



IRDA PUBLIC DISCLOSURES
FOR THE NINE MONTHS ENDED DECEMBER 31, 2014

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PROFIT AND LOSS ACCOUNT FOR THE NINE MONTHS ENDED DECEMBER 31, 2014

Shareholders' Account (Non-technical account)		(₹'000)			
Particulars	Schedule	For the quarter ended December 31, 2014	For the nine months ended December 31, 2014	For the quarter ended December 31, 2013	For the nine months ended December 31, 2013
Amounts transferred from the Policyholders' Account (Technical account)		926,857	4,872,324	1,290,564	5,459,142
Income from investments					
(a) Interest, dividends & rent – Gross		386,742	1,085,458	292,607	654,082
(b) Profit on sale/redemption of investments		63,714	343,098	15,434	136,339
(c) (Loss on sale/ redemption of investments)		(11,685)	(12,882)	(244)	(830)
(d) Transfer / gain on revaluation / change in fair value		-	-	-	-
(e) Amortisation of (premium) / discount on investments		804	5,792	898	(1,479)
Other income		1	1	2	3
TOTAL (A)		1,366,433	6,293,791	1,599,261	6,247,257
Expenses other than those directly related to the insurance business	L-6A	34,734	79,155	24,979	109,167
Bad debts written off		-	-	-	-
Provisions (Other than taxation)					
(a) For diminution in the value of investments (net)		3,880	(3,062)	39,243	47,890
(b) Provision for doubtful debts		-	-	-	-
(c) Others		-	-	-	-
Contribution to the Policyholders' Fund		81,698	331,871	473,486	787,285
TOTAL (B)		120,312	407,964	537,708	944,342
Profit before tax		1,246,121	5,885,827	1,061,553	5,302,915
Provision for taxation		43,694	139,809	(22,642)	(16,661)
Profit after tax		1,202,427	5,746,018	1,084,195	5,319,576
APPROPRIATIONS					
(a) Balance at the beginning of the period		2,199,413	(2,344,178)	(4,194,661)	(8,430,042)
(b) Interim dividends paid during the period		(1,396,416)	(1,396,416)	(997,440)	(997,440)
(c) Proposed final dividend		-	-	-	-
(d) Dividend distribution tax		(279,201)	(279,201)	(169,515)	(169,515)
Profit / (Loss) carried forward to the Balance Sheet		1,726,223	1,726,223	(4,277,421)	(4,277,421)
Earnings Per Share - Basic/Diluted (₹)		0.60	2.88	0.54	2.67
Nominal value per equity share (₹)		10.00	10.00	10.00	10.00

BALANCE SHEET AS AT DECEMBER 31, 2014

(₹'000)

Particulars	Schedule	As at December 31, 2014	As at December 31, 2013
SOURCES OF FUNDS			
SHAREHOLDERS' FUNDS:			
Share capital	L-8, L-9	19,948,801	19,948,801
Reserves and surplus	L-10	3,874,278	2,157,133
Credit / (Debit) fair value change account		179,578	(64,456)
Sub-Total		24,002,657	22,041,478
BORROWINGS			
	L-11	-	-
POLICYHOLDERS' FUNDS:			
Credit / (Debit) fair value change account		1,689,751	(507,740)
Policy liabilities		176,167,304	129,068,964
Insurance reserves		-	-
Provision for linked liabilities		317,798,558	288,593,624
Add: Fair value change		86,488,378	13,086,782
Provision for linked liabilities		404,286,936	301,680,406
Funds for discontinued policies			
i) Discontinued on account of non-payment of premium		24,361,598	11,306,815
ii) Others		252,888	118,206
Total provision for linked & discontinued Policyholders' liabilities		428,901,422	313,105,427
Sub-Total		606,758,477	441,666,651
Funds for future appropriations (Participating - Life & Pension)		3,293,869	3,028,483
Funds for future appropriation - Provision for lapsed policies unlikely to be revived (Linked Individual)		417,141	1,249,559
TOTAL		634,472,144	467,986,171
APPLICATION OF FUNDS			
INVESTMENTS			
- Shareholders'	L-12	21,828,560	13,934,158
- Policyholders'	L-13	184,113,592	133,646,051
Assets held to cover linked liabilities	L-14	428,901,422	313,105,427
LOANS	L-15	287,578	841,954
FIXED ASSETS	L-16	4,081,161	3,507,986
CURRENT ASSETS			
Cash and bank balances	L-17	1,779,704	1,116,447
Advances and other assets	L-18	9,598,297	9,031,669
Sub-Total (A)		11,378,001	10,148,116
CURRENT LIABILITIES			
PROVISIONS	L-19	15,821,601	11,271,226
	L-20	296,569	203,716
Sub-Total (B)		16,118,170	11,474,942
NET CURRENT ASSETS (C) = (A - B)		(4,740,169)	(1,326,826)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)			
DEBIT BALANCE IN PROFIT & LOSS ACCOUNT (Shareholders' Account)	L-21	-	4,277,421
DEFICIT IN THE REVENUE ACCOUNT (Policyholders' Account)		-	-
TOTAL		634,472,144	467,986,171

CONTINGENT LIABILITIES

(₹'000)

Particulars	As at December 31, 2014	As at December 31, 2013
1) Partly paid-up investments	-	-
2) Claims, other than against policies, not acknowledged as debts by the Company	8,616	11,630
3) Underwriting commitments outstanding	-	-
4) Guarantees given by or on behalf of the Company	981	957
5) Statutory demands/ liabilities in dispute, not provided for	2,189,207	1,417,385
6) Reinsurance obligations	-	-
7) Others	-	-
TOTAL	2,198,804	1,429,972

(₹'000)

Sr.no.	Particulars	For the quarter ended December 31, 2014	For the nine months ended December 31, 2014	For the quarter ended December 31, 2013	For the nine months ended December 31, 2013
1	First year premiums	7,449,941	18,483,757	5,830,112	14,435,101
2	Renewal premiums	22,543,850	60,487,878	19,170,171	51,603,044
3	Single premiums	6,226,592	15,898,601	3,495,919	10,805,307
	Total Premiums	36,220,383	94,870,236	28,496,202	76,843,452
	Premium income from business written:				
	In India	36,220,383	94,870,236	28,496,202	76,843,452
	Outside India	-	-	-	-
	Total Premiums	36,220,383	94,870,236	28,496,202	76,843,452

(₹'000)

Particulars	For the quarter ended December 31, 2014	For the nine months ended December 31, 2014	For the quarter ended December 31, 2013	For the nine months ended December 31, 2013
Commission paid				
Direct - First year premiums	1,155,434	3,117,532	1,008,284	2,502,955
- Renewal premiums	298,414	805,830	258,094	690,147
- Single premiums	10,802	32,584	4,208	24,769
Gross Commission	1,464,650	3,955,946	1,270,586	3,217,871
Break up of the commission expenses (gross) incurred to procure business :				
Agents	241,070	740,706	278,081	737,618
Brokers	70,387	193,586	91,097	298,628
Corporate agency	1,153,193	3,021,652	901,327	2,181,148
Referral	-	2	81	477
Others	-	-	-	-
Total	1,464,650	3,955,946	1,270,586	3,217,871

FORM L-6-OPERATING EXPENSES SCHEDULE

(₹'000)					
Sr.no.	Particulars	For the quarter	For the nine months	For the quarter	For the nine months
		ended December 31, 2014	ended December 31, 2014	ended December 31, 2013	ended December 31, 2013
1	Employees' remuneration & welfare benefits	1,698,880	4,987,113	1,616,021	4,612,510
2	Travel, conveyance and vehicle running expenses	53,288	134,144	45,671	126,376
3	Training expenses	121,336	311,531	88,317	228,398
4	Rents, rates & taxes	87,373	432,666	127,315	460,044
5	Repairs	18,814	45,427	1,259	12,024
6	Printing & stationery	27,864	68,216	16,621	56,290
7	Communication expenses	62,756	172,470	49,538	164,219
8	Legal & professional charges	248,125	599,652	167,183	496,570
9	Medical fees	61,059	118,279	24,679	58,782
10	Auditors' fees, expenses etc				
	a) as auditor	1,600	4,800	1,400	4,200
	b) as adviser or in any other capacity, in respect of				
	(i) Taxation matters	-	-	-	200
	c) in any other capacity	(31)	598	173	434
11	Advertisement and publicity	116,511	223,732	80,870	143,447
12	Interest & bank charges	20,863	(167,920)	27,032	74,121
13	Others				
	(a) Computer expenses	109,507	338,903	85,217	264,124
	(b) General Office & other expenses	255,398	745,921	260,776	642,106
	(c) Business development expenses	670,299	1,729,633	314,295	917,591
	(d) Depreciation on fixed assets				
	(i) Depreciation on assets owned by policyholders	135,416	308,961	88,486	271,283
	(ii) Reimbursement of depreciation of assets for use of Shareholders' assets	1,898	2,700	400	1,202
14	Service tax	389,812	1,102,044	339,045	973,613
TOTAL		4,080,768	11,158,870	3,334,298	9,507,534

FORM L-6A-SHAREHOLDERS' EXPENSES SCHEDULE

(₹'000)					
	Particulars	For the quarter	For the nine months	For the quarter	For the nine months
		ended December 31, 2014	ended December 31, 2014	ended December 31, 2013	ended December 31, 2013
1	Employees' remuneration & welfare benefits	15,719	25,601	10,266	30,804
2	Travel, conveyance and vehicle running expenses	-	-	-	-
3	Training expenses	-	-	-	-
4	Rents, rates & taxes	-	-	-	-
5	Repairs	-	-	-	-
6	Printing & stationery	-	-	-	-
7	Communication expenses	-	-	-	-
8	Legal & professional charges	-	-	-	-
9	Medical fees	-	-	-	-
10	Auditors' fees, expenses etc	-	-	-	-
	a) as auditor	-	-	-	-
	b) as adviser or in any other capacity, in respect of	-	-	-	-
	c) in any other capacity	-	-	-	-
11	Advertisement and publicity	-	-	-	-
12	Interest & bank charges	-	-	-	-
13	Others				
	(a) Directors' fees	780	2,293	338	900
	(b) Directors' Commission	625	1,875	625	1,875
	(c) Wealth tax	97	278	38	106
	(d) Other general expenses	17,513	49,108	13,712	75,482
14	Depreciation on fixed assets				
	(a) Depreciation on fixed assets owned by Shareholders	1,898	2,700	400	1,202
	(b) Reimbursement of depreciation by Policyholders for use of Shareholders' fixed assets	(1,898)	(2,700)	(400)	(1,202)
TOTAL		34,734	79,155	24,979	109,167

HDFC Standard Life Insurance Company Limited

FORM L-7- BENEFITS PAID [NET]

(₹'000)

Particulars	For the quarter ended December 31, 2014	For the nine months ended December 31, 2014	For the quarter ended December 31, 2013	For the nine months ended December 31, 2013
1. Insurance claims				
(a) Claims by death	754,121	2,781,316	607,797	1,711,242
(b) Claims by maturity	2,023,984	4,122,625	460,413	1,191,583
(c) Annuities / pensions payment	54,177	127,167	21,000	51,938
(d) Other benefits				
(i) Money back payment	154,367	560,002	217,949	349,692
(ii) Vesting of pension policy	217,411	431,208	133,198	288,446
(iii) Surrenders / lapsation	16,045,108	45,480,984	10,288,477	24,291,965
(iv) Health	30,419	74,324	8,963	12,665
(v) Withdrawals	984,828	4,722,353	1,146,458	3,925,347
(e) Waiver of premium	38,102	105,994	34,387	97,236
Sub Total (A)	20,302,517	58,405,973	12,918,642	31,920,114
2. (Amount ceded in reinsurance):				
(a) Claims by death	(347,198)	(736,113)	(106,878)	(226,386)
(b) Claims by maturity	-	-	-	-
(c) Annuities / pensions payment	-	-	-	-
(d) Other benefits				
(i) Health	(14,460)	(54,574)	(3,983)	(627)
Sub Total (B)	(361,658)	(790,687)	(110,861)	(227,013)
3. Amount accepted in reinsurance:				
(a) Claims by death	-	-	-	-
(b) Claims by maturity	-	-	-	-
(c) Annuities / pensions payment	-	-	-	-
(d) Other benefits				
(i) Health	-	-	-	-
Sub Total (C)	-	-	-	-
TOTAL (A+B+C)	19,940,859	57,615,286	12,807,781	31,693,101
Benefits Paid to Claimants:				
In India	19,940,859	57,615,286	12,807,781	31,693,101
Outside India	-	-	-	-
Total	19,940,859	57,615,286	12,807,781	31,693,101

Notes:

(a) Claims include specific claims settlement costs, wherever applicable.

(b) Legal, other fees and expenses also form part of the claims cost, wherever applicable.

HDFC Standard Life Insurance Company Limited

FORM L-8-SHARE CAPITAL SCHEDULE

(₹'000)

Sr.no.	Particulars	As at December 31, 2014	As at December 31, 2013
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

Note:

Of the above, Share capital amounting to ₹ 14,317,648 thousands (Previous year : ₹ 14,437,338 thousands) is held by Housing Development Finance Corporation Limited, the holding company.

HDFC Standard Life Insurance Company Limited

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

Shareholder	As at December 31, 2014		As at December 31, 2013	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
- Indian / Holding company	1,431,764,842	71.77%	1,443,733,842	72.37%
- Foreign	518,668,824	26.00%	518,668,824	26.00%
Others - Domestic	44,446,430	2.23%	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

(₹'000)

Sr.no.	Particulars	As at		As at	
		December 31, 2014		December 31, 2013	
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	500,492		542,673	
	Add: Additions during the year	-		-	
	Less: Adjustments during the year	(6,809)	493,683	(39,912)	502,761
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		1,726,223		-
	TOTAL		3,874,278		2,157,133

HDFC Standard Life Insurance Company Limited

FORM L-11-BORROWINGS SCHEDULE

(₹'000)

Sr.no.	Particulars	As at December 31, 2014	As at December 31, 2013
1	Debentures/ bonds	-	-
2	Banks	-	-
3	Financial institutions	-	-
4	Others	-	-
TOTAL		-	-

FORM L-12-INVESTMENTS - SHAREHOLDERS' SCHEDULE

(₹'000)

Sr.no.	Particulars	As at December 31, 2014	As at December 31, 2013
LONG TERM INVESTMENTS			
1	Government securities and government guaranteed bonds including treasury bills	7,919,888	5,327,433
2	Other approved securities	-	149,651
3	Other investments		
	(a) Shares		
	(aa) Equity	2,079,478	675,764
	(bb) Preference	-	-
	(b) Mutual funds	-	-
	(c) Derivative instruments	-	-
	(d) Debentures/ bonds	1,600,794	954,122
	(e) Subsidiaries	280,000	280,000
	(f) Fixed deposit	-	-
	(g) Investment properties-Real estate	-	-
4	Investments in infrastructure and social sector	3,774,167	185,892
5	Other than approved investments	448,131	392,008
Sub Total (A)		16,102,458	7,964,870
SHORT TERM INVESTMENTS			
1	Government securities and government guaranteed bonds including treasury bills	1,476,345	1,685,364
2	Other approved securities	149,947	-
3	Other investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual funds	-	-
	(c) Derivative instruments	-	-
	(d) Debentures/ bonds	250,359	150,000
	(e) Other securities		
	(aa) Certificate of deposit	1,231,336	1,505,781
	(bb) Fixed deposit	810,000	500,000
	(cc) CBLO/ Repo investments	1,776,544	1,410,763
	(f) Subsidiaries	-	-
	(g) Investment properties-Real estate	-	-
4	Investments in infrastructure and social sector	-	717,380
5	Other than approved investments	31,571	-
Sub Total (B)		5,726,102	5,969,288
TOTAL (A+B)		21,828,560	13,934,158

Notes :

a) Particulars of Investment other than listed Equity shares

Sr.no.	Particulars	As at December 31, 2014	As at December 31, 2013
1	Cost	19,385,838	13,074,209
2	Market value	19,935,342	12,973,244

b) Investments in Holding company at cost

Sr.no.	Particulars	As at December 31, 2014	As at December 31, 2013
1	Debentures and Bonds	51,722	51,722
2	Equity Investments	-	-

c) Investments in Subsidiary company at cost

Sr.no.	Particulars	As at December 31, 2014	As at December 31, 2013
1	HDFC Pension Management Company Limited	280,000	280,000

d) Investments made out of Catastrophe reserve

Sr.no.	Particulars	As at December 31, 2014	As at December 31, 2013
		NIL	NIL

FORM L-13-INVESTMENTS - POLICYHOLDERS' SCHEDULE

(₹'000)

Sr.no.	Particulars	As at	
		December 31, 2014	December 31, 2013
LONG TERM INVESTMENTS			
1	Government securities and government guaranteed bonds including treasury bills	71,243,361	46,988,425
2	Other approved securities	11,682,998	11,415,971
3	Other investments		
	(a) Shares		
	(aa) Equity	15,505,766	9,691,804
	(bb) Preference	-	-
	(b) Mutual funds	-	-
	(c) Derivative instruments	-	-
	(d) Debentures/ bonds	28,496,809	18,292,824
	(e) Other securities		
	(aa) Fixed deposit	770,000	1,140,000
	(bb) Deep discount bonds	1,550,849	840,785
	(f) Subsidiaries	-	-
	(g) Investment properties-Real estate	-	-
4	Investments in infrastructure and social sector	33,908,029	24,660,223
5	Other than approved investments	2,934,990	2,379,760
Sub Total (A)		166,092,802	115,409,792
SHORT TERM INVESTMENTS			
1	Government securities and government guaranteed bonds including treasury bills	6,414,894	7,265,743
2	Other approved securities	399,616	-
3	Other investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual funds	-	703,449
	(c) Derivative instruments	-	-
	(d) Debentures/ bonds	2,405,251	2,217,308
	(e) Other securities		
	(aa) Commercial paper	171,203	232,420
	(bb) Certificate of deposit	620,674	142,765
	(cc) Fixed deposit	2,216,800	3,620,166
	(dd) Deep discount bonds	199,971	238,300
	(ee) CBLO/Repo investments	5,006,221	2,194,077
	(f) Subsidiaries	-	-
	(g) Investment properties-Real estate	-	-
4	Investments in infrastructure and social sector	500,000	859,305
5	Other than approved investments	86,160	762,726
Sub Total (B)		18,020,790	18,236,259
TOTAL		184,113,592	133,646,051

