

Name of the Insurer: HDFC Standard Life Insurance Company Limited
Registration Number and Date of Registration with the IRDA : 101 dated 23rd October 2000

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Name of the Insurer: HDFC Standard Life Insurance Company Limited
Registration Number and Date of Registration with the IRDA : 101 dated 23rd October 2000

REVENUE ACCOUNT FOR THE YEAR ENDED MARCH 31, 2013

Policyholders' Account (Technical Account)		(₹'000)			
Particulars	Schedule	For the quarter ended March 31, 2013	For the year ended March 31, 2013	For the quarter ended March 31, 2012	For the year ended March 31, 2012
Premiums earned - net					
(a) Premium		42,930,093	113,226,763	36,104,652	102,024,022
(b) Reinsurance ceded	L-4	(219,980)	(640,471)	(174,565)	(525,347)
(c) Reinsurance accepted		-	-	-	-
Income from Investments					
(a) Interest, Dividends & Rent – Gross		4,666,228	17,787,144	3,506,753	12,605,318
(b) Profit on sale/redemption of investments		7,210,541	15,953,265	2,959,521	12,350,979
(c) (Loss on sale/ redemption of Investments)		(1,264,060)	(6,547,611)	(1,763,057)	(5,343,220)
(d) Transfer/Gain on revaluation/change in fair value*		(20,543,907)	(1,980,282)	22,348,611	(17,287,641)
(e) Appropriation/Expropriation Adjustment Account		-	-	-	(111,535)
(f) Amortisation of (premium)/discount on investments		48,197	211,889	56,147	193,435
Other Income					
(a) Contribution from the Shareholders' Account		4,664	18,950	238,457	259,129
(b) Others		49,966	256,601	(23,652)	107,490
TOTAL (A)		32,881,742	138,286,248	63,252,867	104,272,630
Commission	L-5	2,444,629	6,393,956	2,228,497	5,776,394
Operating Expenses related to Insurance Business	L-6	3,975,884	13,437,676	3,782,237	12,698,847
Provision for doubtful debts		-	-	-	-
Bad debts written off		-	-	-	-
Provision for Tax		336,480	516,191	-	-
Provisions (other than taxation)		-	-	-	-
(a) For diminution in the value of investments (Net)		-	-	-	-
(b) Others		-	-	-	-
TOTAL (B)		6,756,993	20,347,823	6,010,734	18,475,241
Benefits Paid (Net)	L-7	14,426,500	42,519,876	9,317,928	29,531,650
Interim Bonuses Paid		14,405	25,375	16,031	27,756
Terminal Bonuses Paid		74,297	161,927	42,638	63,622
Change in valuation of liability in respect of life policies					
(a) Gross**		15,693,336	78,149,165	46,875,694	53,253,861
(b) Amount ceded in Reinsurance		(6,125,838)	(9,338,992)	(680,722)	(808,654)
(c) Amount accepted in Reinsurance		-	-	-	-
TOTAL (C)		24,082,700	111,517,351	55,571,569	82,068,235
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)		2,042,049	6,421,074	1,670,564	3,729,154
APPROPRIATIONS					
(a) Transfer to Shareholders' Account		972,381	3,937,561	2,505,310	2,505,310
(b) Transfer to Other Reserves		-	-	-	-
(c) Funds for future appropriation - Provision for lapsed policies unlikely to be revived		(200,514)	(303,615)	(158,823)	797,362
(d) Balance being Funds For Future Appropriations		1,270,183	2,185,826	105,211	(666,143)
(e) Surplus in Revenue Account transferred to Balance Sheet adjusted against "Deficit in Revenue Account (Policyholders Account)"		-	601,302	920,250	1,092,625
TOTAL (D)		2,042,049	6,421,074	1,670,564	3,729,154

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		14,405	25,375	16,031	27,756
(b) Terminal Bonuses Paid		74,297	161,927	42,638	63,622
(c) Allocation of Bonus to policyholders		3,425,432	3,425,432	2,521,053	2,521,053
(d) Surplus / (Deficit) shown in the Revenue Account		2,042,049	6,421,074	1,670,564	3,729,154
(e) Total Surplus / (Deficit) : [(a)+(b)+(c)+(d)]		5,556,183	10,033,808	4,250,286	6,341,585

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PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED MARCH 31, 2013

Shareholders' Account (Non-technical Account)

(₹'000)

Particulars	Schedule	For the quarter ended March 31, 2013	For the year ended March 31, 2013	For the quarter ended March 31, 2012	For the year ended March 31, 2012
Amounts transferred from the Policyholders' Account (Technical Account)		972,381	3,937,561	2,505,310	2,505,310
Income From Investments					
(a) Interest, Dividends & Rent – Gross		122,115	484,954	97,789	396,395
(b) Profit on sale/redemption of investments		88,646	229,745	28,442	69,895
(c) (Loss on sale/ redemption of investments)		(1)	(1)	(29)	(151)
(d) Transfer / gain on revaluation / change in fair value		-	-	-	-
(e) Amortisation of (premium)/discount on investments		(1,069)	(3,166)	1,176	(224)
Other Income		2	4	1	7
TOTAL (A)		1,182,074	4,649,097	2,632,689	2,971,232
Expenses other than those directly related to the insurance business		11,530	72,991	506	1,949
Bad debts written off		-	-	-	-
Provisions (Other than taxation)		-	-	-	-
(a) For diminution in the value of investments (Net)		-	-	-	-
(b) Provision for doubtful debts		-	-	-	-
(c) Others		-	-	-	-
Contribution to the Policyholders Fund		4,664	18,950	238,457	259,129
TOTAL (B)		16,194	91,941	238,963	261,078
Profit/ (Loss) before tax		1,165,880	4,557,156	2,393,726	2,710,154
Provision for Taxation		19,490	42,365	-	-
Profit / (Loss) after tax		1,146,390	4,514,791	2,393,726	2,710,154
APPROPRIATIONS					
(a) Balance at the beginning of the period		(9,576,432)	(12,944,833)	(15,338,559)	(15,654,987)
(b) Interim dividends paid during the period		-	-	-	-
(c) Proposed final dividend		-	-	-	-
(d) Dividend distribution tax		-	-	-	-
(e) Transfer to reserves/ other accounts		-	-	-	-
Profit / (Loss) carried forward to the Balance Sheet		(8,430,042)	(8,430,042)	(12,944,833)	(12,944,833)
Earnings Per Share - Basic/Diluted (₹)		0.57	2.26	1.20	1.36
Nominal value per equity share (₹)		10.00	10.00	10.00	10.00

BALANCE SHEET AS AT MARCH 31, 2013

(₹'000)

Particulars	Schedule	As at March 31, 2013	As at March 31, 2012
SOURCES OF FUNDS			
SHAREHOLDERS' FUNDS:			
Share Capital	L-8, L-9	19,948,801	19,948,801
Reserve and Surplus	L-10	2,197,045	2,201,376
Credit/[Debit] Fair Value Change Account		(103,348)	(52,160)
Sub-Total		22,042,498	22,098,017
BORROWINGS			
	L-11	-	-
POLICYHOLDERS' FUNDS:			
Credit/[Debit] Fair Value Change Account		(789,521)	(340,785)
Policy Liabilities		99,773,580	73,865,111
Insurance Reserves		-	-
Provision For Linked Liabilities		275,489,544	230,603,983
Add: Fair Value change		2,456,917	4,440,774
Provision For Linked Liabilities		277,946,461	235,044,757
Funds for discontinued policies			
i) Discontinued on account of non-payment of premium		5,332,362	1,042,027
ii) Others		52,055	11,221
Sub-Total		382,314,937	309,622,331
Funds for Future Appropriations		3,436,831	1,251,005
Funds for future appropriation - Provision for lapsed policies unlikely to be revived		3,048,853	3,352,468
TOTAL		410,843,119	336,323,821
APPLICATION OF FUNDS			
INVESTMENTS			
- Shareholders'	L-12	8,338,496	5,894,173
- Policyholders'	L-13	107,273,340	79,902,644
Assets held to cover Linked Liabilities	L-14	283,330,878	236,098,005
LOANS	L-15	785,307	317,628
FIXED ASSETS	L-16	3,077,176	2,795,451
CURRENT ASSETS			
Cash and Bank Balances	L-17	9,854,726	5,475,639
Advances and Other Assets	L-18	7,267,309	7,433,556
Sub-Total (A)		17,122,035	12,909,195
CURRENT LIABILITIES			
PROVISIONS	L-19 L-20	17,224,644 289,511	15,002,656 136,754
Sub-Total (B)		17,514,155	15,139,410
NET CURRENT ASSETS (C) = (A - B)		(392,120)	(2,230,215)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)			
DEBIT BALANCE IN PROFIT & LOSS ACCOUNT (Shareholders' Account)		8,430,042	12,944,833
DEBIT BALANCE IN REVENUE ACCOUNT (Policyholders' Account)		-	601,302
TOTAL		410,843,119	336,323,821
CONTINGENT LIABILITIES			
Particulars			
		As at March 31, 2013	As at March 31, 2012
1) Partly paid-up investments		-	-
2) Claims, other than against policies, not acknowledged as debts by the company		13,658	8,883
3) Underwriting commitments outstanding		-	-
4) Guarantees given by or on behalf of the Company		1,656	1,506
5) Statutory demands/ liabilities in dispute, not provided for		3,376,201	2,163,295
6) Reinsurance obligations to the extent not provided for in the accounts		-	-
7) Others		-	-
TOTAL		3,391,515	2,173,684

FORM L-4-PREMIUM SCHEDULE

For the quarter ended March 31, 2013

(₹'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	3,777,028	(7,201)	245,313	-	-	10,435	6,147,773	1,748,036	-	-	11,921,383
(b) Renewal Premium	7,326,793	468,682	186,428	-	-	5,507	13,720,929	2,543,672	-	-	24,252,011
(c) Single Premium	11,254	-	2,798,418	985,681	489,924	945	314,560	53,755	1,866,596	235,567	6,756,699
Sub Total	11,115,074	461,481	3,230,158	985,681	489,924	16,887	20,183,262	4,345,463	1,866,596	235,567	42,930,093
(d) Reinsurance ceded	(7,924)	-	(120,637)	-	-	(4,233)	(87,186)	-	-	-	(219,980)
(e) Reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-
Total Premium	11,107,150	461,481	3,109,521	985,681	489,924	12,654	20,096,076	4,345,463	1,866,596	235,567	42,710,113

For the year ended March 31, 2013

(₹'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	11,003,738	339	633,523	-	-	13,081	17,295,247	2,184,917	-	-	31,130,844
(b) Renewal Premium	17,469,727	1,968,514	507,096	-	-	17,532	38,326,182	10,577,008	-	-	68,866,060
(c) Single Premium	51,165	5,299	5,299,019	2,284,525	765,537	945	812,392	81,313	3,190,205	739,458	13,229,859
Sub Total	28,524,631	1,974,152	6,439,638	2,284,525	765,537	31,558	56,433,820	12,843,238	3,190,205	739,458	113,226,763
(d) Reinsurance ceded	(30,939)	-	(356,786)	-	-	(6,730)	(246,016)	-	-	-	(640,471)
(e) Reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-
Total Premium	28,493,692	1,974,152	6,082,852	2,284,525	765,537	24,828	56,187,804	12,843,238	3,190,205	739,458	112,586,292

For the quarter ended March 31, 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	5,221,485	58,056	103,316	-	-	1,582	4,953,384	(56,021)	-	-	10,281,801
(b) Renewal Premium	3,901,361	437,908	115,572	-	-	5,937	13,617,420	3,404,375	-	-	21,482,574
(c) Single Premium	26,777	5,651	2,057,584	359,696	90,266	-	380,674	7,568	1,221,225	190,836	4,340,277
Sub Total	9,149,622	501,615	2,276,472	359,696	90,266	7,519	18,951,478	3,355,922	1,221,225	190,836	36,104,652
(d) Reinsurance ceded	(6,147)	-	(76,913)	-	-	(1,180)	(90,325)	-	-	-	(174,565)
(e) Reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-
Total Premium	9,143,475	501,615	2,199,559	359,696	90,266	6,339	18,861,153	3,355,922	1,221,225	190,836	35,930,087

For the year ended March 31, 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	9,772,062	1,442,414	198,679	-	-	4,065	15,582,765	(50,786)	-	-	26,949,198
(b) Renewal Premium	11,402,832	916,586	424,029	-	-	19,582	37,379,876	13,306,421	-	-	63,449,326
(c) Single Premium	38,556	32,726	4,049,577	2,377,621	147,741	-	1,566,832	144,504	2,428,561	839,380	11,625,498
Sub Total	21,213,449	2,391,727	4,672,284	2,377,621	147,741	23,647	54,529,473	13,400,139	2,428,561	839,380	102,024,022
(d) Reinsurance ceded	(31,246)	-	(231,948)	-	-	(3,859)	(258,294)	-	-	-	(525,347)
(e) Reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-
Total Premium	21,182,203	2,391,727	4,440,336	2,377,621	147,741	19,788	54,271,179	13,400,139	2,428,561	839,380	101,498,675

FORM L-5 - COMMISSION SCHEDULE
COMMISSION EXPENSES

For the quarter ended March 31, 2013

(₹'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	922,209	4,072	46,915	-	-	592	1,013,676	127,468	-	-	2,114,932
- Renewal premiums	204,823	8,622	4,562	-	-	190	69,272	18,390	-	-	305,859
- Single premiums	47	-	11,207	-	6,284	11	5,234	980	-	75	23,838
Sub Total	1,127,079	12,694	62,684	-	6,284	793	1,088,182	146,838	-	75	2,444,629
Add: Commission on Re-insurance Accepted	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on Re-insurance Ceded	-	-	-	-	-	-	-	-	-	-	-
Net Commission	1,127,079	12,694	62,684	-	6,284	793	1,088,182	146,838	-	75	2,444,629

For the year ended March 31, 2013

(₹'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	2,619,793	(297)	111,300	-	-	970	2,605,460	162,327	-	-	5,499,553
- Renewal premiums	549,003	29,170	22,162	-	-	585	245,730	81,102	-	-	927,752
- Single premiums	207	-	20,626	-	8,683	11	14,184	1,417	-	75	45,203
Sub Total	3,169,003	28,873	154,088	-	8,683	1,566	2,865,374	244,846	-	75	6,472,508
Add: Commission on Re-insurance Accepted	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on Re-insurance Ceded *	-	-	-	-	-	-	(78,552)	-	-	-	(78,552)
Net Commission	3,169,003	28,873	154,088	-	8,683	1,566	2,786,822	244,846	-	75	6,393,956

For the quarter ended March 31, 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	1,454,787	2,703	18,741	-	-	77	477,031	(8,383)	-	-	1,944,956
- Renewal premiums	149,547	7,510	4,863	-	-	227	98,046	14,712	-	-	274,905
- Single premiums	161	(2)	2,588	-	764	-	5,052	73	-	-	8,636
Sub Total	1,604,495	10,211	26,192	-	764	304	580,129	6,402	-	-	2,228,497
Add: Commission on Re-insurance Accepted	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on Re-insurance Ceded	-	-	-	-	-	-	-	-	-	-	-
Net Commission	1,604,495	10,211	26,192	-	764	304	580,129	6,402	-	-	2,228,497

For the year ended March 31, 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	2,893,120	101,196	35,609	-	-	(2,116)	1,732,986	(15,340)	-	-	4,745,455
- Renewal premiums	443,892	17,639	16,227	-	-	790	378,793	136,826	-	-	994,167
- Single premiums	421	201	7,393	-	1,077	-	25,336	2,394	(50)	-	36,772
Sub Total	3,337,433	119,036	59,229	-	1,077	(1,326)	2,137,115	123,880	(50)	-	5,776,394
Add: Commission on Re-insurance Accepted	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on Re-insurance Ceded	-	-	-	-	-	-	-	-	-	-	-
Net Commission	3,337,433	119,036	59,229	-	1,077	(1,326)	2,137,115	123,880	(50)	-	5,776,394

* Comprise of profit sharing on reinsurance

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

(₹'000)

Particulars	For the quarter ended March 31, 2013	For the year ended March 31, 2013	For the quarter ended March 31, 2012	For the year ended March 31, 2012
Agents	237,947	1,175,080	313,405	1,184,797
Brokers	148,950	433,396	100,734	196,261
Corporate Agency	2,057,732	4,864,032	1,814,358	4,395,336
Referral	-	-	-	-
Others	-	-	-	-
Total	2,444,629	6,472,508	2,228,497	5,776,394

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

(₹'000)

	Particulars	For the quarter ended March 31, 2013	For the year ended March 31, 2013	For the quarter ended March 31, 2012	For the year ended March 31, 2012
1	Employees' remuneration & welfare benefits	1,726,171	6,092,081	1,481,587	5,474,648
2	Travel, conveyance and vehicle running expenses	59,103	182,877	66,375	193,039
3	Training expenses	213,980	488,558	192,985	486,049
4	Rents, rates & taxes	144,126	643,121	208,116	780,339
5	Repairs	15,158	28,751	12,801	73,922
6	Printing & stationery	35,214	107,855	40,631	116,774
7	Communication expenses	53,845	214,650	74,100	230,172
8	Legal & professional charges	266,075	936,228	211,700	802,628
9	Medical fees	30,706	108,055	31,533	61,800
10	Auditors' fees, expenses etc				
	a) as auditor	567	6,600	181	3,400
	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	927	927	1,722	1,911
11	Advertisement and publicity	33,376	283,596	141,493	311,782
12	Interest & Bank Charges	28,600	146,259	15,332	44,861
13	Others				
	(a) Computer Expenses	57,591	275,943	72,832	254,489
	(b) General Office & Other Expenses	100,886	654,954	145,331	1,219,970
	(c) Business Development Expenses	739,637	1,615,233	721,651	1,264,304
	(i) Depreciation on assets owned by policyholders	88,370	349,017	84,505	364,426
	(ii) Reimbursement of depreciation of assets for use of Shareholders' Assets	401	1,603	668	1,603
14	Service Tax	381,151	1,301,368	294,450	1,012,730
	TOTAL	3,975,884	13,437,676	3,782,237	12,698,847

HDFC Standard Life Insurance Company Limited

FORM L-7- BENEFITS PAID [NET]

(₹'000)

Particulars	For the quarter ended March 31, 2013	For the year ended March 31, 2013	For the quarter ended March 31, 2012	For the year ended March 31, 2012
1. Insurance Claims				
(a) Claims by Death,	461,852	1,877,634	303,151	1,163,181
(b) Claims by Maturity,	306,118	798,275	180,189	371,131
(c) Annuities / Pensions in payment	12,042	40,137	8,425	26,316
(d) Other benefits				
(i) Money back payment	75,321	218,663	70,660	190,837
(ii) Vesting of Pension policy	410,855	617,359	210,149	265,464
(iii) Surrenders / Lapsation	11,573,524	34,847,752	6,915,654	22,746,140
(iv) Critical Illness	25,337	51,304	18,560	46,792
(V) Withdrawals	1,661,912	4,361,530	1,668,212	4,875,091
Sub Total (A)	14,526,961	42,812,654	9,375,000	29,684,952
2. (Amount ceded in reinsurance):				
(a) Claims by Death,	(85,163)	(263,407)	(50,782)	(134,618)
(b) Claims by Maturity,	-	-	-	-
(c) Annuities/Pension payment,	-	-	-	-
(d) Other benefits				
(i) Critical Illness	(15,298)	(29,371)	(6,290)	(18,684)
Sub Total (B)	(100,461)	(292,778)	(57,072)	(153,302)
3. Amount accepted in reinsurance:				
(a) Claims by Death,	-	-	-	-
(b) Claims by Maturity,	-	-	-	-
(c) Annuities/Pension payment,	-	-	-	-
(d) Other benefits				
(i) Critical Illness	-	-	-	-
Sub Total (C)	-	-	-	-
TOTAL	14,426,500	42,519,876	9,317,928	29,531,650

Notes:

- (a) Claims include specific claims settlement costs, wherever applicable.
(b) Legal, other fees and expenses also form part of the claims cost, wherever applicable.

HDFC Standard Life Insurance Company Limited

FORM L-8-SHARE CAPITAL SCHEDULE
SHARE CAPITAL

(₹'000)

	Particulars	As at March 31, 2013	As at March 31, 2012
1	Authorised Capital Equity Shares of ₹ 10 each	30,000,000	30,000,000
2	Issued Capital Equity Shares of ₹ 10 each	19,948,801	19,948,801
3	Subscribed Capital Equity Shares of ₹ 10 each	19,948,801	19,948,801
4	Called-up Capital Equity Shares of ₹ 10 each	19,948,801	19,948,801
	Less : Calls unpaid	-	-
	Add : Shares forfeited (Amount originally paid up)	-	-
	Less : Par value of Equity Shares bought back	-	-
	Less : Preliminary Expenses	-	-
	Expenses including commission or brokerage on underwriting or subscription of shares	-	-
	TOTAL	19,948,801	19,948,801

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.

