- II * was launched on 26th October 2010. Hence, 3 year CAGR is not applicable.
- @ Pension Guarantee Maximus Fund and Group Liquid Fund were launched on 24th January 2011 and 08th March 2011 respectively. Hence, 3 year CAGR is not applicable.
- \$\$ Capital Guarantee 3A Life Fund - II and Capital Guarantee 5A Life Fund - II were launched on 05 April 2011. Hence, 3 year CAGR is not applicable.
- ** HDFC SL Policy Discontinued Fund was launched on 10th March 2011. Hence, 3 year CAGR is not applicable.
- % The funds were split into Group funds from the common fund. Pre Split NAVs of the common Funds are used for Annualised Return calculation and 3 Year Rolling CAGR.
- && Pension Super Plus Fund - 2012 was launched on 03rd December 2012. Hence, Annualized Return/Yield and 3 year CAGR are not applicable.

CERTIFICATION

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

For HDFC Standard Life Insurance Co. Ltd.

Prasun Gajri
Chief Investment Officer

Date :

FORM L-29

Detail regarding Debt securities

Insurer:

HDFC STANDARD LIFE INSURANCE COMPANY LTD - 101

Date: 31/12/2012

(₹ in Lakhs)

Detail Regarding Debt securities

Particulars	MARKET VALUE				BOOK VALUE			
	As at 31/12/2012	As % of total for this class	As at 31/12/2011	As % of total for this class	As at 31/12/2012	As % of total for this class	As at 31/12/2011	As % of total for this class
Break down by credit rating								
AAA rated	847,238	47.79%	582,865	47.68%	839,630	47.76%	582,090	47.69%
AA or better	75,941	4.28%	58,998	4.83%	74,859	4.26%	58,453	4.79%
Rated below AA but above A	12,340	0.70%	2,000	0.16%	12,336	0.70%	2,000	0.16%
Rated below A but above B	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Any other (Sovereign)	837,447	47.23%	578,480	47.33%	831,198	47.28%	578,049	47.36%
Total	1,772,965	100%	1,222,344	100%	1,758,023	100%	1,220,592	100%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	282,534	15.94%	180,737	14.79%	281,989	16.04%	179,926	14.74%
More than 1 year and upto 3years	201,054	11.34%	131,040	10.72%	199,463	11.35%	130,798	10.72%
More than 3years and up to 7years	319,853	18.04%	188,667	15.43%	315,731	17.96%	189,244	15.50%
More than 7 years and up to 10 years	531,533	29.98%	446,894	36.56%	526,261	29.93%	446,081	36.55%
More than 10 years and up to 15 years	182,504	10.29%	105,635	8.64%	181,008	10.30%	105,427	8.64%
More than 15 years and up to 20 years	111,290	6.28%	75,245	6.16%	110,368	6.28%	75,165	6.16%
Above 20 years	144,198	8.13%	94,126	7.70%	143,204	8.15%	93,952	7.70%
Total	1,772,965	100%	1,222,344	100%	1,758,023	100%	1,220,592	100%
Breakdown by type of the issuer								
a. Central Government	803,275	45.31%	572,480	46.83%	797,016	45.34%	572,049	46.87%
b. State Government	34,172	1.93%	6,000	0.49%	34,182	1.94%	6,000	0.49%
c. Corporate Securities	935,518	52.77%	643,864	52.67%	926,824	52.72%	642,543	52.64%
Total	1,772,965	100%	1,222,344	100%	1,758,023	100%	1,220,592	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.