Notes :

a) Particulars of Investment other than listed Equity shares

Sr.no.	Particulars	As at	
		December 31, 2014	December 31, 2013
1	Cost	166,688,825	122,874,137
2	Market value	171,951,777	118,412,769

b) Investments in Holding company at cost

Sr.no.	Particulars	As at	
		December 31, 2014	December 31, 2013
1	Debentures and Bonds	3,104,858	2,383,059
2	Equity Investments	-	-

c) Investments in Subsidiary company at cost

Sr.no.	Particulars	As at	
		December 31, 2014	December 31, 2013
		NIL	NIL

d) Investments made out of Catastrophe reserve

Sr.no.	Particulars	As at	
		December 31, 2014	December 31, 2013
		NIL	NIL

e) Investment under Section 7 of Insurance Act, 1938 at Amortised cost & Market value

Sr.no.	Particulars	As at	
		December 31, 2014	December 31, 2013
	Amortised Cost	119,306	121,696
	Market Value	119,501	117,906

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

(₹'000)

Sr.no.	Particulars	As at	
		December 31, 2014	December 31, 2013
LONG TERM INVESTMENTS			
1	Government securities and government guaranteed bonds including treasury bills	62,681,519	40,512,567
2	Other approved securities	8,866	958,827
3	Other investments		
	(a) Shares		
	(aa) Equity	241,313,595	166,586,791
	(bb) Preference	29,027	-
	(b) Mutual funds	-	-
	(c) Derivative instruments	-	-
	(d) Debentures/ bonds	24,653,329	23,492,795
	(e) Other securities		
	(aa) Fixed deposit	250,000	250,000
	(bb) Deep discount bonds	1,492,277	2,103,486
	(f) Subsidiaries	-	-
	(g) Investment properties-Real estate	-	-
4	Investments in infrastructure and social sector	40,877,997	37,570,673
5	Other than approved investments	21,713,918	12,245,757
Sub Total (A)		393,020,528	283,720,896
SHORT TERM INVESTMENTS			
1	Government securities and government guaranteed bonds including treasury bills	9,316,406	10,285,277
2	Other approved securities	598,624	-
3	Other investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual funds	-	-
	(c) Derivative instruments	-	-
	(d) Debentures/ bonds	2,352,875	675,686
	(e) Other securities		
	(aa) Fixed deposit	1,120,000	1,670,000
	(bb) Commercial paper	1,283,092	701,068
	(cc) Certificate of deposit	7,005,558	6,777,144
	(dd) Deep discount bonds	753,119	243,172
	(ee) Repo investments	10,016,052	5,287,586
4	Investments in infrastructure and social sector	306,266	816,105
5	Other than approved investments	305,281	-
Sub Total (B)		33,057,273	26,456,038
OTHER ASSETS (NET)			
1	Current account	8,149	8,089
2	Interest accrued and dividend receivable	3,216,908	3,137,324
3	Others (Net)	509,525	464,644
4	Investment sold awaiting settlement	875,033	660,606
5	Investment purchased awaiting settlement	(1,785,994)	(1,342,170)
Sub Total (C)		2,823,621	2,928,493
TOTAL (A+B+C)		428,901,422	313,105,427
Notes :			
a) Particulars of Investment other than listed Equity shares			
Sr.no.	Particulars	As at December 31, 2014	As at December 31, 2013
1	Cost	140,264,560	118,410,482
2	Market value	144,039,147	116,420,374
b) Investments in Holding company at cost			
Sr.no.	Particulars	As at December 31, 2014	As at December 31, 2013
1	Debentures and Bonds	4,733,049	4,777,662
2	Equity Investments	160,732	-
c) Investments in Subsidiary company at cost			
Sr.no.	Particulars	As at December 31, 2014	As at December 31, 2013
		NIL	NIL
d) Investments made out of Catastrophe reserve			
Sr.no.	Particulars	As at December 31, 2014	As at December 31, 2013
		NIL	NIL

HDFC Standard Life Insurance Company Limited

FORM L-15-LOANS SCHEDULE

		(₹'000)	
Sr.no.	Particulars	As at December 31, 2014	As at December 31, 2013
1	SECURITY-WISE CLASSIFICATION		
	Secured		
	(a) On mortgage of property		
	(aa) In India *	218,678	579,191
	(bb) Outside India	-	-
	(b) On shares, bonds, government securities, etc.	-	-
	(c) Loans against policies	68,900	44,387
	(d) Others	-	-
	Unsecured	-	218,376
	TOTAL	287,578	841,954
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and state governments	-	-
	(b) Banks and financial institutions	-	-
	(c) Subsidiaries	-	-
	(d) Companies	218,622	579,124
	(e) Loans against policies	68,900	44,387
	(f) Loans to employees	56	67
	(g) Others	-	218,376
	TOTAL	287,578	841,954
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard		
	(aa) In India	287,578	841,954
	(bb) Outside India	-	-
	(b) Non-standard loans less provisions		
	(aa) In India	-	-
	(bb) Outside India	-	-
	TOTAL	287,578	841,954
4	MATURITY-WISE CLASSIFICATION		
	(a) Short term	2,779	3,893
	(b) Long term	284,799	838,061
	TOTAL	287,578	841,954

Note-

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

HDFC Standard Life Insurance Company Limited

FORM L-16-FIXED ASSETS SCHEDULE

(₹'000)

Sr.no.	Particulars	Cost/ Gross Block				Depreciation				Net Block	
		As at April 01, 2014	Additions	Deductions	As at December 31, 2014	As at April 01, 2014	For the period	On Sales / Adjustments	As at December 31, 2014	As at December 31, 2014	As at December 31, 2013
1	Goodwill	-	-	-	-	-	-	-	-	-	-
2	Intangible assets (Computer software)	950,222	74,347	-	1,024,569	678,340	103,411	-	781,751	242,818	315,444
3	Land-Freehold	-	-	-	-	-	-	-	-	-	-
4	Leasehold improvements	10,029	464	(149)	10,344	6,983	2,792	(87)	9,688	656	3,526
5	Buildings	2,818,735	604,944	-	3,423,679	213,371	54,774	-	268,145	3,155,534	2,616,851
6	Furniture & fittings	705,220	5,385	(19,336)	691,269	650,443	17,032	(19,334)	648,141	43,128	45,099
7	Information technology equipment	815,080	145,460	(54,429)	906,111	524,776	115,047	(53,416)	586,407	319,704	322,744
8	Vehicles	5,250	37,611	-	42,861	5,250	2,696	-	7,946	34,915	96
9	Office equipment	598,737	28,205	(27,936)	599,006	537,994	22,717	(27,793)	532,918	66,088	54,775
	TOTAL	5,903,273	896,416	(101,850)	6,697,839	2,617,157	318,469	(100,630)	2,834,996	3,862,843	3,358,535
10	Capital work in progress	158,298	956,318	(896,298)	218,318	-	-	-	-	218,318	149,451
	Grand Total	6,061,571	1,852,734	(998,148)	6,916,157	2,617,157	318,469	(100,630)	2,834,996	4,081,161	3,507,986
	Previous Year	5,708,432	1,659,428	(1,280,160)	6,087,700	2,631,256	312,397	(363,939)	2,579,714	3,507,986	

HDFC Standard Life Insurance Company Limited

FORM L-17-CASH AND BANK BALANCES SCHEDULE

(₹'000)

Sr.no.	Particulars	As at December 31, 2014	As at December 31, 2013
1	Cash (including cheques on hand, drafts and stamps)	599,235	620,474
2	Bank balances		
	(a) Deposit accounts		
	(aa) Short-term (due within 12 months of Balance Sheet)	-	-
	(bb) Others	1,025	862
	(b) Current accounts	1,179,444	495,111
	(c) Others	-	-
3	Money at call and short notice		
	(a) With banks	-	-
	(b) With other institutions	-	-
4	Others	-	-
TOTAL		1,779,704	1,116,447
Balances with non-scheduled banks included in 2 and 3 above		-	-
CASH & BANK BALANCES			
1	In India	1,777,648	1,109,486
2	Outside India	2,056	6,961
TOTAL		1,779,704	1,116,447

HDFC Standard Life Insurance Company Limited

FORM L-18-ADVANCES AND OTHER ASSETS SCHEDULE

(₹'000)

Sr.no.	Particulars	As at December 31, 2014	As at December 31, 2013
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	167,412	171,482
4	Advances to directors/officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	2,483,774	1,950,706
6	Others		
	(a) Security deposits	379,153	385,874
	Less: Provision for Security deposit	<u>(42,137)</u>	<u>(39,727)</u>
	(b) Advances to employees	6,123	3,690
	(c) Other advances	256,443	392,980
	(d) Investment application - pending allotment	-	1,500,000
	TOTAL (A)	3,250,768	4,365,005
	OTHER ASSETS		
1	Income accrued on investments	4,992,774	3,944,561
2	Outstanding premiums	743,544	520,514
3	Agents' balances	84,361	68,900
	Less: Provision for Agents' Debit Balances	<u>(84,361)</u>	<u>(68,900)</u>
4	Foreign agencies balances	-	-
5	Due from other entities carrying on insurance business (including reinsures)	556,538	75,805
6	Due from subsidiaries/ holding company	-	-
7	Deposit with Reserve Bank of India [Pursuant to section 7 of Insurance Act, 1938]	-	-
8	Others		
	(a) Fund Management Charges (Including Service Tax) receivable from UL Scheme	16,323	49,768
	(b) Service Tax Advance & Unutilised Credits	19,670	46,254
	(c) Other assets	18,680	29,762
	TOTAL (B)	6,347,529	4,666,664
	TOTAL (A+B)	9,598,297	9,031,669

HDFC Standard Life Insurance Company Limited

FORM L-19-CURRENT LIABILITIES SCHEDULE

		(₹'000)	
Sr.no.	Particulars	As at December 31, 2014	As at December 31, 2013
1	Agents' Balances	365,969	285,123
2	Balances due to other insurance companies (including Reinsurers)	114,633	160,907
3	Deposits held on reinsurance ceded	-	-
4	Premiums received in advance	296,483	436,116
5	Unallocated premium	2,709,425	1,295,832
6	Sundry creditors	5,178,768	4,743,164
7	Due to subsidiaries/ holding company	-	-
8	Claims outstanding	1,189,242	311,387
9	Annuities due	-	-
10	Due to officers/ directors	-	-
11	Others		
	(a) Tax deducted to be remitted	130,974	116,436
	(b) Service tax liability	209,221	175,101
	(c) Investments purchased-to be settled	514,410	466,052
	(d) Others-payable (Payable to unit linked schemes)	526,429	437,325
	(e) Unclaimed dividend payable	21	-
12	Unclaimed amount of policyholders	4,586,026	2,843,783
TOTAL		15,821,601	11,271,226

HDFC Standard Life Insurance Company Limited

FORM L-20-PROVISIONS SCHEDULE

(₹'000)

Sr.no.	Particulars	As at December 31, 2014	As at December 31, 2013
1	For taxation (less payments and taxes deducted at source)	34,666	34,666
2	For proposed dividends	-	-
3	For dividend distribution tax	-	-
4	Others:		
	(a) Wealth tax	291	113
	(b) Employee benefits	261,612	168,937
TOTAL		296,569	203,716

HDFC Standard Life Insurance Company Limited

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

(₹'000)

Sr.no.	Particulars	As at December 31, 2014	As at December 31, 2013
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 : December 31, 2014

Sr.No.	Particulars	For the quarter ended December 31, 2014	For the nine months ended December 31, 2014	For the quarter ended December 31, 2013	For the nine months ended December 31, 2013
1	New business premium income growth rate - segment wise				
	Participating - Individual & Group Life	-45.41%	-28.28%	-15.47%	-22.43%
	Participating - Individual & Group Pension	-9.11%	153.77%	6765.97%	805.90%
	Participating - Group Pension Variable	-93.67%	-89.90%	New Business^	New Business^
	Non Participating - Individual & Group Life	164.59%	56.23%	10.20%	92.26%
	Non Participating - Group Life Variable	89.61%	179.19%	NA	New Business^
	Non Participating - Individual & Group Pension	-6.65%	24.84%	1329.43%	57.57%
	Non Participating - Group Pension Variable	-62.69%	104.38%	NA	NA
	Annuity	44.79%	149.70%	150.39%	165.06%
	Health	15.22%	50.72%	6400.31%	4732.20%
	Unit Linked - Individual Life	65.26%	42.25%	-47.52%	-44.26%
	Unit Linked - Individual Pension	91.37%	62.99%	-2.09%	163.06%
	Unit Linked - Group Life	158.96%	22.76%	-24.56%	9.58%
	Unit Linked - Group Pension	16.85%	-8.22%	3.39%	-13.42%
2	Net Retention Ratio	99.49%	99.61%	99.24%	99.30%
3	Expense of Management to Gross Direct Premium Ratio	15.31%	15.93%	16.16%	16.56%
4	Commission Ratio (Gross commission paid to Gross Premium)	4.04%	4.17%	4.46%	4.19%
5	Ratio of policy holder's liabilities to shareholder's funds	25.43	25.43	25.10	25.10
6	Growth rate of shareholders' fund	35.12%	35.12%	41.08%	41.08%
7	Ratio of surplus to policyholders' liability	0.24%	0.89%	0.10%	0.73%
8	Change in net worth (₹ Lakhs)	62,386	62,386	51,725	51,725
9	Profit after tax/Total Income	1.82%	2.88%	1.88%	5.04%
10	(Total real estate + loans)/(Cash & invested assets)	0.54%	0.54%	0.75%	0.75%
11	Total investments/(Capital + Surplus)	26.66	26.66	20.88	20.88
12	Total affiliated investments/(Capital+ Surplus)	36.79%	36.79%	35.61%	35.61%
13	Investment Yield (Gross and Net)				
	A. Without Unrealised Gains/Losses				
	Shareholders' Funds	2.09%	7.77%	1.85%	6.15%
	Policyholders' Funds				
	Non Linked				
	Participating	2.17%	8.31%	1.75%	6.49%
	Non Participating	2.32%	7.13%	2.25%	6.91%
	Linked				
	Non Participating	2.07%	7.96%	0.74%	2.28%
	B. With Unrealised Gains/Losses				
	Shareholders' Funds	5.14%	12.97%	2.60%	5.22%
	Policyholders' Funds				
	Non Linked				
	Participating	6.74%	16.53%	3.64%	0.99%
	Non Participating	5.24%	11.72%	2.59%	3.77%
	Linked				
	Non Participating	5.98%	25.44%	8.91%	5.95%
14	Conservation Ratio				
	Participating - Individual & Group Life	91.63%	90.55%	80.59%	84.25%
	Participating - Individual & Group Pension	95.04%	93.50%	90.11%	96.56%
	Participating - Group Variable - Pension	NA	NA	NA	NA
	Non Participating - Individual & Group Life	83.41%	84.56%	87.36%	88.24%
	Non Participating - Group Variable - Life	NA	NA	NA	NA
	Non Participating - Individual & Group Pension	89.51%	89.77%	NA	NA
	Non Participating - Group Variable - Pension	NA	NA	NA	NA
	Annuity	NA	NA	NA	NA
	Health	55.76%	54.93%	82.50%	81.34%
	Unit Linked - Individual Life	89.47%	91.14%	78.56%	80.51%
	Unit Linked - Individual Pension	90.77%	98.29%	68.54%	71.90%
	Unit Linked - Group Life	NA	NA	NA	NA
	Unit Linked - Group Pension	NA	NA	NA	NA
15 (a)	Premium Persistency Ratio (Original Premium Basis) (Refer note 3 & 4)				
	13th month	68.02%	71.06%	65.67%	72.02%
	25th month	60.77%	65.93%	67.11%	74.77%
	37th month	63.95%	70.15%	65.77%	58.42%
	49th month	63.75%	56.82%	55.74%	49.57%
	61st month	39.57%	34.58%	15.49%	15.52%
15 (b)	Premium Persistency Ratio (Reducing Balance Basis) (Refer note 3 & 4)				
	13th month	68.02%	71.06%	65.67%	72.02%
	25th month	84.50%	88.10%	83.79%	90.01%
	37th month	87.29%	90.79%	79.71%	71.92%
	49th month	91.16%	90.98%	86.21%	85.61%
	61st month	69.16%	67.56%	65.86%	67.18%
15 (c)	Policy Persistency Ratio (Original Premium Basis) (Refer note 3 & 4)				
	13th month	65.37%	66.90%	61.72%	67.21%
	25th month	56.22%	60.62%	60.75%	66.44%
	37th month	56.79%	60.75%	56.90%	53.75%
	49th month	54.33%	51.55%	42.24%	40.21%
	61st month	29.21%	28.73%	20.84%	21.16%
15 (d)	Policy Persistency Ratio (Reducing Balance Basis) (Refer note 3 & 4)				
	13th month	65.37%	66.90%	61.72%	67.21%
	25th month	83.41%	86.89%	81.97%	87.10%
	37th month	85.41%	88.04%	77.82%	74.31%
	49th month	89.01%	89.43%	79.61%	82.73%
	61st month	61.22%	66.48%	66.19%	67.88%

FORM L-22-ANALYTICAL RATIOS

Name of the Insurer : HDFC Standard Life Insurance Company Limited

Date : December 31, 2014

Sr.No.	Particulars	For the quarter ended December 31, 2014	For the nine months ended December 31, 2014	For the quarter ended December 31, 2013	For the nine months ended December 31, 2013
16	NPA Ratio				
	A. Gross NPA Ratio				
	Shareholder's Funds	NIL	NIL	NIL	NIL
	Policyholder's Funds				
	Non Linked				
	Par	0.08%	0.08%	0.10%	0.10%
	Non Par	0.21%	0.21%	0.35%	0.35%
	Linked				
	Non Par	NIL	NIL	NIL	NIL
	B. Net NPA Ratio				
	Shareholder's Funds	NIL	NIL	NIL	NIL
	Policyholder's Funds				
	Non Linked				
	Par	0.06%	0.06%	0.09%	0.09%
	Non Par	0.17%	0.17%	0.32%	0.32%
	Linked				
	Non Par	NIL	NIL	NIL	NIL

Equity Holding Pattern for Life Insurers

1	(a) No. of shares	1,994,880,096	1,994,880,096	1,994,880,096	1,994,880,096
2	(b) Percentage of shareholding (Indian / Foreign)				
	Indian	74%	74%	74%	74%
	Foreign	26%	26%	26%	26%
3	(c) % of Government holding (in case of public sector insurance companies)	NA	NA	NA	NA
4 (a)	(a) Basic EPS before extraordinary items (net of tax expense) for the period (not to be annualized) (₹)	0.60	2.88	0.54	2.67
4 (b)	(a) Diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized) (₹)	0.60	2.88	0.54	2.67
5 (a)	(b) Basic EPS after extraordinary items (net of tax expense) for the period (not to be annualized) (₹)	0.60	2.88	0.54	2.67
5 (b)	(b) Diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized) (₹)	0.60	2.88	0.54	2.67
6	(iv) Book value per share (₹)	12.03	12.03	8.90	8.90

Note : 1. ^ Business in this segment has been launched in the respective reporting period.