HDFC Standard Life Insurance Company Limited

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

Shareholder	As at March 31, 2013		As at March 31, 2012	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
Indian / Holding Company	1,443,733,842	72.37%	1,443,733,842	72.37%
Foreign	518,668,824	26.00%	518,668,824	26.00%
Others - Domestic	32,477,430	1.63%	32,477,430	1.63%
Total	1,994,880,096	100.00%	1,994,880,096	100.00%

HDFC Standard Life Insurance Company Limited

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

(₹'000)

	Particulars	As at	
		March 31, 2013	March 31, 2012
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium		
	Opening Balance	1,654,372	1,654,372
	Add: Additions during the year	-	-
	Less: Utilised during the year	-	-
		1,654,372	1,654,372
4	Revaluation Reserve ;		
	Opening Balance	547,004	552,418
	Add: Additions during the year	-	-
	(Refer note no.14 of Schedule 16(B))	-	-
	Less: Adjustments during the year	(4,331)	(5,414)
		542,673	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	2,197,045	2,201,376

HDFC Standard Life Insurance Company Limited

FORM L-11-BORROWINGS SCHEDULE
BORROWINGS

(₹'000)

	Particulars	As at March 31, 2013	As at March 31, 2012
1	Debentures/ Bonds	-	-
2	Banks	-	-
3	Financial Institutions	-	-
4	Others	-	-
	TOTAL	-	-

HDFC Standard Life Insurance Company Limited

FORM L-12-INVESTMENTS SHAREHOLDERS SCHEDULE
INVESTMENTS-SHAREHOLDERS

(₹'000)

Particulars	As at March 31, 2013	As at March 31, 2012
LONG TERM INVESTMENTS		
1 Government securities and Government guaranteed bonds including Treasury Bills	2,331,698	2,083,956
2 Other Approved Securities	149,428	149,132
3 Other Investments		
(a) Shares		
(aa) Equity	421,967	428,473
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds	407,698	557,725
(e) Other Securities	-	-
(f) Subsidiaries	5,800	500
(g) Investment Properties-Real Estate	413,721	413,721
4 Investments in Infrastructure and Social Sector	405,720	578,636
5 Other than Approved Investments	442,214	319,268
Sub Total (A)	4,578,246	4,531,411
SHORT TERM INVESTMENTS		
1 Government securities and Government guaranteed bonds including Treasury Bills	244,348	-
2 Other Approved Securities	-	-
3 Other Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	900,000	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds	250,000	249,801
(e) Other Securities		
(aa) Certificate of Deposit	1,895,753	486,998
(bb) CBLO/ Repo Investments	319,798	25,675
(f) Subsidiaries	-	-
(g) Investment Properties-Real Estate	-	-
4 Investments in Infrastructure and Social Sector	100,000	600,288
5 Other than Approved Investments	50,351	-
Sub Total (B)	3,760,250	1,362,762
TOTAL (A+B)	8,338,496	5,894,173

HDFC Standard Life Insurance Company Limited

FORM L-13-INVESTMENTS POLICYHOLDERS SCHEDULE
INVESTMENTS-POLICYHOLDERS

(₹'000)

Particulars	As at March 31, 2013	As at March 31, 2012
LONG TERM INVESTMENTS		
1 Government securities and Government guaranteed bonds including Treasury Bills*	39,263,818	26,860,417
2 Other Approved Securities	9,562,611	6,812,868
3 Other Investments		
(a) Shares		
(aa) Equity	5,121,433	4,217,368
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds	10,624,258	7,335,452
(e) Other Securities		
(aa) Deep Discount Bonds	181,685	261,404
(f) Subsidiaries	-	-
(g) Investment Properties-Real Estate	-	-
4 Investments in Infrastructure and Social Sector	22,844,492	18,110,090
5 Other than Approved Investments	2,541,142	1,283,745
Sub Total (A)	90,139,439	64,881,344
SHORT TERM INVESTMENTS		
1 Government securities and Government guaranteed bonds including Treasury Bills	7,380,616	7,040,632
2 Other Approved Securities	-	496,787
3 Other Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	-	2,202,058
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds	1,084,963	247,320
(e) Other Securities		
(aa) Deep Discount Bonds	288,242	239,155
(bb) Commercial Paper	-	-
(cc) Certificate of Deposit	721,998	634,139
(dd) CBLO/Repo Investments	6,157,145	3,459,819
(f) Subsidiaries	-	-
(g) Investment Properties-Real Estate	-	-
4 Investments in Infrastructure and Social Sector	1,202,715	701,390
5 Other than Approved Investments	298,222	-
Sub Total (B)	17,133,901	15,021,300
TOTAL	107,273,340	79,902,644

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

(₹'000)

Particulars	As at March 31, 2013	As at March 31, 2012
LONG TERM INVESTMENTS		
1 Government securities and Government guaranteed bonds including Treasury Bills	30,138,976	14,904,980
2 Other Approved Securities	683,814	1,202,285
3 Other Investments		
(a) Shares		
(aa) Equity	146,517,084	137,065,734
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds	9,902,875	7,632,285
(e) Other Securities		
(aa) Fixed Deposit	250,000	250,000
(bb) Deep Discount Bonds	533,811	501,843
(f) Subsidiaries	-	-
(g) Investment Properties-Real Estate	-	-
4 Investments in Infrastructure and Social Sector	49,802,584	39,944,800
5 Other than Approved Investments	11,192,257	7,306,598
Sub Total (A)	249,021,401	208,808,525
SHORT TERM INVESTMENTS		
1 Government securities and Government guaranteed bonds including Treasury Bills	1,444,813	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	1,712,402	1,690,447
(e) Other Securities		
(aa) Fixed Deposit	2,120,000	1,620,000
(bb) Deep Discount Bonds	248,343	-
(cc) Commercial Paper	-	136,695
(dd) Certificate of Deposit	11,536,402	10,059,926
(ee) Repo Investments	5,382,548	3,982,579
(f) Subsidiaries	-	-
(g) Investment Properties-Real Estate	-	-
4 Investments in Infrastructure and Social Sector	3,205,798	1,534,280
5 Other than Approved Investments	324,926	-
Sub Total (B)	25,975,232	23,141,913
OTHER ASSETS		
1 Interest Accrued and Dividend Receivable	3,333,313	2,332,112
2 Other Liabilities (net)	(239,819)	(208,563)
3 Other - Receivable	4,767,105	2,238,964
4 Investment Sold Awaiting Settlement	2,552,259	1,064,535
5 Investment Purchased Awaiting Settlement	(2,078,613)	(1,279,481)
Sub Total (C)	8,334,245	4,147,567
TOTAL (A+B+C)	283,330,878	236,098,005

FORM L-15-LOANS SCHEDULE
LOANS

(₹'000)

Particulars	As at	As at
	March 31, 2013	March 31, 2012
1 SECURITY-WISE CLASSIFICATION		
<i>Secured</i>		
(a) On mortgage of property		
(aa) In India	500,076	85
(bb) Outside India	-	-
(b) On Shares, Bonds, Government Securities, etc.	-	-
(c) Loans against policies	39,418	48,681
(d) Others	-	-
Unsecured	245,813	268,862
TOTAL	785,307	317,628
2 BORROWER-WISE CLASSIFICATION		
(a) Central and State Governments	-	-
(b) Banks and Financial Institutions	-	-
(c) Subsidiaries	-	-
(d) Companies	500,000	-
(e) Loans against policies	39,418	49,376
(f) Loans to employees	75	83
(g) Others	245,814	268,169
TOTAL	785,307	317,628
3 PERFORMANCE-WISE CLASSIFICATION		
(a) Loans classified as standard		
(aa) In India	785,307	317,628
(bb) Outside India	-	-
(b) Non-standard loans less provisions (Refer note 3 below)	-	-
(aa) In India	-	-
(bb) Outside India	-	-
TOTAL	785,307	317,628
4 MATURITY-WISE CLASSIFICATION		
(a) Short Term	3,484	8,467
(b) Long Term	781,823	309,161
TOTAL	785,307	317,628

HDFC Standard Life Insurance Company Limited

FORM L-16-FIXED ASSETS SCHEDULE

(₹'000)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	As at April 01, 2012	Additions	Deductions	As at March 31, 2013	As at April 01, 2012	For The Year	On Sales / Adjustments	As at March 31, 2013	As at March 31, 2013	As at March 31, 2012
Goodwill	-	-	-	-	-	-	-	-	-	-
Intangible Assets (Computer Software)	517,377	152,234	-	669,611	393,839	102,860	-	496,698	172,913	123,538
Land-Freehold	-	-	-	-	-	-	-	-	-	-
Leasehold Improvements	8,520	1,477	(308)	9,689	3,573	1,785	(179)	5,179	4,510	4,947
Buildings *	2,405,014	-	-	2,405,014	80,420	39,202	-	119,622	2,285,392	2,324,594
Furniture & Fittings	771,834	31,939	(64,258)	739,515	678,292	63,778	(61,375)	680,695	58,820	93,542
Information Technology Equipment	902,955	155,798	(135,703)	923,050	807,629	80,652	(134,798)	753,483	169,567	95,326
Vehicles	5,250	-	-	5,250	2,306	1,627	-	3,933	1,317	2,944
Office Equipment	665,446	28,666	(56,462)	637,650	561,160	65,047	(54,561)	571,646	66,004	104,286
TOTAL	5,276,396	370,114	(256,731)	5,389,779	2,527,219	354,951	(250,913)	2,631,256	2,758,523	2,749,177
Capital Work in progress	46,274	696,609	(424,230)	318,653	-	-	-	-	318,653	46,274
Grand Total	5,322,670	1,066,723	(680,961)	5,708,432	2,527,219	354,951	(250,913)	2,631,256	3,077,176	2,795,451
PREVIOUS YEAR	4,754,817	926,435	(358,582)	5,322,670	2,359,088	371,443	(203,312)	2,527,219	2,795,451	

Note :

* Depreciation of ₹ 4,331 thousands (Previous year ₹ 5,414 thousands) 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.

Fixed assets that have been retired from active use and are held for disposal are stated at the lower of their net book value and net realisable value. This results into additional depreciation impact of ₹ 552 thousands.

HDFC Standard Life Insurance Company Limited

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

(₹'000)

Particulars	As at	As at
	March 31, 2013	March 31, 2012
1 Cash (including cheques on hand, drafts and stamps)	1,662,035	1,170,039
2 Bank Balances		
(a) Deposit Accounts		
(aa) Short-term (due within 12 months of Balance Sheet)	3,620,966	1,830,000
(bb) Others	1,370,750	1,051,506
(b) Current Accounts	3,200,975	1,424,094
(c) Others	-	-
3 Money at Call and Short Notice		
(a) With Banks	-	-
(b) With other Institutions	-	-
4 Others	-	-
TOTAL	9,854,726	5,475,639

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

-

-

CASH & BANK BALANCES

1 In India	9,854,726	5,475,639
2 Outside India	-	-
TOTAL	9,854,726	5,475,639

Note: Cheques on hand amount to ₹ 1,476,408 thousands (Previous Year ₹ 1,009,097 thousands.)

HDFC Standard Life Insurance Company Limited

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

(₹'000)

Particulars	As at March 31, 2013	As at March 31, 2012
ADVANCES		
1 Reserve deposits with ceding companies	-	-
2 Application money for investments	44,162	31,000
3 Prepayments	176,670	157,566
4 Advances to Directors/Officers	-	-
5 Advance tax paid and taxes deducted at source (Net of provision for taxation)	1,497,596	1,298,389
6 Others		
(a) Security Deposits	318,883	454,422
(b) Advances to employees	5,982	16,508
(c) Investment sold awaiting settlement	700,603	31,896
(d) Other Advances	166,215	91,733
TOTAL (A)	2,910,111	2,081,514
OTHER ASSETS		
1 Income accrued on investments	3,128,414	2,277,336
2 Outstanding Premiums	705,982	2,161,441
3 Agents' Balances	68,211	271,819
4 Foreign Agencies Balances	-	-
5 Due from other entities carrying on insurance business (including reinsures)	101,143	58,402
6 Due from subsidiaries/ holding company	-	-
7 Deposit with Reserve Bank of India [Pursuant to section 7 of Insurance Act, 1938]	-	-
8 Others		
(a) Sundry Debtors	342,415	255,741
(b) Service Tax Advance & Unutilised Credits	11,033	327,303
TOTAL (B)	4,357,198	5,352,042
TOTAL (A+B)	7,267,309	7,433,556

HDFC Standard Life Insurance Company Limited

FORM L-19-CURRENT LIABILITIES SCHEDULE
CURRENT LIABILITIES

(₹'000)

Particulars		As at March 31, 2013	As at March 31, 2012
1	Agents' Balances	555,525	768,786
2	Balances due to other insurance companies (including Reinsurers)	220,066	169,885
3	Deposits held on reinsurance ceded	-	-
4	Premiums received in advance	179,792	183,302
5	Unallocated premium	459,405	667,509
6	Sundry creditors	5,660,389	6,010,271
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	394,071	247,217
9	Annuities Due	-	-
10	Due to Officers/ Directors	-	-
11	Others		
	(a) Tax deducted to be remitted	114,128	82,574
	(b) Security Deposits	-	21,441
	(c) Investments purchased - to be settled	1,283,356	525,971
	(d) Due to Investing Company	-	9,027
	(e) Others - Payable	4,767,105	2,238,964
	(f) Payable to Policyholders (Withdrawals, surrender, lookin, proposal declined.)	215,644	561,155
12	Unclaimed amount of policyholders	3,375,163	3,516,554
TOTAL		17,224,644	15,002,656

HDFC Standard Life Insurance Company Limited

FORM L-20-PROVISIONS SCHEDULE
PROVISIONS

(₹'000)

Particulars		As at March 31, 2013	As at March 31, 2012
1	For Taxation (less payments and taxes deducted at source)	43,456	-
2	For proposed dividends	-	-
3	For dividend distribution tax	-	-
4	Others:		
	(a) Wealth Tax	150	151
	(b) Standard Loans	3,141	3
	(c) Employee Benefits	242,764	136,600
TOTAL		289,511	136,754

HDFC Standard Life Insurance Company Limited

FORM L-21-MISC EXPENDITURE SCHEDULE

MISCELLANEOUS EXPENDITURE

(To the extent not written off or adjusted)

(₹'000)

	Particulars	As at March 31, 2013	As at March 31, 2012
1	Discount allowed in issue of shares/ debentures	-	-
2	Others	-	-
	TOTAL	-	-

FORM L-22-ANALYTICAL RATIOS

Name of the Insurer : HDFC Standard Life Insurance Company Limited

Date : March 31, 2013

Sl.No.	Particular	For the quarter ended March 31, 2013	For the year ended March 31, 2013	For the quarter ended March 31, 2012	For the year ended March 31, 2012
1	New business premium income growth rate - segment wise				
	Participating - Individual & Group Life	-27.82%	12.68%	242.35%	175.90%
	Participating - Individual & Group Pension	-111.30%	-99.62%	-64.79%	321.33%
	Non Participating - Individual & Group Life	40.85%	39.65%	102.25%	204.94%
	Non Participating - Group Pension	174.03%	-3.92%	29.85%	758.35%
	Annuity	442.75%	418.16%	173.45%	125.13%
	Health	619.47%	245.05%	-16.46%	-74.75%
	Unit Linked - Individual Life	21.15%	5.59%	-40.66%	-26.07%
	Unit Linked - Individual Pension	3818.65%	2318.14%	-104.13%	-98.74%
	Unit Linked - Group Life	52.85%	31.36%	-17.76%	-18.76%
	Unit Linked - Group Pension	23.44%	-11.90%	-20.76%	-53.57%
2	Net Retention Ratio	99.49%	99.43%	99.52%	99.49%
3	Expense of Management to Gross Direct Premium Ratio	15.74%	17.97%	16.65%	18.11%
4	Commission Ratio (Gross commission paid to Gross Premium)	5.69%	5.72%	6.17%	5.66%
5	Ratio of policy holder's liabilities to shareholder's funds	2856.21%	2856.21%	3426.40%	3426.40%
6	Growth rate of shareholders' fund \$	48.72%	48.72%	40.81%	40.81%
7	Ratio of surplus to policyholders' liability	0.53%	1.65%	0.53%	1.19%
8	Change in net worth (₹ in Lakhs) \$	44,593	44,593	26,529	26,529
9	Profit after tax/Total Income	3.46%	3.25%	3.79%	2.59%
10	(Total real estate + loans)/(Cash & invested assets)	0.85%	0.85%	0.93%	0.93%
11	Total investments/(Capital + Surplus)	19.75	19.75	24.37	24.37
12	Total affiliated investments/(Capital+ Surplus)	0.79	0.79	0.70	0.70
13	Investment Yield (Gross and Net)				
	A. with realised gains				
	Shareholders' Funds	2.31%	8.45%	1.74%	5.21%
	Policyholders' Funds				
	Non Linked				
	Participating	2.58%	9.23%	2.23%	11.21%
	Non Participating	2.09%	9.20%	2.32%	8.68%
	Linked				
	Non Participating	2.88%	7.05%	1.92%	5.79%
	B. with unrealised gains				
	Shareholders' Funds	1.18%	9.45%	3.26%	3.69%
	Policyholders' Funds				
	Non Linked				
	Participating	1.28%	12.19%	3.40%	8.12%
	Non Participating	2.44%	12.31%	2.31%	9.47%
	Linked				
	Non Participating	-4.12%	6.66%	13.70%	-1.96%
14	Conservation Ratio				
	Participating - Individual & Group Life	80.31%	82.50%	84.79%	88.76%
	Participating - Individual & Group Pension	94.50%	83.45%	75.24%	82.36%
	Non Participating - Individual & Group Life	85.17%	81.43%	84.75%	86.82%
	Non Participating - Group Pension	NA	NA	NA	NA
	Annuity	NA	NA	NA	NA
	Health	73.25%	74.14%	76.07%	58.95%
	Unit Linked - Individual Life	73.88%	72.36%	81.32%	80.36%
	Unit Linked - Individual Pension	75.97%	79.79%	77.07%	76.68%
	Unit Linked - Group Life	NA	NA	NA	NA
	Unit Linked - Group Pension	NA	NA	NA	NA
15 (a)	Premium Persistency Ratio * (refer note 4,5 & 6)				
	13th month	76.28%	78.13%	79.85%	84.04%
	25th month	73.26%	78.18%	78.51%	74.13%
	37th month	53.45%	52.83%	34.57%	28.38%
	49th month	31.35%	24.34%	17.21%	21.33%
	61st month	14.49%	19.69%	18.73%	21.01%

Sl.No.	Particular		For the quarter ended March 31, 2013	For the year ended March 31, 2013	For the quarter ended March 31, 2012	For the year ended March 31, 2012
15 (b)	Premium Persistency Ratio # (refer note 4,5 & 6)					
		13th month	76.28%	78.13%	79.85%	84.04%
		25th month	88.91%	91.20%	90.56%	91.85%
		37th month	66.96%	69.72%	60.15%	54.10%
		49th month	75.65%	71.44%	63.78%	67.36%
		61st month	63.13%	66.46%	75.88%	77.94%
15 (c)	Policy Persistency Ratio * (refer note 4,5 & 6)					
		13th month	70.59%	73.24%	74.75%	76.58%
		25th month	67.61%	69.51%	67.53%	63.45%
		37th month	50.14%	48.26%	36.20%	37.47%
		49th month	32.02%	33.06%	25.56%	28.47%
		61st month	26.51%	31.20%	27.43%	31.32%
15 (d)	Policy Persistency Ratio # (refer note 4,5 & 6)					
		13th month	70.59%	73.24%	74.75%	76.58%
		25th month	87.68%	89.30%	88.27%	89.83%
		37th month	67.18%	71.25%	66.34%	58.86%
		49th month	77.06%	72.55%	65.70%	68.54%
		61st month	69.35%	73.35%	77.83%	80.99%
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)		0.57	2.26	1.20	1.36
4 (b)	(a) Diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)		0.57	2.26	1.20	1.36
5 (a)	(b) Basic EPS after extraordinary items (net of tax expense) for the period (not to be annualized)		0.57	2.26	1.20	1.36
5 (b)	(b) Diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)		0.57	2.26	1.20	1.36
6	(iv) Book value per share (₹)		6.82	6.82	4.59	4.59

Note : 1. \$ Growth rate of shareholder's fund and change in net worth are in comparison with similar amount for the previous year.

2. * The persistency ratio is on original premium basis.

3. # The persistency ratio is on reducing balance basis.