FORM L-30:- RELATED PARTY TRANSACTIONS

(₹ '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 31st December, 2012	Upto the Nine Months ended 31st December, 2012	For the Quarter ended 31st December, 2011	Upto the Nine Months ended 31st December, 2011
1	HDFC Limited	Holding Company	Capital (including Share Application Money)	-	-	-	-
2	HDFC Limited	Holding Company	Insurance Commission Expenses	205	700	300	881
3	HDFC Limited	Holding Company	Interest accrued / received on Deposit	(95,438)	(466,687)	(12,900)	(96,375)
4	HDFC Limited	Holding Company	Reimbursements of Expenses	89	117	220	220
5	HDFC Limited	Holding Company	Purchase of Investment (NCD, Equity Shares)	159,487	921,090	-	1,500,000
6	HDFC Limited	Holding Company	Sale/Redemption of Investment (CP, NCD)	(122,137)	(593,535)	-	(850,000)
7	Standard Life (Mauritius Holdings) 2006 Limited	Investing Party	Capital (including Share Application Money)	-	-	-	-
8	HDFC Asset Management Company Limited	Fellow Subsidiary	Insurance Premium Income / Claims	8	(841)	(1)	(740)
9	HDFC Ergo General Insurance Company Limited	Fellow Subsidiary	Insurance premium Expenses	-	113	1,242	3,166
10	HDFC Ergo General Insurance Company Limited	Fellow Subsidiary	Insurance claim received	(1,883)	(2,079)	63	(982)
11	HDFC Ergo General Insurance Company Limited	Fellow Subsidiary	Insurance Premium Income / Claims	965	509	(24)	(166)
12	HDFC Sales Private Limited	Fellow Subsidiary	Insurance Commission Expenses	9,302	35,519	9,490	22,397
13	Mr. Amitabh Chaudhry	Key Management Personal	Managerial Remuneration	8,525	34,593	5,101	24,904
14	Mr. Amitabh Chaudhry	Key Management Personal	Reimbursements of Expenses	46	75	32	46
15	Mr. Amitabh Chaudhry	Key Management Personal	Insurance Premium Income	-	(67)	-	-
16	Mr. Srinivasan Parthasarathy	Key Management Personal	Managerial remuneration	3,288	9,464	-	-
17	Mr. Srinivasan Parthasarathy	Key Management Personal	Reimbursements of Expenses	55	107	-	-
18	Mrs. Vibha Padalkar	Key Management Personal	Managerial remuneration #	3,779	5,553	-	-
19	Mrs. Vibha Padalkar	Key Management Personal	Reimbursements of Expenses #	27	27	-	-
20	Mrs. Vibha Padalkar	Key Management Personal	Insurance Premium Income #	(96)	(168)	-	-
21	Mr. Paresh Parasnis	Key Management Personal	Managerial Remuneration	-	10,037	3,154	13,710
22	Mr. Paresh Parasnis	Key Management Personal	Reimbursements of Expenses	-	-	1	26
23	Mr. Paresh Parasnis	Key Management Personal	Insurance Premium Income	-	(24)	-	(177)
24	Ashutosh Parasnis (Relative of Mr. Paresh Parasnis)	Relative of Key Management Person	Insurance Premium Income	-	(120)	(60)	(180)
25	HDFC Bank Limited	Associate of holding Company	Insurance Commission Expenses	1,139,930	2,832,943	1,044,537	2,352,193
26	HDFC Bank Limited	Associate of holding Company	Custodian Fees Expense	7,070	19,424	5,629	16,981
27	HDFC Bank Limited	Associate of holding Company	Reimbursements of Expenses	-	-	-	-
28	HDFC Bank Limited	Associate of holding Company	Bank Charges	13,024	33,928	4,763	12,323
29	HDFC Bank Limited	Associate of holding Company	Superannuation contribution (received) / paid	(40,372)	(107,562)	20,993	(164,103)
30	HDFC Bank Limited	Associate of holding Company	Gratuity contribution (received) / paid	3,488	(189,421)	62	(75,614)
31	HDFC Bank Limited	Associate of holding Company	Group Term Insurance Premium	(59,748)	(145,325)	(5,937)	(15,775)
32	HDFC Bank Limited	Associate of holding Company	Interest on FD / TD accrued	(3,339)	(4,968)	-	(4,919)
33	HDFC Bank Limited	Associate of holding Company	Dividend on equity Shares	-	(43,289)	-	-
34	HDFC Bank Limited	Associate of holding Company	Purchase of Investment (FD, Equity shares)	2,126,790	5,665,931	800	498,491
35	HDFC Bank Limited	Associate of holding Company	Sale/Redemption of Investment (FD, CD, Equity Shares)	(1,089,661)	(2,530,329)	-	(1,157,291)
36	HDFC Life Pension Fund Management Company Limited	Wholly Owned Subsidiary	Reimbursements	-	(7)	-	-

* Transaction amounts are on accrual basis.

Appointed Executive Director w.e.f August 14, 2012

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

Insurer: HDFC Standard Life Insurance Company Ltd.

Date: 31/12/2012

Sl. No.	Name of person	Role/designation	Details of change in the quarter
1	Mr. Deepak S. Parekh	Chairman & Director	
2	Mr. Keki M. Mistry	Director	
3	Ms. Renu Sud Karnad	Director	
4	Mr. Norman K. Skeoch	Director	
5	Mr. Gautam R. Divan	Independent Director	
6	Mr. Ranjan K. Pant	Independent Director	
7	Mr. Ravi Narain	Independent Director	
8	Mr. Nathan Parnaby	Director	
9	Mr. David Nish	Director	
10	Mr. A K T Chari	Independent Director	
11	Dr SA Dave	Independent Director	
12	Mr. Michael G. Connarty	Alternate to Norman K. Skeoch	
13	Mr. Gerald E. Grimstone	Alternate to David Nish	
14	Mr. Amitabh Chaudhry	Managing Director & CEO	
15	Mr. Paresh S. Parasnis	Executive Director and Chief Operating Officer	Relieved from 31st July' 2012
16	Ms. Vibha Padalkar	Executive Director & Chief Financial Officer	Appointed w.e.f 14th August' 2012
17	Mr. Prasun Gajri	Senior Executive Vice President & Chief Investment Officer	
18	Mr. Rajendra Ghag	Senior Executive Vice President - HR, L&D & Administration	
19	Mr. Khushru Sidhwa	Senior Vice President - Audit, Risk Management & Compliance	
20	Mr. Srinivasan Parthasarathy	Appointed Actuary	
21	Mr. Manish Ghiya	Company Secretary & Head-Legal	
22	Mr. Sanjay Tripathy	Executive Vice President - Marketing and Direct Channels	
23	Mr. Subrat Mohanty	Executive Vice President - Head of Strategy and Products	

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

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

AVAILABLE SOLVENCY MARGIN AND SOLVENCY RATIO.**As on 31st December 2012**Form Code: K Name of Insure HDFC Standard Life Insurance Company Limited.Registration
Number: 11-128245 Classification: Total Business

Item	Description	Adjusted Value [Amount (in ₹ lakhs)]	
(1)	(2)		
01	Available Assets in Policyholders' Fund:		3,760,186
	Deduct:		
02	Mathematical Reserves		3,681,525
03	Other Liabilities		39,281
04	Excess in Policyholders' funds		39,380
05	Available Assets in Shareholders Fund:		125,222
	Deduct:		
06	Other Liabilities of shareholders' fund		-
07	Excess in Shareholders' funds		125,222
08	Total ASM (04)+(07)		164,602
09	Total RSM		75,045
10	Solvency Ratio (ASM/RSM)		219%

Certification:

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

Place: Mumbai

Srinivasan Parthasarathy

Date: 17-Jan-2013**Notes**

- Item Nos. 01 and 05 are the amounts of the Adjusted Value of Assets as mentioned in Form IRDA-Assets- AA as specified under Schedule I of Insurance Regulatory and Development Authority (Assets, Liabilities, and Solvency Margin of Insurers) Regulations, 2000.
- Item No. 02 is the amount of Mathematical Reserves as mentioned in Form H.
- Item No. 3 (Other Liabilities in Policyholders' Fund) is the amount in the discontinued fund, held for policies that are discontinued due to non-payment of premiums/surrendered within the lock-in period, for Unit linked contracts issued from 1-Sep-2010 onwards.
- Item Nos. 01 to 09 are in Rupees Lakhs.