2. * The persistency ratios are calculated in accordance with the IRDA circular no. IRDA/ACT/CIR/MISC/035/01/2014 dated January 23, 2014 and hence are with a lag of one month. The persistency ratios for the previous year have been restated in line with the circular.

3. Persistency ratios for the quarter ended December 31, 2014 have been calculated for the policies issued in the September to November period of the relevant years. E.g.: the 13th month persistency is calculated for the policies issued from September 2013 to November 2013.

Group policies and policies under rural segment are excluded in the calculation of the persistency ratios.

4. Persistency ratios for the nine months ended December 31, 2014 have been calculated for the policies issued in the December to November period of the relevant years. For example, the 13th month persistency for current year is calculated for the policies issued from December 2012 to November 2013.

Group policies and policies under rural segment are excluded in the calculation of the persistency ratios.

5. Ratios for the previous quarter & nine months have been reclassified / regrouped wherever necessary.

RECEIPTS AND PAYMENTS ACCOUNT FOR THE NINE MONTHS ENDED DECEMBER 31, 2014

(₹'000)

Sr.no.	Particulars	For the nine months	For the nine months
		ended December 31, 2014	ended December 31, 2013
A	Cash Flows from the operating activities:		
1	Premium received from policyholders, including advance receipts	97,041,071	78,121,673
	Other receipts:		
2	Service tax shared by agents	63,846	64,435
3	Fees & charges	29,094	25,218
4	Miscellaneous income	119,914	76,261
5	Payments to the re-insurers, net of commissions and claims/ benefits	(88,116)	(343,759)
6	Payments to co-insurers, net of claims / benefit recovery	-	-
7	Payments of claims/benefits	(56,512,968)	(31,140,845)
8	Payments of commission and brokerage	(3,923,567)	(3,414,057)
9	Payments of other operating expenses	(9,858,493)	(9,508,814)
10	Preliminary and pre-operative expenses	-	-
11	Deposits, advances and staff loans	-	-
12	Income taxes paid (net)	(1,216,454)	(692,981)
13	Service tax paid	(1,102,044)	(973,613)
14	Cash flows before extraordinary items	24,552,283	32,213,518
15	Cash flow from extraordinary operations	-	-
	Net cash flow from operating activities	24,552,283	32,213,518
B	Cash flows from investing activities:		
16	Purchase of fixed assets	(967,638)	(286,247)
17	Proceeds from sale of fixed assets	2,668	10,664
18	Purchases of investments	(256,582,990)	(237,636,771)
	Investment in Subsidiary	-	-
19	Loans recovered/ (disbursed)	191,081	(56,647)
20	Sale of investments	214,893,898	182,828,691
	Repayments received	-	-
21	Rents/Interests/ dividends received	22,332,430	16,907,649
	Investments in money market instruments and in liquid mutual funds (Net)	-	-
22	Expenses related to investments	(31,649)	(24,943)
	Net cash flow from investing activities	(20,162,200)	(38,257,604)
C	Cash flows from financing activities:		
23	Proceeds from issuance of share capital	-	-
24	Share application money received	-	-
25	Share premium money received	-	-
26	Proceeds from borrowing	-	-
27	Repayments of borrowing	-	-
28	Interest/dividends paid	(1,675,617)	(1,166,955)
	Net cash flow from financing activities	(1,675,617)	(1,166,955)
29	Effect of foreign exchange rates on cash and cash equivalents, net	-	-
D	Net increase / (decrease) in cash and cash equivalents:	2,714,466	(7,211,041)
E	Cash and cash equivalents at the beginning of the period	15,863,029	17,922,501
F	Cash and cash equivalents at the end of the period	18,577,495	10,711,460
	Components of Cash and cash equivalents at end of the period:		
(i)	Cash and cheques in hand	599,235	620,474
(ii)	Bank balances	1,179,444	495,111
(iii)	Money market instruments	16,798,816	9,595,875
	Total cash and cash equivalents	18,577,495	10,711,460
	Reconciliation of cash & cash equivalents with cash & bank balance (Form L-17):		
(i)	Cash & cash equivalents	18,577,495	10,711,460
(ii)	Add: Deposit account - Others	1,025	862
(iii)	Less: Money market instruments	(16,798,816)	(9,595,875)
	Cash & Bank Balances as per Form L-17	1,779,704	1,116,447

The above Receipts and payments account has been prepared as prescribed by Insurance Regulatory and Development Authority (Preparation of Financial Statements and Auditor's Report of Insurance Companies) Regulations, 2002 under the "Direct method" in accordance with Accounting Standard 3 Cash Flow Statements notified under Companies(Accounting Standard) Rules, 2006.

FORM L-24- VALUATION OF NET LIABILITIES

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date : December 31, 2014

(₹ Lakhs)

Sr.No.	Particulars	As at December 31, 2014	As at December 31, 2013
1	Linked		
a	Life	3,383,365	2,406,523
b	General annuity	-	-
c	Pension	936,363	766,154
d	Health	-	-
2	Non-Linked		
a	Life	1,430,141	1,034,317
b	General annuity	49,957	20,103
c	Pension	248,749	193,734
d	Health	2,112	913
	TOTAL	6,050,687	4,421,744

FORM L-25 : Geographical Distribution Channel - Individual for the quarter ended December 31, 2014

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date : December 31, 2014

Sr.No.	State / Union Territory	Rural (Individual)				Urban (Individual)				Total Business (Individual)			
		No. of Policies	No. of Lives	Premium (₹ Crores)	Sum Assured (₹ Crores)	No. of Policies	No. of Lives	Premium (₹ Crores)	Sum Assured (₹ Crores)	No. of Policies	No. of Lives	Premium (₹ Crores)	Sum Assured (₹ Crores)
1	Andhra Pradesh	-	-	-	-	3,728	2,926	15	348	3,728	2,926	15	348
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	2,353	1,942	8	126	2,353	1,942	8	126
4	Bihar	-	-	-	-	2,812	2,146	9	127	2,812	2,146	9	127
5	Chattisgarh	-	-	-	-	1,467	1,084	5	139	1,467	1,084	5	139
6	Goa	-	-	-	-	870	724	6	67	870	724	6	67
7	Gujarat	-	-	-	-	13,511	11,346	67	1,187	13,511	11,346	67	1,187
8	Haryana	-	-	-	-	6,549	5,976	36	572	6,549	5,976	36	572
9	Himachal Pradesh	-	-	-	-	626	551	2	30	626	551	2	30
10	Jammu & Kashmir	-	-	-	-	1,806	1,570	8	84	1,806	1,570	8	84
11	Jharkhand	-	-	-	-	1,978	1,696	7	115	1,978	1,696	7	115
12	Karnataka	-	-	-	-	7,619	6,561	59	945	7,619	6,561	59	945
13	Kerala	-	-	-	-	4,924	3,962	27	376	4,924	3,962	27	376
14	Madhya Pradesh	-	-	-	-	3,890	3,334	14	363	3,890	3,334	14	363
15	Maharashtra	43,954	43,954	1	22	36,560	28,931	182	9,666	80,514	72,885	183	9,688
16	Manipur	-	-	-	-	658	536	2	25	658	536	2	25
17	Meghalaya	-	-	-	-	166	138	1	8	166	138	1	8
18	Mizoram	-	-	-	-	93	81	0	4	93	81	0	4
19	Nagaland	-	-	-	-	53	47	0	2	53	47	0	2
20	Orissa	-	-	-	-	3,938	3,349	13	217	3,938	3,349	13	217
21	Punjab	-	-	-	-	11,512	10,588	46	599	11,512	10,588	46	599
22	Rajasthan	-	-	-	-	5,199	4,520	19	523	5,199	4,520	19	523
23	Sikkim	-	-	-	-	129	101	0	10	129	101	0	10
24	Tamil Nadu	-	-	-	-	9,670	8,741	61	981	9,670	8,741	61	981
25	Telangana	-	-	-	-	5,511	4,806	34	851	5,511	4,806	34	851
26	Tripura	-	-	-	-	112	103	0	4	112	103	0	4
27	Uttar Pradesh	-	-	-	-	13,763	11,873	52	953	13,763	11,873	52	953
28	Uttarakhand	-	-	-	-	1,111	972	4	110	1,111	972	4	110
29	West Bengal	-	-	-	-	9,079	8,699	44	522	9,079	8,699	44	522
30	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
31	Chandigarh	-	-	-	-	3,415	3,082	14	222	3,415	3,082	14	222
32	Dadra & Nagar haveli	-	-	-	-	-	-	-	-	-	-	-	-
33	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
34	Delhi	-	-	-	-	11,880	11,879	75	1,246	11,880	11,879	75	1,246
35	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
36	Puducherry	-	-	-	-	258	229	1	11	258	229	1	11
TOTAL		43,954	43,954	1	22	165,240	142,493	813	20,428	209,194	186,447	814	20,450

Sr.No.	State / Union Territory	Rural (Individual)				Urban (Individual)				Total Business (Individual)			
		No. of Policies	No. of Lives	Premium (₹ Crores)	Sum Assured (₹ Crores)	No. of Policies	No. of Lives	Premium (₹ Crores)	Sum Assured (₹ Crores)	No. of Policies	No. of Lives	Premium (₹ Crores)	Sum Assured (₹ Crores)
1	Andhra Pradesh	-	-	-	-	10,565	8,536	39	932	10,565	8,536	39	932
2	Arunachal Pradesh	-	-	-	-	1	1	0	0	1	1	0	0
3	Assam	-	-	-	-	6,158	5,047	21	327	6,158	5,047	21	327
4	Bihar	-	-	-	-	7,322	5,644	22	367	7,322	5,644	22	367
5	Chattisgarh	-	-	-	-	4,241	3,307	14	386	4,241	3,307	14	386
6	Goa	-	-	-	-	2,341	1,958	17	194	2,341	1,958	17	194
7	Gujarat	-	-	-	-	36,269	30,786	168	3,312	36,269	30,786	168	3,312
8	Haryana	-	-	-	-	16,905	15,056	73	1,667	16,905	15,056	73	1,667
9	Himachal Pradesh	-	-	-	-	1,653	1,428	6	92	1,653	1,428	6	92
10	Jammu & Kashmir	-	-	-	-	4,728	4,111	19	206	4,728	4,111	19	206
11	Jharkhand	-	-	-	-	5,620	4,826	20	325	5,620	4,826	20	325
12	Karnataka	-	-	-	-	20,673	17,631	152	2,812	20,673	17,631	152	2,812
13	Kerala	-	-	-	-	13,608	11,145	74	1,076	13,608	11,145	74	1,076
14	Madhya Pradesh	-	-	-	-	11,470	9,841	39	1,109	11,470	9,841	39	1,109
15	Maharashtra	100,059	100,059	2	50	91,589	75,943	455	23,884	191,648	176,002	457	23,934
16	Manipur	-	-	-	-	1,844	1,523	6	69	1,844	1,523	6	69
17	Meghalaya	-	-	-	-	422	323	1	20	422	323	1	20
18	Mizoram	-	-	-	-	273	243	1	10	273	243	1	10
19	Nagaland	-	-	-	-	153	135	1	7	153	135	1	7
20	Orissa	-	-	-	-	10,710	9,329	37	550	10,710	9,329	37	550
21	Punjab	-	-	-	-	28,122	25,766	105	1,561	28,122	25,766	105	1,561
22	Rajasthan	-	-	-	-	12,538	10,805	43	1,532	12,538	10,805	43	1,532
23	Sikkim	-	-	-	-	635	484	3	41	635	484	3	41
24	Tamil Nadu	-	-	-	-	25,518	22,846	166	2,756	25,518	22,846	166	2,756
25	Telangana	-	-	-	-	15,080	13,106	87	2,191	15,080	13,106	87	2,191
26	Tripura	-	-	-	-	307	265	1	11	307	265	1	11
27	Uttar Pradesh	-	-	-	-	34,691	29,980	132	2,739	34,691	29,980	132	2,739
28	Uttarakhand	-	-	-	-	2,882	2,482	9	295	2,882	2,482	9	295
29	West Bengal	-	-	-	-	26,891	25,266	127	1,390	26,891	25,266	127	1,390
30	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
31	Chandigarh	-	-	-	-	9,088	8,157	33	598	9,088	8,157	33	598
32	Dadra & Nagar haveli	-	-	-	-	-	-	-	-	-	-	-	-
33	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
34	Delhi	-	-	-	-	30,422	31,222	189	3,535	30,422	31,222	189	3,535
35	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
36	Puducherry	-	-	-	-	667	585	3	33	667	585	3	33
	TOTAL	100,059	100,059	2	50	433,386	377,777	2,064	54,028	533,445	477,836	2,066	54,078

FORM L-25 : Geographical Distribution Channel - Group for the quarter ended December 31, 2014

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date : December 31, 2014

Sr.No.	State / Union Territory	Rural (Group)				Urban (Group)				Total Business (Group)			
		No. of Policies	No. of Lives	Premium (₹ Crores)	Sum Assured (₹ Crores)	No. of Policies	No. of Lives	Premium (₹ Crores)	Sum Assured (₹ Crores)	No. of Policies	No. of Lives	Premium (₹ Crores)	Sum Assured (₹ Crores)
1	Andhra Pradesh	-	-	-	-	6	859	0	150	6	859	0	150
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	2	(8)	-	-	2	(8)
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-
5	Chattisgarh	-	-	-	-	-	969	0	2	-	969	0	2
6	Goa	-	-	-	-	1	25	0	0	1	25	0	0
7	Gujarat	-	-	-	-	2	4,267	52	565	2	4,267	52	565
8	Haryana	-	-	-	-	11	3,813	7	726	11	3,813	7	726
9	Himachal Pradesh	-	-	-	-	1	1,550	0	-	1	1,550	0	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	1	234	0	35	1	234	0	35
12	Karnataka	-	-	-	-	23	245,963	74	1,610	23	245,963	74	1,610
13	Kerala	-	-	-	-	-	32	(0)	2	-	32	(0)	2
14	Madhya Pradesh	-	-	-	-	-	1	(0)	0	-	1	(0)	0
15	Maharashtra	-	-	-	-	49	804,748	175	12,014	49	804,748	175	12,014
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	1	-	-	-	1	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	1	82	0	31	1	82	0	31
21	Punjab	-	-	-	-	1	292	0	87	1	292	0	87
22	Rajasthan	-	-	-	-	-	3,112	2	278	-	3,112	2	278
23	Sikkim	-	-	-	-	-	15	0	0	-	15	0	0
24	Tamil Nadu	-	-	-	-	20	46,493	20	1,317	20	46,493	20	1,317
25	Telangana	-	-	-	-	3	1,102	0	40	3	1,102	0	40
26	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
27	Uttar Pradesh	-	-	-	-	4	3,451	5	1,163	4	3,451	5	1,163
28	UttaraKhand	-	-	-	-	-	560	0	9	-	560	0	9
29	West Bengal	-	-	-	-	1	13,624	12	623	1	13,624	12	623
30	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
31	Chandigarh	-	-	-	-	-	37	0	12	-	37	0	12
32	Dadra & Nagar haveli	-	-	-	-	-	-	-	-	-	-	-	-
33	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
34	Delhi	-	-	-	-	13	13,022	202	906	13	13,022	202	906
35	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
36	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL						137	1,144,251	554	19,561	137	1,144,251	554	19,561

FORM L-25- : Geographical Distribution Channel - Group for the nine months ended December 31, 2014

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date : December 31, 2014

Sr.No.	State / Union Territory	Rural (Group)				Urban (Group)				Total Business (Group)			
		No. of Policies	No. of Lives	Premium (₹ Crores)	Sum Assured (₹ Crores)	No. of Policies	No. of Lives	Premium (₹ Crores)	Sum Assured (₹ Crores)	No. of Policies	No. of Lives	Premium (₹ Crores)	Sum Assured (₹ Crores)
1	Andhra Pradesh	-	-	-	-	11	1,416	3	196	11	1,416	3	196
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	22	9	-	-	22	9
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-
5	Chattisgarh	-	-	-	-	3	1,494	76	9	3	1,494	76	9
6	Goa	-	-	-	-	4	813	1	26	4	813	1	26
7	Gujarat	-	-	-	-	8	10,092	70	855	8	10,092	70	855
8	Haryana	-	-	-	-	30	23,947	37	3,046	30	23,947	37	3,046
9	Himachal Pradesh	-	-	-	-	1	1,550	0	-	1	1,550	0	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	1	243	0	37	1	243	0	37
12	Karnataka	-	-	-	-	66	555,242	181	4,837	66	555,242	181	4,837
13	Kerala	-	-	-	-	-	43	0	3	-	43	0	3
14	Madhya Pradesh	-	-	-	-	2	260	0	48	2	260	0	48
15	Maharashtra	-	-	-	-	128	1,970,551	549	32,188	128	1,970,551	549	32,188
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	0	-	-	-	0
18	Mizoram	-	-	-	-	-	-	1	-	-	-	1	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	4	2,244	15	116	4	2,244	15	116
21	Punjab	-	-	-	-	2	313	0	89	2	313	0	89
22	Rajasthan	-	-	-	-	6	9,707	9	1,003	6	9,707	9	1,003
23	Sikkim	-	-	-	-	1	178	0	1	1	178	0	1
24	Tamil Nadu	-	-	-	-	45	155,408	61	5,905	45	155,408	61	5,905
25	Telangana	-	-	-	-	3	1,102	0	40	3	1,102	0	40
26	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
27	Uttar Pradesh	-	-	-	-	18	30,489	17	2,645	18	30,489	17	2,645
28	UttaraKhand	-	-	-	-	-	3,688	0	52	-	3,688	0	52
29	West Bengal	-	-	-	-	16	33,763	25	1,180	16	33,763	25	1,180
30	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
31	Chandigarh	-	-	-	-	1	100	0	27	1	100	0	27
32	Dadra & Nagar haveli	-	-	-	-	-	-	-	-	-	-	-	-
33	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
34	Delhi	-	-	-	-	43	43,684	304	2,910	43	43,684	304	2,910
35	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
36	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL						393	2,846,327	1,372	55,222	393	2,846,327	1,372	55,222