4. Single premium and group policies are excluded in the calculation of the persistency ratios.

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

6. The persistency ratios are with a lag of 3 months.

7. Previous year ratios have been reclassified / regrouped wherever necessary.

FORM L-23-RECEIPT AND PAYMENTS SCHEDULE

RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED MARCH 31, 2013

(₹'000)

Particulars	For the year ended March 31, 2013	For the year ended March 31, 2012
Cash Flows from the operating activities:		
Premium received from policyholders, including advance receipts	114,470,608	101,652,967
Other receipts:		
Service tax recovery	143,569	23,661
Fees & Charges	30,740	34,865
Misc income	93,656	44,868
Payments to the re-insurers, net of commissions and claims/ Benefits	(341,474)	(355,012)
Payments to co-insurers, net of claims / benefit recovery	-	-
Payments of claims/benefits	(39,008,835)	(29,014,627)
Payments of commission and brokerage	(6,396,092)	(5,441,557)
Payments of other operating expenses	(11,879,519)	(9,555,040)
Preliminary and pre-operative expenses	-	-
Deposits, advances and staff loans	135,539	51,382
Income taxes paid (Net)	(682,755)	(449,306)
Service tax paid	(1,301,368)	(1,012,730)
Other payments	-	-
Cash flows before extraordinary items	55,264,069	55,979,471
Cash flow from extraordinary operations	-	-
Net cash flow from operating activities	55,264,069	55,979,471
Cash flows from investing activities:		
Purchase of fixed assets	(661,699)	(143,731)
Proceeds from sale of fixed assets	12,458	19,330
Purchases of investments	(246,142,598)	(229,220,765)
Loans disbursed	(467,679)	13,611
Sales of investments	187,361,368	162,141,899
Repayments received	-	-
Rents/Interests/ Dividends received	16,628,540	11,564,132
Investments in money market instruments and in liquid mutual funds (Net)	(6,307,089)	2,831,033
Expenses related to investments	(29,133)	(25,459)
Net cash flow from investing activities	(49,605,831)	(52,819,950)
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:	5,658,238	3,159,521
Cash and cash equivalents at the beginning of the period	12,264,263	9,104,742
Cash and cash equivalents at the end of the period	17,922,501	12,264,263

Components of Cash and cash equivalents at end of the period:		
Cash and cheques in hand	1,662,035	1,170,039
Bank Balances	3,200,975	1,424,094
Fixed Deposit (less than 3 months)	300,000	-
Money Market Instruments	12,759,491	9,670,130
Total Cash and cash equivalents	17,922,501	12,264,263

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

Cash & Cash Equivalents	17,922,501	12,264,263
Add: FDs more than 3 months - Shareholders & Policyholders	4,691,716	2,881,506
Add: FDs less than 3 months from Sch 8B - Unit Linked policyholders	-	-
Less: Money market instruments	(12,759,491)	(9,670,130)
Cash & Bank Balances as per Sch 11	9,854,726	5,475,639

FORM L-24- VALUATION OF NET LIABILITIES

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date: March 31, 2013

(₹ in Lakhs)

Sr.No.	Particular	As at March 31, 2013	As at March 31, 2012
1	Linked		
a	Life	2,070,105	1,704,103
b	General Annuity	-	-
c	Pension	735,202	695,107
d	Health	-	-
2	Non-Linked		
a	Life	801,973	563,707
b	General Annuity	12,262	5,197
c	Pension	157,464	120,849
d	Health	194	136
	TOTAL	3,777,200	3,089,099

FORM L-25- : Geographical Distribution Channel - Individual for the quarter ended March 31, 2013

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date: March 31, 2013

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	245	245	0	18	19,775	18,297	83	1,575	20,020	18,542	84	1,592
2	Arunachal Pradesh	1	1	0	0	41	35	0	1	42	36	0	1
3	Assam	36	36	0	1	4,652	4,284	16	179	4,688	4,320	16	180
4	Bihar	61	61	0	2	3,410	2,360	9	131	3,471	2,421	10	133
5	Chattisgarh	70	70	0	2	2,733	2,108	7	184	2,803	2,178	7	186
6	Goa	6	6	0	0	1,752	1,343	9	85	1,758	1,349	9	85
7	Gujarat	162	162	1	8	22,786	20,706	93	1,582	22,948	20,868	93	1,590
8	Haryana	149	149	0	7	23,258	24,042	112	1,713	23,407	24,191	112	1,720
9	Himachal Pradesh	2	2	0	1	802	648	3	42	804	650	3	43
10	Jammu & Kashmir	13	13	0	0	2,156	1,969	9	100	2,169	1,982	9	100
11	Jharkhand	38	38	0	1	2,767	2,605	10	140	2,805	2,643	10	141
12	Karnataka	50,793	50,793	2	33	16,141	14,504	79	1,380	66,934	65,297	81	1,413
13	Kerala	19	19	0	1	10,804	9,906	44	500	10,823	9,925	44	501
14	Madhya Pradesh	86,887	86,887	3	56	8,079	7,533	22	588	94,966	94,420	25	643
15	Maharashtra	548	548	1	34	54,496	51,484	293	9,408	55,044	52,032	295	9,442
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	2	2	0	0	377	227	1	15	379	229	1	15
18	Mizoram	-	-	-	-	173	133	1	8	173	133	1	8
19	Nagaland	-	-	-	-	53	49	0	1	53	49	0	1
20	Orissa	51	51	0	1	6,824	5,854	22	295	6,875	5,905	22	296
21	Punjab	12	12	0	0	13,177	12,965	61	781	13,189	12,977	61	781
22	Rajasthan	123	123	0	5	12,049	11,036	36	827	12,172	11,159	36	831
23	Sikkim	-	-	-	-	556	534	3	28	556	534	3	28
24	Tamil Nadu	113	113	1	4	19,239	17,913	89	1,352	19,352	18,026	89	1,356
25	Tripura	5	5	0	0	1,584	1,385	5	55	1,589	1,390	5	55
26	Uttar Pradesh	337	337	1	14	22,820	21,615	83	1,436	23,157	21,952	84	1,450
27	Uttrakhand	6	6	0	0	1,584	1,388	6	89	1,590	1,394	6	89
28	West Bengal	78	78	0	2	18,915	17,652	81	771	18,993	17,730	81	773
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	10	10	0	1	4,399	3,762	22	284	4,409	3,772	22	285
31	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	23	23	0	3	10,890	12,812	72	1,044	10,913	12,835	72	1,047
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	3	3	0	0	445	287	1	19	448	290	1	19
	TOTAL	139,793	139,793	10	194	286,737	269,436	1,268	24,612	426,530	409,229	1,279	24,806

FORM L-25- : Geographical Distribution Channel - Individual for the year ended March 31, 2013

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date: March 31, 2013

Sr.No.	State / Union Territory	Rural				Urban				Total Business			
		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	475	475	1	28	52,157	49,103	202	3,528	52,632	49,578	203	3,556
2	Arunachal Pradesh	2	2	0	0	152	135	0	4	154	137	0	5
3	Assam	82	82	0	3	12,623	11,449	39	420	12,705	11,531	39	422
4	Bihar	119	119	1	5	9,902	7,295	28	377	10,021	7,414	28	382
5	Chattisgarh	125	125	0	4	7,788	6,101	19	421	7,913	6,226	19	426
6	Goa	78	78	0	3	4,860	3,901	21	231	4,938	3,979	21	234
7	Gujarat	431	431	1	23	63,664	59,218	242	3,956	64,095	59,649	244	3,979
8	Haryana	313	313	1	14	61,616	62,924	283	4,304	61,929	63,237	284	4,318
9	Himachal Pradesh	4	4	0	1	2,594	1,947	7	122	2,598	1,951	7	123
10	Jammu & Kashmir	28	28	0	1	6,638	6,068	27	303	6,666	6,096	27	304
11	Jharkhand	68	68	0	2	7,902	7,511	26	372	7,970	7,579	26	374
12	Karnataka	60,834	60,834	2	45	45,203	41,952	208	3,487	106,037	102,786	210	3,532
13	Kerala	89	89	0	3	34,595	31,839	126	1,406	34,684	31,928	127	1,409
14	Madhya Pradesh	87,105	87,105	4	67	24,170	22,810	70	1,477	111,275	109,915	74	1,545
15	Maharashtra	75,253	75,253	4	99	145,686	138,802	706	26,890	220,939	214,055	710	26,989
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	7	7	0	0	1,131	727	3	40	1,138	734	3	40
18	Mirzoram	-	-	-	-	608	513	2	27	608	513	2	27
19	Nagaland	1	1	0	0	226	209	1	7	227	210	1	7
20	Orissa	131	131	0	3	20,117	17,197	57	729	20,248	17,328	58	732
21	Punjab	55	55	0	2	38,758	37,848	174	2,022	38,813	37,903	174	2,024
22	Rajasthan	240	240	1	8	30,128	27,197	82	1,779	30,368	27,437	82	1,787
23	Sikkim	-	-	-	-	1,296	1,422	8	62	1,296	1,422	8	62
24	Tamil Nadu	216	216	1	7	56,878	53,578	238	3,514	57,094	53,794	239	3,522
25	Tripura	12	12	0	0	4,113	3,944	13	123	4,125	3,956	13	123
26	Uttar Pradesh	626	626	2	26	66,341	59,818	220	3,610	66,967	60,444	222	3,636
27	Uttrakhand	16	16	0	1	4,384	3,716	14	219	4,400	3,732	14	220
28	West Bengal	162	162	0	4	51,025	46,469	193	1,962	51,187	46,631	193	1,966
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	22	22	0	1	12,521	11,437	64	811	12,543	11,459	64	813
31	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	50	50	0	5	30,668	34,597	195	2,888	30,718	34,647	195	2,893
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	4	4	0	0	1,447	1,275	5	63	1,451	1,279	5	63
	TOTAL	226,548	226,548	21	355	799,191	751,002	3,274	65,156	1,025,739	977,550	3,294	65,512

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date: March 31, 2013

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	-	-	-	-	8	41,320	7	2,505	8	41,320	7	2,505
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	2	16,156	9	9	2	16,156	9	9
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-
5	Chattisgarh	-	-	-	-	-	-	1	1	-	-	1	1
6	Goa	-	-	-	-	1	43	0	1	1	43	0	1
7	Gujarat	-	-	-	-	1	7,773	17	9	1	7,773	17	9
8	Haryana	-	-	-	-	14	72,634	49	1,927	14	72,634	49	1,927
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	2	17,957	24	25	2	17,957	24	25
12	Karnataka	-	-	-	-	21	15,622	97	1,288	21	15,622	97	1,288
13	Kerala	-	-	-	-	-	-	-	-	-	-	-	-
14	Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
15	Maharashtra	-	-	-	-	56	615,853	269	11,757	56	615,853	269	11,757
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	1	618	2	2	1	618	2	2
18	Mirzoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	-	3,551	3	8	-	3,551	3	8
21	Punjab	-	-	-	-	-	(7)	0	(0)	-	(7)	0	(0)
22	Rajasthan	-	-	-	-	2	5,200	12	1	2	5,200	12	1
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	11	47,032	2	547	11	47,032	2	547
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	-	-	-	-	12	7,094	4	4,708	12	7,094	4	4,708
27	UttraKhand	-	-	-	-	-	2,048	0	10	-	2,048	0	10
28	West Bengal	-	-	-	-	6	49,393	66	98	6	49,393	66	98
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	-	-	0	-	-	-	0	-
31	Dadra & Nagrahaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	-	-	-	-	6	9,192	27	354	6	9,192	27	354
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL						143	911,479	589	23,250	143	911,479	589	23,250

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date: March 31, 2013

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	-	-	-	-	18	60,282	12	3,139	18	60,282	12	3,139
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	2	16,156	9	9	2	16,156	9	9
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-
5	Chattisgarh	-	-	-	-	-	-	1	1	-	-	1	1
6	Goa	-	-	-	-	3	115	3	2	3	115	3	2
7	Gujarat	-	-	-	-	13	15,466	43	193	13	15,466	43	193
8	Haryana	-	-	-	-	41	125,549	92	4,909	41	125,549	92	4,909
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	4	19,063	28	60	4	19,063	28	60
12	Karnataka	-	-	-	-	56	71,562	114	3,257	56	71,562	114	3,257
13	Kerala	-	-	-	-	-	-	-	-	-	-	-	-
14	Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
15	Maharashtra	-	-	-	-	144	1,262,644	628	19,394	144	1,262,644	628	19,394
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	1	618	2	2	1	618	2	2
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	13	15,957	3	66	13	15,957	3	66
21	Punjab	-	-	-	-	3	793	1	52	3	793	1	52
22	Rajasthan	-	-	-	-	3	5,300	12	1	3	5,300	12	1
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	67	114,204	15	3,729	67	114,204	15	3,729
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	-	-	-	-	35	57,863	12	15,103	35	57,863	12	15,103
27	UltraKhand	-	-	-	-	8	3,998	0	18	8	3,998	0	18
28	West Bengal	-	-	-	-	17	76,025	84	1,163	17	76,025	84	1,163
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	-	-	0	-	-	-	0	-
31	Dadra & Nagrahaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	-	-	-	-	32	26,493	83	1,510	32	26,493	83	1,510
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	-	-	-	-	460	1,872,088	1,142	52,609	460	1,872,088	1,142	52,609

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 :- March 31, 2013
Statement of Investment Assets Life Insurers
(Business within India)
Periodicity of Submission: - Quarterly

Particulars	Sch No.	Amount
Add:		
Total Application as per Balance Sheet (A)		4,108,431
Current Liabilities	Sch - 13	172,246
Provisions	Sch - 14	2,895
Sub Total (B)		175,142
Less:		
Debit balances in P&L & Revenue Account		84,300
Loans	Sch - 9	7,853
Advances & Other Assets	Sch - 12	72,673
Cash & Bank Balances	Sch - 11	98,547
Fixed Assets	Sch - 10	30,772
Misc Expenses not written off	Sch - 15	0
Sub Total (C)		294,146
Funds available for Investments (A+B-C)		3,989,427

* Reconciliation of Funds for Investments & Investment Assets	Amount
Funds Available for Investments (E)	3,989,427
Add:	
Fixed Deposits of Conv Funds Sch - 11	49,910
Investment Loan as per Sch - 9	5,000
Sub Total (F)	54,910
Less:	
Other - Receivable	33,554
Net units (Creation/Redemption of Units) in Unit Administration System i.e Life Asia on 31st March 2013 * NAV of Respective Fund	
Sub Total (G)	33,554
Value of Investments as per Form 3A (E + F - G)	4,010,783

Part - A

(₹ in Lakhs)

Reconciliation of Investment Assets	Amount
Total Investment Assets As per Balance Sheet	4,108,431
Balance Sheet Value of:	
A: Life Fund	1,038,580
B: Pension & General Annuity Fund	172,448
C: Unit Linked Fund	2,799,755
	4,010,783

For HDFC Standard Life Insurance Company Limited

Date:-

Amitabh Chaudhry
Managing Director & CEO

FORM - 3A

PART - A

Company Name & Code : HDFC Standard Life Insurance Company Limited - 101
Statement as on : March 31, 2013
Statement of Investment assets
(Business within India)
Periodicity of Submission : Quarterly

NON - LINKED BUSINESS

(₹ in Lakhs)

Investment Assets	Percentage as per Reg.	SH		PH		Book Value (SH+PH)	Actual %	FVC Amount	Total Fund	Mkt./Realisable Value*
		Balance (a)	FRSM (b)	UL - Non Unit Res (c)	PAR (d)					
A. LIFE FUND						(f) = (b+c+d+e)	(g)	(h)	(i) = (a+b+c+d+e)	(j)
1. Government Securities	Not less than 25%	-	25,760	89,765	309,220	17,557	44.14%	1,436	442,302	443,738
2. Government Securities or other approved Securities (incl 1 above)	Not less than 50%	-	27,255	93,723	353,650	41,940	51.55%	1,901	516,568	518,470
3. Approved Investments										
a) Housing & Infrastructure	Not less than 15%	1,000	4,057	12,027	175,813	10,941	20.24%	932	203,839	204,483
b) (i) Approved Investments	Not exceeding 35%	32,468	19,679	22,356	158,929	51,421	25.19%	-4,503	284,854	253,543
(ii) "Other Investments" not to exceed 15%		3,130	1,796	0	19,434	8,960	3.01%	420	33,319	31,744
Total Life Fund	100%	36,598	52,787	128,106	707,826	113,263	100.00%	(1,250)	1,038,580	1,008,239

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%	38,119	11,784	49,903	28.94%	620	49,903	50,523
2. Government Securities or other approved Securities (incl 1 above)	Not less than 40%	47,313	25,443	72,757	42.19%	1,210	72,757	73,967
3. Balance Inv to be in approved Investments	Not exceeding 60%	65,462	34,228	99,691	57.81%	(160)	99,691	100,952
Total Pension And General Annuity Fund	100%	112,776	59,672	172,448	100.00%	1,050	172,448	174,919

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%	-	2,684,583	2,684,583	95.89%
2. Other than Approved Investment	Not exceeding 25%	-	115,172	115,172	4.11%
Total Linked Life Insurance Fund	100%	-	2,799,755	2,799,755	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 :

Amitabh Chaudhry
Managing Director & CEO

Unit Linked Insurance Business

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

Periodicity of Submission : Quarterly

Statement as on :- March 31, 2013

(₹ 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)	7,605	7,647	19,873	13,858	60,975	94,651	401,985
Add : Inflow during the Quarter	3,520	11,056	5,337	20,315	2,760	3,284	23,616
Increase/(Decrease) Value of Investment	426	369	958	98	(450)	(4,105)	(27,793)
Less : Outflow During the Quarter	3,836	14,136	5,219	20,609	5,011	7,941	55,282
TOTAL INVESTIBLE FUNDS (Market Value)	7,714	4,936	20,950	13,662	58,274	85,890	342,526

Unit Linked Insurance Business

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

Periodicity of Submission : Quarterly

Statement as on :- March 31, 2013

(₹ in Lakhs)

PARTICULARS	Life - Group	Life - Group	Life - Group	Life - Group	Life - Group	Life - Group
	Liquid Fund	Stable Fund	Secured Fund	Defensive Fund	Balanced Fund	Sovereign Fund
	ULGF02225/02/12LiquidFund101	ULGF02825/02/12StableMgFd101	ULGF02325/02/12SecureMgtF101	ULGF02425/02/12DefensiveF101	ULGF02525/02/12BalancedMF101	ULGF01620/06/07SovereignF101
Opening Balance (Market Value)	7,046	11,319	20,154	46,072	11,047	160
Add : Inflow during the Quarter	5,687	1,401	3,819	4,196	1,279	1
Increase/(Decrease) Value of Investment	495	546	865	1,213	(354)	7
Less : Outflow During the Quarter	6,067	889	2,904	1,683	2,136	0
TOTAL INVESTIBLE FUNDS (Market Value)	7,161	12,378	21,934	49,796	9,836	168

Unit Linked Insurance Business

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

Periodicity of Submission : Quarterly

Statement as on :- March 31, 2013

(₹ 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)	3,633	3,911	16,788	9,741	44,987	45,631	214,386
Add : Inflow during the Quarter	2,004	1,077	4,031	1,024	1,940	1,467	8,461
Increase/(Decrease) Value of Investment	235	209	691	219	(241)	(2,101)	(14,878)
Less : Outflow During the Quarter	2,403	1,368	4,670	1,029	2,860	3,853	23,211
TOTAL INVESTIBLE FUNDS (Market Value)	3,468	3,829	16,840	9,955	43,826	41,145	184,758

Unit Linked Insurance Business

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

Periodicity of Submission : Quarterly

Statement as on :- March 31, 2013

(₹ 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	Growth Fund	Sovereign Fund
	ULGF02918/02/12LiquidFund101	ULGF03518/02/12StableMgFd101	ULGF03018/02/12SecureMgtF101	ULGF03118/02/12DefensiveF101	ULGF03218/02/12BalancedMF101	ULGF03318/02/12GrowthFund101	ULGF01520/06/07SovereignF101
Opening Balance (Market Value)	2,005	6,506	3,985	9,375	9,608	153	8
Add : Inflow during the Quarter	2,732	281	91	326	346	2	0
Increase/(Decrease) Value of Investment	155	347	203	214	(199)	(10)	0
Less : Outflow During the Quarter	19	2,735	141	112	129	9	0
TOTAL INVESTIBLE FUNDS (Market Value)	4,873	4,400	4,138	9,803	9,627	136	8

Unit Linked Insurance Business

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

Periodicity of Submission : Quarterly

Statement as on :- March 31, 2013

(₹ 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)	2,277	1,185	340	3,713	11,738	9,140	1
Add : Inflow during the Quarter	104	550	-	522	2,002	144	-
Increase/(Decrease) Value of Investment	164	56	12	203	156	(172)	(0)
Less : Outflow During the Quarter	82	110	-	80	772	102	-
TOTAL INVESTIBLE FUNDS (Market Value)	2,463	1,682	352	4,357	13,124	9,010	1

Unit Linked Insurance Business

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

Periodicity of Submission : Quarterly

Statement as on :- March 31, 2013

(₹ 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)	0.02	595	1,230	4,128	2,366
Add : Inflow during the Quarter	-	-	399	8	12
Increase/(Decrease) Value of Investment	0.00	24	53	15	(14)
Less : Outflow During the Quarter	-	-	-	-	-
TOTAL INVESTIBLE FUNDS (Market Value)	0.03	619	1,682	4,151	2,365

Unit Linked Insurance Business

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

Periodicity of Submission : Quarterly

Statement as on :- March 31, 2013

(₹ 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
	ULIF01520/02/08LiquidFdll101	ULIF01620/02/08StableMFI101	ULIF01720/02/08SecureMFI101	ULIF01820/02/08DefnsvFdll101	ULIF01920/02/08BalncdMFI101	ULIF02020/02/08EquityMFI101	ULIF02120/02/08GrwthFndll101
Opening Balance (Market Value)	3,124	5,402	22,798	10,466	50,967	60,898	342,655
Add : Inflow during the Quarter	3,196	1,201	6,256	1,434	5,245	5,896	29,184
Increase/(Decrease) Value of Investment	184	251	1,199	280	(547)	(2,763)	(26,368)
Less : Outflow During the Quarter	2,750	800	3,661	757	2,830	3,267	19,960
TOTAL INVESTIBLE FUNDS (Market Value)	3,754	6,054	26,592	11,423	52,835	60,764	325,510

Unit Linked Insurance Business

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

Periodicity of Submission : Quarterly

Statement as on :- March 31, 2013

(₹ in Lakhs)

PARTICULARS	Life-II - Group	Life-II - Group	Life-II - Group	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	ULGF03620/02/12LiquidFdlI101	ULGF03720/02/12StableMFI101	ULGF03820/02/12SecureMFI101	ULGF03920/02/12DefnsvFdlI101	ULGF04020/02/12BalncdMFI101
Opening Balance (Market Value)	292	137	1,504	6,300	3,056	10,452	11,559	1,028
Add : Inflow during the Quarter	2	-	-	4,624	625	1,360	3,016	21
Increase/(Decrease) Value of Investment	6	3	24	437	135	548	271	(9)
Less : Outflow During the Quarter	-	-	-	619	299	1,041	113	35
TOTAL INVESTIBLE FUNDS (Market Value)	299	140	1,528	10,742	3,516	11,318	14,733	1,004