FORM - 7A
L- 33 NPAs - Form 7A

Name of the Fund Shareholder Non Solvency Fund

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

Statement date as on: 31st December, 2012

Details of Investment Portfolio

Periodicity of Submission Quarterly

(₹ 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:

Prasun Gajri
Chief Investment Officer

FORM - 7A
L- 33 NPAs - Form 7A

Name of the Fund Life Funds

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

Statement date as on: 31st December, 2012

Details of Investment Portfolio

Periodicity of Submissio Quarterly

(₹ 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 inforamtion 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:

Prasun Gajri
Chief Investment Officer

FORM - 7A
L- 33 NPAs - Form 7A

Name of the Fund Pension & Annuity Funds

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

Statement date as on: **31st December, 2012**

Details of Investment Portfolio

Periodicity of Submission Quarterly

(₹ 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:

Prasun Gajri
 Chief Investment Officer

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

Statement date as on: 31st December, 2012

Details of Investment Portfolio

Periodicity of Submissio Quarterly

(₹ 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:

Prasun Gajri
Chief Investment Officer

FORM - 1
FORM L-34-YIELD ON INVESTMENTS-1

Company Name & Code : HDFC Standard Life Insurance Company Ltd - 101
Statement date as on: 31 st December, 2012

Name of the Fund :- Shareholders Non Solvency Margin Fund

Statement of Investment and Income on Investment

Periodicity of Submission : Quarterly

(₹ in Lakhs)

No.	Category of Investment	Category 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	GOVERNMENT SECURITIES													
	Central Government Bonds	CGSB												
	Treasury Bills	CTRB												
2	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES													
	Other Approved Securities (excluding Infrastructure Investments)	SGOA												
3)	Investment subject to Exposure Norms													
(a)	HOUSING & LOANS TO STATE GOVT. FOR HOUSING AND FIRE FIGHTING EQUIPMENT													
(b)	INFRASTRUCTURE INVESTMENTS													
	Infrastructure - PSU - Debentures / Bonds	IPTD	1,000	25	2.48%	2.48%	1,000	74	7.42%	7.42%	1,000	117	5.23%	5.23%
(c)	Approved Investments													
	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE									5			
	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB					-	12	0.61%	0.61%	2,000	216	10.08%	10.08%
	Commercial Papers	ECCP									102	4.45%	4.45%	
	Deposits - CDs with Scheduled Banks	EDCD	7,238	166	2.32%	2.32%	7,238	426	6.72%	6.72%	487	73	1.16%	1.16%
	Corporate Securities - Debentures	ECOS	2,500	60	2.40%	2.40%	2,500	187	7.46%	7.46%	4,998	275	8.84%	8.84%
	Deposits - Repo / Reverse Repo	ECMR	2,022	29	2.20%	2.20%	2,022	93	6.04%	6.04%	170	156	7.49%	7.49%
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	15,736	337	2.10%	2.10%	15,736	897	5.53%	5.53%		65	1.63%	1.63%
	CCIL - CBLO	ECBO	-	7	0.48%	0.48%	-	18	1.81%	1.81%				
	Corporate Securities - Investment in Subsidiaries	ECIS	40	-	0.00%	0.00%	40	-	0.00%	0.00%				
	Mutual Funds - (under Insurer's Promoter Group)	EMPG	4,310	91	2.30%	2.30%	4,310	206	5.36%	5.36%				
(d)	OTHER INVESTMENTS													
	Securitized Assets	OPSA	427	-	0.00%	0.00%	427	-	0.00%	0.00%	428			
	Equity Shares (incl Co-op Societies)	OESH	2,705	-	0.00%	0.00%	2,705	336	13.77%	13.77%	2,255			
			35,979	713			35,979	2,249			11,342	1,005		

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:

Prasun Gajri
Chief Investment Officer

FORM - 1
FORM L-34-YIELD ON INVESTMENTS-1

Company Name & Code : HDFC Standard Life Insurance Company Ltd - 101
Statement date as on: 31 st December, 2012

Name of the Fund :- Life Fund

Statement of Investment and Income on Investment

Periodicity of Submission : Quarterly

(₹ in Lakhs)