FORM L-26- INVESTMENT ASSETS

FORM - 3A

(Read with Regulation 10)

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Registration Number: 101

Statement as on: December 31, 2014

Statement of Investment Assets (Life Insurers)

(Business within India)

Periodicity of Submission: Quarterly

PART - A

Section I

₹ Crores

Particulars	Schedule	Amount	Particulars	Amount	Amount
Total Application as per Balance Sheet (A)		63,447.21	Reconciliation of Investment Assets		
Add (B)			Total Investment Assets (as per Balance Sheet)		63,484.36
Provisions	L-20	29.66	Balance Sheet Value of:		
Current liabilities	L-19	1,582.16	A. Life Fund	15,307.09	
		1,611.82	Less : Investment loan as per L-15	21.95	15,285.14
Less (C)			B. Pension & General Annuity and Group Business		5,309.07
Debit balance in P&L A/c			C. Unit Linked Funds		42,890.14
Deferred tax asset					
Loans	L-15	28.76			
Advances & other assets	L-18	959.83			
Cash & bank balances	L-17	177.97			
Fixed assets	L-16	408.12			
Miscellaneous expenditure not written off	L-21	-			
		1,574.67			
Funds available for investments		63,484.36	Total (A+B+C)		63,484.36

FORM L-26- INVESTMENT ASSETS

FORM - 3A

(Read with Regulation 10)

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Registration Number: 101

Statement as on: December 31, 2014

Statement of Investment Assets (Life Insurers)

(Business within India)

Periodicity of Submission: Quarterly

PART - A

Section II

₹ Crores

NON - LINKED BUSINESS

A. LIFE FUND		% as per Reg	SH		PH		Book Value (SH+PH)	Actual %	FVC Amount	Total Fund	Market Value		
			Balance	FRSM*	UL-Non Unit Res	PAR						NON PAR	
			(a)	(b)	(c)	(d)	(e)	(f) = [b+c+d+e]	(g) = [(f) - (a)]%	(h)	(i)=(a+f+h)	(j)	
1	Central Govt. Sec	Not Less than 25%	127.70	811.93	319.08	5,540.10	335.90	7,007.01	47.38%	-	7,134.70	7,398.73	
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not Less than 50%	127.70	826.92	359.04	5,989.60	399.59	7,575.16	51.22%	-	7,702.85	7,967.10	
3	Investment subject to Exposure Norms												
	a. Housing & Infrastructure												
	1. Approved Investments	Not Less than 15%	29.99	435.55	33.16	2,869.69	6.12	3,344.51	22.61%	14.47	3,388.96	3,461.62	
	2. Other Investments		-	5.76	-	56.80	-	62.56	0.42%	(1.71)	60.85	60.62	
	b. i) Approved Investments	Not exceeding 35%	178.11	525.49	123.89	2,774.39	172.10	3,595.86	24.31%	99.21	3,873.19	3,919.67	
	ii) Other Investments		30.21	11.84	-	154.55	45.50	211.90	1.43%	39.13	281.24	284.98	
TOTAL LIFE FUND			100%	366.00	1,805.57	516.09	11,845.03	623.31	14,789.99	100.00%	151.10	15,307.09	15,693.99

B. PENSION & GENERAL ANNUITY AND GROUP BUSINESS		% as per Reg	PH		Book Value	Actual %	FVC Amount	Total Fund	Market Value	
			PAR	NON PAR						
			(a)	(b)	(c)= (a+b)	(d)	(e)	(f)=(c+e)	(g)	
1	Central Govt. Sec	Not Less than 20%	511.54	1,059.21	1,570.74	29.65%	-	1,570.74	1,649.07	
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i))	Not Less than 40%	605.28	1,620.57	2,225.85	42.02%	-	2,225.85	2,320.76	
3	Balance in Approved investment	Not Exceeding 60%	904.10	2,159.01	3,063.10	57.83%	12.12	3,075.22	3,135.08	
4	Other Investments		-	8.00	8.00	0.15%	-	8.00	5.50	
TOTAL PENSION, GENERAL ANNUITY FUND			100%	1,509.38	3,787.58	5,296.96	100.00%	12.12	5,309.07	5,461.34

LINKED BUSINESS

C. LINKED FUNDS		% as per Reg	PH		Total Fund	Actual %
			PAR	NON PAR		
			(a)	(b)	(c)= (a+b)	(d)
1	Approved Investments	Not Less than 75%	-	40,688.22	40,688.22	94.87%
2	Other Investments	Not More than 25%	-	2,201.92	2,201.92	5.13%
TOTAL LINKED INSURANCE FUND			100%	-	42,890.14	100.00%

CERTIFICATION:

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

Date: January 23, 2015

FORM L-27- ULIP LINKED BSNS

FORM 3A
 (Read with Regulation 10)
 Unit Linked Insurance Business
 Name of the Insurer: HDFC Standard Life Insurance Company Limited
 Registration Number: 101
 Link to Item 'C' of FORM 3A (Part A)
 Periodicity of Submission: Quarterly
 Statement as on: December 31, 2014

PART - B

₹ Crores

PARTICULARS	ULGF00111/08/03LiquidFund101	ULGF00620/06/07StableMgFd101	ULGF00211/08/03SecureMgtF101	ULGF00311/08/03DefensiveF101	ULGF00411/08/03BalancedMF101	ULGF00511/08/03GrowthFund101	ULIF00102/01/04LiquidFund101	ULIF00720/06/07StableMgFd101	ULGF01620/06/07SovereignF101
Opening Balance (Market Value)	23.25	26.88	47.79	150.30	181.01	0.01	101.11	49.64	1.89
Add: Inflow during the Quarter	0.02	2.09	0.79	1.95	1.20	-	43.11	14.38	-
Increase / (Decrease) Value of Inv	0.48	0.62	2.81	8.77	12.20	0.00	2.09	1.17	0.15
Less: Outflow during the Quarter	0.38	2.19	3.31	4.63	3.78	0.00	48.46	14.28	0.00
TOTAL INVESTIBLE FUNDS (MKT VALUE)	23.38	27.40	48.08	156.38	190.62	0.01	97.84	50.92	2.04

INVESTMENT OF UNIT FUND	ULGF00111/08/03LiquidFund101		ULGF00620/06/07StableMgFd101		ULGF00211/08/03SecureMgtF101		ULGF00311/08/03DefensiveF101		ULGF00411/08/03BalancedMF101		ULGF00511/08/03GrowthFund101		ULIF00102/01/04LiquidFund101		ULIF00720/06/07StableMgFd101		ULGF01620/06/07SovereignF101		
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	
Approved Investments (>=75%)																			
Central Govt Securities	-	0.00%	4.52	16.50%	26.20	54.48%	59.91	38.31%	46.18	24.23%	-	0.00%	-	0.00%	2.51	4.94%	1.91	93.46%	
State Government Securities	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Other Approved Securities	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.07	3.42%	
Corporate Bonds	-	0.00%	10.98	40.07%	12.65	26.32%	37.55	24.01%	27.36	14.35%	-	0.00%	-	0.00%	27.87	54.73%	-	0.00%	
Infrastructure Bonds	-	0.00%	7.30	26.64%	8.01	16.66%	14.62	9.35%	11.74	6.16%	-	0.00%	-	0.00%	16.84	33.07%	-	0.00%	
Equity	-	0.00%	-	0.00%	-	0.00%	38.00	24.30%	92.56	48.56%	0.01	95.98%	-	0.00%	-	0.00%	-	0.00%	
Money Market Investments	23.38	100.03%	1.23	4.50%	0.19	0.41%	0.19	0.12%	2.04	1.07%	-	0.00%	98.29	100.46%	0.49	0.95%	-	0.00%	
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Deposit with Banks	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Sub Total (A)	23.38	100.03%	24.03	87.72%	47.05	97.86%	150.27	96.09%	179.88	94.36%	0.01	95.98%	98.29	100.46%	47.70	93.69%	1.98	96.88%	
Current Assets:																			
Accrued Interest	(0.00)	0.00%	1.11	4.04%	1.04	2.17%	3.20	2.06%	1.54	0.81%	(0.00)	0.00%	(0.00)	0.00%	2.27	4.45%	0.06	3.09%	
Dividend Receivable	-	0.00%	-	0.00%	-	0.00%	-	0.00%	(0.00)	0.00%	0.00	0.01%	-	0.00%	-	0.00%	-	0.00%	
Bank Balance	0.02	0.08%	0.01	0.04%	0.01	0.02%	0.01	0.01%	0.01	0.01%	0.00	1.05%	0.02	0.02%	0.01	0.02%	0.00	0.03%	
Receivable for Sale of Investments	-	0.00%	-	0.00%	0.73	1.53%	0.00	0.00%	0.05	0.02%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Other Current Assets (for Investments)	-	0.00%	0.00	0.00%	0.00	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.00	0.00%	-	0.00%	
Less: Current Liabilities																			
Payable for Investments	-	0.00%	-	0.00%	(0.76)	-1.58%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Fund Mgmt Charges Payable	(0.00)	0.00%	(0.00)	0.00%	(0.00)	0.00%	(0.00)	0.00%	(0.00)	0.00%	(0.00)	0.00%	(0.00)	0.00%	(0.00)	0.00%	(0.00)	0.00%	
Other Current Liabilities (for Investment)	(0.03)	-0.11%	(0.00)	0.00%	(0.00)	0.00%	(0.00)	0.00%	(0.00)	0.00%	(0.00)	0.00%	(0.47)	-0.48%	(0.00)	0.00%	(0.00)	0.00%	
Sub Total (B)	(0.01)	-0.03%	1.12	4.08%	1.03	2.14%	3.21	2.05%	1.59	0.83%	0.00	1.06%	(0.45)	-0.46%	2.28	4.47%	0.06	3.12%	
Other Investments (<=25%)																			
Corporate Bonds	-	0.00%	2.25	8.20%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.94	1.84%	-	0.00%	
Infrastructure Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Equity	-	0.00%	-	0.00%	-	0.00%	2.91	1.86%	9.15	4.80%	0.00	2.96%	-	0.00%	-	0.00%	-	0.00%	
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Venture funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Others	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Sub Total (C)	-	0.00%	2.25	8.20%	-	0.00%	2.91	1.86%	9.15	4.80%	0.00	2.96%	-	0.00%	0.94	1.84%	-	0.00%	
Total (A + B + C)	23.38	100.00%	27.40	100.00%	48.08	100.00%	156.38	100.00%	190.62	100.00%	0.01	100.00%	97.84	100.00%	50.92	100.00%	2.04	100.00%	
Fund Carried Forward (as per LB2)																			

FORM L-27- ULIP LINKED BSNS

FORM 3A
 (Read with Regulation 10)
 Unit Linked Insurance Business
 Name of the Insurer: HDFC Standard Life Insurance Company Limited
 Registration Number: 101
 Link to Item 'C' of FORM 3A (Part A)
 Periodicity of Submission: Quarterly
 Statement as on: December 31, 2014

PART - B

₹ Crores

PARTICULARS	ULIF00202/01/04SecureMgtF101	ULIF00302/01/04DefensiveF101	ULIF00402/01/04BalancedMF101	ULIF00616/01/06EquityMgFd101	ULIF00502/01/04GrowthFund101	ULGF02225/02/12LiquidFund101	ULGF02825/02/12StableMgFd101	ULGF02325/02/12SecureMgtF101	ULGF02425/02/12DefensiveF101
Opening Balance (Market Value)	189.07	123.71	601.20	958.20	3,772.57	54.47	108.84	246.45	605.16
Add: Inflow during the Quarter	26.12	8.81	23.34	26.07	126.03	3.54	3.21	16.16	10.02
Increase / (Decrease) Value of Inv	11.03	7.75	40.15	70.54	247.34	1.10	2.48	15.03	36.71
Less: Outflow during the Quarter	35.68	16.07	53.80	62.10	250.35	9.29	7.88	10.10	20.02
TOTAL INVESTIBLE FUNDS (MKT VALUE)	190.55	129.20	610.89	992.71	3895.59	49.82	103.64	267.54	632.77

INVESTMENT OF UNIT FUND	ULIF00202/01/04SecureMgtF101		ULIF00302/01/04DefensiveF101		ULIF00402/01/04BalancedMF101		ULIF00616/01/06EquityMgFd101		ULIF00502/01/04GrowthFund101		ULGF02225/02/12LiquidFund101		ULGF02825/02/12StableMgFd101		ULGF02325/02/12SecureMgtF101		ULGF02425/02/12DefensiveF101		
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	
Approved Investments (>=75%)																			
Central Govt Securities	106.76	56.03%	48.80	37.77%	152.35	24.94%	22.48	2.26%	-	0.00%	-	0.00%	6.61	6.38%	143.97	53.81%	213.14	33.68%	
State Government Securities	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Other Approved Securities	-	0.00%	-	0.00%	0.27	0.04%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.28	0.04%	
Corporate Bonds	28.06	14.73%	24.59	19.04%	52.70	8.63%	3.10	0.31%	-	0.00%	-	0.00%	47.71	46.04%	63.75	23.83%	159.41	25.19%	
Infrastructure Bonds	35.47	18.61%	9.42	7.29%	30.91	5.06%	5.49	0.55%	-	0.00%	-	0.00%	35.48	34.24%	48.19	18.01%	52.44	8.29%	
Equity	-	0.00%	33.97	26.30%	306.30	50.14%	851.21	85.75%	3,449.74	88.56%	-	0.00%	-	0.00%	-	0.00%	158.10	24.98%	
Money Market Investments	0.58	0.30%	0.12	0.09%	0.22	0.04%	5.83	0.59%	125.45	3.22%	49.81	99.98%	0.58	0.56%	5.30	1.98%	0.05	0.01%	
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Deposit with Banks	15.00	7.87%	7.00	5.42%	30.00	4.91%	15.00	1.51%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	23.00	3.63%	
Sub Total (A)	185.87	97.54%	123.91	95.90%	572.76	93.76%	903.11	90.97%	3,575.20	91.78%	49.81	99.98%	90.38	87.21%	261.21	97.63%	606.42	95.84%	
Current Assets:																			
Accrued Interest	4.68	2.46%	2.61	2.02%	7.60	1.24%	7.02	0.71%	0.03	0.00%	0.00	0.00%	4.27	4.12%	6.58	2.46%	13.42	2.12%	
Dividend Receivable	-	0.00%	0.00	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-0.00	0.00%	
Bank Balance	0.01	0.01%	0.01	0.01%	0.01	0.00%	0.01	0.00%	0.03	0.00%	0.01	0.02%	0.01	0.01%	0.01	0.00%	0.01	0.00%	
Receivable for Sale of Investments	6.04	3.17%	-0.00	0.00%	0.13	0.02%	-	0.00%	1.45	0.04%	-0.00	0.00%	-	0.00%	7.51	2.81%	15.68	2.48%	
Other Current Assets (for Investments)	0.19	0.10%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.00	0.00%	-	0.00%	
Less: Current Liabilities																			
Payable for Investments	-6.24	-3.27%	-0.00	0.00%	-0.00	0.00%	-	0.00%	-1.20	-0.03%	-	0.00%	-	0.00%	-7.75	-2.90%	-15.94	-2.52%	
Fund Mgmt Charges Payable	-0.00	0.00%	-0.00	0.00%	-0.01	0.00%	-0.02	0.00%	-0.09	0.00%	-0.00	0.00%	-0.00	0.00%	-0.01	0.00%	-0.01	0.00%	
Other Current Liabilities (for Investments)	-0.00	0.00%	-0.15	-0.11%	-0.37	-0.06%	-0.52	-0.05%	-1.03	-0.03%	-0.00	0.00%	-0.01	-0.01%	-0.00	0.00%	-0.01	0.00%	
Sub Total (B)	4.68	2.46%	2.47	1.91%	7.36	1.20%	6.48	0.65%	-0.80	-0.02%	0.01	0.02%	4.26	4.11%	6.34	2.37%	13.14	2.08%	
Other Investments (<=25%)																			
Corporate Bonds	-	0.00%	-	0.00%	0.28	0.05%	-	0.00%	-	0.00%	-	0.00%	8.99	8.67%	-	0.00%	-	0.00%	
Infrastructure Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Equity	-	0.00%	2.82	2.18%	30.50	4.99%	83.11	8.37%	321.19	8.24%	-	0.00%	-	0.00%	-	0.00%	13.21	2.09%	
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Venture funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Others	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Sub Total (C)	-	0.00%	2.82	2.18%	30.78	5.04%	83.11	8.37%	321.19	8.24%	-	0.00%	8.99	8.67%	-	0.00%	13.21	2.09%	
Total (A + B + C)	190.55	100.00%	129.20	100.00%	610.89	100.00%	992.71	100.00%	3,895.59	100.00%	49.82	100.00%	103.64	100.00%	267.54	100.00%	632.77	100.00%	
Fund Carried Forward (as per LB2)																			

FORM L-27- ULIP LINKED BSNS

FORM 3A
(Read with Regulation 10)
Unit Linked Insurance Business
Name of the Insurer: HDFC Standard Life Insurance Company Limited
Registration Number: 101
Link to Item 'C' of FORM 3A (Part A)
Periodicity of Submission: Quarterly
Statement as on: December 31, 2014

PART - B

₹ Crores

PARTICULARS	ULGF02525/02/12BalancedMF10	ULIF00802/01/04LiquidFund101	ULIF01420/06/07StableMgFd101	ULGF01520/06/07SovereignF101	ULIF00902/01/04SecureMgtF101	ULIF01002/01/04DefensiveF101	ULIF01102/01/04BalancedMF101	ULIF01316/01/06EquityMgFd101	ULIF01202/01/04GrowthFund101
Opening Balance (Market Value)	109.78	45.88	30.99	0.09	128.83	89.15	434.71	454.38	1,894.22
Add: Inflow during the Quarter	3.32	26.55	12.88	0.01	19.02	6.33	12.94	15.65	68.03
Increase/(Decrease) Value of Inv	7.27	0.92	0.72	0.01	7.48	5.23	29.12	33.26	123.99
Less: Outflow during the Quarter	11.25	31.58	14.86	0.00	24.31	11.07	31.94	28.23	130.63
TOTAL INVESTIBLE FUNDS (MKT VALUE)	109.12	41.81	29.73	0.10	131.02	89.64	444.84	477.06	1955.61