Unit Linked Insurance Business

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

Periodicity of Submission : Quarterly

Statement as on :- March 31, 2013

(₹ 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	ULIF02808/10/08GrwthFndII101
Opening Balance (Market Value)	2,780	5,173	21,852	9,104	37,282	43,486	220,054
Add : Inflow during the Quarter	1,678	1,199	6,320	1,156	3,112	3,502	18,531
Increase/(Decrease) Value of Investment	155	203	935	216	(470)	(2,268)	(17,203)
Less : Outflow During the Quarter	1,437	1,205	4,562	836	2,244	2,548	13,341
TOTAL INVESTIBLE FUNDS (Market Value)	3,176	5,371	24,544	9,641	37,680	42,172	208,041

Unit Linked Insurance Business

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

Periodicity of Submission : Quarterly

Statement as on :- March 31, 2013

(₹ 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	Balanced Fund	Capital Guarantee 5 years
	ULGF04311/02/12LiquidFdlI101	ULGF04811/02/12StableMFII101	ULGF04411/02/12SecureMFII101	ULGF04511/02/12DefnsvFdlI101	ULGF04611/02/12BalncdMFII101	ULGF01905/04/10CapGuaFnd2101
Opening Balance (Market Value)	306	1,465	5,508	9,804	982	29
Add : Inflow during the Quarter	9	245	126	703	152	0
Increase/(Decrease) Value of Investment	16	57	253	182	(6)	1
Less : Outflow During the Quarter	97	91	9	528	352	0
TOTAL INVESTIBLE FUNDS (Market Value)	233	1,675	5,878	10,160	776	30

Unit Linked Insurance Business

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

Periodicity of Submission : Quarterly

Statement as on :- March 31, 2013

(₹ 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)	1,768	5,796	7,784	6,380	78,491
Add : Inflow during the Quarter	752	1,497	1,074	1,032	1,184
Increase/(Decrease) Value of Investment	63	245	(418)	(868)	(2,759)
Less : Outflow During the Quarter	643	1,126	1,005	1,179	2,265
TOTAL INVESTIBLE FUNDS (Market Value)	1,940	6,413	7,434	5,366	74,651

Unit Linked Insurance Business

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

Periodicity of Submission : Quarterly

Statement as on :- March 31, 2013

(₹ 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)	69,273	13,289	127,264	31,898
Add : Inflow during the Quarter	16,689	10,218	28,383	1,890
Increase/(Decrease) Value of Investment	(6,259)	293	(18,246)	(1,835)
Less : Outflow During the Quarter	3,918	3,806	8,798	1,262
TOTAL INVESTIBLE FUNDS (Market Value)	75,784	19,993	128,603	30,691

Unit Linked Insurance Business

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

Periodicity of Submission : Quarterly

Statement as on :- March 31, 2013

(₹ 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	ULIF04126/10/10CaptIGuaFd101	ULIF03801/09/10ShortTrmFd101	ULIF04001/09/10HighestNAV101	ULIF04224/01/11PenGuaFnd1101	ULIF05110/03/11DiscontdPF101	ULIF04818/06/12PenSuPls12101	
Opening Balance (Market Value)	35,888	1,292	3,885	350,731	11,745	38,655	3,698	2,786,119
Add : Inflow during the Quarter	15,713	45	1,832	68,863	-	14,739	17,490	393,985
Increase/(Decrease) Value of Investment	(1,323)	(53)	229	9,221	602	1,627	(738)	(106,883)
Less : Outflow During the Quarter	1,939	4	418	12,957	11	1,231	127	273,467
TOTAL INVESTIBLE FUNDS (Market Value)	48,338	1,280	5,528	415,858	12,336	53,790	20,323	2,799,755

For HDFC Standard Life Insurance Co. Ltd.

Prasun Gajri
Chief Investment Officer

Date :

Unit Linked Insurance Business

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

Periodicity of Submission : Quarterly

Statement as on :- March 31, 2013

(₹ in Lakhs)

INVESTMENT OF UNIT FUND	Life - Individual Liquid Fund		Life - Individual Stable Fund		Life - Individual Secured Fund		Life - Individual Defensive Fund		Life - Individual Balanced Fund		Life - Individual Equity Fund		Life - Individual Growth Fund	
	ULIF00102/01/04LiquidFund101		ULIF00720/06/07StableMgFd101		ULIF00202/01/04SecureMgtF101		ULIF00302/01/04DefensiveF101		ULIF00402/01/04BalancedMF101		ULIF00616/01/06EquityMgFd101		ULIF00502/01/04GrowthFund101	
	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	-	-	843	17.08	5,619	26.82	3,154	23.09	9,124	15.66	2,703	3.15	-	-
Corporate Bonds	-	-	944	19.12	2,316	11.06	1,372	10.04	3,834	6.58	2,386	2.78	-	-
Infrastructure Bonds	-	-	2,945	59.66	10,244	48.90	3,841	28.12	12,908	22.15	7,304	8.50	-	-
Equity	-	-	-	-	-	-	2,838	20.77	25,605	43.94	62,536	72.81	318,693	93.04
Money Market	7,569	98.12	5	0.10	528	2.52	503	3.68	1,186	2.04	3,346	3.90	3,319	0.97
Mutual Funds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Deposit with Banks	-	-	-	-	1,200	5.73	1,000	7.32	1,800	3.09	3,800	4.42	-	-
Sub Total (A)	7,569	98.12	4,737	95.96	19,907	95.02	12,708	93.02	54,457	93.45	82,075	95.56	322,013	94.01
II. Current Assets:														
Accrued Interest	143	1.86	186	3.77	673	3.21	287	2.10	935	1.60	671	0.78	5	-
Dividend Receivable	-	-	-	-	-	-	2	0.02	14	0.02	33	0.04	308	0.09
Bank Balance	1	0.01	1	0.02	1	0.01	1	0.01	1	0.00	1	-	1	-
Receivable for Sale of Investments	-	-	-	-	897	4.28	364	2.66	2,077	3.56	244	0.28	1,176	0.34
Other Current Assets (for Investments)	7	0.09	16	0.33	2	0.01	5	0.04	-	-	18	0.02	(0)	-
Less: Current Liabilities	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Payable for Investments	-	-	-	-	(514)	(2.45)	(359)	(2.63)	(1,643)	(2.82)	(551)	(0.64)	(98)	(0.03)
Fund Mgmt Charges Payable	(5)	(0.07)	(3)	(0.07)	(14)	(0.07)	(14)	(0.10)	(40)	(0.07)	(60)	(0.07)	(240)	(0.07)
Other Current Liabilities (for Investments)	(1)	(0.01)	(0)	(0.01)	(2)	(0.01)	(2)	(0.01)	(24)	(0.04)	(7)	(0.01)	(97)	(0.03)
Sub Total (B)	145	1.88	200	4.04	1,043	4.98	285	2.08	1,320	2.26	348	0.41	1,056	0.31
III. Other Investments (<=25%)														
Corporate Bonds	-	-	-	-	-	-	452	3.31	912	1.56	-	-	-	-
Infrastructure Bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Equity	-	-	-	-	-	-	218	1.59	1,586	2.72	3,466	4.04	19,458	5.68
Money Market	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mutual Funds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sub Total (C)	-	-	-	-	-	-	669	4.90	2,497	4.29	3,466	4.04	19,458	5.68
Total (A + B + C)	7,714	100.00	4,936	100.00	20,950	100.00	13,662	100.00	58,274	100.00	85,890	100.00	342,526	100.00
Funds Carried Forward (as per LB 2)	7,719		4,830		20,975		13,734		58,447		86,129		343,369	

Unit Linked Insurance Business

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

Periodicity of Submission : Quarterly

Statement as on :- March 31, 2013

(₹ in Lakhs)

INVESTMENT OF UNIT FUND	Life - Group Liquid Fund		Life - Group Stable Fund		Life - Group Secured Fund		Life - Group Defensive Fund		Life - Group Balanced Fund		Life - Group Sovereign Fund	
	ULGF02225/02/12LiquidFund101		ULGF02825/02/12StableMgFd101		ULGF02325/02/12SecureMgtF101		ULGF02425/02/12DefensiveF101		ULGF02525/02/12BalancedMF101		ULGF01620/06/07SovereignF101	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
I. Approved Investments (>=75%)												
Govt. bonds	-	-	1,647	13.31	5,839	26.62	10,895	21.88	1,646	16.73	160	95.23
Corporate Bonds	-	-	2,826	22.83	3,492	15.92	5,512	11.07	1,060	10.78	-	-
Infrastructure Bonds	-	-	7,134	57.64	9,375	42.74	13,538	27.19	1,530	15.55	-	-
Equity	-	-	-	-	-	-	11,069	22.23	4,517	45.93	-	-
Money Market	8,718	121.74	91	0.73	753	3.43	1,363	2.74	51	0.51	2	1.43
Mutual Funds	-	-	-	-	-	-	-	-	-	-	-	-
Deposit with Banks	-	-	-	-	-	-	2,000	4.02	-	-	-	-
Sub Total (A)	8,718	121.74	11,698	94.50	19,460	88.72	44,376	89.12	8,804	89.50	163	96.66
II. Current Assets:												
Accrued Intrest	109	1.52	422	3.41	704	3.21	1,172	2.35	172	1.75	4	2.33
Dividend Receivable	-	-	-	-	-	-	7	0.01	3	0.03	-	-
Bank Balance	2	0.03	1	-	1	-	1	-	1	0.01	1	0.60
Receivable for Sale of Investments	-	-	-	-	556	2.54	1,318	2.65	395	4.02	-	-
Other Current Assets (for Investments)	-	-	267	2.16	1,639	7.47	2,553	5.13	417	4.24	1	0.49
Less: Current Liabilities	-	-	-	-	-	-	-	-	-	-	-	-
Payable for Investments	-	-	-	-	(411)	(1.87)	(1,232)	(2.48)	(359)	(3.65)	-	-
Fund Mgmt Charges Payable	(4)	(0.06)	(8)	(0.07)	(14)	(0.06)	(33)	(0.07)	(7)	(0.07)	(0)	(0.07)
Other Current Liabilities (for Investments)	(1,663)	(23.23)	(1)	(0.01)	(2)	(0.01)	(4)	(0.01)	(1)	(0.01)	(0)	(0.01)
Sub Total (B)	(1,557)	(21.74)	680	5.50	2,474	11.28	3,782	7.59	621	6.31	6	3.34
III. Other Investments (<=25%)												
Corporate Bonds	-	-	-	-	-	-	879	1.77	145	1.48	-	-
Infrastructure Bonds	-	-	-	-	-	-	-	-	-	-	-	-
Equity	-	-	-	-	-	-	759	1.52	266	2.71	-	-
Money Market	-	-	-	-	-	-	-	-	-	-	-	-
Mutual Funds	-	-	-	-	-	-	-	-	-	-	-	-
Sub Total (C)	-	-	-	-	-	-	1,638	3.29	412	4.19	-	-
Total (A + B + C)	7,161	100.00	12,378	100.00	21,934	100.00	49,796	100.00	9,836	100.00	168	100.00
Funds Carried Forward (as per LB 2)	6,256		12,422		21,938		50,868		9,834		171	

Unit Linked Insurance Business

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

Periodicity of Submission : Quarterly

Statement as on :- March 31, 2013

(₹ in Lakhs)

INVESTMENT OF UNIT FUND	Pension - Individual Liquid Fund		Pension - Individual Stable Fund		Pension - Individual Secured Fund		Pension - Individual Defensive Fund		Pension - Individual Balanced Fund		Pension - Individual Equity Fund		Pension - Individual Growth Fund	
	ULIF00802/01/04LiquidFund101		ULIF01420/06/07StableMgFd101		ULIF00902/01/04SecureMgtF101		ULIF01002/01/04DefensiveF101		ULIF01102/01/04BalancedMF101		ULIF01316/01/06EquityMgFd101		ULIF01202/01/04GrowthFund101	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
I. Approved Investments (>=75%)														
Govt. bonds	-	-	605	15.79	4,529	26.89	2,226	22.36	7,064	16.12	1,543	3.75	-	-
Corporate Bonds	-	-	676	17.66	1,874	11.13	1,558	15.65	2,623	5.98	480	1.17	-	-
Infrastructure Bonds	-	-	2,399	62.65	8,400	49.88	3,119	31.33	10,335	23.58	3,771	9.16	-	-
Equity	-	-	-	-	-	-	2,353	23.64	18,851	43.01	30,246	73.51	171,817	93.00
Money Market	3,380	97.45	18	0.48	234	1.39	395	3.97	1,542	3.52	1,910	4.64	1,867	1.01
Mutual Funds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Deposit with Banks	-	-	-	-	1,000	5.94	-	-	1,300	2.97	1,200	2.92	-	-
Sub Total (A)	3,380	97.45	3,698	96.58	16,037	95.23	9,652	96.96	41,716	95.19	39,149	95.15	173,684	94.01
II. Current Assets:														
Accrued Intrest	80	2.30	145	3.79	565	3.35	259	2.61	731	1.67	159	0.39	2	-
Dividend Receivable	-	-	-	-	-	-	1	0.01	11	0.02	16	0.04	166	0.09
Bank Balance	1	0.03	1	0.03	1	0.01	1	0.01	2	-	3	0.01	3	-
Receivable for Sale of Investments	-	-	-	-	730	4.34	684	6.87	1,555	3.55	85	0.21	634	0.34
Other Current Assets (for Investments)	10	0.30	-	-	-	-	23	0.23	-	-	7	0.02	(0)	-
Less: Current Liabilities	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Payable for Investments	-	-	-	-	(462)	(2.74)	(822)	(8.25)	(1,325)	(3.02)	-	-	(53)	(0.03)
Fund Mgmt Charges Payable	(2)	(0.07)	(3)	(0.07)	(12)	(0.07)	(7)	(0.07)	(30)	(0.07)	(29)	(0.07)	(129)	(0.07)
Other Current Liabilities (for Investments)	(0)	(0.01)	(13)	(0.33)	(19)	(0.12)	(1)	(0.01)	(20)	(0.05)	(4)	(0.01)	(32)	(0.02)
Sub Total (B)	89	2.55	131	3.42	803	4.77	139	1.40	924	2.11	237	0.58	591	0.32
III. Other Investments (<=25%)														
Corporate Bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Infrastructure Bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Equity	-	-	-	-	-	-	164	1.64	1,186	2.71	1,758	4.27	10,483	5.67
Money Market	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mutual Funds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sub Total (C)	-	-	-	-	-	-	164	1.64	1,186	2.71	1,758	4.27	10,483	5.67
Total (A + B + C)	3,468	100.00	3,829	100.00	16,840	100.00	9,955	100.00	43,826	100.00	41,145	100.00	184,758	100.00
Funds Carried Forward (as per LB 2)	3,471		3,826		16,867		9,976		43,915		41,250		184,149	

Unit Linked Insurance Business

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

Periodicity of Submission : Quarterly

Statement as on :- March 31, 2013

(₹ in Lakhs)

INVESTMENT OF UNIT FUND	Pension - Group Liquid Fund		Pension - Group Stable Fund		Pension - Group Secured Fund		Pension - Group Defensive Fund		Pension - Group Balanced Fund		Pension - Group Growth Fund		Pension - Group Sovereign Fund	
	ULGF02918/02/12LiquidFund101		ULGF03518/02/12StableMgFd101		ULGF03018/02/12SecureMgtF101		ULGF03118/02/12DefensiveF101		ULGF03218/02/12BalancedMF101		ULGF03318/02/12GrowthFund101		LGF01520/06/07SovereignF101	
	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	-	-	1,163	26.44	1,151	27.81	2,174	22.17	1,597	16.59	-	-	8	95.57
Corporate Bonds	-	-	1,487	33.80	848	20.50	1,783	18.19	1,059	11.00	-	-	-	-
Infrastructure Bonds	-	-	4,136	94.01	1,756	42.45	2,903	29.61	2,142	22.25	-	-	-	-
Equity	-	-	-	-	-	-	2,240	22.85	4,095	42.54	128	94.17	-	-
Money Market	2,197	45.10	21	0.48	157	3.80	252	2.57	211	2.20	-	-	-	-
Mutual Funds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Deposit with Banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sub Total (A)	2,197	45.10	6,807	154.72	3,912	94.56	9,352	95.40	9,105	94.58	128	94.17	8	95.57
II. Current Assets:														
Accrued Interest	40	0.82	223	5.07	158	3.83	313	3.19	203	2.11	-	-	0	2.29
Dividend Receivable	-	-	-	-	-	-	1	0.01	2	0.02	0	0.08	-	-
Bank Balance	1	0.02	1	0.02	1	0.02	1	0.01	1	0.01	1	0.82	0	2.21
Receivable for Sale of Investments	-	-	-	-	233	5.64	-	-	505	5.24	-	-	-	-
Other Current Assets (for Investments)	2,636	54.10	-	-	0	-	2	0.02	0	-	-	-	-	-
Less: Current Liabilities	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Payable for Investments	-	-	-	-	(164)	(3.97)	-	-	(411)	(4.27)	-	-	-	-
Fund Mgmt Charges Payable	(2)	(0.03)	(5)	(0.11)	(3)	(0.07)	(7)	(0.07)	(7)	(0.07)	(0)	(0.07)	(0)	(0.07)
Other Current Liabilities (for Investments)	(0)	-	(2,627)	(59.71)	(0)	(0.01)	(1)	(0.01)	(1)	(0.01)	(0)	(0.01)	(0)	(0.01)
Sub Total (B)	2,675	54.90	(2,408)	(54.72)	225	5.44	310	3.16	294	3.05	1	0.82	0	4.43
III. Other Investments (<=25%)														
Corporate Bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Infrastructure Bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Equity	-	-	-	-	-	-	141	1.44	228	2.37	7	5.01	-	-
Money Market	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mutual Funds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sub Total (C)	-	-	-	-	-	-	141	1.44	228	2.37	7	5.01	-	-
Total (A + B + C)	4,873	100.00	4,400	100.00	4,138	100.00	9,803	100.00	9,627	100.00	136	100.00	8	100.00
Funds Carried Forward (as per LB 2)	5,211		4,413		4,156		9,807		9,632		136		8	

Unit Linked Insurance Business

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

Periodicity of Submission : Quarterly

Statement as on :- March 31, 2013

(₹ in Lakhs)

INVESTMENT OF UNIT FUND	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	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
I. Approved Investments (>=75%)															
Govt. bonds	-	-	658	39.15	340	96.67	2,062	47.32	4,117	31.37	2,035	22.58	-	-	
Corporate Bonds	-	-	128	7.63	-	-	998	22.91	1,460	11.12	577	6.40	-	-	
Infrastructure Bonds	-	-	633	37.66	-	-	854	19.61	3,913	29.82	1,520	16.87	-	-	
Equity	-	-	-	-	-	-	-	-	2,727	20.78	3,801	42.19	1	95.21	
Money Market	2,405	97.65	216	12.81	2	0.64	104	2.38	10	0.07	443	4.92	-	-	
Mutual Funds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Deposit with Banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Sub Total (A)	2,405	97.65	1,636	97.26	342	97.31	4,018	92.22	12,227	93.17	8,376	92.96	1	95.21	
II. Current Assets:															
Accrued Interest	55	2.25	46	2.73	9	2.47	115	2.64	343	2.61	168	1.87	(0)	(0.00)	
Dividend Receivable	-	-	-	-	-	-	-	-	2	0.01	2	0.02	0	0.12	
Bank Balance	1	0.03	1	0.07	1	0.29	1	0.03	1	0.01	1	0.02	0	0.78	
Receivable for Sale of Investments	-	-	-	-	-	-	-	-	-	-	11	0.12	-	-	
Other Current Assets (for Investments)	4	0.14	-	-	-	-	225	5.17	378	2.88	-	-	-	-	
Less: Current Liabilities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Payable for Investments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Fund Mgmt Charges Payable	(2)	(0.06)	(1)	(0.05)	(0)	(0.06)	(3)	(0.06)	(8)	(0.06)	(6)	(0.06)	(0)	-	
Other Current Liabilities (for Investments)	(0)	(0.01)	(0)	(0.01)	(0)	(0.01)	(0)	(0.01)	(1)	(0.01)	(4)	(0.05)	(0)	-	
Sub Total (B)	58	2.35	46	2.74	9	2.69	339	7.78	715	5.45	173	1.92	0	0.83	
III. Other Investments (<=25%)															
Corporate Bonds	-	-	-	-	-	-	-	-	-	-	242	2.69	-	-	
Infrastructure Bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Equity	-	-	-	-	-	-	-	-	182	1.39	219	2.43	0	3.96	
Money Market	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Mutual Funds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Sub Total (C)	-	-	-	-	-	-	-	-	182	1.39	461	5.12	0	3.96	
Total (A + B + C)	2,463	100.00	1,682	100.00	352	100.00	4,357	100.00	13,124	100.00	9,010	100.00	1	100.00	
Funds Carried Forward (as per LB 2)	2,507		1,682		352		4,451		13,308		9,013		1		

Unit Linked Insurance Business

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

Periodicity of Submission : Quarterly

Statement as on :- March 31, 2013

(₹ in Lakhs)