No.	Category of Investment	Category 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)	GOVERNMENT SECURITIES																
	Central Government Bonds	CGSB	314,581	6,211	2.01%	2.01%	314,581	17,095	5.97%	5.97%	245,128	17,807	8.11%	8.11%			
	Treasury Bills	CTRB	83,637	1,803	2.09%	2.09%	83,637	4,668	6.23%	6.23%	65,579	3,027	7.83%	7.83%			
	Deposit under Section 7 of Insurance Act, 1938	CDSS	1,241	24	1.90%	1.90%	1,241	71	5.69%	5.69%	1,259	78	7.36%	7.36%			
2)	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES																
	Other Approved Securities (excluding Infrastructure Investments)	SGOA	50,397	987	2.08%	2.08%	50,397	3,119	6.35%	6.35%	59,453	4,619	9.19%	9.19%			
	State Government Bonds	SGGB	20,752	438	2.18%	2.18%	20,752	989	6.32%	6.32%							
3)	Investment subject to Exposure Norms																
(a)	Housing Sector Investments																
	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN					-	158	2.87%	2.87%							
(b)	Infrastructure Investment																
	Infrastructure - PSU - Debentures / Bonds	IPTD	150,881	3,245	2.19%	2.19%	150,881	9,424	6.65%	6.65%	156,184	12,205	9.07%	9.07%			
	Infrastructure - Other Approved Securities	ISAS									6,487	(102)	-2.50%	-2.50%			
	Infrastructure - PSU - Equity shares - Quoted	ITPE	5,222	105	2.05%	2.05%	5,222	446	9.19%	9.19%							
	Infrastructure - Debentures / Bonds / CPs / loans - (Promoter Group)	IDPG	9,208	246	2.50%	2.50%	9,208	744	7.40%	7.40%							
	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	8,821	171	2.33%	2.33%	8,821	535	6.89%	6.89%							
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE					-	(187)	-8.80%	-8.80%							
(c)	Approved Investments																
	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	44,520	2,327	5.58%	5.58%	44,520	8,528	21.55%	21.55%	37,927	1,317	5.29%	5.29%			
	PSU - Equity shares - Quoted	EAEQ	19,355	1,542	9.21%	9.21%	19,355	1,624	11.65%	11.65%							
	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCLL, RBI	ECDB	26,309	642	2.68%	2.68%	26,309	1,876	8.09%	8.09%	23,808	1,232	10.59%	10.59%			
	Commercial Papers	ECCP										28	3.22%	3.22%			
	Deposits - CDs with Scheduled Banks	EDCD	3,115	72	2.32%	2.32%	3,115	139	7.53%	7.53%	5,201	673	5.85%	5.85%			
	Corporate Securities - Debentures	ECOS	90,343	2,028	2.30%	2.30%	90,343	5,220	6.90%	6.90%	64,164	4,304	9.76%	9.76%			
	Investment properties - Immovable	EINP	4,137	-	0.00%	0.00%	4,137	-	0.00%	0.00%	4,137						
	Deposits - Repo / Reverse Repo	ECMR	31,784	316	2.01%	2.01%	31,784	1,030	7.66%	7.66%	27,963	2,335	10.39%	10.39%			
	Deep Discount Bonds	ECOS									2,392						
	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	7,978	185	2.32%	2.32%	7,978	553	6.93%	6.93%							
	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EPPD	832	21	2.51%	2.51%	832	63	7.52%	7.52%							
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	10,424	212	2.07%	2.07%	10,424	531	4.56%	4.56%	18,517	392	3.62%	3.62%			
	Mutual Funds - (under Insurer's Promoter Group)	EMPG	1,604	37	2.07%	2.07%	1,604	94	3.94%	3.94%	3,504	54	3.12%	3.12%			
	CCIL - CBLO	ECBO	2,389	383	2.17%	2.17%	2,389	926	4.89%	4.89%							
(d)	Other than Approved Investments																
	Venture Funds	OVNF	1,575	-	0.00%	0.00%	1,575	10	0.60%	0.60%	1,695						
	Securitized Assets	OPSA	8,243	225	2.72%	2.72%	8,243	625	7.85%	7.85%	5,624	491	8.73%	8.73%			
	Equity Shares (incl Co-op Societies)	OESH	4,439	551	12.80%	12.80%	4,439	413	14.48%	14.48%	1,528	780	57.61%	57.61%			
	Equity Shares (PSUs & Unlisted)	OEPY	883	206	18.71%	18.71%	883	253	30.63%	30.63%							
	Debentures	OLDB	12,340	348	3.12%	3.12%	12,340	721	9.16%	9.16%	4,500	223	10.42%	10.42%			
	TOTAL		915,011	22,324			915,011	59,668			735,050	49,466					

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 :

Prasun Gajri
Chief Investment Officer

FORM - 1
FORM L-34-YIELD ON INVESTMENTS-1

Company Name & Code : HDFC Standard Life Insurance Company Ltd - 101
Statement date as on: 31 st December, 2012

Name of the Fund :- Pension, General Annuity Fund

Statement of Investment and Income on Investment

Periodicity of Submission : Quarterly

(₹ in Lakhs)

No.	Category of Investment	Category 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)	GOVERNMENT SECURITIES													
	Central Government Bonds	CGSB	42,051	860	2.06%	2.06%	42,051	2,638	6.30%	6.30%	43,056	3,078	7.91%	7.91%
	Treasury Bills	CTRB	2,206	43	2.24%	2.24%	2,206	136	5.87%	5.87%	4,827	148	3.06%	3.06%
2)	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES													
	Other Approved Securities (excluding Infrastructure Investments)	SGOA	9,421	203	2.16%	2.16%	9,421	613	6.47%	6.47%	15,135	1,050	8.53%	8.53%
	State Government Bonds	SGGB	13,419	294	2.22%	2.22%	13,419	704	6.37%	6.37%				
3)	Investment subject to Exposure Norms													
(a)	Housing Sector Investments													
(b)	Infrastructure Investment													
	Infrastructure - PSU - Debentures / Bonds	IPTD	35,482	789	2.29%	2.29%	35,482	2,339	7.06%	7.06%	34,531	2,508	11.20%	11.20%
	Infrastructure - Other Approved Securities	ISAS									1,702	(8)	-0.48%	-0.48%
	Infrastructure - PSU - Equity shares - Quoted	ITPE	1,113	38	3.54%	3.54%	1,113	99	9.27%	9.27%				
	Infrastructure - Debentures / Bonds / CPs / loans - (Promoter Group)	IDPG	2,000	50	2.50%	2.50%	2,000	148	7.57%	7.57%				
	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	101	3	2.56%	2.56%	101	23	8.61%	8.61%				
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE					-	(45)	-10.56%	-10.56%				
(c)	Approved Investments													
	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	8,664	419	5.09%	5.09%	8,664	1,539	19.08%	19.08%	8,531	282	4.98%	4.98%
	PSU - Equity shares - Quoted	EAEQ	3,558	288	9.28%	9.28%	3,558	274	10.35%	10.35%	-	-	0.00%	0.00%
	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	4,000	115	2.87%	2.87%	4,000	332	8.30%	8.30%	3,000	20	1.37%	1.37%
	Commercial Papers	ECCP												
	Deposits - CDs with Scheduled Banks	EDCD	4,947	121	2.51%	2.51%	4,947	393	7.64%	7.64%	5,524	111	3.81%	3.81%
	Corporate Securities - Debentures	ECOS	26,835	655	2.44%	2.44%	26,835	1,710	7.08%	7.08%	14,741	1,145	10.28%	10.28%
	Deposits - Repo / Reverse Repo	ECMR	3,205	29	1.63%	1.63%	3,205	129	7.32%	7.32%	6,722	562	8.07%	8.07%
	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	2,090	49	2.34%	2.34%	2,090	146	6.99%	6.99%				
	Perpetual Debt Instruments of Tier I & II Capital issued by N	EPPD	672	17	2.51%	2.51%	672	51	7.52%	7.52%				
	Deep Discount Bonds	ECOS									2,614	114	9.12%	9.12%
	CCIL - CBLO	ECBO	-	13	1.79%	1.79%	-	46	4.61%	4.61%				
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF										5	0.34%	0.34%
	TOTAL		159,764	3,986			159,764	11,273			140,383	9,015		