INVESTMENT OF UNIT FUND	ULGF02525/02/12BalancedMF10		ULIF00802/01/04LiquidFund101		ULIF01420/06/07StableMgFd101		ULGF01520/06/07SovereignF101		ULIF00902/01/04SecureMgtF101		ULIF01002/01/04DefensiveF101		ULIF01102/01/04BalancedMF101		ULIF01316/01/06EquityMgFd101		ULIF01202/01/04GrowthFund101		
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	
Approved Investments (>=75%)																			
Central Govt Securities	24.97	22.88%	-	0.00%	3.09	10.40%	0.10	96.88%	71.68	54.71%	32.28	36.01%	113.59	25.54%	16.67	3.50%	-	-	0.00%
State Government Securities	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	-	0.00%
Other Approved Securities	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	-	0.00%
Corporate Bonds	14.52	13.31%	-	0.00%	13.04	43.87%	-	0.00%	20.47	15.63%	19.91	22.21%	37.87	8.51%	10.47	2.20%	-	-	0.00%
Infrastructure Bonds	5.08	4.65%	-	0.00%	10.39	34.96%	-	0.00%	23.15	17.67%	8.82	9.84%	22.30	5.01%	3.71	0.78%	-	-	0.00%
Equity	56.55	51.82%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	24.66	27.51%	223.23	50.18%	402.68	84.41%	1,732.17	88.57%	
Money Market Investments	1.66	1.52%	41.77	99.92%	0.08	0.27%	-	0.00%	0.71	0.54%	0.37	0.41%	0.28	0.06%	3.03	0.63%	62.81	3.21%	
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	-	0.00%
Deposit with Banks	-	0.00%	-	0.00%	-	0.00%	-	0.00%	12.00	9.16%	-	0.00%	20.00	4.50%	-	0.00%	-	-	0.00%
Sub Total (A)	102.78	94.18%	41.77	99.92%	26.61	89.50%	0.10	96.88%	128.01	97.70%	86.03	95.97%	417.28	93.80%	436.57	91.51%	1,794.98	91.79%	
Current Assets:																			
Accrued Interest	1.13	1.04%	0.00	0.00%	1.27	4.26%	0.00	3.06%	3.48	2.66%	1.64	1.83%	5.02	1.13%	0.88	0.18%	0.02	0.00%	
Dividend Receivable	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-0.00	0.00%	-	0.00%	-	-	0.00%
Bank Balance	0.01	0.01%	0.01	0.02%	0.01	0.03%	0.00	0.06%	0.01	0.01%	0.01	0.01%	0.01	0.00%	0.01	0.00%	0.02	0.00%	
Receivable for Sale of Investments	-0.00	0.00%	-	0.00%	-	0.00%	-	0.00%	3.88	2.96%	0.00	0.00%	0.08	0.02%	0.00	0.00%	0.73	0.04%	
Other Current Assets (for Investments)	-	0.00%	0.03	0.06%	-	0.00%	0.00	0.00%	-0.00	0.00%	0.05	0.05%	-	0.00%	-	0.00%	-0.00	0.00%	
Less: Current Liabilities																			
Payable for Investments	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-4.01	-3.06%	0.00	0.00%	-0.00	0.00%	0.00	0.00%	-0.60	-0.03%	
Fund Mgmt Charges Payable	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.01	0.00%	-0.01	0.00%	-0.04	0.00%	
Other Current Liabilities (for Investment)	-0.00	0.00%	-0.00	0.00%	-0.21	-0.71%	-0.00	0.00%	-0.35	-0.26%	-0.00	0.00%	-0.08	-0.02%	-0.35	-0.07%	-0.72	-0.04%	
Sub Total (B)	1.14	1.04%	0.03	0.08%	1.06	3.58%	0.00	3.12%	3.02	2.30%	1.69	1.89%	5.02	1.13%	0.53	0.11%	-0.60	-0.03%	
Other Investments (<=25%)																			
Corporate Bonds	-	0.00%	-	0.00%	2.06	6.93%	-	0.00%	-	0.00%	-	0.00%	0.19	0.04%	-	0.00%	-	-	0.00%
Infrastructure Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	-	0.00%
Equity	5.21	4.77%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	1.92	2.14%	22.35	5.02%	39.96	8.38%	161.23	8.24%	
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	-	0.00%
Venture funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	-	0.00%
Others	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	-	0.00%
Sub Total (C)	5.21	4.77%	-	0.00%	2.06	6.93%	-	0.00%	-	0.00%	1.92	2.14%	22.54	5.07%	39.96	8.38%	161.23	8.24%	
Total (A + B + C)	109.12	100.00%	41.81	100.00%	29.73	100.00%	0.10	100.00%	131.02	100.00%	89.64	100.00%	444.84	100.00%	477.06	100.00%	1,955.61	100.00%	
Fund Carried Forward (as per LB2)																			

FORM L-27- ULIP LINKED BSNS

FORM 3A
(Read with Regulation 10)
Unit Linked Insurance Business
Name of the Insurer: HDFC Standard Life Insurance Company Limited
Registration Number: 101
Link to Item 'C' of FORM 3A (Part A)
Periodicity of Submission: Quarterly
Statement as on: December 31, 2014

PART - B

₹ Crores

PARTICULARS	ULGF02918/02/12LiquidFund101	ULGF03518/02/12StableMgFd101	ULGF03018/02/12SecureMgtF101	ULGF03118/02/12DefensiveF101	ULGF03218/02/12BalancedMF101	ULGF03318/02/12GrowthFund101	ULGF00928/03/05SecureMgtF101	ULGF01028/03/05DefensiveF101	ULGF01128/03/05BalancedMF101
Opening Balance (Market Value)	11.93	68.15	56.62	125.38	133.74	1.46	18.56	44.87	30.30
Add: Inflow during the Quarter	0.40	2.13	0.97	4.96	3.70	0.01	-	0.00	0.07
Increase / (Decrease) Value of Inv	0.25	1.62	3.42	7.58	9.01	0.11	0.97	2.49	2.23
Less: Outflow during the Quarter	0.32	3.70	0.59	2.92	2.24	0.05	0.00	0.00	0.00
TOTAL INVESTIBLE FUNDS (MKT VALUE)	12.25	68.20	60.42	135.01	144.21	1.52	19.53	47.36	32.60

INVESTMENT OF UNIT FUND	ULGF02918/02/12LiquidFund101		ULGF03518/02/12StableMgFd101		ULGF03018/02/12SecureMgtF101		ULGF03118/02/12DefensiveF101		ULGF03218/02/12BalancedMF101		ULGF03318/02/12GrowthFund101		ULGF00928/03/05SecureMgtF101		ULGF01028/03/05DefensiveF101		ULGF01128/03/05BalancedMF101	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)																		
Central Govt Securities	-	0.00%	5.62	8.23%	32.45	53.71%	46.77	34.64%	37.94	26.31%	-	0.00%	10.18	52.10%	15.34	32.38%	11.94	36.61%
State Government Securities	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Other Approved Securities	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Corporate Bonds	-	0.00%	33.07	48.49%	13.85	22.92%	42.39	31.40%	21.65	15.01%	-	0.00%	6.43	32.91%	16.61	35.06%	1.94	5.95%
Infrastructure Bonds	-	0.00%	21.87	32.06%	11.49	19.02%	4.22	3.13%	12.42	8.61%	-	0.00%	2.42	12.38%	1.14	2.40%	1.21	3.72%
Equity	-	0.00%	-	0.00%	-	0.00%	36.45	27.00%	63.89	44.31%	1.46	96.02%	-	0.00%	12.03	25.41%	15.69	48.14%
Money Market Investments	12.24	99.92%	0.15	0.21%	1.21	2.01%	0.17	0.12%	0.62	0.43%	-	0.00%	0.06	0.28%	0.50	1.06%	0.07	0.21%
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Deposit with Banks	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Sub Total (A)	12.24	99.92%	60.70	89.00%	59.00	97.66%	130.00	96.29%	136.51	94.66%	1.46	96.02%	19.08	97.68%	45.61	96.31%	30.85	94.63%
Current Assets:																		
Accrued Interest	0.00	0.00%	3.13	4.59%	1.45	2.40%	2.11	1.56%	1.98	1.37%	-0.00	0.00%	0.47	2.43%	0.97	2.05%	0.34	1.05%
Dividend Receivable	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Bank Balance	0.01	0.08%	0.01	0.01%	0.01	0.02%	0.01	0.01%	0.01	0.01%	0.01	0.77%	0.01	0.05%	0.01	0.02%	0.01	0.03%
Receivable for Sale of Investments	-	0.00%	-	0.00%	1.70	2.81%	-	0.00%	-	0.00%	-	0.00%	0.92	4.71%	-	0.00%	1.78	5.38%
Other Current Assets (for Investments)	-	0.00%	0.05	0.08%	0.01	0.01%	0.01	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Less: Current Liabilities																		
Payable for Investments	-	0.00%	-	0.00%	-1.75	-2.90%	-	0.00%	-	0.00%	-	0.00%	-0.95	-4.87%	-	0.00%	-1.80	-5.53%
Fund Mgmt Charges Payable	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%
Other Current Liabilities (for Investment)	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%
Sub Total (B)	0.01	0.08%	3.19	4.68%	1.42	2.34%	2.13	1.57%	1.98	1.38%	0.01	0.77%	0.45	2.32%	0.98	2.07%	0.30	0.93%
Other Investments (<=25%)																		
Corporate Bonds	-	0.00%	4.31	6.32%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Infrastructure Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Equity	-	0.00%	-	0.00%	-	0.00%	2.88	2.14%	5.72	3.96%	0.05	3.21%	-	0.00%	0.77	1.63%	1.45	4.44%
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Venture funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Others	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Sub Total (C)	-	0.00%	4.31	6.32%	-	0.00%	2.88	2.14%	5.72	3.96%	0.05	3.21%	-	0.00%	0.77	1.63%	1.45	4.44%
Total (A + B + C)	12.25	100.00%	68.20	100.00%	60.42	100.00%	135.01	100.00%	144.21	100.00%	1.52	100.00%	19.53	100.00%	47.36	100.00%	32.60	100.00%
Fund Carried Forward (as per LB2)																		

FORM L-27- ULIP LINKED BSNS

FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Registration Number: 101

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

Periodicity of Submission: Quarterly

Statement as on: December 31, 2014

PART - B

₹ Crores

PARTICULARS	ULIF01520/02/08LiquidFdlI101	ULIF01620/02/08StableMFI101	ULIF01720/02/08SecureMFI101	ULIF01820/02/08DefnsvFdlI101	ULIF01920/02/08BalncdMFI101	ULIF02020/02/08EquityMFI101	ULIF02120/02/08GrwthFndI101	ULGF01805/04/10CapGuaFnd210	ULGF02105/04/11CapGuaFd5A10
Opening Balance (Market Value)	95.85	77.81	286.84	128.45	660.84	808.26	4,041.15	3.58	17.90
Add: Inflow during the Quarter	38.23	11.32	30.51	8.85	28.69	37.51	174.62	0.00	-
Increase / (Decrease) Value of Inv I	1.74	1.74	16.58	7.39	43.34	57.15	257.37	0.11	0.59
Less: Outflow during the Quarter	51.38	18.33	52.44	17.28	66.10	79.00	411.33	-	0.26
TOTAL INVESTIBLE FUNDS (MKT VALUE)	84.44	72.54	281.49	127.41	666.78	823.91	4061.81	3.69	18.23

INVESTMENT OF UNIT FUND	ULIF01520/02/08LiquidFdlI101		ULIF01620/02/08StableMFI101		ULIF01720/02/08SecureMFI101		ULIF01820/02/08DefnsvFdlI101		ULIF01920/02/08BalncdMFI101		ULIF02020/02/08EquityMFI101		ULIF02120/02/08GrwthFndI101		ULGF01805/04/10CapGuaFnd210		ULGF02105/04/11CapGuaFd5A10	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)																		
Central Govt Securities	-	0.00%	-	0.00%	152.51	54.18%	43.99	34.52%	156.46	23.46%	15.39	1.87%	-	0.00%	-	0.00%	11.58	63.53%
State Government Securities	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Other Approved Securities	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	2.19	59.33%	-	0.00%
Corporate Bonds	-	0.00%	43.27	59.65%	75.10	26.68%	38.53	30.24%	98.95	14.84%	8.15	0.99%	-	0.00%	-	0.00%	0.10	0.55%
Infrastructure Bonds	-	0.00%	20.88	28.78%	47.10	16.73%	6.56	5.15%	33.60	5.04%	4.66	0.57%	-	0.00%	-	0.00%	-	0.00%
Equity	-	0.00%	-	0.00%	-	0.00%	33.28	26.12%	336.53	50.47%	706.03	85.69%	3,649.54	89.85%	1.35	36.49%	6.17	33.85%
Money Market Investments	84.57	100.16%	3.33	4.59%	0.28	0.10%	0.21	0.16%	0.33	0.05%	4.59	0.56%	70.97	1.75%	0.08	2.20%	0.04	0.21%
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Deposit with Banks	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	10.00	1.21%	-	0.00%	-	0.00%	-	0.00%
Sub Total (A)	84.57	100.16%	67.48	93.02%	274.99	97.69%	122.56	96.19%	625.87	93.87%	748.82	90.89%	3,720.50	91.60%	3.61	98.02%	17.89	98.15%
Current Assets:																		
Accrued Interest	-0.00	0.00%	2.63	3.62%	7.06	2.51%	2.30	1.81%	7.41	1.11%	4.96	0.60%	0.00	0.00%	0.05	1.23%	0.19	1.06%
Dividend Receivable	-	0.00%	-	0.00%	-	0.00%	-0.00	0.00%	0.00	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Bank Balance	0.01	0.01%	0.01	0.01%	0.01	0.00%	0.01	0.01%	0.01	0.00%	0.01	0.00%	0.01	0.00%	0.00	0.00%	0.00	0.01%
Receivable for Sale of Investments	-	0.00%	0.00	0.00%	9.03	3.21%	0.00	0.00%	0.13	0.02%	-	0.00%	1.51	0.04%	-	0.00%	-	0.00%
Other Current Assets (for Investments)	-	0.00%	-	0.00%	0.00	0.00%	-	0.00%	-	0.00%	0.02	0.00%	-0.00	0.00%	0.00	0.00%	-	0.00%
Less: Current Liabilities																		
Payable for Investments	-	0.00%	-	0.00%	-9.33	-3.31%	-	0.00%	0.00	0.00%	-	0.00%	-1.25	-0.03%	-	0.00%	-	0.00%
Fund Mgmt Charges Payable	-0.00	0.00%	-0.00	0.00%	-0.01	0.00%	-0.00	0.00%	-0.00	0.00%	-0.03	0.00%	-0.14	0.00%	-0.00	0.00%	-0.00	0.00%
Other Current Liabilities (for Investment)	-0.14	-0.17%	-0.10	-0.14%	-0.28	-0.10%	-0.17	-0.13%	-0.13	-0.02%	-0.00	0.00%	-1.18	-0.03%	-0.00	0.00%	-0.00	0.00%
Sub Total (B)	-0.13	-0.16%	2.54	3.50%	6.49	2.31%	2.14	1.68%	7.41	1.11%	4.96	0.60%	-1.04	-0.03%	0.05	1.23%	0.19	1.07%
Other Investments (<=25%)																		
Corporate Bonds	-	0.00%	2.53	3.49%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Infrastructure Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Equity	-	0.00%	-	0.00%	-	0.00%	2.72	2.13%	33.50	5.02%	70.14	8.51%	342.36	8.43%	0.03	0.75%	0.14	0.78%
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Venture funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Others	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Sub Total (C)	-	0.00%	2.53	3.49%	-	0.00%	2.72	2.13%	33.50	5.02%	70.14	8.51%	342.36	8.43%	0.03	0.75%	0.14	0.78%
Total (A + B + C)	84.44	100.00%	72.54	100.00%	281.49	100.00%	127.41	100.00%	666.78	100.00%	823.91	100.00%	4,061.81	100.00%	3.69	100.00%	18.23	100.00%
Fund Carried Forward (as per LB2)																		

FORM L-27- ULIP LINKED BSNS

FORM 3A
 (Read with Regulation 10)
 Unit Linked Insurance Business
 Name of the Insurer: HDFC Standard Life Insurance Company Limited
 Registration Number: 101
 Link to Item 'C' of FORM 3A (Part A)
 Periodicity of Submission: Quarterly
 Statement as on: December 31, 2014

PART - B

₹ Crores

PARTICULARS	ULGF03620/02/12LiquidFdlI101	ULGF03720/02/12StableMFII101	ULGF03820/02/12SecureMFII101	ULGF03920/02/12DefnsvFdlI101	ULGF04020/02/12BalncdMFII101	ULIF02208/10/08LiquidFdlI101	ULIF02308/10/08StableMFII101	ULIF02408/10/08SecureMFII101	ULIF02508/10/08DefnsvFdlI101
Opening Balance (Market Value)	80.18	44.50	142.59	184.07	17.31	99.48	68.18	250.73	106.07
Add: Inflow during the Quarter	0.17	0.43	45.57	18.02	0.35	59.35	22.06	48.39	5.95
Increase / (Decrease) Value of Inv (Net)	1.50	1.00	8.39	10.94	1.15	1.90	1.53	14.26	6.18
Less: Outflow during the Quarter	3.27	0.42	2.40	2.66	0.42	67.18	28.60	72.26	14.51
TOTAL INVESTIBLE FUNDS (MKT VALUE)	78.58	45.51	194.15	210.36	18.41	93.55	63.17	241.13	103.68