INVESTMENT OF UNIT FUND	Defined Benefit Pension Liquid Fund		Defined Benefit Pension Sovereign Fund		Defined Benefit Pension Secured Fund		Defined Benefit Pension Defensive Fund		Defined Benefit Pension Balanced Fund	
	ULGF00828/03/05LiquidFund101		ULGF01420/06/07SovereignF101		ULGF00928/03/05SecureMgtF101		ULGF01028/03/05DefensiveF101		ULGF01128/03/05BalancedMF101	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
I. Approved Investments (>=75%)										
Govt. bonds	-	-	602	97.23	667	39.65	1,331	32.06	741	31.33
Corporate Bonds	-	-	-	-	358	21.28	141	3.40	-	-
Infrastructure Bonds	-	-	-	-	576	34.24	1,435	34.56	475	20.09
Equity	-	-	-	-	-	-	892	21.50	996	42.12
Money Market	0.02	94.59	1	0.21	15	0.87	189	4.56	56	2.38
Mutual Funds	-	-	-	-	-	-	-	-	-	-
Deposit with Banks	-	-	-	-	-	-	-	-	-	-
Sub Total (A)	0.02	94.59	603	97.43	1,616	96.05	3,988	96.07	2,269	95.92
II. Current Assets:										
Accrued Intrest	0.00	0.07	15	2.48	67	3.96	107	2.59	32	1.34
Dividend Recievable	-	-	-	-	-	-	1	0.01	1	0.03
Bank Balance	0.00	1.07	1	0.16	1	0.06	1	0.03	1	0.04
Receivable for Sale of Investments	-	-	-	-	-	-	-	-	3	0.12
Other Current Assets (for Investments)	-	-	-	-	-	-	-	-	6	0.24
Less: Current Liabilities										
Payable for Investments	-	-	-	-	-	-	-	-	-	-
Fund Mgmt Charges Payable	(0.00)	(0.06)	(0)	(0.06)	(1)	(0.05)	(3)	(0.06)	(2)	(0.06)
Other Current Liabilities (for Investments)	0.00	4.33	(0)	(0.01)	(0)	(0.01)	(0)	(0.01)	(0)	(0.01)
Sub Total (B)	0.00	5.41	16	2.57	66	3.95	106	2.56	40	1.70
III. Other Investments (<=25%)										
Corporate Bonds	-	-	-	-	-	-	-	-	-	-
Infrastructure Bonds	-	-	-	-	-	-	-	-	-	-
Equity	-	-	-	-	-	-	57	1.37	56	2.38
Money Market	-	-	-	-	-	-	-	-	-	-
Mutual Funds	-	-	-	-	-	-	-	-	-	-
Sub Total (C)	-	-	-	-	-	-	57	1.37	56	2.38
Total (A + B + C)	0.03	100.00	619	100.00	1,682	100.00	4,151	100.00	2,365	100.00
Funds Carried Forward (as per LB 2)	0.03		619		1,682		4,153		2,365	

Unit Linked Insurance Business

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

Periodicity of Submission : Quarterly

Statement as on :- March 31, 2013

(₹ in Lakhs)

INVESTMENT OF UNIT FUND	Life-II - Individual Liquid Fund		Life-II - Individual Stable Fund		Life-II - Individual Secured Fund		Life-II - Individual Defensive Fund		Life-II - Individual Balanced Fund		Life-II - Individual Equity Fund		Life-II - Individual Growth Fund	
	ULIF01520/02/08LiquidFdII101		ULIF01620/02/08StableMFII101		ULIF01720/02/08SecureMFII101		ULIF01820/02/08DefnsvFdII101		ULIF01920/02/08BalncdMFII101		ULIF02020/02/08EquityMFII101		ULIF02120/02/08GrwthFdII101	
	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	-	-	-	-	5,825	21.90	1,815	15.89	6,708	12.70	1,152	1.90	-	-
Corporate Bonds	-	-	1,835	30.32	4,579	17.22	2,519	22.05	4,349	8.23	1,221	2.01	-	-
Infrastructure Bonds	-	-	3,961	65.43	11,187	42.07	3,559	31.16	12,059	22.82	5,416	8.91	-	-
Equity	-	-	-	-	-	-	2,455	21.49	22,516	42.61	43,438	71.49	300,237	92.24
Money Market	3,606	96.05	24	0.39	3,028	11.39	120	1.05	3,292	6.23	2,571	4.23	3,220	0.99
Mutual Funds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Deposit with Banks	-	-	-	-	-	-	-	-	-	-	3,500	5.76	2,400	0.74
Sub Total (A)	3,606	96.05	5,820	96.14	24,618	92.58	10,468	91.64	48,923	92.60	57,298	94.30	305,857	93.96
II. Current Assets:														
Accrued Intrest	66	1.77	224	3.70	744	2.80	279	2.45	865	1.64	462	0.76	41	0.01
Dividend Recievable	-	-	-	-	-	-	1	0.01	13	0.02	24	0.04	287	0.09
Bank Balance	1	0.03	1	0.02	1	0.00	1	0.01	1	0.00	1	0.00	1	0.00
Receivable for Sale of Investments	-	-	0	0.00	1,164	4.38	505	4.42	1,671	3.16	276	0.45	1,112	0.34
Other Current Assets (for Investments)	85	2.28	15	0.25	95	0.36	24	0.21	91	0.17	122	0.20	496	0.15
Less: Current Liabilities	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Payable for Investments	-	-	-	-	(0)	(0.00)	-	-	0	0.00	-	-	(248)	(0.08)
Fund Mgmt Charges Payable	(4)	(0.11)	(6)	(0.10)	(27)	(0.10)	(12)	(0.11)	(56)	(0.11)	(65)	(0.11)	(351)	(0.11)
Other Current Liabilities (for Investments)	(1)	(0.01)	(1)	(0.01)	(4)	(0.01)	(2)	(0.01)	(7)	(0.01)	(8)	(0.01)	(43)	(0.01)
Sub Total (B)	148	3.95	234	3.86	1,974	7.42	798	6.99	2,578	4.88	812	1.34	1,293	0.40
III. Other Investments (<=25%)														
Corporate Bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Infrastructure Bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Equity	-	-	-	-	-	-	157	1.37	1,334	2.53	2,653	4.37	18,359	5.64
Money Market	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mutual Funds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sub Total (C)	-	-	-	-	-	-	157	1.37	1,334	2.53	2,653	4.37	18,359	5.64
Total (A + B + C)	3,754	100.00	6,054	100.00	26,592	100.00	11,423	100.00	52,835	100.00	60,764	100.00	325,510	100.00
Funds Carried Forward (as per LB 2)	3,846		6,136		26,905		11,521		53,300		61,287		328,006	

Unit Linked Insurance Business

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

Periodicity of Submission : Quarterly

Statement as on :- March 31, 2013

(₹ in Lakhs)

INVESTMENT OF UNIT FUND	Life-II - Group		Life-I - Group		Life-II - Group		Life-II - Group		Life-II - Group		Life-II - Group		Life-II - Group			
	CG3AL		CG5AL		Liquid Fund		Stable Fund		Secured Fund		Defensive Fund		Balanced Fund			
	ULGF02005/04/11CapGuaFd3A101	% Actual	ULGF02105/04/11CapGuaFd5A101	% Actual	ULGF03620/02/12LiquidFdl101	% Actual	ULGF03720/02/12StableMFII101	% Actual	ULGF03820/02/12SecureMFII101	% Actual	ULGF03920/02/12DefnsvFdl101	% Actual	ULGF04020/02/12BalncdMFII101	% Actual	ULGF01805/04/10CapGuaFnd2101	
I. Approved Investments (>=75%)																
Govt. bonds	111	79.57	1,130	73.96	-	-	-	-	2,729	24.11	2,355	15.98	101	10.05	198	66.25
Corporate Bonds	-	-	-	-	-	-	793	22.56	2,460	21.73	2,774	18.83	52	5.13	-	-
Infrastructure Bonds	-	-	-	-	-	-	2,231	63.44	3,582	31.64	3,945	26.78	207	20.62	-	-
Equity	26	18.77	349	22.86	-	-	-	-	-	-	2,950	20.02	440	43.83	88	29.30
Money Market	1	0.96	5	0.32	6,407	59.64	342	9.72	1,615	14.27	923	6.27	12	1.16	10	3.49
Mutual Funds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Deposit with Banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sub Total (A)	139	99.30	1,485	97.14	6,407	59.64	3,366	95.72	10,385	91.76	12,948	87.88	812	80.80	296	99.04
II. Current Assets:																
Accrued Interest	1	0.56	41	2.85	118	1.10	119	3.39	355	3.14	365	2.48	15	1.53	0	0.12
Dividend Receivable	0	0.01	0	0.01	-	-	-	-	2	0.01	2	0.01	0	0.03	0	0.02
Bank Balance	0	0.00	0	0.01	1	0.01	1	0.04	1	0.01	1	0.01	1	0.10	0	0.00
Receivable for Sale of Investments	0	0.04	1	0.06	-	-	0	0.00	584	5.16	417	2.83	153	15.20	0	0.07
Other Current Assets (for Investments)	-	-	-	-	4,223	39.32	34	0.95	6	0.05	836	5.67	0	0.03	2	0.60
Less: Current Liabilities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Payable for Investments	(0)	(0.29)	(5)	(0.35)	-	-	-	-	-	-	-	-	-	-	(1)	(0.45)
Fund Mgmt Charges Payable	(0)	(0.11)	(2)	(0.11)	(7)	(0.06)	(3)	(0.09)	(12)	(0.10)	(14)	(0.10)	(1)	(0.11)	(0)	(0.11)
Other Current Liabilities (for Investments)	(0)	(0.02)	(0)	(0.02)	(1)	(0.01)	(0)	(0.01)	(2)	(0.01)	(2)	(0.01)	(0)	(0.01)	(0)	(0.02)
Sub Total (B)	0	0.19	34	2.25	4,335	40.36	150	4.28	933	8.24	1,604	10.89	168	16.77	1	0.23
III. Other Investments (<=25%)																
Corporate Bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Infrastructure Bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Equity	1	0.50	9	0.61	-	-	-	-	-	-	182	1.23	24	2.43	2	0.73
Money Market	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mutual Funds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sub Total (C)	1	0.50	9	0.61	-	-	-	-	-	-	182	1.23	24	2.43	2	0.73
Total (A + B + C)	140	100.00	1,528	100.00	10,742	100.00	3,516	100.00	11,318	100.00	14,733	100.00	1,004	100.00	299	100.00
Funds Carried Forward (as per LB 2)	140		1,528		10,742		3,526		11,404		16,486		1,004		299	

Unit Linked Insurance Business

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

Periodicity of Submission : Quarterly

Statement as on :- March 31, 2013

(₹ in Lakhs)

INVESTMENT OF UNIT FUND	Pension-II - Individual Liquid Fund		Pension-II - Individual Stable Fund		Pension-II - Individual Secured Fund		Pension-II - Individual Defensive Fund		Pension-II - Individual Balanced Fund		Pension-II - Individual Equity Fund		Pension-II - Individual Growth Fund	
	ULIF02208/10/08LiquidFdlI101		ULIF02308/10/08StableMFII101		ULIF02408/10/08SecureMFII101		ULIF02508/10/08DefnsvFdlI101		ULIF02608/10/08BalncdMFII101		ULIF02708/10/08EquityMFII101		ULIF02808/10/08GrwthFndII101	
	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	-	-	-	-	5,416	22.06	1,555	16.13	4,764	12.64	658	1.56	-	-
Corporate Bonds	-	-	1,807	33.65	4,115	16.76	2,338	24.25	3,401	9.03	837	1.99	-	-
Infrastructure Bonds	-	-	3,336	62.11	10,654	43.41	2,807	29.12	8,002	21.24	4,159	9.86	-	-
Equity	-	-	-	-	-	-	2,121	22.00	16,468	43.70	30,102	71.38	192,335	92.45
Money Market	3,042	95.78	-	-	2,572	10.48	32	0.33	2,351	6.24	1,997	4.73	1,828	0.88
Mutual Funds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Deposit with Banks	-	-	-	-	-	-	-	-	-	-	2,200	5.22	1,400	0.67
Sub Total (A)	3,042	95.78	5,143	95.76	22,757	92.72	8,853	91.83	34,985	92.85	39,953	94.74	195,562	94.00
II. Current Assets:														
Accrued Intrest	60	1.90	206	3.83	688	2.80	228	2.37	593	1.57	149	0.35	23	0.01
Dividend Receivable	-	-	-	-	-	-	1	0.01	9	0.02	17	0.04	184	0.09
Bank Balance	1	0.03	1	0.02	1	-	1	0.01	1	-	3	0.01	3	-
Receivable for Sale of Investments	-	-	-	-	1,090	4.44	420	4.36	1,188	3.15	214	0.51	712	0.34
Other Current Assets (for Investments)	76	2.41	27	0.50	37	0.15	19	0.20	-	-	40	0.09	209	0.10
Less: Current Liabilities	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Payable for Investments	-	-	-	-	-	-	-	-	-	-	-	-	(159)	(0.08)
Fund Mgmt Charges Payable	(3)	(0.10)	(6)	(0.11)	(26)	(0.10)	(10)	(0.11)	(40)	(0.11)	(45)	(0.11)	(225)	(0.11)
Other Current Liabilities (for Investments)	(0)	(0.01)	(1)	(0.01)	(3)	(0.01)	(1)	(0.01)	(17)	(0.05)	(6)	(0.01)	(28)	(0.01)
Sub Total (B)	134	4.22	228	4.24	1,788	7.28	659	6.83	1,734	4.60	372	0.88	719	0.35
III. Other Investments (<=25%)														
Corporate Bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Infrastructure Bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Equity	-	-	-	-	-	-	129	1.34	961	2.55	1,846	4.38	11,760	5.65
Money Market	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mutual Funds	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sub Total (C)	-	-	-	-	-	-	129	1.34	961	2.55	1,846	4.38	11,760	5.65
Total (A + B + C)	3,176	100.00	5,371	100.00	24,544	100.00	9,641	100.00	37,680	100.00	42,172	100.00	208,041	100.00
Funds Carried Forward (as per LB 2)	3,194		5,395		24,668		9,702		37,855		42,496		209,456	

Unit Linked Insurance Business

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

Periodicity of Submission : Quarterly

Statement as on :- March 31, 2013

(₹ in Lakhs)

INVESTMENT OF UNIT FUND	Pension-II - Group Liquid Fund		Pension-II - Group Stable Fund		Pension-II - Group Secured Fund		Pension-II - Group Defensive Fund		Pension-II - Group Balanced Fund		Pension-II - Group Capital Guarantee 5 years	
	ULGF04311/02/12LiquidFdl101		ULGF04811/02/12StableMFII101		ULGF04411/02/12SecureMFII101		ULGF04511/02/12DefnsvFdl101		ULGF04611/02/12BalncdMFII101		ULGF01905/04/10CapGuaFnd2101	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
I. Approved Investments (>=75%)												
Govt. bonds	-	-	-	-	1,505	25.60	1,720	16.93	118	15.17	21	68.82
Corporate Bonds	-	-	539	32.17	1,324	22.53	1,900	18.70	41	5.25	-	-
Infrastructure Bonds	-	-	1,067	63.70	1,974	33.59	2,647	26.06	166	21.38	-	-
Equity	-	-	-	-	-	-	2,334	22.97	310	39.88	7	22.52
Money Market	227	97.37	12	0.71	559	9.51	758	7.46	58	7.48	2	7.69
Mutual Funds	-	-	-	-	-	-	-	-	-	-	-	-
Deposit with Banks	-	-	-	-	-	-	-	-	-	-	-	-
Sub Total (A)	227	97.37	1,618	96.57	5,362	91.23	9,359	92.12	692	89.16	30	99.03
II. Current Assets:												
Accrued Intrest	5	2.10	58	3.44	181	3.07	239	2.35	13	1.67	0	0.13
Dividend Recievable	-	-	-	-	-	-	1	0.01	0	0.02	0	-
Bank Balance	1	0.43	1	0.06	1	0.02	1	0.01	1	0.14	0	0.02
Receivable for Sale of Investments	-	-	-	-	341	5.80	411	4.04	53	6.88	-	-
Other Current Assets (for Investments)	1	0.22	1	0.04	-	-	14	0.14	-	-	0	0.50
Less: Current Liabilities												
Payable for Investments	-	-	-	-	-	-	-	-	-	-	-	-
Fund Mgmt Charges Payable	(0)	(0.11)	(2)	(0.10)	(6)	(0.11)	(11)	(0.11)	(1)	(0.10)	(0)	(0.11)
Other Current Liabilities (for Investments)	(0)	(0.01)	(0)	(0.01)	(1)	(0.02)	(1)	(0.01)	(0)	(0.02)	(0)	(0.02)
Sub Total (B)	6	2.63	57	3.43	516	8.77	654	6.44	67	8.59	0	0.52
III. Other Investments (<=25%)												
Corporate Bonds	-	-	-	-	-	-	-	-	-	-	-	-
Infrastructure Bonds	-	-	-	-	-	-	-	-	-	-	-	-
Equity	-	-	-	-	-	-	147	1.45	17	2.25	0	0.45
Money Market	-	-	-	-	-	-	-	-	-	-	-	-
Mutual Funds	-	-	-	-	-	-	-	-	-	-	-	-
Sub Total (C)	-	-	-	-	-	-	147	1.45	17	2.25	0	0.45
Total (A + B + C)	233	100.00	1,675	100.00	5,878	100.00	10,160	100.00	776	100.00	30	100.00
Funds Carried Forward (as per LB 2)	233		1,675		5,877		10,166		779		30	

Unit Linked Insurance Business

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

Periodicity of Submission : Quarterly

Statement as on :- March 31, 2013

(₹ in Lakhs)

INVESTMENT OF UNIT FUND	Wealth Maximiser Money Plus		Wealth Maximiser Bond Oppurtunities		Wealth Maximiser Large Cap		Wealth Maximiser Mid Cap		Wealth Maximiser Managers	
	ULIF02904/08/08MoneyPlusF101		ULIF03004/08/08BondOprtFd101		ULIF03204/08/08Large-CapF101		ULIF03104/08/08Mid-capFnd101		ULIF03304/08/08ManagerFnd101	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
I. Approved Investments (>=75%)										
Govt. bonds	1,493	76.94	3,694	57.60	-	-	-	-	9,943	13.32
Corporate Bonds	-	-	426	6.64	-	-	-	-	1,024	1.37
Infrastructure Bonds	-	-	1,380	21.52	-	-	-	-	15,186	20.34
Equity	-	-	-	-	7,058	94.94	4,468	83.28	42,750	57.27
Money Market	397	20.48	271	4.22	91	1.22	84	1.57	1,120	1.50
Mutual Funds	-	-	-	-	-	-	-	-	-	-
Deposit with Banks	-	-	500	7.80	-	-	-	-	-	-
Sub Total (A)	1,890	97.43	6,271	97.78	7,149	96.17	4,553	84.85	70,024	93.80
II. Current Assets:										
Accrued Intrest	51	2.64	155	2.42	0	0.00	0	-	1,089	1.46
Dividend Recievable	-	-	-	-	5	0.06	2	0.03	27	0.04
Bank Balance	1	0.07	1	0.02	1	0.01	1	0.02	2	-
Receivable for Sale of Investments	-	-	-	-	-	-	73	1.36	1,018	1.36
Other Current Assets (for Investments)	1	0.03	-	-	16	0.21	-	-	-	-
Less: Current Liabilities										
Payable for Investments	-	-	-	-	-	-	-	-	(603)	(0.81)
Fund Mgmt Charges Payable	(3)	(0.15)	(9)	(0.15)	(11)	(0.15)	(8)	(0.15)	(113)	(0.15)
Other Current Liabilities (for Investments)	(0)	(0.02)	(5)	(0.07)	(1)	(0.02)	(5)	(0.09)	(15)	(0.02)
Sub Total (B)	50	2.57	142	2.22	9	0.12	63	1.17	1,405	1.88
III. Other Investments (<=25%)										
Corporate Bonds	-	-	-	-	-	-	-	-	-	-
Infrastructure Bonds	-	-	-	-	-	-	-	-	-	-
Equity	-	-	-	-	276	3.71	751	13.99	3,223	4.32
Money Market	-	-	-	-	-	-	-	-	-	-
Mutual Funds	-	-	-	-	-	-	-	-	-	-
Sub Total (C)	-	-	-	-	276	3.71	751	13.99	3,223	4.32
Total (A + B + C)	1,940	100.00	6,413	100.00	7,434	100.00	5,366	100.00	74,651	100.00
Funds Carried Forward (as per LB 2)	1,943		6,423		7,440		5,356		74,737	

Unit Linked Insurance Business

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

Periodicity of Submission : Quarterly

Statement as on :- March 31, 2013

(₹ in Lakhs)

INVESTMENT OF UNIT FUND	Wealth Builder Blue chip		Wealth Builder Income		Wealth Builder Opportunities		Wealth Builder Vantage	
	ULIF03501/01/10BlueChipFd101		ULIF03401/01/10IncomeFund101		ULIF03601/01/10OpprtntyFd101		ULIF03701/01/10VantageFnd101	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
I. Approved Investments (>=75%)								
Govt. bonds	-	-	4,731	23.66	-	-	4,227	13.77
Corporate Bonds	-	-	4,084	20.42	-	-	1,130	3.68
Infrastructure Bonds	-	-	7,658	38.30	-	-	5,403	17.61
Equity	69,413	91.59	-	-	106,234	82.61	16,948	55.22
Money Market	1,692	2.23	1,949	9.75	4,271	3.32	481	1.57
Mutual Funds	-	-	-	-	-	-	-	-
Deposit with Banks	-	-	-	-	400	0.31	-	-
Sub Total (A)	71,104	93.82	18,422	92.14	110,905	86.24	28,188	91.85
II. Current Assets:								
Accrued Intrest	2	-	552	2.76	11	0.01	482	1.57
Dividend Recievable	64	0.08	-	-	143	0.11	17	0.05
Bank Balance	3	-	1	0.01	1	-	1	-
Receivable for Sale of Investments	257	0.34	847	4.24	-	-	-	-
Other Current Assets (for Investments)	397	0.52	195	0.98	620	0.48	5	0.02
Less: Current Liabilities	-	-	-	-	-	-	-	-
Payable for Investments	(164)	(0.22)	-	-	-	-	-	-
Fund Mgmt Charges Payable	(86)	(0.11)	(22)	(0.11)	(147)	(0.11)	(36)	(0.12)
Other Current Liabilities (for Investments)	(11)	(0.01)	(3)	(0.01)	(18)	(0.01)	(4)	(0.01)
Sub Total (B)	461	0.61	1,571	7.86	610	0.47	465	1.51
III. Other Investments (<=25%)								
Corporate Bonds	-	-	-	-	-	-	-	-
Infrastructure Bonds	-	-	-	-	-	-	-	-
Equity	4,219	5.57	-	-	17,087	13.29	2,037	6.64
Money Market	-	-	-	-	-	-	-	-
Mutual Funds	-	-	-	-	-	-	-	-
Sub Total (C)	4,219	5.57	-	-	17,087	13.29	2,037	6.64
Total (A + B + C)	75,784	100.00	19,993	100.00	128,603	100.00	30,691	100.00
Funds Carried Forward (as per LB 2)	79,066		21,278		132,803		30,904	