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 :

Prasun Gajri
Chief Investment Officer

FORM - 1
FORM L-34-YIELD ON INVESTMENTS-1

Company Name & Code : HDFC Standard Life Insurance Company Ltd - 101
Statement date as on: 31 st December, 2012

Name of the Fund :- Unit Linked Fund

Statement of Investment and Income on Investment

Periodicity of Submission : Quarterly

(₹ in Lakhs)

No.	Category of Investment	Category 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)	GOVERNMENT SECURITIES													
	Central Government Bonds	CGSB	287,020	8,212	3.14%	3.14%	287,020	19,302	9.16%	9.16%	179,012	8,793	6.95%	6.95%
	Treasury Bills	CTRB	3,928	149	2.34%	2.34%	3,928	586	6.55%	6.55%	11,217	106	1.91%	1.91%
2)	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES													
	Other Approved Securities (excluding Infrastructure Investments)	SGOA	8,794	327	2.79%	2.79%	8,794	965	7.71%	7.71%	12,023	1,138	6.77%	6.77%
3)	Investment subject to Exposure Norms													
(a)	Housing Sector Investments													
	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	9,372	232	2.10%	2.10%	9,372	815	7.44%	7.44%				
(b)	Infrastructure Investment													
	Infrastructure - PSU - Debentures / Bonds	IPTD	248,936	5,516	2.25%	2.25%	248,936	18,511	8.87%	8.87%	235,898	20,101	10.14%	10.14%
	Infrastructure - Other Approved Securities	ISAS									178,893	(18,720)	-9.79%	-9.79%
	Infrastructure - PSU - Equity shares - Quoted	ITPE	104,540	3,057	2.85%	2.85%	104,540	9,502	8.79%	8.79%				
	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	25,154	1,574	7.08%	7.08%	25,154	(1,503)	-4.77%	-4.77%				
	Infrastructure - Equity and Equity Related Instruments (Promoter Group)	IEPG	7,089	379	5.86%	5.86%	7,089	947	19.64%	19.64%				
	Infrastructure - Debentures / Bonds / CPs / loans - (Promoter Group)	IDPG	48,312	1,143	2.38%	2.38%	48,312	4,328	9.28%	9.28%				
	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	42,644	1,096	2.43%	2.43%	42,644	3,239	8.34%	8.34%				
(c)	Approved Investments													
	Corporate Securities - Equity shares (Ordinary) - Quoted	EACE	1,249,437	62,064	5.07%	5.07%	1,249,437	188,913	16.70%	16.70%	1,370,657	(62,969)	-4.81%	-4.81%
	PSU - Equity shares - Quoted	EAEQ	368,635	22,333	6.86%	6.86%	368,635	15,801	5.44%	5.44%				
	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	12,700	382	3.00%	3.00%	12,700	1,376	8.44%	8.44%	18,700	5,503	10.25%	10.25%
	Net Current Assets (Only in respect of ULIP Business)	ENCA	27,768	-	0.00%	0.00%	27,768	-	0.00%	0.00%	19,086			
	Deposits - Repo / Reverse Repo	ECMR	28,150	780	2.20%	2.20%	28,150	2,340	6.50%	6.50%	39,826	3,129	9.45%	9.45%
	Commercial Papers	ECPP	1,479	37	2.63%	2.63%	1,479	114	8.15%	8.15%	1,367	59	5.26%	5.26%
	Deposits - CDs with Scheduled Banks	EDCD	84,399	2,287	2.49%	2.49%	84,399	8,199	7.64%	7.64%	100,599	6,106	5.55%	5.55%
	Deep Discount Bonds										5,018	701	12.73%	12.73%
	CCIL - CBLO	ECBO	-	38	0.42%	0.42%	-	307	2.21%	2.21%				
	Corporate Securities - Debentures	ECOS	115,000	2,566	2.29%	2.29%	115,000	9,868	9.16%	9.16%	93,227	7,577	9.06%	9.06%
	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	5,095	122	2.41%	2.41%	5,095	523	10.39%	10.39%				
	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EPPD	518	12	2.34%	2.34%	518	27	5.26%	5.26%				
(d)	Other than Approved Investments													
	Securitized Assets	OPSA	5,753	126	2.21%	2.21%	5,753	282	5.00%	5.00%				
	Equity Shares (PSUs & Unlisted)	OEPU	28,732	4,538	15.86%	15.86%	28,732	1,006	3.02%	3.02%				
	Equity Shares (incl Co-op Societies)	OESH	100,433	9,649	10.40%	10.40%	100,433	7,945	11.76%	11.76%	73,066	(4,943)	-8.32%	-8.32%
			2,813,887	126,617			2,813,887	293,390			2,338,590	(33,418)		