INVESTMENT OF UNIT FUND	ULGF03620/02/12LiquidFdlI101		ULGF03720/02/12StableMFII101		ULGF03820/02/12SecureMFII101		ULGF03920/02/12DefnsvFdlI101		ULGF04020/02/12BalncdMFII101		ULIF02208/10/08LiquidFdlI101		ULIF02308/10/08StableMFII101		ULIF02408/10/08SecureMFII101		ULIF02508/10/08DefnsvFdlI101		
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	
Approved Investments (>=75%)																			
Central Govt Securities	-	0.00%	0.28	0.61%	123.56	63.64%	68.56	32.59%	4.90	26.60%	-	0.00%	-	0.00%	133.10	55.20%	38.81	37.43%	
State Government Securities	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Other Approved Securities	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Corporate Bonds	-	0.00%	20.02	43.99%	39.85	20.53%	64.66	30.74%	2.22	12.06%	-	0.00%	35.64	56.42%	61.57	25.54%	26.92	25.97%	
Infrastructure Bonds	-	0.00%	13.62	29.93%	24.64	12.69%	15.98	7.60%	1.24	6.72%	-	0.00%	18.61	29.47%	40.38	16.75%	5.80	5.59%	
Equity	-	0.00%	-	0.00%	-	0.00%	53.00	25.20%	9.04	49.12%	-	0.00%	-	0.00%	-	0.00%	27.32	26.35%	
Money Market Investments	78.57	99.99%	7.23	15.89%	44.26	22.80%	0.13	0.06%	0.03	0.15%	93.23	99.66%	3.29	5.21%	0.66	0.27%	0.22	0.21%	
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Deposit with Banks	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Sub Total (A)	78.57	99.99%	41.16	90.44%	232.31	119.66%	202.33	96.18%	17.42	94.64%	93.23	99.66%	57.54	91.09%	235.71	97.75%	99.07	95.55%	
Current Assets:																			
Accrued Interest	0.00	0.00%	1.54	3.37%	4.48	2.31%	3.35	1.59%	0.19	1.03%	0.00	0.00%	2.12	3.36%	5.91	2.45%	2.18	2.10%	
Dividend Receivable	-	0.00%	-	0.00%	-	0.00%	0.00	0.00%	-0.00	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Bank Balance	0.01	0.01%	0.01	0.02%	0.02	0.01%	0.01	0.00%	0.01	0.05%	0.01	0.01%	0.01	0.02%	0.01	0.00%	0.01	0.01%	
Receivable for Sale of Investments	-	0.00%	0.00	0.00%	4.45	2.29%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	8.14	3.38%	-	0.00%	
Other Current Assets (for Investments)	-	0.00%	0.00	0.00%	0.00	0.00%	-	0.00%	0.00	0.00%	0.32	0.34%	0.04	0.06%	-0.00	0.00%	0.16	0.15%	
Less: Current Liabilities																			
Payable for Investments	-	0.00%	-0.00	0.00%	-47.10	-24.26%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-8.41	-3.49%	-	0.00%	
Fund Mgmt Charges Payable	-0.00	0.00%	-0.00	0.00%	-0.01	0.00%	-0.01	0.00%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.01	0.00%	-0.00	0.00%	
Other Current Liabilities (for Investments)	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.02	-0.01%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.23	-0.09%	-0.00	0.00%	
Sub Total (B)	0.01	0.01%	1.54	3.39%	-38.16	-19.66%	3.33	1.58%	0.20	1.08%	0.32	0.34%	2.16	3.42%	5.42	2.25%	2.34	2.26%	
Other Investments (<=25%)																			
Corporate Bonds	-	0.00%	2.81	6.17%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	3.46	5.49%	-	0.00%	-	0.00%	
Infrastructure Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Equity	-	0.00%	-	0.00%	-	0.00%	4.71	2.24%	0.79	4.28%	-	0.00%	-	0.00%	-	0.00%	2.27	2.19%	
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Venture funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Others	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Sub Total (C)	-	0.00%	2.81	6.17%	-	0.00%	4.71	2.24%	0.79	4.28%	-	0.00%	3.46	5.49%	-	0.00%	2.27	2.19%	
Total (A + B + C)	78.58	100.00%	45.51	100.00%	194.15	100.00%	210.36	100.00%	18.41	100.00%	93.55	100.00%	63.17	100.00%	241.13	100.00%	103.68	100.00%	
Fund Carried Forward (as per LB2)																			

FORM 3A
(Read with Regulation 10)
Unit Linked Insurance Business
Name of the Insurer: HDFC Standard Life Insurance Company Limited
Registration Number: 101
Link to Item 'C' of FORM 3A (Part A)
Periodicity of Submission: Quarterly
Statement as on: December 31, 2014

₹ Crores

PARTICULARS	ULIF02608/10/08BalncdMFII101	ULIF02708/10/08EquityMFII101	ULIF02808/10/08GrwthFndII101	ULGF04311/02/12LiquidFdll101	ULGF04811/02/12StableMFII101	ULGF04411/02/12SecureMFII101	ULGF04511/02/12DefnsvFdll101	ULGF04611/02/12BalncdMFII101
Opening Balance (Market Value)	459.86	552.93	2,757.24	4.33	23.07	93.23	82.06	12.09
Add: Inflow during the Quarter	20.28	29.30	180.33	0.49	0.85	0.68	4.47	1.69
Increase / (Decrease) Value of Inv Net	30.43	38.92	175.28	0.09	0.53	5.44	4.94	0.82
Less: Outflow during the Quarter	46.20	61.99	342.13	0.07	0.10	0.10	0.94	1.55
TOTAL INVESTIBLE FUNDS (MKT VALUE)	464.38	559.16	2770.72	4.84	24.17	99.26	90.53	13.06

INVESTMENT OF UNIT FUND	ULIF02608/10/08BalncdMFII101		ULIF02708/10/08EquityMFII101		ULIF02808/10/08GrwthFndII101		ULGF04311/02/12LiquidFdll101		ULGF04811/02/12StableMFII101		ULGF04411/02/12SecureMFII101		ULGF04511/02/12DefnsvFdll101		ULGF04611/02/12BalncdMFII101	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)																
Central Govt Securities	107.28	23.10%	13.08	2.34%	-	0.00%	-	0.00%	0.24	0.99%	51.87	52.26%	35.53	39.25%	4.29	32.87%
State Government Securities	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Other Approved Securities	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.34	1.40%	-	0.00%	-	0.00%	-	0.00%
Corporate Bonds	74.95	16.14%	13.20	2.36%	-	0.00%	-	0.00%	10.71	44.32%	25.22	25.40%	21.85	24.13%	1.84	14.12%
Infrastructure Bonds	15.66	3.37%	2.92	0.52%	-	0.00%	-	0.00%	6.19	25.59%	16.20	16.32%	6.52	7.20%	0.83	6.32%
Equity	237.53	51.15%	477.77	85.44%	2,489.07	89.83%	-	0.00%	-	0.00%	-	0.00%	22.97	25.37%	5.44	41.64%
Money Market Investments	0.48	0.10%	3.91	0.70%	57.71	2.08%	4.82	99.62%	5.00	20.69%	3.34	3.36%	0.13	0.14%	0.02	0.13%
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Deposit with Banks	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Sub Total (A)	435.90	93.87%	510.88	91.37%	2,546.78	91.92%	4.82	99.62%	22.48	92.99%	96.63	97.34%	87.00	96.09%	12.41	95.08%
Current Assets:																
Accrued Interest	5.27	1.13%	0.78	0.14%	0.00	0.00%	-0.00	0.00%	0.75	3.10%	2.73	2.75%	1.45	1.60%	0.16	1.24%
Dividend Receivable	-	0.00%	-0.00	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Bank Balance	0.01	0.00%	0.01	0.00%	0.01	0.00%	0.00	0.07%	0.01	0.04%	0.01	0.01%	0.01	0.01%	0.01	0.08%
Receivable for Sale of Investments	0.11	0.02%	-	0.00%	1.03	0.04%	-	0.00%	-	0.00%	3.04	3.07%	-	0.00%	-	0.00%
Other Current Assets (for Investments)	-	0.00%	0.15	0.03%	0.00	0.00%	0.02	0.31%	-	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Less: Current Liabilities																
Payable for Investments	-	0.00%	-0.00	0.00%	-0.85	-0.03%	-	0.00%	-	0.00%	-3.14	-3.17%	-	0.00%	-	0.00%
Fund Mgmt Charges Payable	-0.02	0.00%	-0.02	0.00%	-0.09	0.00%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%
Other Current Liabilities (for Investments)	-0.32	-0.07%	-0.00	0.00%	-1.14	-0.04%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%
Sub Total (B)	5.05	1.09%	0.92	0.16%	-1.05	-0.04%	0.02	0.38%	0.76	3.13%	2.64	2.66%	1.45	1.61%	0.17	1.32%
Other Investments (<=25%)																
Corporate Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.94	3.87%	-	0.00%	-	0.00%	-	0.00%
Infrastructure Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Equity	23.43	5.04%	47.37	8.47%	224.99	8.12%	-	0.00%	-	0.00%	-	0.00%	2.08	2.30%	0.47	3.60%
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Venture funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Others	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Sub Total (C)	23.43	5.04%	47.37	8.47%	224.99	8.12%	-	0.00%	0.94	3.87%	-	0.00%	2.08	2.30%	0.47	3.60%
Total (A + B + C)	464.38	100.00%	559.16	100.00%	2,770.72	100.00%	4.84	100.00%	24.17	100.00%	99.26	100.00%	90.53	100.00%	13.06	100.00%
Fund Carried Forward (as per LB2)																

FORM L-27- ULIP LINKED BSNS

FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Registration Number: 101

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

Periodicity of Submission: Quarterly

Statement as on: December 31, 2014

PART - B

₹ Crores

PARTICULARS	ULIF02904/08/08MoneyPlusF101	ULIF03004/08/08BondOprtF101	ULIF03204/08/08Large-CapF101	ULIF03104/08/08Mid-capFnd101	ULIF03304/08/08ManagerFnd101	ULIF03501/01/10BlueChipF101	ULIF03401/01/10IncomeFund101	ULIF03601/01/10OpprtntyFd101	ULIF03701/01/10VantageFnd101
Opening Balance (Market Value)	43.46	71.62	92.06	79.55	789.70	1,638.21	708.22	2,743.11	398.14
Add: Inflow during the Quarter	22.17	12.09	9.80	20.45	10.34	218.39	152.71	342.17	5.09
Increase / (Decrease) Value of Inv	0.85	3.14	3.55	9.19	48.82	92.79	42.85	266.70	28.09
Less: Outflow during the Quarter	35.91	27.25	18.91	28.84	119.80	77.87	77.95	139.36	9.86
TOTAL INVESTIBLE FUNDS (MKT VALUE)	30.57	59.61	86.49	80.35	729.26	1871.46	825.82	3212.63	422.45

INVESTMENT OF UNIT FUND	ULIF02904/08/08MoneyPlusF101		ULIF03004/08/08BondOprtF101		ULIF03204/08/08Large-CapF101		ULIF03104/08/08Mid-capFnd101		ULIF03304/08/08ManagerFnd101		ULIF03501/01/10BlueChipF101		ULIF03401/01/10IncomeFund101		ULIF03601/01/10OpprtntyFd101		ULIF03701/01/10VantageFnd101		
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	
Approved Investments (>=75%)																			
Central Govt Securities	30.17	98.69%	35.69	59.88%	-	0.00%	-	0.00%	155.35	21.30%	-	0.00%	444.82	53.86%	-	0.00%	66.29	15.69%	
State Government Securities	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Other Approved Securities	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.34	0.08%	
Corporate Bonds	-	0.00%	17.02	28.55%	-	0.00%	-	0.00%	64.92	8.90%	-	0.00%	191.92	23.24%	-	0.00%	53.08	12.56%	
Infrastructure Bonds	-	0.00%	0.60	1.01%	-	0.00%	-	0.00%	28.32	3.85%	-	0.00%	164.71	19.94%	-	0.00%	13.46	3.19%	
Equity	-	0.00%	-	0.00%	83.79	96.87%	67.91	84.52%	444.57	60.96%	1,668.47	89.15%	-	0.00%	2,682.65	83.50%	263.92	62.47%	
Money Market Investments	0.03	0.10%	0.01	0.02%	-	0.00%	1.89	2.36%	0.07	0.01%	106.45	5.69%	14.36	1.74%	186.97	5.82%	0.01	0.00%	
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Deposit with Banks	-	0.00%	5.00	8.39%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Sub Total (A)	30.20	98.79%	58.32	97.84%	83.79	96.87%	69.80	86.88%	693.24	95.06%	1,774.92	94.84%	815.80	98.79%	2,869.62	89.32%	397.09	94.00%	
Current Assets:																			
Accrued Interest	0.45	1.48%	1.56	2.61%	-0.00	0.00%	0.00	0.00%	6.81	0.93%	0.00	0.00%	17.53	2.12%	0.00	0.00%	3.29	0.78%	
Dividend Receivable	-	0.00%	-	0.00%	-0.00	0.00%	-	0.00%	-	0.00%	0.00	0.00%	-	0.00%	-	0.00%	0.00	0.00%	
Bank Balance	0.01	0.03%	0.01	0.02%	0.02	0.02%	0.01	0.01%	0.01	0.00%	0.01	0.00%	0.01	0.00%	0.01	0.00%	0.01	0.00%	
Receivable for Sale of Investments	-	0.00%	2.65	4.45%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	13.87	1.68%	2.83	0.09%	-	0.00%	
Other Current Assets (for Investments)	-	0.00%	-	0.00%	-0.00	0.00%	-	0.00%	-	0.00%	8.11	0.43%	3.60	0.44%	12.79	0.40%	0.01	0.00%	
Less: Current Liabilities																			
Payable for Investments	-	0.00%	-2.74	-4.60%	-0.00	0.00%	-0.03	-0.04%	-	0.00%	-4.82	-0.26%	-24.95	-3.02%	-18.49	-0.58%	-	0.00%	
Fund Mgmt Charges Payable	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.04	0.00%	-0.07	0.00%	-0.03	0.00%	-0.12	0.00%	-0.02	0.00%	
Other Current Liabilities (for Investment)	-0.09	-0.29%	-0.19	-0.32%	-0.45	-0.51%	-0.33	-0.42%	-1.90	-0.26%	-0.01	0.00%	-0.01	0.00%	-0.02	0.00%	-0.00	0.00%	
Sub Total (B)	0.37	1.21%	1.29	2.16%	-0.43	-0.50%	-0.36	-0.44%	4.88	0.67%	3.23	0.17%	10.03	1.21%	-3.00	-0.09%	3.29	0.78%	
Other Investments (<=25%)																			
Corporate Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Infrastructure Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Equity	-	0.00%	-	0.00%	3.13	3.62%	10.90	13.57%	31.14	4.27%	93.30	4.99%	-	0.00%	346.01	10.77%	22.06	5.22%	
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Venture funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Others	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Sub Total (C)	-	0.00%	-	0.00%	3.13	3.62%	10.90	13.57%	31.14	4.27%	93.30	4.99%	-	0.00%	346.01	10.77%	22.06	5.22%	
Total (A + B + C)	30.57	100.00%	59.61	100.00%	86.49	100.00%	80.35	100.00%	729.26	100.00%	1,871.46	100.00%	825.82	100.00%	3,212.63	100.00%	422.45	100.00%	
Fund Carried Forward (as per LB2)																			

FORM L-27- ULIP LINKED BSNS

FORM 3A
(Read with Regulation 10)
Unit Linked Insurance Business
Name of the Insurer: HDFC Standard Life Insurance Company Limited
Registration Number: 101
Link to Item 'C' of FORM 3A (Part A)
Periodicity of Submission: Quarterly
Statement as on: December 31, 2014

PART - B

₹ Crores

PARTICULARS	ULIF03901/09/10BalancedFd101	ULIF04126/10/10CaptGuaFd101	ULIF03801/09/10ShortTrmFd101	ULIF04001/09/10HighestNAV101	ULIF04224/01/11PenGuaFnd1101	ULIF05110/03/11DiscontdPF101	ULIF05201/10/13DiscontdPF101	ULIF04818/06/12PenSuPls12101	ULIF05301/08/13EquityPlus101
Opening Balance (Market Value)	1,462.53	18.05	115.82	6,970.74	132.81	2,051.42	77.00	729.87	0.07
Add: Inflow during the Quarter	284.72	-	59.15	586.39	-	311.12	12.61	152.28	1.17
Increase / (Decrease) Value of Inv [N]	109.50	0.79	3.22	314.34	5.89	51.44	1.98	36.41	-0.00
Less: Outflow during the Quarter	79.01	0.03	48.06	214.20	0.37	42.04	2.08	17.92	0.02
TOTAL INVESTIBLE FUNDS (MKT VALUE)	1777.74	18.81	130.13	7657.28	138.34	2371.94	89.51	900.64	1.22