Unit Linked Insurance Business

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

Periodicity of Submission : Quarterly

Statement as on :- March 31, 2013

(₹ 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	
	ULIF03901/09/10BalancedFd101		ULIF04126/10/10CapitGuaf101		ULIF03901/09/10ShortTrmf101		ULIF04001/09/10HighestNAV101		ULIF04224/01/11PenGuafnd1101		ULIF05110/03/11DiscontdPF101		ULIF04818/06/12PenSuPls12101			
	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	4,112	8.51	132	10.31	-	-	160,833	38.67	-	-	14,230	26.45	5,159	25.38	322,676	11.53
Corporate Bonds	4,694	9.71	-	-	2,096	37.92	20,355	4.89	3,425	27.76	6,643	12.35	3,422	16.84	123,974	4.43
Infrastructure Bonds	7,905	16.35	-	-	2,684	48.55	104,257	25.07	7,400	59.99	5,721	10.64	2,740	13.48	358,481	12.80
Equity	26,759	55.36	1,091	85.20	-	-	74,913	18.01	814	6.60	-	-	6,743	33.18	1,636,774	58.46
Money Market	1,107	2.29	36	2.61	472	8.53	41,099	9.88	83	0.67	-	-	1,258	6.19	169,190	6.04
Mutual Funds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Deposit with Banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	23,700	0.85
Sub Total (A)	44,576	92.22	1,259	98.32	5,252	95.00	401,458	96.54	11,722	95.02	59,700	110.99	19,322	95.07	2,634,795	94.11
II. Current Assets:																
Accrued Interest	640	1.32	3	0.26	234	4.23	12,041	2.90	606	4.91	849	1.58	428	2.10	32,603	1.16
Dividend Receivable	15	0.03	1	0.05	-	-	45	0.01	1	-	-	-	4	0.02	1,433	0.05
Bank Balance	2	-	1	0.08	1	0.02	2	-	1	0.01	1	-	2	0.01	97	-
Receivable for Sale of Investments	1,318	2.73	3	0.23	-	-	203	0.05	4	0.03	-	-	18	0.09	25,523	0.91
Other Current Assets (for Investments)	354	0.73	1	0.06	48	0.88	1,835	0.44	-	-	-	-	486	2.39	18,827	0.67
Less: Current Liabilities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Payable for Investments	-	-	(17)	(1.30)	-	-	(1,144)	(0.28)	-	-	(9,936)	(18.47)	(103)	(0.51)	(20,786)	(0.74)
Fund Mgmt Charges Payable	(53)	(0.11)	(1)	(0.12)	(6)	(0.11)	(466)	(0.11)	(14)	(0.11)	(22)	(0.04)	(20)	(0.10)	(2,655)	(0.09)
Other Current Liabilities (for Investments)	(7)	(0.01)	(1)	(0.04)	(1)	(0.01)	(255)	(0.06)	(8)	(0.07)	(50)	(0.09)	(9)	(0.05)	(5,053)	(0.18)
Sub Total (B)	2,269	4.69	(10)	(0.78)	276	5.00	12,261	2.95	590	4.78	(9,158)	(17.03)	805	3.96	49,788	1.78
III. Other Investments (<=25%)																
Corporate Bonds	-	-	-	-	-	-	-	-	-	-	3,249	6.04	-	-	5,879	0.21
Infrastructure Bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Equity	1,483	3.09	32	2.47	-	-	2,139	0.51	24	-	-	-	196	0.96	109,293	3.90
Money Market	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mutual Funds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sub Total (C)	1,483	3.09	32	2.47	-	-	2,139	0.51	24	0.20	3,249	6.04	196	0.96	115,172	4.11
Total (A + B + C)	48,338	100.00	1,280	100.00	5,528	100.00	415,858	100.00	12,336	100.00	53,790	100.00	20,323	100.00	2,799,755	100.00
Funds Carried Forward (as per LB 2)	51,053		1,283		5,832		425,390		12,336		53,844		22,321		2,833,309	

Difference of Rs. 33,554 Lakhs between amount carried forward as per LB2 and the fund value is due to units created in Policy Admin System (Life Asia) with declared NAV as on 31/03/2013 for the respective Unit Linked Funds.

For HDFC Standard Life Insurance Co. Ltd.

Date :

Amitabh Chaudhry
Managing Director & CEO

Company Name & Code: **HDFC Standard Life Insurance Company Limited - 101**
Statement as on: **March 31, 2013**

(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	771416510	39.4555	39.4555	38.6956	37.8991	37.0705	7.96	8.23
2	Secured Managed Investment - Life	ULIF00202/01/04SecureMgtF101	2094976910	37.4696	37.4696	36.6415	35.7391	34.5581	9.17	8.69
3	Defensive Managed Investment - Life	ULIF00302/01/04DefensiveF101	1366234792	47.4536	47.4536	47.4297	45.9458	43.8825	0.20	7.04
4	Balanced Managed Investment - Life	ULIF00402/01/04BalancedMF101	5827360433	59.3923	59.3923	60.9257	58.6404	55.3650	-10.21	5.78
5	Equity Managed Investment - Life	ULIF00616/01/06EquityMgFd101	8589956892	71.2072	71.2072	75.5351	71.9671	66.8526	-23.24	4.04
6	Growth Fund Investment - Life	ULIF00502/01/04GrowthFund101	34252602331	79.6203	79.6203	86.2860	81.7310	74.8931	-31.33	1.96
7	Liquid Fund Investment - Pension	ULIF00802/01/04LiquidFund101	346819277	39.7631	39.7631	39.0002	38.1912	37.3577	7.93	8.19
8	Secured Managed Investment - Pension	ULIF00902/01/04SecureMgtF101	1683963525	36.8916	36.8916	36.0679	35.1748	34.0185	9.26	8.66
9	Defensive Managed Investment - Pension	ULIF01002/01/04DefensiveF101	995475479	42.9588	42.9588	43.0921	41.6760	39.7077	-1.25	6.96
10	Balanced Managed Investment - Pension	ULIF01102/01/04BalancedMF101	4382566575	57.1081	57.1081	58.5621	56.3575	53.2053	-10.07	5.71
11	Equity Managed Investment - Pension	ULIF01316/01/06EquityMgFd101	4114452268	67.9412	67.9412	72.2046	68.5566	63.5018	-23.95	4.35
12	Growth Fund Investment - Pension	ULIF01202/01/04GrowthFund101	18475825401	76.4467	76.4467	82.8160	78.4073	71.8459	-31.19	1.99
13	Liquid Fund Investment - Group @	ULGF00111/08/03LiquidFund101	246250391	40.0600	40.0600	39.2643	38.4430	37.5750	8.22	8.02
14	Secured Managed Investment - Group	ULGF00211/08/03SecureMgtF101	456689222	37.2066	37.2066	36.4186	35.6149	34.6620	8.78	7.46
15	Defensive Managed Investment - Group	ULGF00311/08/03DefensiveF101	1312366890	53.2607	53.2607	53.4510	51.7743	49.6260	-1.44	6.39
16	Balanced Managed Investment - Group	ULGF00411/08/03BalancedMF101	901036264	74.8390	74.8390	76.6764	73.7991	69.6035	-9.72	4.61
17	Growth Fund Investment - Group	ULGF00511/08/03GrowthFund101	87959	190.9880	190.9880	200.6174	188.1433	174.9102	-19.47	7.18
18	Liquid Fund Investment - DB Pension	ULGF00828/03/05LiquidFund101	2525	37.9119	37.9119	37.2992	36.6784	36.0605	6.66	6.33
19	Secured Managed Investment - DB Pension	ULGF00928/03/05SecureMgtF101	168209338	76.8246	76.8246	75.2072	73.5353	71.3146	8.72	7.55
20	Defensive Managed Investment - DB Pension	ULGF01028/03/05DefensiveF101	415073557	43.4580	43.4580	43.5622	42.2507	40.5537	-0.97	6.54
21	Balanced Managed Investment - DB Pension	ULGF01128/03/05BalancedMF101	236490854	53.1014	53.1014	54.5066	52.5089	49.7612	-10.46	5.89
22	Stable Managed Life	ULIF00720/06/07StableMgFd101	493631686	38.8528	38.8528	38.1402	37.4214	36.4289	7.58	7.53
23	Stable Managed Pension	ULIF01420/06/07StableMgFd101	382933368	38.8852	38.8852	38.1735	37.4465	36.4684	7.56	7.47
24	Stable Managed - Group	ULGF00620/06/07StableMgFd101	168192671	37.6194	37.6194	36.9273	36.2619	35.8884	7.60	7.00
25	Sovereign Fund Life	ULGF01620/06/07SovereignF101	16837104	32.1391	32.1391	31.4893	30.4495	29.5513	8.37	7.06
26	Sovereign Fund Pension	ULGF01520/06/07SovereignF101	847649	31.9994	31.9994	31.3955	30.4307	29.5983	7.80	7.42
27	Sovereign Fund - Group	ULGF00720/06/07SovereignF101	35185853	31.6637	31.6637	31.0673	30.0117	29.1101	7.79	6.74
28	Sovereign Fund - DB Pension	ULGF01420/06/07SovereignF101	61883194	31.6276	31.6276	31.0722	30.1469	29.2864	7.25	7.18
29	Liquid Fund Investment - Life - II	ULIF01520/02/08LiquidFundII101	375415270	15.0780	15.0780	14.8037	14.5146	14.2167	7.51	7.74
30	Secured Managed Investment - Life - II	ULIF01720/02/08SecureMFII101	2659192628	15.0683	15.0683	14.7377	14.3876	13.9160	9.10	8.96
31	Defensive Managed Investment - Life - II	ULIF01820/02/08DefnsvFdII101	1142269889	14.2666	14.2666	14.2455	13.8235	13.2181	0.60	6.91
32	Balanced Managed Investment - Life - II	ULIF01920/02/08BalancedMFII101	5283522610	12.3206	12.3206	12.6462	12.1982	11.5320	-10.44	5.64
33	Equity Managed Investment - Life - II	ULIF02020/02/08EquityMFI101	6076412266	11.0406	11.0406	11.7120	11.1829	10.3977	-23.25	3.63
34	Growth Fund Investment - Life - II	ULIF02120/02/08GrowthFundII101	32551034039	9.2789	9.2789	10.0626	9.5426	8.7765	-31.59	1.82
35	Stable Managed Life - II	ULIF01620/02/08StableMFI101	605360453	14.6387	14.6387	14.3900	14.1224	13.7433	7.01	7.36
36	Money Plus Niche Life Fund	ULIF02904/08/08MoneyPlusF101	193974710	13.3360	13.3360	13.1339	12.9675	12.7811	6.24	5.18
37	Bond Opportunity Niche Life Fund	ULIF03004/08/08BondOpnrtF101	641277607	13.9199	13.9199	13.7301	13.4248	13.1102	5.61	6.01
38	Mid Cap Niche Life Fund	ULIF03104/08/08Mid-capFnd101	536573664	17.3739	17.3739	20.2205	19.1960	17.6767	-57.09	2.05
39	Large Cap Niche Life Fund	ULIF03204/08/08Large-CapF101	743382410	13.8384	13.8384	14.5471	13.9257	13.0503	-19.76	1.68
40	Manager Niche Life Fund	ULIF03304/08/08ManagerFnd101	7465137155	15.2628	15.2628	16.0906	15.5507	14.7190	-20.86	3.60
41	Balanced Managed Investment - Pension - II	ULIF02608/10/08BalancedMFII101	3768005448	16.5250	16.5250	16.9667	16.3633	15.4774	-10.56	5.50
42	Defensive Managed Investment - Pension - II	ULIF02508/10/08DefnsvFdII101	964084786	15.5837	15.5837	15.5484	15.0884	14.4256	0.92	7.04
43	Equity Managed Investment - Pension - II	ULIF02708/10/08EquityMFI101	4217184209	16.2922	16.2922	17.2885	16.5034	15.3867	-23.37	3.63
44	Growth Fund Investment - Pension - II	ULIF02808/10/08GrowthFundII101	20804095057	17.6587	17.6587	19.1639	18.1756	16.7266	-31.85	1.74
45	Liquid Fund Investment - Pension - II	ULIF02208/10/08LiquidFundII101	317568487	14.2635	14.2635	14.0070	13.7349	13.4554	7.43	7.58
46	Secured Managed Investment - Pension - II	ULIF02408/10/08SecureMFII101	2454432333	14.8665	14.8665	14.5590	14.2141	13.7488	9.12	8.98
47	Stable Managed Pension - II	ULIF02308/10/08StableMFI101	537087413	13.9955	13.9955	13.7537	13.5007	13.1366	7.13	7.43
48	Income Wealth Builder Fund	ULIF03401/01/10IncomeFund101	1999340792	13.0754	13.0754	12.7705	12.4723	12.0411	9.68	8.81
49	Blue Chip Wealth Builder Fund	ULIF03501/01/10BlueChipFd101	7578398079	10.2039	10.2039	11.0805	10.5219	9.6738	-32.08	2.30
50	Opportunity Wealth Builder Fund	ULIF03601/01/10OpportunityFd101	12860308390	10.8263	10.8263	12.4236	11.6410	10.7196	-82.14	1.43

Company Name & Code: **HDFC Standard Life Insurance Company Limited - 101**
Statement as on: **March 31, 2013**

(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
51	Vantage Wealth Builder Fund	ULIF03701/01/110VantageFnd10	3069065774	11.7448	11.7448	12.5624	11.9784	11.2892	-26.39	5.15
52	Capital Guarantee 5 Year Life Fund - II #	ULGF01805/04/10CapGuaFnd2	29913526	11.7416	11.7416	11.6715	11.4289	11.2303	2.44	N/A
53	Capital Guarantee 5 Year Pension Fund - II #	ULGF01905/04/10CapGuaFnd2	3017896	11.9434	11.9434	11.7019	11.4813	11.2509	8.37	N/A
54	HDFC SL Highest NAV Guarantee Fund Life Super -	ULIF04001/09/10HighestNAV10	41585764563	10.4603	10.4603	10.3940	10.1677	9.7744	2.59	N/A
55	HDFC SL Short Term Fund Life Super - II ^	ULIF03801/09/10ShortTrmFnd10	552841347	12.1865	12.1865	11.9774	11.7512	11.4609	7.08	N/A
56	HDFC SL Balanced Fund Life Super - II ^	ULIF03901/09/10BalancedFnd10	4833796596	10.8215	10.8215	11.2398	10.7748	10.1612	-15.09	N/A
57	HDFC SL Capital Guarantee Fund Life Super - II *	ULIF04126/10/10CapGuaFnd10	128037458	10.2866	10.2866	10.7077	10.3712	9.6220	-15.95	N/A
58	HDFC Life Pension Guarantee Maximus Fund @	ULIF04224/01/11PenGuaFnd10	1233622590	11.6840	11.6840	11.5173	11.3045	10.8397	5.87	N/A
59	HDFC Life Capital Guarantee 3A Life Fund - II \$\$	ULGF02005/04/11CapGuaFnd3A	14002943	11.1390	11.1390	11.0729	10.8861	10.6301	2.42	N/A
60	HDFC Life Capital Guarantee 5A Life Fund - II \$\$	ULGF02105/04/11CapGuaFnd5A	152826811	11.1310	11.1310	11.0790	10.8487	10.5377	1.90	N/A
61	Pension-Liquid Group Fund II %	ULGF04311/02/12LiquidFndII10	23325582	14.2653	14.2653	14.0085	13.7433	13.4523	7.43	7.59
62	Pension-Stable Managed Group Fund II %	ULGF04811/02/12StableMgFII10	167615096	13.9937	13.9937	13.7543	13.4976	13.1337	7.06	7.43
63	Pension-Secure Managed Group Fund II %	ULGF04411/02/12SecureMgFII10	587780361	14.8557	14.8557	14.5483	14.2132	13.7201	8.57	8.90
64	Pension-Defensive Managed Group Fund II %	ULGF04511/02/12DefnsMgFII10	1015973523	15.4595	15.4595	15.4956	15.0369	14.3578	-0.94	6.76
65	Pension-Balanced Managed Group Fund II %	ULGF04611/02/12BalncdMgFII10	77628813	16.5254	16.5254	16.8926	16.2988	15.4220	-8.22	5.50
66	Pension - Balanced Managed Group Fund %	ULGF03218/02/12BalancedMgF10	962684118	57.2007	57.2007	58.5554	56.3610	53.1572	-9.38	5.77
67	Pension - Defensive Managed Group Fund %	ULGF03118/02/12DefensiveF10	980324675	42.7296	42.7296	42.8472	41.4928	39.5589	-1.11	6.77
68	Pension - Growth Group Fund %	ULGF03318/02/12GrowthFund10	13610178	76.2524	76.2524	82.2955	78.1473	71.9449	-29.78	1.90
69	Pension - Liquid Group Fund %	ULGF02918/02/12LiquidFund10	487250307	39.8641	39.8641	39.0892	38.1466	37.3004	8.04	8.28
70	Pension - Secure Managed Group Fund %	ULGF03018/02/12SecureMgF10	413759999	36.8922	36.8922	36.0931	35.2205	33.9931	8.98	8.66
71	Pension - Stable Managed Group Fund %	ULGF03518/02/12StableMgF10	439974235	38.8814	38.8814	38.1526	37.4369	36.4606	7.75	7.46
72	Life-Balanced Managed Group Fund II %	ULGF04020/02/12BalncdMgFII10	100446863	12.2110	12.2110	12.5622	12.1238	11.4743	-11.34	5.32
73	Life-Defensive Managed Group Fund II %	ULGF03920/02/12DefnsFndII10	1473330371	14.2211	14.2211	14.2540	13.8188	13.1890	-0.94	6.80
74	Life-Liquid Group Fund II %	ULGF03620/02/12LiquidFndII10	1074194882	15.0803	15.0803	14.8058	14.5116	14.2118	7.52	7.74
75	Life-Secure Managed Group Fund II %	ULGF03820/02/12SecureMgFII10	1131817155	15.0502	15.0502	14.7381	14.3982	13.8970	8.59	8.92
76	Life-Stable Managed Group Fund II %	ULGF03720/02/12StableMgFII10	351634024	14.6299	14.6299	14.3766	14.1102	13.7377	7.15	7.34
77	Life - Balanced Managed Group Fund %	ULGF02525/02/12BalancedMgF10	983607566	59.7323	59.7323	61.2020	59.0130	55.6881	-9.74	5.98
78	Life - Defensive Managed Group Fund %	ULGF02425/02/12DefensiveF10	4979649184	47.2223	47.2223	47.3318	45.8348	43.7300	-0.94	6.86
79	Life - Liquid Group Fund %	ULGF02225/02/12LiquidFund10	716103041	39.5952	39.5952	38.7931	37.9291	37.0949	8.39	8.36
80	Life - Secure Managed Group Fund %	ULGF02325/02/12SecureMgF10	2193404882	37.4469	37.4469	36.6262	35.7508	34.5205	9.09	8.66
81	Life - Stable Managed Group Fund %	ULGF02825/02/12StableMgF10	1237786763	38.8757	38.8757	38.1591	37.4421	36.4372	7.62	7.55
82	Life - Policy Discontinued Fund **	ULIF05110/03/11DiscontdPF10	5379042275	11.7417	11.7417	11.5145	11.2873	11.0575	8.00	N/A
83	Life Pension Super Plus Fund - 2012 &&	ULIF04818/06/12PenSuPls1210	2032324528	9.9416	9.9416	10.0400	-	-	-3.97	N/A
	Total :		279,975,464,335							

NOTE

- \$ Annualised return for the quarter ended 31st March, 2013.
- # Capital Guarantee Funds were launched on 06th April 2010. 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 28th 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, 3 year CAGR is not applicable.

CERTIFICATION

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

For HDFC Standard Life Insurance Co. Ltd.