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 :

Prasun Gajri
Chief Investment Officer

FORM - 2
L - 35 DOWNGRADING OF INVESTMENT

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

Statement as on: 31st Dec, 2012

Name of the Fund : -Shareholders Non Solvency Margin Fund

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

(₹ in Lakhs)

NO.	NAME OF THE SECURITY	COI	AMOUNT	DATE OF PURCHASE	RATING AGENCY	ORIGINAL GRADE	CURRENT GRADE	DATE OF DOWNGRADE	REMARKS
A.	<u>DURING THE QUARTER</u> 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.	<u>AS ON DATE</u> 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				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 :

Prasun Gajri
Chief Investment Officer

FORM - 2
L - 35 DOWNGRADING OF INVESTMENT

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

Statement as on: 31st Dec, 2012

Name of the Fund :- Life Fund

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

(₹ in Lakhs)

NO.	NAME OF THE SECURITY	COI	AMOUNT	DATE OF PURCHASE	RATING AGENCY	ORIGINAL GRADE	CURRENT GRADE	DATE OF DOWNGRADE	REMARKS
A.	<u>DURING THE QUARTER</u>								
	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								
	5.95 % REL NCD Mat 28/07/2013	OLDB	1,487.45	28-Jul-06	CRISIL Ltd	CRISIL AAA	CRISIL AA-	01-Oct-12	
	6.35% Rel. Energy Mat 28/07/13	OLDB	988.87	28-Jul-06	CRISIL Ltd	CRISIL AAA	CRISIL AA-	01-Oct-12	
	5.60% Rel Energy Mat. 28/07/13	OLDB	1,011.75	28-Jul-06	CRISIL Ltd	CRISIL AAA	CRISIL AA-	01-Oct-12	
B.	<u>AS ON DATE</u>								
	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								
	10.20% Tata Steel NCD mat 07/05/2015.	ECOS	1,000	07-May-08	CRISIL Ltd	CRISIL AAA	CRISIL AA	24-Dec-08	
	9.40% OBC Perpetual Bond Mat 7-Dec-2036	EUPD	710	11-Dec-06	ICRA Ltd	ICRA AA+	ICRA AA	02-Apr-12	
	5.95 % REL NCD Mat 28/07/2013	OLDB	1,487.45	28-Jul-06	CRISIL Ltd	CRISIL AAA	CRISIL AA-	01-Oct-12	
6.35% Rel. Energy Mat 28/07/13	OLDB	988.87	28-Jul-06	CRISIL Ltd	CRISIL AAA	CRISIL AA-	01-Oct-12		
5.60% Rel Energy Mat. 28/07/13	OLDB	998.52	28-Jul-06	CRISIL Ltd	CRISIL AAA	CRISIL AA-	01-Oct-12		

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 :

Prasun Gajri
Chief Investment Officer

FORM - 2
L - 35 DOWNGRADING OF INVESTMENT

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

Statement as on: **31st Dec, 2012**

Name of the Fund :- Pension and General Annuity

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

(₹ in Lakhs)

NO.	NAME OF THE SECURITY	COI	AMOUNT	DATE OF PURCHASE	RATING AGENCY	ORIGINAL GRADE	CURRENT GRADE	DATE OF DOWNGRADE	REMARKS
A.	<u>DURING THE QUARTER</u> 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.	<u>AS ON DATE</u> Central Government Securities State Government/ Other Approved Securities/Other guaranteed securities Housing Sector Investments Infrastructure / Social Sector Security Investment subject to Exposure Norms 9.40% OBC Perpetual Bond Mat 7-Dec-2036 Other than Approved Investments								
		EUPD	290	11-Dec-06	ICRA Ltd	ICRA AA+	ICRA AA	02-Apr-12	

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 :

Prasun Gajri
Chief Investment Officer

FORM - 2
L - 35 DOWNGRADING OF INVESTMENT

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

Statement as on: **31st Dec, 2012**

Name of the Fund :- Unit Linked Fund

Statement of Down Graded Investments

Periodicity of Submission: **Quarterly**

(₹ in Lakhs)

NO.	NAME OF THE SECURITY	COI	AMOUNT	DATE OF PURCHASE	RATING AGENCY	ORIGINAL GRADE	CURRENT GRADE	DATE OF DOWNGRADE	REMARKS
A.	<u>DURING THE QUARTER</u>								
	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								
					N/A				
B.	<u>AS ON DATE</u>								
	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 :

Prasun Gajri
 Chief Investment Officer

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

Insurer: **HDFC Standard Life Insurance Co. Ltd.**Date: **31/12/2012**

SI No.	Channels	For the Quarter ended 31st December, 2012			For the Quarter ended 31st December,2011			Upto the Nine Months ended 31st December,2012			Upto the Nine Months ended 31st December,2011		
		No. of Policies/ No. of Schemes	No. of Lives Covered	Premium (₹ in Crores)	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium (₹ in Crores)	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium (₹ in Crores)	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium (₹ in Crores)
1	Individual agents	-	-	-	-	-	0	3	5,348	3	1	630	1
2	Corporate Agents-Banks	-	63,971	27	2	284	0	3	126,833	44	2	284	0
3	Corporate Agents -Others	-	4,508	1	7	2,531	0	-	11,406	2	21	12,001	1
4	Brokers	20	11,224	1	8	11,196	1	50	24,534	3	39	19,256	6
5	Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-
6	Direct Business	80	285,513	143	70	312,826	234	261	792,488	500	193	706,707	567
	Total(A)	100	365,216	172	87	326,837	236	317	960,609	553	256	738,878	574
1	Referral (B)	-	-	-	-	-	-	-	-	-	-	-	-
	Grand Total (A+B)	100	365,216	172	87	326,837	236	317	960,609	553	256	738,878	574