INVESTMENT OF UNIT FUND	ULIF03901/09/10BalancedFd101		ULIF04126/10/10CaptGuaFd101		ULIF03801/09/10ShortTrmFd101		ULIF04001/09/10HighestNAV101		ULIF04224/01/11PenGuaFnd1101		ULIF05110/03/11DiscontdPF101		ULIF05201/10/13DiscontdPF101		ULIF04818/06/12PenSuPls12101		ULIF05301/08/13EquityPlus101		
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	
Approved Investments (>=75%)																			
Central Govt Securities	287.36	16.16%	-	0.00%	-	0.00%	1,931.99	25.23%	-	0.00%	1,845.19	77.79%	73.42	82.02%	109.61	12.17%	-	-	0.00%
State Government Securities	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	-	0.00%
Other Approved Securities	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	47.96	2.02%	9.31	10.40%	-	0.00%	-	-	0.00%
Corporate Bonds	143.47	8.07%	-	0.00%	70.20	53.95%	760.35	9.93%	50.41	36.44%	-	0.00%	-	0.00%	163.09	18.11%	-	-	0.00%
Infrastructure Bonds	72.23	4.06%	-	0.00%	49.57	38.09%	1,029.03	13.44%	68.43	49.46%	-	0.00%	-	0.00%	105.47	11.71%	-	-	0.00%
Equity	1,142.95	64.29%	17.83	94.83%	-	0.00%	3,640.93	47.55%	14.15	10.23%	-	0.00%	-	0.00%	452.55	50.25%	1.15	94.35%	
Money Market Investments	22.56	1.27%	0.50	2.68%	2.68	2.06%	100.97	1.32%	0.36	0.26%	441.00	18.59%	4.81	5.38%	40.24	4.47%	0.38	30.86%	
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	-	0.00%
Deposit with Banks	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	-	0.00%
Sub Total (A)	1,668.57	93.86%	18.34	97.51%	122.45	94.10%	7,463.26	97.47%	133.35	96.39%	2,334.14	98.41%	87.54	97.80%	870.96	96.70%	1.53	125.21%	
Current Assets:																			
Accrued Interest	12.20	0.69%	0.00	0.00%	5.44	4.18%	86.06	1.12%	4.63	3.35%	38.79	1.64%	1.81	2.02%	8.32	0.92%	0.00	0.01%	
Dividend Receivable	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Bank Balance	0.01	0.00%	0.01	0.05%	0.01	0.01%	0.01	0.00%	0.01	0.01%	0.00	0.00%	0.00	0.00%	0.01	0.00%	0.00	0.01%	
Receivable for Sale of Investments	0.02	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Other Current Assets (for Investments)	10.28	0.58%	-	0.00%	0.45	0.35%	18.13	0.24%	-	0.00%	-	0.00%	0.16	0.18%	9.81	1.09%	0.03	2.36%	
Less: Current Liabilities																			
Payable for Investments	-15.94	-0.90%	-	0.00%	-	0.00%	-0.00	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	-0.36	-29.52%
Fund Mgmt Charges Payable	-0.07	0.00%	-0.00	0.00%	-0.00	0.00%	-0.28	0.00%	-0.01	0.00%	-0.03	0.00%	-0.00	0.00%	-0.03	0.00%	-0.00	0.00%	
Other Current Liabilities (for Investment)	-0.01	0.00%	-0.00	-0.01%	-0.00	0.00%	-0.16	0.00%	-0.01	-0.01%	-0.96	-0.04%	-0.00	0.00%	-0.02	0.00%	-0.00	0.00%	
Sub Total (B)	6.50	0.37%	0.01	0.04%	5.90	4.53%	103.76	1.36%	4.62	3.34%	37.80	1.59%	1.97	2.20%	18.09	2.01%	-0.33	-27.15%	
Other Investments (<=25%)																			
Corporate Bonds	-	0.00%	-	0.00%	1.78	1.37%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	-	0.00%
Infrastructure Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	-	0.00%
Equity	102.67	5.78%	0.46	2.45%	-	0.00%	90.26	1.18%	0.36	0.26%	-	0.00%	-	0.00%	11.59	1.29%	0.02	1.94%	
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	-	0.00%
Venture funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	-	0.00%
Others	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	-	0.00%
Sub Total (C)	102.67	5.78%	0.46	2.45%	1.78	1.37%	90.26	1.18%	0.36	0.26%	-	0.00%	-	0.00%	11.59	1.29%	0.02	1.94%	
Total (A + B + C)	1,777.74	100.00%	18.81	100.00%	130.13	100.00%	7,657.28	100.00%	138.34	100.00%	2,371.94	100.00%	89.51	100.00%	900.64	100.00%	1.22	100.00%	
Fund Carried Forward (as per LB2)																			

FORM L-27- ULIP LINKED BSNS

FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Registration Number: 101

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

Periodicity of Submission: Quarterly

Statement as on: December 31, 2014

PART - B

₹ Crores

PARTICULARS	ULIF05601/08/13Bond Funds101	ULIF05501/08/13DivrEqtyFd101	ULIF05801/08/13ConsertvFd101	Total of All Funds
Opening Balance (Market Value)	0.01	0.13	0.01	40,146.73
Add: Inflow during the Quarter	0.42	0.72	0.22	3,452.86
Increase / (Decrease) Value of Inv [Net]	0.01	0.01	0.00	2,404.93
Less: Outflow during the Quarter	0.00	0.01	0.00	3,114.38
TOTAL INVESTIBLE FUNDS (MKT VALUE)	0.44	0.85	0.23	42,890.14

INVESTMENT OF UNIT FUND	ULIF05601/08/13Bond Funds101		ULIF05501/08/13DivrEqtyFd101		ULIF05801/08/13ConsertvFd101		Total of All Funds	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)								
Central Govt Securities	0.40	90.48%	-	0.00%	0.16	66.98%	7,199.79	16.79%
State Government Securities	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Other Approved Securities	-	0.00%	-	0.00%	-	0.00%	60.75	0.14%
Corporate Bonds	-	0.00%	-	0.00%	-	0.00%	2,925.16	6.82%
Infrastructure Bonds	-	0.00%	-	0.00%	-	0.00%	2,217.31	5.17%
Equity	-	0.00%	0.75	87.55%	-	0.00%	26,035.38	60.70%
Money Market Investments	0.02	4.42%	0.17	19.44%	0.08	32.54%	1,830.47	4.27%
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Deposit with Banks	-	0.00%	-	0.00%	-	0.00%	137.00	0.32%
Sub Total (A)	0.42	94.89%	0.91	106.99%	0.23	99.52%	40,405.86	94.21%
Current Assets:								
Accrued Interest	0.00	0.53%	0.00	0.00%	0.00	0.38%	321.69	0.75%
Dividend Recievable	-	0.00%	-	0.00%	-	0.00%	0.00	0.00%
Bank Balance	0.00	0.00%	0.00	0.00%	0.00	0.01%	0.81	0.00%
Receivable for Sale of Investments	0.02	4.47%	-	0.00%	-	0.00%	87.50	0.20%
Other Current Assets (for Investments)	0.02	4.72%	0.03	3.74%	0.00	0.09%	64.46	0.15%
Less: Current Liabilities								
Payable for Investments	-0.02	-4.61%	-0.16	-18.58%	-	0.00%	-178.60	-0.42%
Fund Mgmt Charges Payable	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-1.34	0.00%
Other Current Liabilities (for Investments)	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-12.17	-0.03%
Sub Total (B)	0.02	5.11%	-0.13	-14.83%	0.00	0.48%	282.36	0.66%
Other Investments (<=25%)								
Corporate Bonds	-	0.00%	-	0.00%	-	0.00%	30.53	0.07%
Infrastructure Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Equity	-	0.00%	0.07	7.84%	-	0.00%	2,171.39	5.06%
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Venture funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Others	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Sub Total (C)	-	0.00%	0.07	7.84%	-	0.00%	2,201.92	5.13%
Total (A + B + C)	0.44	100.00%	0.85	100.00%	0.23	100.00%	42,890.14	100.00%
Fund Carried Forward (as per LB2)								

Date: January 23, 2015

Prasun Gajri
Chief Investment Officer

FORM L-29-Details regarding debt securities

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date : December 31, 2014

(₹ Lakhs)

Details regarding debt securities- Non-ULIP

Particulars	MARKET VALUE				BOOK VALUE			
	As at December 31, 2014	As % of total for this class	As at December 31, 2013	As % of total for this class	As at December 31, 2014	As % of total for this class	As at December 31, 2013	As % of total for this class
Break down by credit rating								
AAA rated *	1,678,617	90.81%	1,199,837	89.24%	1,674,343	90.83%	1,194,561	89.23%
AA or better	116,848	6.32%	71,745	5.34%	116,063	6.30%	71,283	5.32%
Rated below AA but above A (A or better)	11,211	0.61%	12,724	0.95%	11,231	0.61%	12,731	0.95%
Rated below A but above B	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Any other \$	41,763	2.26%	60,216	4.48%	41,763	2.27%	60,216	4.50%
Total	1,848,438	100%	1,344,522	100%	1,843,400	100%	1,338,792	100%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	236,292	12.78%	235,021	17.48%	234,040	12.70%	232,709	17.38%
More than 1 year and upto 3 years	134,374	7.27%	78,428	5.83%	133,819	7.26%	78,280	5.85%
More than 3 years and up to 7 years	418,625	22.65%	265,805	19.77%	417,731	22.66%	262,486	19.61%
More than 7 years and up to 10 years	388,778	21.03%	309,610	23.03%	387,815	21.04%	310,492	23.19%
More than 10 years and up to 15 years	230,595	12.48%	156,260	11.62%	229,968	12.48%	155,112	11.59%
More than 15 years and up to 20 years	141,401	7.65%	121,173	9.01%	141,625	7.68%	121,467	9.07%
Above 20 years	298,375	16.14%	178,224	13.26%	298,402	16.19%	178,247	13.31%
Total	1,848,438	100%	1,344,522	100%	1,843,400	100%	1,338,792	100%
Breakdown by type of the issuer								
a. Central Government @	998,466	54.02%	708,427	52.69%	995,794	54.02%	703,996	52.58%
b. State Government	62,232	3.37%	55,948	4.16%	62,334	3.38%	55,996	4.18%
c. Corporate Securities	787,740	42.62%	580,148	43.15%	785,272	42.60%	578,800	43.23%
Total	1,848,438	100%	1,344,522	100%	1,843,400	100%	1,338,792	100%

Note

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

FORM L-29-Details regarding debt securities

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date : December 31, 2014

(₹ Lakhs)

Details regarding debt securities- ULIP

Particulars	MARKET VALUE				BOOK VALUE			
	As at December 31, 2014	As % of total for this class	As at December 31, 2013	As % of total for this class	As at December 31, 2014	As % of total for this class	As at December 31, 2013	As % of total for this class
Break down by credit rating								
AAA rated *	1,370,208	95.15%	1,087,978	93.45%	1,334,330	95.13%	1,107,573	93.54%
AA or better	56,193	3.90%	57,026	4.90%	54,615	3.89%	57,332	4.84%
Rated below AA but above A	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Rated below A but above B	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Any other \$	13,700	0.95%	19,200	1.65%	13,700	0.98%	19,200	1.62%
Total	1,440,101	100%	1,164,204	100%	1,402,646	100%	1,184,105	100%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	330,573	22.95%	264,560	22.72%	326,796	23.30%	260,305	21.98%
More than 1 year and upto 3 years	225,800	15.68%	166,925	14.34%	220,507	15.72%	165,621	13.99%
More than 3 years and up to 7 years	461,012	32.01%	321,397	27.61%	451,005	32.15%	330,208	27.89%
More than 7 years and up to 10 years	104,108	7.23%	216,902	18.63%	101,542	7.24%	223,434	18.87%
More than 10 years and up to 15 years	109,602	7.61%	95,232	8.18%	105,504	7.52%	101,376	8.56%
More than 15 years and up to 20 years	97,819	6.79%	52,308	4.49%	91,105	6.50%	53,327	4.50%
Above 20 years	111,188	7.72%	46,879	4.03%	106,187	7.57%	49,834	4.21%
Total	1,440,101	100%	1,164,204	100%	1,402,646	100%	1,184,105	100%
Breakdown by type of the issuer								
a. Central Government @	826,215	57.37%	570,443	49.00%	804,570	57.36%	588,575	49.71%
b. State Government	-	0.00%	-	0.00%	-	0.00%	-	0.00%
c. Corporate Securities	613,887	42.63%	593,761	51.00%	598,076	42.64%	595,530	50.29%
Total	1,440,101	100%	1,164,204	100%	1,402,646	100%	1,184,105	100%

Note

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

FORM L-30- RELATED PARTY TRANSACTIONS

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date : December 31, 2014

(₹ '000)

Sr.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / (received)*			
				For the quarter ended December 31, 2014	For the nine months ended December 31, 2014	For the quarter ended December 31, 2013	For the nine months ended December 31, 2013
1	HDFC Limited	Holding Company	Investment income Commission expense Reimbursements-Paid/(Receivable) Purchase of investments Sale of investments Dividend paid Brokerage fees	(172,502) 145 - - - 1,010,614 -	(419,750) 553 - - (250,000) 1,010,614 -	(245,894) 159 - - - 721,867 19,953	(459,390) 568 178 - (60,665) 721,867 19,953
2	Standard Life (Mauritius Holdings) 2006 Limited	Investing Party	Dividend paid	363,068	363,068	259,334	259,334
2	HDFC Pension Management Company Limited	Wholly Owned Subsidiary	Reimbursements-Paid/(Receivable) Investment made	(3,016) -	(12,969) -	(1,109) -	(2,992) 274,200
3	HDFC Asset Management Company Limited	Fellow Subsidiary	Premium income	2	(1,642)	87	(705)
4	HDFC Ergo General Insurance Company Limited	Fellow Subsidiary	Premium income Insurance claim received Insurance premium expense Insurance claim paid Purchase of investments	(16) (240) - - -	(405) (2,219) 792 - -	(51) (69) 21,882 (1,500) 109,882	(712) (133) 65,996 - 109,882
5	HDFC Sales Private Limited	Fellow Subsidiary	Commission expense Web branding expense	21,467 -	50,619 -	15,116 -	42,307 96,000
6	HDFC Bank Limited	Associate of holding Company	Premium income Investment income Commission expense Custodian fees paid Bank charges paid Insurance claim paid Purchase of investments Sale of investments Recovery of licensing fees General office expense	(121,598) (40,055) 1,090,057 10,868 19,306 36,894 2,352,115 (1,101,000) (799) -	(569,670) (200,968) 2,886,826 30,812 59,529 109,073 4,146,739 (1,911,000) (2,275) 8,354	(228,959) (21,606) 836,390 12,806 18,080 (7,596) 3,188,017 (1,688,933) -	(897,131) (117,889) 2,034,928 27,170 47,514 60,379 3,939,668 (2,299,849) -
7	Key Management Personnel		Premium income Managerial remuneration Reimbursements-Paid/(Receivable)	(85) 19,164 40	(268) 56,986 72	(7) 11,235 22	(196) 59,485 73

* 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 : December 31, 2014

Sl. No.	Name of person	Role/designation	Details of change in the period
1	Mr. Deepak S. Parekh	Chairman	
2	Sir Gerald E. Grimstone	Director	
3	Mr. Keki M. Mistry	Director	
4	Mr. David Nish	Director	
5	Ms. Renu Sud Karnad	Director	
6	Mr. Norman K. Skeoch	Director	
7	Mr. Michael G. Connarty	Alternate to Norman K. Skeoch	
8	Mr. Gautam R. Divan	Independent Director	Resigned on April 24, 2014
9	Mr. Ravi Narain	Independent Director	
10	Mr. Ranjan K. Pant	Independent Director	Resigned on April 24, 2014
11	Mr. A K T Chari	Independent Director	Resigned on April 24, 2014
12	Dr S A Dave	Independent Director	
13	Mr Prasad Chandran	Independent Director	
14	Mr VK Viswanathan	Independent Director	Appointed on April 25, 2014
15	Mr. Amitabh Chaudhry	Managing Director & Chief Executive Officer	Appointed on April 25, 2014
16	Ms.Vibha Padalkar	Executive Director & Chief Financial Officer	
17	Mr. Suresh Badami	Chief Distribution Officer	
18	Mr Srinivasan Parthasarathy	Chief & Appointed Actuary	
19	Mr. Rajendra Ghag	Senior Executive Vice President & Chief Human Resource Officer	
20	Mr. Prasun Gajri	Senior Executive Vice President & Chief Investment Officer	
21	Mr. Sanjay Tripathy	Senior Executive Vice President - Marketing and Products	
22	Mr. Subrat Mohanty	Senior Executive Vice President - Head of Strategy, Customer Relation, Business System & Technology and Health	
23	Mr. Khushru Sidhwa	Senior Vice President - Audit & Risk Management	
24	Mr Manish Ghiya	Company Secretary & Head- Compliance & Legal	

FORM L-32-SOLVENCY MARGIN - KT 3

(See Regulation 4)
Insurance Regulatory and Development Authority (Actuarial Report and Abstract) Regulations, 2000.
AVAILABLE SOLVENCY MARGIN AND SOLVENCY RATIO.
As on December 31, 2014

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

Item	Description	Adjusted Value (₹ lakhs)
(1)	(2)	
01	Available assets in Policyholders' fund:	6,060,845
	Deduct:	
02	Mathematical reserves	6,050,687
03	Other liabilities	-
04	Excess in Policyholders' funds	10,158
05	Available assets in Shareholders' fund:	236,532
	Deduct:	
06	Other liabilities of shareholders' fund	-
07	Excess in Shareholders' funds	236,532
08	Total ASM (04)+(07)	246,690
09	Total RSM	132,240
10	Solvency Ratio (ASM/RSM)	187%

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: January 13, 2015

Notes

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

FORM L-33- NPAs

FORM 7

(Read with Regulation 10)

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Registration Number: 101

Statement as on: December 31, 2014

Name of Fund: Life Fund

DETAILS OF NON-PERFORMING ASSETS - QUARTERLY

₹ Crores

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		TOTAL	
		YTD (As on 31 Dec 2014)	Prev. FY (As on 31 Mar 2014)	YTD (As on 31 Dec 2014)	Prev. FY (As on 31 Mar 2014)	YTD (As on 31 Dec 2014)	Prev. FY (As on 31 Mar 2014)	YTD (As on 31 Dec 2014)	Prev. FY (As on 31 Mar 2014)
1	Investments Assets (As per Form 3A / 3B - Total Fund)	4,781.41	3,719.34	21.95	22.74	903.15	794.95	15,307.09	12,340.85
2	Gross NPA	10.00	10.00	-	-	-	-	10.00	10.00
3	% of Gross NPA on Investment Assets (2/1)	0.21%	0.27%	0.00%	0.00%	0.00%	0.00%	0.07%	0.08%
4	Provision made on NPA	2.00	1.00	-	-	-	-	2.00	1.00
5	Provision as a % of NPA (4/2)	20.00%	10.00%	0.00%	0.00%	0.00%	0.00%	20.00%	10.00%
6	Provision on Standard Assets	-	-	0.09	0.09	-	-	0.09	0.09
7	Net Investment Assets (1-4)	4,779.41	3,718.34	21.95	22.74	903.15	794.95	15,305.09	12,339.85
8	Net NPA (2-4)	8.00	9.00	-	-	-	-	8.00	9.00
9	% of Net NPA to Net Investment Assets (8/7)	0.17%	0.24%	0.00%	0.00%	0.00%	0.00%	0.05%	0.07%
10	Write off made during the period	-	-	-	-	-	-	-	-

Certification

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

Date: January 23, 2015

Prasun Gajri
Chief Investment Officer

FORM L-33- NPAs

FORM 7

(Read with Regulation 10)

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Registration Number: 101

Statement as on: December 31, 2014

Name of Fund: Pension & General Annuity and Group Business

DETAILS OF NON-PERFORMING ASSETS - QUARTERLY

₹ Crores

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		TOTAL	
		YTD (As on 31 Dec 2014)	Prev. FY (As on 31 Mar 2014)	YTD (As on 31 Dec 2014)	Prev. FY (As on 31 Mar 2014)	YTD (As on 31 Dec 2014)	Prev. FY (As on 31 Mar 2014)	YTD (As on 31 Dec 2014)	Prev. FY (As on 31 Mar 2014)
1	Investments Assets (As per Form 3A / 3B - Total Fund)	2,492.04	1,640.45	-	-	357.13	522.69	5,309.07	4,003.75
2	Gross NPA	10.00	10.00	-	-	-	-	10.00	10
3	% of Gross NPA on Investment Assets (2/1)	0.40%	0.61%	0.00%	0.00%	0.00%	0.00%	0.19%	0.25%
4	Provision made on NPA	2.00	1.00	-	-	-	-	2.00	1
5	Provision as a % of NPA (4/2)	20.00%	10.00%	0.00%	0.00%	0.00%	0.00%	20.00%	10.00%
6	Provision on Standard Assets	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	2,490.04	1,639.45	-	-	357.13	522.69	5,307.07	4,002.75
8	Net NPA (2-4)	8.00	9.00	-	-	-	-	8.00	9
9	% of Net NPA to Net Investment Assets (8/7)	0.32%	0.55%	0.00%	0.00%	0.00%	0.00%	0.15%	0.22%
10	Write off made during the period	-	-	-	-	-	-	-	-