Date :

Amitabh Chaudhry
Managing Director & CEO

FORM L-29-Details regarding debt securities

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date: March 31, 2013

(₹ in Lakhs)

Particulars	MARKET VALUE				BOOK VALUE			
	As at	As % of total	As at	As % of total	As at	As % of total	As at	As % of total
	March 31, 2013	for this class	March 31, 2012	for this class	March 31, 2013	for this class	March 31, 2012	for this class
Break down by credit rating								
AAA rated	921,109	47.78%	670,614	48.80%	913,100	47.74%	670,971	48.81%
AA or better	82,388	4.27%	62,305	4.53%	81,123	4.24%	61,632	4.48%
Rated below AA but above A	10,350	0.54%	4,500	0.33%	10,336	0.54%	4,500	0.33%
Rated below A but above B	2,000	0.10%	-	0.00%	2,000	0.10%	-	0.00%
Any other (Sovereign)	912,001	47.31%	636,690	46.33%	905,913	47.37%	637,458	46.38%
Total	1,927,849	100%	1,374,109	100%	1,912,472	100%	1,374,561	100%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	319,899	16.59%	282,358	20.55%	319,369	16.70%	282,274	20.54%
More than 1 year and upto 3years	197,210	10.23%	151,037	10.99%	195,500	10.22%	150,791	10.97%
More than 3years and up to 7years	421,641	21.87%	199,066	14.49%	414,854	21.69%	199,265	14.50%
More than 7 years and up to 10 years	515,005	26.71%	466,544	33.95%	511,138	26.73%	467,065	33.98%
More than 10 years and up to 15 years	161,571	8.38%	101,296	7.37%	160,199	8.38%	101,056	7.35%
More than 15 years and up to 20 years	114,087	5.92%	82,095	5.97%	113,743	5.95%	82,507	6.00%
Above 20 years	198,436	10.29%	91,713	6.67%	197,668	10.34%	91,603	6.66%
Total	1,927,849	100%	1,374,109	100%	1,912,472	100%	1,374,561	100%
Breakdown by type of the issuer								
a. Central Government	874,299	45.35%	623,151	45.35%	868,197	45.40%	623,918	45.39%
b. State Government	37,702	1.96%	13,540	0.99%	37,716	1.97%	13,540	0.99%
c. Corporate Securities	1,015,847	52.69%	737,419	53.67%	1,006,559	52.63%	737,103	53.62%
Total	1,927,849	100%	1,374,109	100%	1,912,472	100%	1,374,561	100%

Note

1. In case a debt instrument is rated by more than one rating agency, the lowest rating has been considered 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

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date: March 31, 2013

(₹ '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 March 31, 2013	For the year ended March 31, 2013	For the quarter ended March 31, 2012	For the year ended March 31, 2012
1	HDFC Limited	Holding Company	Investment Income Commission Expense Reimbursements-Paid/(Received) Purchase of Investments Sale of Investments Loan Assigned	(97,294) 235 27 1,006,685 (543,642) 500,000	(365,132) 936 144 1,927,775 (1,137,177) 500,000	(86,096) 373 21 - (748,345) -	(312,986) 1,254 241 1,500,000 (1,598,345) -
2	HDFC Pension Management Company Limited	Wholly Owned Subsidiary	Reimbursements-Paid/(Received) Investment Application money for Investment	(2,509) 5,300 -	(2,517) 5,300 -	(843) 500 1,000	(843) 500 1,000
3	HDFC Asset Management Company Limited	Fellow Subsidiary	Premium Income	-	(841)	1	(739)
4	HDFC Ergo General Insurance Company Limited	Fellow Subsidiary	Premium Income Insurance claim received Insurance premium paid Insurance claim Paid	(6,034) (40) 2,676 -	(6,526) (2,119) 2,789 1,000	(5,324) 213 2,884 1,000	(5,490) (769) 6,050 1,000
5	HDFC Sales Private Limited	Fellow Subsidiary	Commission Expense Web Branding Expense	17,650 108,000	53,168 108,000	14,568 -	36,965 -
6	Mr. Amitabh Chaudhry	Key Management Personal	Premium Income Managerial remuneration Reimbursements-Paid/(Received)	- 6,677 2	(67) 41,270 77	- 5,124 17	- 30,028 63
7	Mrs. Vibha Padalkar	Key Management Personal	Premium Income Managerial remuneration Reimbursements-Paid/(Received)	- 3,594 -	(168) 9,147 27	- - -	- - -
8	Umesh Padalkar (Relative of Vibha Padalkar)	Relative of Key Management Person	Premium Income	(12)	(12)	-	-
9	Mr. Paresh Parasnis (Resigned from July 31, 2012)	Key Management Personal	Premium Income Managerial remuneration Reimbursements-Paid/(Received)	- - -	(24) 10,828 -	(153) 3,196 18	(330) 16,906 44
10	Ashutosh Parasnis (Relative of Mr. Paresh Parasnis)	Relative of Key Management Person	Premium Income	-	(120)	(60)	(240)
11	HDFC Bank Limited	Associate of holding Company	Premium Income Investment Income Commission Expense Custodian Fees Paid Bank Charges Paid Premium Collection Drop Boxes Insurance Claim Paid Purchase of Investments Sale of Investments	(212,156) (24,773) 1,832,219 7,182 19,173 - 18,063 2,896,702 (1,640,352)	(722,903) (77,753) 4,665,161 26,605 53,101 - 86,502 8,562,633 (4,170,681)	(33,955) (2,497) 1,680,411 5,816 9,018 600,050 18,562 499,963 (499,963)	(338,146) (12,654) 4,032,604 22,797 21,341 600,050 67,261 998,454 (1,657,254)

* Transaction amounts are on accrual basis.

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

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date: March 31, 2013

Sl. No.	Name of person	Role/designation	Details of change in the period
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 S A 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	Resigned from July 31, 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 March 31, 2013**Form Code: K Name of Insurer 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:		3,872,405
	Deduct:		
02	Mathematical Reserves		3,777,200
03	Other Liabilities		53,844
04	Excess in Policyholders' funds		41,360
05	Available Assets in Shareholders Fund:		135,879
	Deduct:		
06	Other Liabilities of shareholders' fund		-
07	Excess in Shareholders' funds		135,879
08	Total ASM (04)+(07)		177,239
09	Total RSM		81,522
10	Solvency Ratio (ASM/RSM)		217%

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: April 26, 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: March 31, 2013

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

CERTIFICATION

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

For HDFC Standard Life Insurance Co. Ltd.

Date:

Amitabh Chaudhry
Managing Director & CEO

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: March 31, 2013

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

CERTIFICATION

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

For HDFC Standard Life Insurance Co. Ltd.

Date:

Amitabh Chaudhry
Managing Director & CEO

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

Statement date as on: March 31, 2013

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:

Amitabh Chaudhry
Managing Director & CEO

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

Statement date as on: March 31, 2013

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:

Amitabh Chaudhry
Managing Director & CEO

Company Name & Code : HDFC Standard Life Insurance Company Ltd - 101
Statement date as on: March 31, 2013

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	24	2.43%	2.43%	1,000	98	9.85%	9.85%	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	2,000	40	2.02%	2.02%	2,000	53	2.63%	2.63%	2,000	216	10.08%	10.08%
	Commercial Papers	ECCP	-	-	0.00%	0.00%	-	-	-	-	-	102	4.45%	4.45%
	Deposits - CDs with Scheduled Banks	EDCD	16,669	210	2.02%	2.02%	16,669	636	8.65%	8.65%	487	73	1.16%	1.16%
	Corporate Securities - Debentures	ECOS	3,514	61	2.13%	2.13%	3,514	247	9.56%	9.56%	4,998	275	8.84%	8.84%
	Deposits - Repo / Reverse Repo	ECMR	1,227	26	4.79%	4.79%	1,227	119	9.22%	9.22%	170	156	7.49%	7.49%
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	4,000	258	2.12%	2.12%	4,000	1,154	7.64%	7.64%	-	65	1.63%	1.63%
	CCIL - CBLO	ECBO	-	17	0.32%	0.32%	-	36	3.52%	3.52%	-	-	-	-
	Corporate Securities - Investment in Subsidiaries	ECIS	58	-	0.00%	0.00%	58	-	0.00%	0.00%	-	-	-	-
	Mutual Funds - (under Insurer's Promoter Group)	EMPG	1,000	72	2.44%	2.44%	1,000	278	7.73%	7.73%	-	-	-	-
	Loans - Secured Loans - Mortgage of Property in India (Term Loan)	ELMI	4,000	4	0.10%	0.10%	4,000	4	0.10%	0.10%	-	-	-	-
(d)	OTHER INVESTMENTS													
	Securitized Assets	OPSA	425	-	0.00%	0.00%	425	-	0.00%	0.00%	428	-	-	-
	Equity Shares (incl Co-op Societies)	OESH	2,705	-	0.00%	0.00%	2,705	336	13.27%	13.27%	2,255	-	-	-
			36,598	712			36,598	2,961			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:

Amitabh Chaudhry
Managing Director & CEO

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

Company Name & Code : HDFC Standard Life Insurance Company Ltd - 101
Statement date as on: March 31, 2013

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	365,209	7,007	2.00%	2.00%	365,209	24,102	7.98%	7.98%	245,128	17,807	8.11%	8.11%
	Treasury Bills	CTRB	75,858	1,539	2.01%	2.01%	75,858	6,207	8.23%	8.23%	65,579	3,027	7.83%	7.83%
	Deposit under Section 7 of Insurance Act, 1938	CDSS	1,235	24	1.92%	1.92%	1,235	95	7.61%	7.61%	1,259	78	7.36%	7.36%
2)	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES													
	Other Approved Securities (excluding Infrastructure Investments)	SGOA	49,982	1,054	2.11%	2.11%	49,982	4,173	8.46%	8.46%	59,453	4,619	9.19%	9.19%
	State Government Bonds	SGGB	24,284	526	2.16%	2.16%	24,284	1,515	8.51%	8.51%				
3)	Investment subject to Exposure Norms													
(a)	Housing Sector Investments													
	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	2,507	45	1.81%	1.81%	2,507	203	4.65%	4.65%	-	-	-	-
(b)	Infrastructure Investment													
	Infrastructure - PSU - Debentures / Bonds	IPTD	174,063	3,600	2.22%	2.22%	174,063	13,025	8.87%	8.87%	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	6,421	(310)	-4.61%	-4.61%	6,421	136	2.56%	2.56%	-	-	-	-
	Infrastructure - Debentures / Bonds / CPs / Loans - (Promoter Group)	IDPG	10,738	218	2.41%	2.41%	10,738	962	9.81%	9.81%	-	-	-	-
	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	8,831	206	2.33%	2.33%	8,831	741	9.23%	9.23%	-	-	-	-
	Infrastructure - Corporate Securities - Equity shares- Quoted	ITCE	279	(59)	-19.37%	-19.37%	279	(246)	-20.27%	-20.27%	-	-	-	-
(c)	Approved Investments													
	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	28,901	(3,112)	-8.43%	-8.43%	28,901	5,416	13.92%	13.92%	37,927	1,317	5.29%	5.29%
	PSU - Equity shares - Quoted	EAEQ	17,772	(2,902)	-16.79%	-16.79%	17,772	(1,278)	-8.65%	-8.65%	-	-	-	-
	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	42,383	717	2.30%	2.30%	42,383	2,593	10.29%	10.29%	23,808	1,232	10.59%	10.59%
	Commercial Papers	ECCP	-	-	-	-	-	-	-	-	28	3.22%	3.22%	
	Deposits - CDs with Scheduled Banks	EDCD	3,031	70	2.27%	2.27%	3,031	209	9.69%	9.69%	5,201	673	5.85%	5.85%
	Corporate Securities - Debentures	ECOS	84,364	1,955	2.34%	2.34%	84,364	7,175	9.24%	9.24%	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	6,879	278	4.67%	4.67%	6,879	1,308	11.28%	11.28%	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	7,974	181	2.27%	2.27%	7,974	734	9.20%	9.20%	-	-	-	-
	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EPPD	832	20	2.45%	2.45%	832	83	9.97%	9.97%	-	-	-	-
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	4,000	339	2.65%	2.65%	4,000	869	7.17%	7.17%	18,517	392	3.62%	3.62%
	Mutual Funds - (under Insurer's Promoter Group)	EMPG	-	53	1.90%	1.90%	-	147	5.77%	5.77%	3,504	54	3.12%	3.12%
	CCIL - CBLO	ECBO	51,111	523	1.39%	1.39%	51,111	1,449	6.13%	6.13%	-	-	-	-
	Loans - Secured Loans - Mortgage of Property in India (Term Loan)	ELMI	1,000	1	0.10%	0.10%	1,000	1	0.10%	0.10%	-	-	-	-
(d)	Other than Approved Investments													
	Venture Funds	OVNF	1,520	30	1.97%	1.97%	1,520	40	2.46%	2.46%	1,695	-	-	-
	Securitized Assets	OPSA	8,215	220	2.67%	2.67%	8,215	844	10.52%	10.52%	5,624	491	8.73%	8.73%
	Equity Shares (incl Co-op Societies)	OESH	7,603	(425)	-5.42%	-5.42%	7,603	(13)	-0.31%	-0.31%	1,528	780	57.61%	57.61%
	Equity Shares (PSUs & Unlisted)	OEPU	501	(34)	-7.30%	-7.30%	501	220	29.91%	29.91%	-	-	-	-
	Debentures	OLDB	12,350.42	349.82	2.83%	2.83%	12,350.42	1,071.29	11.91%	11.91%	4,500.00	222.90	10.42%	10.42%
TOTAL			1,001,982	12,113			1,001,982	71,781			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 :

Amitabh Chaudhry
Managing Director & CEO

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	49,555	958	2.00%	2.00%	49,555	3,596	8.29%	8.29%	43,056	3,078	7.91%	7.91%
	Treasury Bills	CTRB	348	29	1.91%	1.91%	348	165	8.21%	8.21%	4,827	148	3.06%	3.06%
2)	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES													
	Other Approved Securities (excluding Infrastructure Investments)	SGOA	9,437	203	2.15%	2.15%	9,437	816	8.62%	8.62%	15,135	1,050	8.53%	8.53%
	State Government Bonds	SGGB	13,418	299	2.23%	2.23%	13,418	1,003	8.61%	8.61%	-	-	-	-
3)	Investment subject to Exposure Norms													
(a)	Housing Sector Investments													
(b)	Infrastructure Investment													
	Infrastructure - PSU - Debentures / Bonds	IPTD	38,355	860	2.29%	2.29%	38,355	3,199	9.35%	9.35%	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	1,149	(59)	-4.56%	-4.56%	1,149	40	3.53%	3.53%	-	-	-	-
	Infrastructure - Debentures / Bonds / CPs / loans - (Promoter Group)	IDPG	2,028	49	2.41%	2.41%	2,028	197	9.97%	9.97%	-	-	-	-
	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	104	3	2.60%	2.60%	104	26	11.36%	11.36%	-	-	-	-
	Infrastructure - Corporate Securities - Equity shares- Quoted	ITCE	54	(11)	-19.37%	-19.37%	54	(57)	-27.41%	-27.41%	-	-	-	-
(c)	Approved Investments													
	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	5,600	(601)	-8.40%	-8.40%	5,600	938	11.97%	11.97%	8,531	282	4.98%	4.98%
	PSU - Equity shares - Quoted	EAEQ	3,161	(506)	-16.51%	-16.51%	3,161	(232)	-8.43%	-8.43%	-	-	0.00%	0.00%
	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	5,527	109	2.41%	2.41%	5,527	441	10.67%	10.67%	3,000	20	1.37%	1.37%
	Commercial Papers	ECCP	-	-	-	-	-	-	-	-	-	-	-	-
	Deposits - CDs with Scheduled Banks	EDCD	6,477	129	2.18%	2.18%	6,477	523	9.79%	9.79%	5,524	111	3.81%	3.81%
	Corporate Securities - Debentures	ECOS	28,922	692	2.39%	2.39%	28,922	2,401	9.48%	9.48%	14,741	1,145	10.28%	10.28%
	Deposits - Repo / Reverse Repo	ECMR	2,675	35	2.15%	2.15%	2,675	163	9.57%	9.57%	6,722	562	8.07%	8.07%
	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	2,090	48	2.29%	2.29%	2,090	194	9.28%	9.28%	-	-	-	-
	Perpetual Debt Instruments of Tier I & II Capital issued by Deep Discount Bonds	EPPD	671	16	2.45%	2.45%	671	67	9.98%	9.98%	-	-	-	-
	CCIL - CBLO	ECBO	2,877	21	1.23%	1.23%	2,877	67	5.57%	5.57%	-	-	-	-
	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	-	-	-	-	-	-	-	-	5	0.34%	0.34%	
	TOTAL		172,448	2,273			172,448	13,546			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 :

Amitabh Chaudhry
Managing Director & CEO

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	301,993	7,923	2.52%	2.52%	301,993	27,225	11.50%	11.50%	179,012	8,793	6.95%	6.95%
	Treasury Bills	CTRB	13,845	78	1.08%	1.08%	13,845	664	7.80%	7.80%	11,217	106	1.91%	1.91%
2)	GOVERNMENT SECURITIES / OTHER APPROVED SECURITIES													
	Other Approved Securities (excluding Infrastructure Investments)	SGOA	6,838	155	2.26%	2.26%	6,838	1,120	10.09%	10.09%	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	2,347	107	2.66%	2.66%	2,347	922	10.00%	10.00%	-	-	-	-
(b)	Infrastructure Investment													
	Infrastructure - PSU - Debentures / Bonds	IPTD	254,619	6,050	2.48%	2.48%	254,619	24,561	11.30%	11.30%	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	124,363	(8,110)	-6.42%	-6.42%	124,363	1,391	1.23%	1.23%	-	-	-	-
	Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	41,142	(4,630)	-10.70%	-10.70%	41,142	(6,134)	-17.81%	-17.81%	-	-	-	-
	Infrastructure - Equity and Equity Related Instruments (Promoter Group)	IEPG	6,098	(61)	-0.93%	-0.93%	6,098	887	16.93%	16.93%	-	-	-	-
	Infrastructure - Debentures / Bonds / CPs / loans - (Promoter Group)	IDPG	52,836	1,288	2.51%	2.51%	52,836	5,616	11.75%	11.75%	-	-	-	-
	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	48,679	1,106	2.46%	2.46%	48,679	4,344	10.76%	10.76%	-	-	-	-
(c)	Approved Investments													
	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	1,142,021	(74,499)	-6.31%	-6.31%	1,142,021	114,414	10.01%	10.01%	1,370,657	(62,969)	-4.81%	-4.81%
	PSU - Equity shares - Quoted	EAEQ	323,150	(40,950)	-12.09%	-12.09%	323,150	(25,150)	-8.31%	-8.31%	-	-	-	-
	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	23,700	450	2.28%	2.28%	23,700	1,826	10.64%	10.64%	18,700	5,503	10.25%	10.25%
	Net Current Assets (Only in respect of ULIP Business)	ENCA	49,788	-	0.00%	0.00%	49,788	-	0.00%	0.00%	19,086	-	-	-
	Deposits - Repo / Reverse Repo	ECMR	39,131	729	1.86%	1.86%	39,131	3,069	8.34%	8.34%	39,826	3,129	9.45%	9.45%
	Commercial Papers	ECCP	-	32	2.18%	2.18%	-	146	10.41%	10.41%	1,367	59	5.26%	5.26%
	Deposits - CDs with Scheduled Banks	EDCD	115,364	2,132	2.06%	2.06%	115,364	10,331	9.71%	9.71%	100,599	6,106	5.55%	5.55%
	Deep Discount Bonds	ECOS	-	-	-	-	-	-	-	-	5,018	701	12.73%	12.73%
	CCIL - CBLO	ECBO	14,695	54	0.57%	0.57%	14,695	361	2.98%	2.98%	-	-	-	-
	Corporate Securities - Debentures	ECOS	118,341	2,785	2.41%	2.41%	118,341	12,653	11.53%	11.53%	93,227	7,577	9.06%	9.06%
	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	5,115	135	2.65%	2.65%	5,115	658	13.03%	13.03%	-	-	-	-
	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EPPD	519	13	2.46%	2.46%	519	40	7.72%	7.72%	-	-	-	-
(d)	Other than Approved Investments													
	Securitized Assets	OPSA	5,879	126	2.16%	2.16%	5,879	408	7.15%	7.15%	-	-	-	-
	Equity Shares (PSUs & Unlisted)	OEPU	18,021	(3,864)	-19.01%	-19.01%	18,021	(2,857)	-9.50%	-9.50%	-	-	-	-
	Equity Shares (incl Co-op Societies)	OESH	91,272	(16,405)	-16.31%	-16.31%	91,272	(8,460)	-11.16%	-11.16%	73,066	(4,943)	-8.32%	-8.32%
	TOTAL		2,799,755	(125,356)			2,799,755	168,035			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 :

Amitabh Chaudhry
Managing Director & CEO

FORM - 2
L - 35 DOWNGRADING OF INVESTMENT

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

Statement date as on: March 31, 2013

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								

NIL

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 :

Amitabh Chaudhry
Managing Director & CEO

FORM - 2
L - 35 DOWNGRADING OF INVESTMENT

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

Statement date as on: March 31, 2013

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		-	-	-	-	-	-	
	14% ARCH Pharmalabs NCD Mat 16-Feb-2019	OLDB	2,000.00	13-Jun-12	ICRA Ltd	ICRA A	ICRA BB+	01-Jan-13	
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								
	10.20% Tata Steel NCD mat 07/05/2015.	ECOS	1,000.00	07-May-08	CRISIL Ltd	CRISIL AAA	CRISIL AA	24-Dec-08	
	9.40% OBC Perpetual Bond Mat 7-Dec-2036	EUPD	710.30	11-Dec-06	ICRA Ltd	ICRA AA+	ICRA AA	02-Apr-12	
	Other than Approved Investments								
	5.95 % REL NCD Mat 28/07/2013	OLDB	1,492.88	28-Jul-06	CRISIL Ltd	CRISIL AAA	CRISIL AA-	01-Oct-12	
	6.35% Rel. Energy Mat 28/07/13	OLDB	993.69	28-Jul-06	CRISIL Ltd	CRISIL AAA	CRISIL AA-	01-Oct-12	
	5.60% Rel Energy Mat. 28/07/13	OLDB	999.16	28-Jul-06	CRISIL Ltd	CRISIL AAA	CRISIL AA-	01-Oct-12	
	14% ARCH Pharmalabs NCD Mat 16-Feb-2019	OLDB	2,000.00	13-Jun-12	ICRA Ltd	ICRA A	ICRA BB+	01-Jan-13	

CERTIFICATION

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For HDFC Standard Life Insurance Co. Ltd.