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

Insurer: **HDFC Standard Life Insurance Co. Ltd.**Date: **31/12/2012**

Sl. No.	Channels	For the Quarter ended 31st December, 2012		For the Quarter ended 31st December, 2011		Upto the Nine Months ended 31st December, 2012		Upto the Nine Months ended 31st December, 2011	
		No. of Policies	Premium (₹ in Crores)	No. of Policies	Premium (₹ in Crores)	No. of Policies	Premium (₹ in Crores)	No. of Policies	Premium (₹ in Crores)
1	Individual agents	94,113	128	37,318	129	186,576	348	110,816	359
2	Corporate Agents-Banks	119,003	585	89,993	425	299,947	1,378	241,945	1,180
3	Corporate Agents -Others	555	20	150	64	1,119	61	478	117
4	Brokers	17,211	48	12,047	34	45,289	122	23,081	86
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	24,330	46	17,272	32	66,278	107	41,304	79
	Total (A)	255,212	826	156,780	684	599,209	2,016	417,624	1,821
1	Referral (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	255,212	826	156,780	684	599,209	2,016	417,624	1,821

FORM L-39-DATA ON SETTLEMENT OF CLAIMS - INDIVIDUAL FOR THE QUARTER ENDED 31ST DECEMBER, 2012

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

Date: **31/12/2012**

Ageing of Claims*									
Sl.No.	Types of Claims	No. of claims paid						Total no. of claims paid	Total amount of claims paid (₹ in crores)
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	1,467	91	43	21	8	2	1,632	15.39
2	Survival Benefit	1,519	402	14	7	4	-	1,946	5.06
3	for Annuities / Pension	128	1,087	91	53	96	20	1,475	10.23
4	For Surrender	-	64,348	1,585	18	15	6	65,972	841.37
5	Other benefits	-	11,365	113	97	11	-	11,586	71.66
1 Death Claims \$									
		-	1,850	182	34	-	-	2,066	33.07

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

Ageing of Claims*									
Sl.No.	Types of Claims	No. of claims paid						Total no. of claims paid	Total amount of claims paid (₹ 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 #	-	15,509	-	-	-	-	15,509	100.46
1 Death Claims									
		-	420	2	-	-	-	422	7.03

No. of Claims of Other Benefits for Group business are based on claims of individual member.

\$ Rural Death Claims are included in details of Individual Death Claims

The figures for individual and group insurance business are shown separately

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

FOR L-40 - QUARTERLY CLAIMS DATA FOR LIFE - INDIVIDUAL FOR THE QUARTER ENDED 31ST DECEMBER, 2012

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

Date: **31/12/2012**

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	197	230	1	955	1,663	221
2	Claims reported during the period	2,104	1,663	1,945	1,704	67,648	11,776
3	Claims Settled during the period	2,066	1,632	1,946	1,475	65,972	11,586
4	Claims Repudiated during the period	45	-	-	-	-	-
a	Less than 2years from the date of acceptance of risk	40	-	-	-	-	-
b	Grater than 2 year from the date of acceptance of risk	5	-	-	-	-	-
5	Claims Written Back	-	-	-	-	-	-
6	Claims O/S at End of the period	190	261	-	1,184	3,339	411
	Less than 3months	181	99	-	480	2,969	297
	3 months to 6 months	8	59	-	155	339	6
	6months to 1 year	-	58	-	445	30	98
	1year and above	1	45	-	104	1	10

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	-	-	-	-	-	-
2	Claims reported during the period	425	-	-	-	-	15,509
3	Claims Settled during the period	422	-	-	-	-	15,509
4	Claims Repudiated during the period	1	-	-	-	-	-
a	Less than 2years from the date of acceptance of risk	1	-	-	-	-	-
b	Grater than 2 year from the date of acceptance of risk	-	-	-	-	-	-
5	Claims Written Back	-	-	-	-	-	-
6	Claims O/S at End of the period	2	-	-	-	-	-
	Less than 3months	2	-	-	-	-	-
	3 months to 6 months	-	-	-	-	-	-
	6months to 1 year	-	-	-	-	-	-
	1year and above	-	-	-	-	-	-

No. of Claims of Other Benefits for Group business are based on claims of individual member.

\$ Rural Death Claims are included in details of Individual Death Claims

Insurer: HDFC Standard Life Insurance Co. Ltd.