Date :

Amitabh Chaudhry
Managing Director & CEO

FORM - 2
L - 35 DOWNGRADING OF INVESTMENT

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

Statement date as on: March 31, 2013

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	EUPD	290.12	11-Dec-06	ICRA Ltd	ICRA AA+	ICRA AA	02-Apr-12	
	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 :

Amitabh Chaudhry
Managing Director & CEO

FORM - 2
L - 35 DOWNGRADING OF INVESTMENT

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

Statement date as on: March 31, 2013

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								
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								

NIL

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 :

Amitabh Chaudhry
Managing Director & CEO

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

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date: March 31, 2013

Sl. No	Particulars	For the quarter ended March 31, 2013			For the year ended March 31, 2013			For the quarter ended March 31, 2012			For the year ended March 31, 2012							
		Premium (₹ in Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (₹ in Lakhs)	Premium (₹ in Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (₹ in Lakhs)	Premium (₹ in Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (₹ in Lakhs)	Premium (₹ in Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (₹ in Lakhs)	
1	First year Premium																	
	i Individual Single Premium- (ISP)																	
	From 0-10000	1,013.84	137,771	135,608	19,313.76	1,987.62	224,464	224,400	39,249.61	69.50	173,076	173,031	15,112.52	253.00	180,484	180,358	20,986.59	
	From 10,000-25,000	37.34	62	61	301.93	263.71	1,220	1,212	10,787.05	197.01	954	936	8,303.11	612.17	2,663	2,617	21,590.67	
	From 25001-50,000	183.08	291	320	462.71	755.30	1,576	1,579	10,070.54	706.71	1,426	1,406	8,559.84	4,219.98	8,144	7,872	26,302.83	
	From 50,001- 75,000	57.05	71	70	125.45	227.23	346	345	3,692.39	229.32	319	318	3,016.67	928.85	1,315	1,294	9,240.68	
	From 75,000-100,000	185.55	169	161	257.78	640.36	639	612	2,129.88	564.64	536	521	1,657.04	3,036.94	2,849	2,736	6,805.37	
	From 1,00,001 -1,25,000	17.68	14	14	18.07	79.67	63	63	610.18	78.47	64	63	562.28	260.73	211	209	1,764.29	
	Above ₹ 1,25,000	3,182.95	279	262	3,696.26	7,141.24	1,043	974	9,815.77	2,709.12	418	403	4,705.55	10,105.91	2,122	1,996	16,071.28	
	ii Individual Single Premium (ISPA)- Annuity																	
	From 0-50000	91.81	278	263	4.80	175.57	579	557	10.10	39.70	119	112	2.25	72.54	218	208	3.96	
	From 50,001-100,000	849.35	967	947	53.17	1,500.71	1,823	1,811	105.32	423.79	465	465	29.32	478.43	544	542	32.88	
	From 1,00,001-150,000	533.82	403	392	34.52	867.84	696	693	62.41	201.35	146	144	14.10	232.67	173	172	16.24	
	From 150,001- 2,00,000	117.37	70	69	8.48	188.02	118	119	14.21	17.19	10	10	1.33	49.30	29	28	3.61	
	From 2,00,001-250,000	115.51	53	50	8.20	190.10	93	92	14.32	30.37	15	13	2.22	63.30	30	29	4.54	
	From 2,50,001 -3,00,000	129.31	51	48	9.93	184.25	77	76	15.12	21.61	8	8	1.67	57.02	21	20	4.03	
	Above ₹ 3,00,000	2,950.83	234	217	257.49	3,914.71	327	304	355.21	168.67	22	23	13.00	524.14	59	59	40.61	
	iii Group Single Premium (GSP)																	
	From 0-10000	(548.26)	2	(4,534)	(62,959.79)	1,509.39	29	8,178	(254,470.50)	315.06	16	12,093	(27,093.84)	899.68	40	11,612	(148,298.06)	
	From 10,000-25,000	218.33	8	3,184	18,137.86	906.50	29	13,591	50,127.58	177.28	13	6,926	12,486.85	731.46	44	15,931	30,073.77	
	From 25001-50,000	107.61	9	4,869	15,717.93	536.16	31	40,547	57,893.45	93.98	7	802	7,949.76	1,567.28	26	14,200	40,266.39	
	From 50,001- 75,000	56.34	8	3,573	8,271.27	259.02	33	8,485	64,909.05	44.04	11	5,763	8,869.39	1,058.87	33	13,258	35,578.06	
	From 75,000-100,000	72.71	9	9,324	8,258.50	229.74	30	16,944	37,847.98	58.50	14	8,348	6,423.97	371.08	31	20,050	34,950.65	
	From 1,00,001 -1,25,000	26.18	2	5,200	2,543.08	139.49	13	8,891	23,242.20	23.14	8	1,837	6,368.65	183.20	18	5,565	20,275.22	
	Above ₹ 1,25,000	58,986.79	105	889,863	2,335,036.48	110,602.27	295	1,775,440	5,281,318.59	37,233.72	103	653,966	1,824,086.22	90,548.41	236	1,347,953	2,924,148.29	
	iv Group Single Premium- Annuity- GSPA																	
	From 0-50000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 1,00,001-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 150,001- 2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 2,00,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 2,50,001 -3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Above ₹ 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	v Individual non Single Premium- INSP																	
	From 0-10000	1,756.71	23,689	23,106	547,229.85	5,265.98	68,395	66,847	1,272,590.04	1,726.63	18,952	18,456	147,326.16	4,175.72	52,289	51,406	162,063.08	
	From 10,000-25,000	20,387.66	121,634	116,737	808,598.19	58,070.07	344,922	327,891	2,132,967.22	18,379.30	96,468	92,863	320,864.85	45,402.80	258,531	248,972	430,510.13	
	From 25001-50,000	33,427.72	88,622	83,515	464,521.34	95,453.29	246,447	229,580	1,318,210.12	32,042.43	67,654	64,337	311,816.35	89,329.38	201,795	191,113	568,097.93	
	From 50,001- 75,000	6,025.55	12,273	11,566	96,713.25	15,881.83	31,109	29,467	266,935.38	4,680.18	7,742	7,446	56,510.05	11,642.48	20,298	19,710	88,430.43	
	From 75,000-100,000	22,866.37	26,073	23,891	235,874.03	62,565.87	70,031	62,877	686,295.22	20,219.13	19,185	17,792	178,435.30	54,519.38	56,533	51,906	324,369.28	
	From 1,00,001 -1,25,000	2,076.92	2,135	2,002	30,429.33	5,348.72	5,374	5,048	88,230.68	1,587.36	1,507	1,407	22,912.00	3,712.07	3,541	3,353	31,905.84	
	Above ₹ 1,25,000	31,825.68	11,391	10,129	272,673.85	68,723.90	26,397	23,004	709,017.92	24,128.73	8,016	7,234	231,357.50	60,651.22	22,877	20,388	367,350.37	
	vi Individual non Single Premium- Annuity- INSPA																	
	From 0-50000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 1,00,001-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 150,001- 2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 2,00,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 2,50,001 -3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Above ₹ 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	vii Group Non Single Premium (GNSP)																	
	From 0-10000	-	-	-	-	(3.78)	-	2	(19.02)	3.82	-	1	90	25.25	5.54	1	134	45.64
	From 10,000-25,000	-	-	-	-	2.14	-	10	10.68	27.59	-	150	137.14	27.59	-	150	137.14	
	From 25001-50,000	-	-	-	-	0.29	-	-	1.47	10.77	-	26	53.68	10.77	-	26	53.68	
	From 50,001- 75,000	-	-	-	-	-	-	-	8.37	-	-	15	41.69	8.37	-	15	41.69	
	From 75,000-100,000	-	-	-	-	-	-	-	6.70	-	-	7	33.24	6.70	-	7	33.24	
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Above ₹ 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Sl. No	Particulars	For the quarter ended March 31, 2013				For the year ended March 31 ,2013				For the quarter ended March 31, 2012				For the year ended March 31 ,2012			
		Premium (₹ in Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (₹ in Lakhs)	Premium (₹ in Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (₹ in Lakhs)	Premium (₹ in Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (₹ in Lakhs)	Premium (₹ in Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (₹ in Lakhs)
	viii Group Non Single Premium- Annuity- GNSPA																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above ₹ 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Renewal Premium																
	i Individual																
	From 0-10000	10,368.64	198,817	216,987	453,334.87	28,219.53	498,733	509,217	1,167,494.05	12,005.61	214,914	231,444	360,381.12	32,771.92	472,182	754,048	1,163,940.50
	From 10,000-25,000	51,287.59	392,992	540,142	1,252,202.69	144,542.56	1,043,894	1,048,554	2,415,739.14	48,945.37	374,767	515,069	1,045,065.82	145,324.79	834,785	1,842,608	3,691,521.54
	From 25001-50,000	69,520.16	202,830	275,039	1,105,597.37	185,551.20	532,794	533,329	2,299,828.67	54,586.31	158,993	221,594	827,511.40	144,875.52	337,407	737,765	2,545,584.09
	From 50,001- 75,000	11,344.61	34,948	67,609	395,416.66	32,978.44	64,762	64,848	440,999.60	9,444.24	28,726	55,552	310,643.24	28,790.64	49,817	208,924	1,142,024.78
	From 75,000-100,000	43,268.71	48,713	53,616	477,542.00	117,455.96	152,465	152,487	1,243,302.49	34,096.09	37,068	40,789	335,746.01	94,301.35	92,961	123,194	913,592.65
	From 1,00,001 -1,25,000	3,689.26	6,799	14,354	153,583.95	11,217.02	11,639	11,649	155,740.12	2,857.27	5,478	11,543	118,782.79	9,673.14	9,071	44,424	435,397.44
	Above ₹ 1,25,000	52,994.34	21,492	26,121	652,907.78	168,649.08	73,890	73,903	1,597,153.65	52,887.84	21,602	25,645	564,684.19	178,755.89	60,498	90,819	1,803,119.36
	ii Individual- Annuity																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above ₹ 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	iii Group																
	From 0-10000	4.41	-	67.00	22.69	4.41	-	67.00	22.69	-	-	-	-	-	-	-	-
	From 10,000-25,000	22.71	-	123.00	107.96	22.71	-	123.00	107.96	-	-	-	-	-	-	-	-
	From 25001-50,000	9.08	-	22.00	40.41	9.08	-	22.00	40.41	-	-	-	-	-	-	-	-
	From 50,001- 75,000	6.66	-	12.00	33.20	6.66	-	12.00	33.20	-	-	-	-	-	-	-	-
	From 75,000-100,000	3.94	-	4.00	19.31	3.94	-	4.00	19.31	-	-	-	-	-	-	-	-
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above ₹ 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	iv Group- Annuity																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above ₹ 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

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

Date: March 31, 2013

Sl No.	Channels	For the quarter ended March 31, 2013			For the year ended March 31 ,2013			For the quarter ended March 31, 2012			For the year ended March 31 ,2012		
		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	2	604	2	5	5,952	5	-	-	1	1	630	2
2	Corporate Agents-Banks	2	179,095	37	5	305,928	81	1	6,749	2	3	7,033	2
3	Corporate Agents -Others	-	8,950	2	-	20,356	3	1	3,385	1	22	15,386	2
4	Brokers	25	59,947	4	75	84,481	7	22	37,460	13	61	56,716	19
5	Micro Agents	-	-	-	-	-	-	-	-	-	-	-	-
6	Direct Business	114	662,883	545	375	1,455,371	1,046	149	642,429	363	342	1,349,136	929
	Total(A)	143	911,479	589	460	1,872,088	1,142	173	690,023	380	429	1,428,901	954
1	Referral (B)	-	-	-	-	-	-	-	-	-	-	-	-
	Grand Total (A+B)	143	911,479	589	460	1,872,088	1,142	173	690,023	380	429	1,428,901	954

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

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

Date: March 31, 2013

Sl. No.	Channels	For the quarter ended March 31, 2013		For the year ended March 31 ,2013		For the quarter ended March 31, 2012		For the year ended March 31 ,2012	
		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	188,043	199	374,619	547	223,688	224	334,504	582
2	Corporate Agents-Banks	179,693	916	479,640	2,294	135,062	689	377,007	1,870
3	Corporate Agents -Others	576	22	1,695	83	206	71	684	188
4	Brokers	20,925	51	66,214	173	14,783	48	37,864	134
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	37,293	91	103,571	198	23,363	50	64,667	129
	Total (A)	426,530	1,279	1,025,739	3,294	397,102	1,082	814,726	2,903
1	Referral (B)	-	-	-	-	-	-	-	-
	Grand Total (A+B)	426,530	1,279	1,025,739	3,294	397,102	1,082	814,726	2,903

FORM L-39-DATA ON SETTLEMENT OF CLAIMS - INDIVIDUAL FOR THE QUARTER ENDED March 31 , 2013

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

Date: March 31, 2013

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	3,561	80	43	18	8	8	3,718	32.36
2	Survival Benefit	3,053	36	37	12	19	10	3,167	7.46
3	for Annuities / Pension	349	2,843	400	103	92	26	3,813	28.63
4	For Surrender	-	69,859	59	-	-	-	69,918	1,040.32
5	Other benefits	-	12,553	38	1	-	-	12,592	78.07
1	Death Claims \$	-	2,077	179	19	-	-	2,275	50.94

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 #	-	-	-	-	-	-	124,957	132.30
1	Death Claims	-	529	6	-	-	-	535	5.81

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

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

The figures for individual and group insurance business are shown separately

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

FOR L-40- : QUARTERLY CLAIMS DATA FOR LIFE - INDIVIDUAL FOR THE QUARTER ENDED MARCH 31 , 2013

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

Date: March 31, 2013

Number of claims only

SI. No.	Claims Experience	For Death \$	For Maturity	Survival Benefit	For Annuities/ Pension	For Surrender	Other Benefits
1	Claims O/S at the beginning of the period	190	261	-	1,184	3,339	411
2	Claims reported during the period	2,251	3,871	3,167	5,332	67,067	12,376
3	Claims Settled during the period	(2,275)	(3,718)	(3,167)	(3,813)	(69,918)	(12,592)
4	Claims Repudiated during the period	-	-	-	-	-	-
	(a) Less than 2years from the date of acceptance of risk	(62)	-	-	-	-	-
	(b) Greater than 2 year from the date of acceptance of risk	(3)	-	-	-	-	-
5	Claims Written Back	-	-	-	-	-	-
6	Claims O/S at End of the period	101	414	-	2,703	488	195
	Less than 3months	97	228	-	1,928	446	186
	3 months to 6 months	3	59	-	229	16	-
	6months to 1 year	-	60	-	208	26	2
	1year and above	1	67	-	338	-	7

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

Number of claims only

SI. No.	Claims Experience	For Death	for Maturity	Survival Benefit	For Annuities/ Pension	For Surrender	Other Benefits #
1	Claims O/S at the beginning of the period	2	-	-	-	-	-
2	Claims reported during the period	533	-	-	-	-	124,957
3	Claims Settled during the period	(535)	-	-	-	-	(124,957)
4	Claims Repudiated during the period	-	-	-	-	-	-
	(a) Less than 2years from the date of acceptance of risk	-	-	-	-	-	-
	(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	-	-	-	-	-	-
	Less than 3months	-	-	-	-	-	-
	3 months to 6 months	-	-	-	-	-	-
	6months to 1 year	-	-	-	-	-	-
	1year and above	-	-	-	-	-	-

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

Number of Claims are based on claims of individual members.

FORM L-41 GRIEVANCE DISPOSAL

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

Date: March 31, 2013

GRIEVANCE DISPOSAL FOR THE QUARTER ENDING

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	5	102	(16)	-	(89)	2	389
b)	Policy Servicing	81	1,211	(329)	-	(925)	38	5,485
c)	Proposal processing	84	833	(267)	-	(587)	63	5,538
d)	Survival Claims	89	1,031	(429)	-	(629)	62	3,685
e)	ULIP related	8	173	(18)	-	(153)	10	903
f)	Unfair Business practices	764	10,110	(1,473)	-	(8,522)	879	33,833
g)	Others	48	330	(69)	-	(276)	33	1,323
	Total Number of complaints:	1,079	13,790	(2,601)	-	(11,181)	1,087	51,156

2	Total Number of Policies during previous year	815,155
3	Total Number of Claims during previous year	328,389
4	Total Number of Policies during current year	1,026,199
5	Total Number of Claims during current year	477,640
6	Total Number of Policy Complaints (current year) per 10,000 policies (current year)	498
7	Total Number of Claim complaints (current year) per 10,000 claims registered (current year)	85

8	Duration wise Pending Status	Complaints made by customers	Complaints made by intermediaries	Total
(a)	Upto 7 days	815	-	815
(b)	7-15 days	257	-	257
(c)	15-30 days	8	-	8
(d)	30-90 days	5	-	5
(e)	90 days & beyond	2	-	2
	Total Number of complaints:	1,087	-	1,087

L-42- Valuation Basis (Life Insurance) as at end March 31, 2013

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

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

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

The valuation basis is supplied to the actuarial software from an external assumptions spreadsheet file.

(1) Valuation Interest Rate Assumptions

(a) Individual Business	Minimum	Maximum
(a.1) Life - Participating policies	5.8%	5.8%
(a.2) Life - Non-participating policies	5.2%	5.2%
(a.3) Annuities - Participating policies	N/A	N/A
(a.4) Annuities – Non-participating policies	7.0%	7.0%
(a.5) Annuities - Individual pension plan	N/A	N/A
(a.6) Unit Linked	5.2%	5.2%
(a.7) Health insurance	5.2%	5.2%

(b) Group Business

(b.1) Life - Non-participating policies (excludes one year term policie	5.2%	5.2%
(b.2) Unit Linked	5.2%	5.2%

(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	48.0%	48.0%	Expressed as a % of LIC a(96-98)
(a.4) Unit linked	42.0%	90.0%	
(a.5) Health insurance	66.0%	90.0%	
(b) Group Business (unit linked)	120.0%	120.0%	

(3) Expense Assumptions

The values of future expenses have been determined on prudent assumptions to allow for-

- 1) all future maintenance expenses on an on-going basis
- 2) the future expenses that are likely to be incurred if the company were to close to new business within 12 months of the valuation date.

The future maintenance expenses are provisioned using servicing costs per policy, claim expenses and investment expenses.

The per policy costs vary by premium frequency and premium payment instructions.

The claim expense assumption is specified percentage of sum at risk, subject to a minimum fixed amount.

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

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

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

(4) Persistency Assumptions

(a) Individual Business (Unit linked)

The lapse/surrender, paid up or partial withdrawal rates are based on best estimate assumptions with a 20% Margin for Adverse Deviation

(b) Individual Business (Conventional)

(b.1) For the participating contracts, lapse assumptions are incorporated in the first 3 years of the policy. The lapse assumptions are based on best estimate assumptions with a 20% Margin for Adverse Deviation. No lapses/surrenders are assumed from the 4th policy year onwards.

(b.2) For the non-participating contracts no lapses/surrenders are assumed.

(5) Bonus Rates

(a) Individual Business

(a.1) The future reversionary bonus rates vary between 2% and 5%.

(a.2) Terminal bonuses are set at a policy level as the excess of projected asset share over guaranteed maturity benefits, subject to a minimum of zero.

L-42- Valuation Basis (Life Insurance) as at end March 31, 2013

(6) Policyholder's Reasonable Expectations

The Policyholder's Reasonable Expectations (PRE) is allowed for in the mathematical reserves by considering

- Benefit Illustrations provided to the customer at the time of sale
- Sales literature provided
- Terms and Conditions in the Policy document
- The Company's past practice and bonus history
- Practices followed by other players in the industry

Based on the above considerations, the mathematical reserves reflect PRE in the following manner:

- Reversionary bonus rates are set at a level consistent with the valuation basis
- The mathematical reserves are subject to a minimum 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.

(7) Taxation and Shareholder Transfers

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

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

- An IBNR provision has been made to make an allowance for the claims that may have occurred but have not yet been reported.
- The reserve for IBNR claims is based on 1 months risk premium/charge.

(9) Change in Valuation Methods or Bases

(9.a) Individuals Assurances

- Interest Changed from 6.2% to 5.8% for Individual Participating policies. No change for Individual Non Participating policies.
- Expenses Please see Note 2 : Changes to Maintenance expense assumptions
- Inflation No change

(9.b) Annuities

- Interest
 - Annuity in payment 7%
 - Annuity during deferred period N/A
- Pension : All Plans Changed from 6.2% to 5.8% for Pension Participating policies.
- Expenses Please see Note 2 : Changes to Maintenance expense assumptions
- Inflation No change

(9.c) Unit Linked

- Interest Changed from 4.4% to 5.2%
- Expenses Please see Note 2 : Changes to Maintenance expense assumptions
- Inflation No change

(9.d) Health

- Interest No change
- Expenses Please see Note 2 : Changes to Maintenance expense assumptions
- Inflation No change

(9.e) Group

- Interest For Group UL, interest rate changed from 4.4% to 5.2%
- Expenses No change
- Inflation No change

Notes

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

2 Changes to maintenance and claim expense assumptions

The per policy costs 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 in rupees per annum as at 31st March 2013:

Payment Mode	Amount in ₹				
	Annual	Half Yearly	Quarterly	Monthly	Single
SI- ECS	304	384	543	712	N.A
Non SI- ECS	353	434	600	766	270
Paid up	270	270	270	270	N.A