GRIEVANCE DISPOSAL FOR THE QUARTER ENDING

Date: 31-Dec-12

SI No.	Particulars	Opening Balance * As on beginning of the quarter	Additions during the quarter	Complaints Resolved/ Settled during the quarter			Complaints Pending at the end of the quarter	Total complaints registered upto the quarter during the financial year
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by customers							
a)	Death Claims	7	90	11	0	81	5	285
b)	Policy Servicing	86	1165	365	0	805	81	4231
c)	Proposal processing	109	806	255	0	576	84	4701
d)	Survival Claims	50	828	502	0	287	89	2654
e)	ULIP related	14	224	34	0	196	8	730
f)	Unfair Business practices	754	8371	1265	0	7096	764	23723
g)	Others	52	349	48	0	305	48	987
	Total Number of complaints:	1072	11833	2480	0	9346	1079	37311

2	Total Number of Policies during previous year	815155
3	Total Number of Claims during previous year	328389
4	Total Number of Policies during current year	599526
5	Total Number of Claims during current year	258086
6	Total Number of Policy Complaints (current year) per 10,000 policies (current year)	622
7	Total Number of Claim complaints (current year) per 10,000 claims registered (current year)	114

	8 Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
(a)	Upto 7 days	813	0	813
(b)	7-15 days	231	0	231
(.c)	15-30 days	27	0	27
(d)	30-90 days	8	0	8
(e)	90 days & beyond	0	0	0
	Total Number of complaints:	1079	0	1079

* Opening balance should tally with the closing balance of the previous financial year

L-42- Valuation Basis (Life Insurance) as at end December 2012

(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, and premium.
- The movement data is checked against accounting data with regard to benefit payments.
- 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 basis are supplied to the system

- An actuarial software package, based on sound actuarial principles, is used to compute the reserves for all material lines of business.
- 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.
- For minor lines of business like annuities, health and group protection contracts the reserves are calculated using Excel and VBA for Excel and the valuation basis is parameterised in the Excel spreadsheet.

(1) Valuation Interest Rate Assumptions

(a) Individual Business

	Minimum	Maximum
(a.1) Life - Participating policies	6.2%	6.2%
(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	7.0%	7.0%
(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	40.0%	40.0%	Expressed as a % of LIC a(96-98)
(a.4) Unit linked	42.0%	90.0%	
(a.5) Health insurance	28.0%	44.0%	

(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.

The future maintenance expenses are provisioned by a per policy renewal and claim expenses and a fund based investment expense.

The per policy renewal expense assumption varies between Rs 422 and Rs 1042 for the majority of the individual business.

These renewal expenses vary by premium frequency and premium payment instructions.

The claim expense assumptions for maturities and surrenders for individual contracts is Rs. 163 and for death claims it is the higher of 0.4% of Sum at risk and Rs 163.

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

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

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

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.

(4) Persistency Assumptions

(a) Individual Business (Unit linked)

(a.1) During the period when surrender charges are applicable, no lapse/surrender assumptions are incorporated.

After the completion of such period, the lapse/surrender rates are based on best estimate assumptions, with a 20% Margin for Adverse Deviation.

(a.2) Paid up rates have been set at 100%.

(a.3) The partial withdrawal rates have been revised and are set as a % of the premium. The rates are based on the best estimate assumptions, with a 20% Margin for Adverse Deviation.

(b) Individual Business (Conventional)

(b.1) For the participating contracts, lapse assumptions are incorporated in the first 3 years of the policy.

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

No lapses/surrenders are assumed from the 4th policy year onwards.

For the non-participating contracts no lapses/surrenders are assumed.

L-42- Valuation Basis (Life Insurance) as at end December 2012

(5) Bonus Rates

(a) Individual Business

- The future reversionary bonus rates vary between 2% and 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.

(6) Policyholder's Reasonable Expectations

- Reversionary bonus rates are set at a level equal to the declared rates for the relevant contracts.
- Terminal bonus rates are set at a policy level.
- The mathematical reserves are subject to an underpin of the guaranteed surrender value at a policy level.
- In product lines where the calculated gross premium reserve is less than the aggregate asset share, the asset share is held as the reserve.

This ensures that the mathematical reserves reflect policyholder's reasonable expectations.

(7) Taxation and Shareholder Transfers

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

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

- 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 based on 1 months risk premium/charge.

(9) Change in Valuation Methods or Bases

(9.a) Individuals Assurances

- | | |
|--------------|---|
| 1. Interest | Changed from 5.2% to 6.2% for Individual Participating policies. No change for Individual Non Participating policies. |
| 2. Expenses | Please see Note 3 : Changes to Maintenance and claim expense assumptions |
| 3. Inflation | No change |

(9.b) Annuities

- | | |
|------------------------------------|--|
| 1. Interest | |
| 1a. Annuity in payment | 7% |
| 1b. Annuity during deferred period | N/A |
| 1c. Pension : All Plans | No change |
| 2. Expenses | Please see Note 3 : Changes to Maintenance and claim expense assumptions |
| 3. Inflation | No change |

(9.c) Unit Linked

- | | |
|--------------|--|
| 1. Interest | No change |
| 2. Expenses | Please see Note 3 : Changes to Maintenance and claim expense assumptions |
| 3. Inflation | No change |

(9.d) Health

- | | |
|--------------|--|
| 1. Interest | No change |
| 2. Expenses | Please see Note 3 : Changes to Maintenance and claim expense assumptions |
| 3. Inflation | No change |

(9.e) Group

- | | |
|--------------|-----------|
| 1. Interest | No change |
| 2. Expenses | No change |
| 3. Inflation | No Change |

Notes

1 For Unit linked funds offering Investment guarantees, an additional reserve equal to the accumulated guarantee charges deducted for these funds, is held.

2 The methodology for calculation and review of the Closure to New Business reserve has been reviewed. Based on the review in March 2012, the reserve has been maintained at the previous level.

3 Changes to Maintenance and claim expense assumptions

The maintenance expenses being incurred in the servicing of the existing business has been reviewed and the assumptions revised. These expenses vary by the frequency of premium payment and the mode of premium payment. The reserving assumptions for expenses incorporate a Margin of 20% for Adverse Deviation.

The tables below shows the per policy maintenance expense assumptions (reserving basis) as at 31st December 2012 .

Payment Mode	Annual	Half Yearly	Quarterly	Monthly	
SI- ECS	449	558	776	1,028	
Non SI- ECS	524	626	838	1,042	
Paid up/Single					422