Certification

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

Date: January 23, 2015

Prasun Gajri
Chief Investment Officer

FORM L-33- NPAs

FORM 7

(Read with Regulation 10)

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Registration Number: 101

Statement as on: December 31, 2014

Name of Fund: Unit Linked Funds

DETAILS OF NON-PERFORMING ASSETS - QUARTERLY

₹ Crores

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		TOTAL	
		YTD (As on 31 Dec 2014)	Prev. FY (As on 31 Mar 2014)	YTD (As on 31 Dec 2014)	Prev. FY (As on 31 Mar 2014)	YTD (As on 31 Dec 2014)	Prev. FY (As on 31 Mar 2014)	YTD (As on 31 Dec 2014)	Prev. FY (As on 31 Mar 2014)
1	Investments Assets (As per Form 3A / 3B - Total Fund)	5,142.47	5,239.19	-	-	1,998.00	1,504.81	42,890.14	33,913.51
2	Gross NPA	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets (2/1)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
4	Provision made on NPA	-	-	-	-	-	-	-	-
5	Provision as a % of NPA (4/2)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
6	Provision on Standard Assets	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	5,142.47	5,239.19	-	-	1,998.00	1,504.81	42,890.14	33,913.51
8	Net NPA (2-4)	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
10	Write off made during the period	-	-	-	-	-	-	-	-

Certification

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

Date: January 23, 2015

Prasun Gajri
Chief Investment Officer

FORM - 1

(Read with Regulation 10)

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Registration Number: 101

Statement as on: December 31, 2014

Name of the Fund Life Fund

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

₹ Crores

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year)			
			Investment	Income on Investment	Gross Yield (%)	Net Yield (%)	Investment	Income on Investment	Gross Yield (%)	Net Yield (%)	Investment	Income on Investment	Gross Yield (%)	Net Yield (%)
A01	Central Government Bonds	CGSB	6,354.18	134.15	2.11%	2.11%	5,911.48	376.26	6.36%	6.36%	3,899.22	241.33	6.19%	6.19%
A03	Deposit under Section 7 of Insurance Act, 1938	CDSS	11.96	0.24	1.98%	1.98%	12.02	0.71	5.91%	5.91%	12.26	0.71	5.79%	5.79%
A04	Treasury Bills	CTRB	606.55	12.65	2.09%	2.09%	694.23	44.50	6.41%	6.41%	787.24	44.67	5.67%	5.67%
B02	State Government Bonds	SGGB	62.69	1.36	2.17%	2.17%	62.70	4.08	6.51%	6.51%	71.26	4.71	6.61%	6.61%
B04	Other Approved Securities (excluding Infrastructure Investments)	SGOA	505.05	10.54	2.09%	2.09%	504.25	31.62	6.27%	6.27%	501.03	31.62	6.31%	6.31%
C06	Debentures / Bonds / CPs / Loans - (Promoter Group)	HDPG	147.38	3.40	2.31%	2.31%	112.58	8.03	7.13%	7.13%	115.83	8.38	7.23%	7.23%
C08	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	103.49	2.45	2.37%	2.37%	54.92	3.86	7.04%	7.04%	34.88	2.88	8.27%	8.27%
C11	Bonds / Debentures issued by NHB / Institutions accredited by NHB - (TAX FREE BONDS)	HFDN	54.78	1.21	2.21%	2.21%	54.78	3.62	6.60%	6.60%	-	-	0.00%	0.00%
C13	Debentures / Bonds / CPs / Loans	HODS	-	-	0.00%	0.00%	15.00	0.84	5.62%	5.62%	15.00	0.01	0.06%	0.06%
D02	Infrastructure - PSU - Equity shares - Quoted	ITPE	76.39	3.33	4.36%	4.36%	82.51	22.77	27.60%	27.60%	75.02	1.93	2.58%	2.58%
D03	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	33.98	-	0.00%	0.00%	20.80	0.52	2.48%	2.48%	3.36	0.07	2.02%	2.02%
D06	Infrastructure - Debentures / Bonds / CPs / loans - (Promoter Group)	IDPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
D08	Infrastructure - PSU - Debentures / Bonds	IPTD	2,403.22	54.70	2.28%	2.28%	2,229.82	151.64	6.80%	6.80%	1,885.74	128.60	6.82%	6.82%
D09	Infrastructure - PSU - CPs	IPCP	-	-0.00	0.00%	0.00%	21.03	0.02	0.08%	0.08%	-	-	0.00%	0.00%
D10	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	79.05	1.74	2.20%	2.20%	67.68	4.41	6.52%	6.52%	79.03	5.37	6.79%	6.79%
D13	Infrastructure - PSU - Debentures / Bonds	IPFD	100.00	2.12	2.12%	2.12%	100.00	6.33	6.33%	6.33%	-	-	0.00%	0.00%
D15	Infrastructure - Equity and Equity related instruments (including unlisted)	IOEQ	30.41	-	0.00%	0.00%	38.99	10.07	25.81%	25.81%	33.99	0.78	2.29%	2.29%
D16	Infrastructure - Debentures / Bonds / CPs / loans Onshore Rupee Bonds issued by ADB and IFC (Infrastructure-approved)	IODS	17.96	0.42	2.32%	2.32%	17.96	1.25	6.94%	6.94%	28.33	1.16	4.09%	4.09%
		IORB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
E01	PSU - Equity shares - Quoted	EAEQ	205.79	11.32	5.50%	5.50%	211.28	57.43	27.18%	27.18%	153.69	4.72	3.07%	3.07%
E02	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	1,192.88	20.05	1.68%	1.68%	1,041.71	183.05	17.57%	17.57%	426.65	41.51	9.73%	9.73%
E04	Equity Shares (incl. Equity related Instruments) - Promoter Group	EEPG	69.66	2.83	4.07%	4.07%	63.66	12.97	20.37%	20.37%	52.87	3.09	5.84%	5.84%
E09	Corporate Securities - Debentures	ECOS	1,325.34	32.78	2.47%	2.47%	1,258.10	90.30	7.18%	7.18%	884.51	61.77	6.98%	6.98%
E08	Corporate Securities - Investment in Subsidiaries	ECIS	28.00	-	0.00%	0.00%	28.00	-	0.00%	0.00%	25.73	-	0.00%	0.00%
E13	Investment properties - Immovable	EINP	-	-	0.00%	0.00%	-	-	0.00%	0.00%	41.37	-	0.00%	0.00%
E15	Loans - Secured Loans - Mortgage of Property in India (Term Loan)	ELMI	22.09	0.67	3.02%	3.02%	22.36	2.02	9.04%	9.04%	53.18	4.78	8.99%	8.99%
E17	Deposits - Deposit with Scheduled Banks, Fls (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	204.36	4.69	2.29%	2.29%	188.45	12.76	6.77%	6.77%	268.54	17.49	6.51%	6.51%
E18	Deposits - CDs with Scheduled Banks	EDCD	157.21	3.49	2.22%	2.22%	132.46	8.27	6.25%	6.25%	201.65	14.70	7.29%	7.29%
E19	Deposits - Repo / Reverse Repo	ECMR	263.50	5.24	1.99%	1.99%	291.72	17.85	6.12%	6.12%	235.86	14.48	6.14%	6.14%
E22	CCIL - CBLO	ECBO	422.45	7.72	1.83%	1.83%	371.83	19.90	5.35%	5.35%	251.24	11.70	4.66%	4.66%
E23	Commercial Papers	ECCP	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
E25	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	77.51	1.80	2.32%	2.32%	77.54	5.38	6.94%	6.94%	77.69	5.38	6.93%	6.93%
E26	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EPPD	4.71	0.12	2.51%	2.51%	4.71	0.35	7.50%	7.50%	4.71	0.35	7.50%	7.50%
E30	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	244.72	1.34	0.55%	0.55%	236.79	5.00	2.11%	2.11%	221.45	7.06	3.19%	3.19%
E31	Mutual Funds - (under Insurer's Promoter Group)	EMPG	21.87	0.28	1.28%	1.28%	27.64	1.40	5.08%	5.08%	72.46	2.26	3.12%	3.12%
F03	Equity Shares (incl Co-op Societies)	OESH	156.86	-4.19	-2.67%	-2.67%	128.82	1.80	1.40%	1.40%	93.17	-4.08	-4.37%	-4.37%
F04	Equity Shares (PSUs & Unlisted)	OEPV	4.12	-	0.00%	0.00%	3.71	0.04	1.06%	1.06%	2.50	0.15	6.10%	6.10%
F06	Debentures	OLDB	102.16	2.81	2.75%	2.75%	102.86	7.42	7.22%	7.22%	91.11	6.30	6.91%	6.91%
F11	Venture Fund / SEBI approved Alternate Investment Fund (Category I)	OAFV	12.07	0.07	0.58%	0.58%	12.30	0.34	2.77%	2.77%	14.39	0.13	0.87%	0.87%
F17	Securitized Assets	OPSA	7.28	0.00	0.04%	0.04%	9.69	0.56	5.76%	5.76%	40.50	2.30	5.67%	5.67%
	TOTAL		15,109.68	319.32			14,214.39	1,097.35			10,755.49	666.30		

CERTIFICATION

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

Date: January 23, 2015

FORM L-34- YIELD ON INVESTMENT

FORM - 1

(Read with Regulation 10)

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Registration Number: 101

Statement as on: December 31, 2014

Name of the Fund Pension & General Annuity and Group Business

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

₹ Crores

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year)			
			Investment	Income on Investment	Gross Yield (%)	Net Yield (%)	Investment	Income on Investment	Gross Yield (%)	Net Yield (%)	Investment	Income on Investment	Gross Yield (%)	Net Yield (%)
A01	Central Government Bonds	CGSB	1,313.25	29.32	2.23%	2.23%	1,166.48	76.20	6.53%	6.53%	631.88	39.79	6.30%	6.30%
A04	Treasury Bills	CTRB	134.68	2.84	2.11%	2.11%	161.46	10.43	6.46%	6.46%	88.99	3.92	4.40%	4.40%
B02	State Government Bonds	SGGB	559.70	12.34	2.20%	2.20%	552.44	36.57	6.62%	6.62%	466.26	30.55	6.55%	6.55%
B04	Other Approved Securities (excluding Infrastructure Investments)	SGOA	95.40	2.03	2.13%	2.13%	95.24	6.09	6.40%	6.40%	94.61	6.09	6.44%	6.44%
C06	Bonds/Debentures/CPs/Loans - Promoter Group	HDPG	117.06	2.95	2.52%	2.52%	124.46	9.33	7.50%	7.50%	75.72	5.66	7.47%	7.47%
C08	Bonds / Debentures issued by NHB / Institution accredited by NHB	HTDN	248.47	6.37	2.56%	2.56%	221.64	16.83	7.59%	7.59%	72.40	5.41	7.47%	7.47%
D02	Infrastructure - PSU - Equity shares - Quoted	ITPE	9.36	0.43	4.60%	4.60%	11.12	3.31	29.79%	29.79%	14.43	0.33	2.29%	2.29%
D03	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	4.10	-	0.00%	0.00%	2.55	0.06	2.52%	2.52%	0.61	0.01	2.16%	2.16%
D06	Infrastructure - Debentures / Bonds / CPs / loans - (Promoter Group)	IDPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
D08	Infrastructure - PSU - Debentures / Bonds	IPTD	535.80	12.82	2.39%	2.39%	508.54	36.07	7.09%	7.09%	404.24	28.51	7.05%	7.05%
D09	Infrastructure - PSU - CPs	IPCP	-	0.00	0.00%	0.00%	78.95	0.06	0.08%	0.08%	-	-	0.00%	0.00%
D10	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	146.01	3.53	2.42%	2.42%	76.72	5.62	7.32%	7.32%	26.04	2.04	7.85%	7.85%
	Onshore Rupee Bonds issued by ADB and IFC (Infrastructure-approved)	IORB	6.30	0.14	2.24%	2.24%	6.30	0.15	2.41%	2.41%	-	-	0.00%	0.00%
E01	PSU - Equity shares - Quoted	EAEQ	25.10	1.31	5.22%	5.22%	28.55	7.99	28.00%	28.00%	27.52	1.25	4.53%	4.53%
E02	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	142.37	2.14	1.50%	1.50%	127.37	22.35	17.55%	17.55%	67.45	4.25	6.31%	6.31%
E04	Equity Shares (incl. Equity related Instruments) - Promoter Group	EEPG	8.20	0.34	4.12%	4.12%	7.63	1.61	21.08%	21.08%	7.87	0.54	6.87%	6.87%
E09	Corporate Securities - Debentures	ECOS	1,170.80	29.22	2.50%	2.50%	1,058.38	79.69	7.53%	7.53%	552.44	41.67	7.54%	7.54%
E10	Corporate Securities - Debentures / Bonds/ CPs /Loan - (Promoter Group)	EDPG	50.00	1.29	2.59%	2.59%	50.00	3.87	7.73%	7.73%	35.00	0.85	2.44%	2.44%
E17	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	207.71	6.08	2.93%	2.93%	221.18	18.96	8.57%	8.57%	273.03	21.57	7.90%	7.90%
E18	Deposits - CDs with Scheduled Banks	EDCD	27.60	0.63	2.28%	2.28%	28.94	1.14	3.95%	3.95%	60.01	3.72	6.19%	6.19%
E19	Deposits - Repo / Reverse Repo	ECMR	146.59	2.96	2.02%	2.02%	143.20	8.76	6.12%	6.12%	56.34	3.52	6.25%	6.25%
E22	CCIL - CBLO	ECBO	54.21	0.24	0.45%	0.45%	45.24	0.86	1.90%	1.90%	40.74	0.95	2.33%	2.33%
E23	Commercial Papers	ECCP	21.82	0.49	2.26%	2.26%	38.67	2.75	7.12%	7.12%	22.95	0.58	2.54%	2.54%
E25	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	22.90	0.54	2.35%	2.35%	22.90	1.61	7.03%	7.03%	22.90	1.61	7.03%	7.03%
E26	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EPPD	15.33	0.38	2.50%	2.50%	15.33	1.15	7.49%	7.49%	15.33	1.15	7.49%	7.49%
E30	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	19.74	0.24	1.22%	1.22%	43.33	1.10	2.53%	2.53%	-	-	0.00%	0.00%
E31	Mutual Funds - (under Insurer's Promoter Group)	EMPG	4.12	0.05	1.29%	1.29%	5.21	0.26	5.08%	5.08%	-	-	0.00%	0.00%
F03	Equity Shares (incl Co-op Societies)	OESH	-	-	0.00%	0.00%	-	-	0.00%	0.00%	9.12	0.15	1.69%	1.69%
F06	Debentures	OLDB	8.00	-	0.00%	0.00%	8.67	-1.00	-11.54%	-11.54%	14.47	-0.52	-3.63%	-3.63%
F17	Securitised Assets	OPSA	-	-	0.00%	0.00%	39.02	0.53	1.36%	1.36%	45.65	2.93	6.42%	6.42%
TOTAL			5,094.62	118.69			4,889.51	352.36			3,125.99	206.54		

CERTIFICATION

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

Date: January 23, 2015

Prasun Gajri
Chief Investment Officer

FORM L-34- YIELD ON INVESTMENT

FORM - 1

(Read with Regulation 10)

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Registration Number: 101

Statement as on: December 31, 2014

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Name of the Fund Unit Linked Fund

₹ Crores

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year)			
			Investment	Income on Investment	Gross Yield (%)	Net Yield (%)	Investment	Income on Investment	Gross Yield (%)	Net Yield (%)	Investment	Income on Investment	Gross Yield (%)	Net Yield (%)
A01	Central Government Bonds	CGSB	6,404.64	375.62	5.86%	5.86%	5,726.72	702.45	12.27%	12.27%	3,912.45	-34.48	-0.88%	-0.88%
A04	Treasury Bills	CTRB	155.96	3.33	2.14%	2.14%	244.57	16.29	6.66%	6.66%	423.01	25.92	6.13%	6.13%
B04	Other Approved Securities (excluding Infrastructure Investments)	SGOA	60.64	1.37	2.26%	2.26%	69.90	5.17	7.40%	7.40%	75.20	2.16	2.88%	2.88%
C06	Debentures / Bonds / CPs / Loans - (Promoter Group)	HDPG	530.78	21.60	4.07%	4.07%	511.55	51.36	10.04%	10.04%	482.90	18.63	3.86%	3.86%
C08	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	534.60	23.10	4.32%	4.32%	536.58	54.93	10.24%	10.24%	604.34	25.44	4.21%	4.21%
D02	Infrastructure - PSU - Equity shares - Quoted	ITPE	1,428.15	253.84	17.77%	17.77%	1,358.02	487.51	35.90%	35.90%	1,048.31	36.68	3.50%	3.50%
D03	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	533.35	64.55	12.10%	12.10%	566.58	259.66	45.83%	45.83%	437.30	61.18	13.99%	13.99%
D04	Infrastructure - Equity and Equity Related Instruments (Promoter Group)	IEPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
D06	Infrastructure - Debentures / Bonds / CPs / loans - (Promoter Group)	IDPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
D08	Infrastructure - PSU - Debentures / Bonds	IPTD	1,745.79	80.32	4.60%	4.60%	1,840.23	199.48	10.84%	10.84%	1,917.57	73.76	3.85%	3.85%
D10	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	441.06	22.11	5.01%	5.01%	456.64	58.20	12.74%	12.74%	509.59	21.00	4.12%	4.12%
D15	Infrastructure - Equity and Equity related instruments (including unlisted)	IOEQ	784.28	-49.01	-6.25%	-6.25%	804.73	170.08	21.14%	21.14%	572.19	53.19	9.30%	9.30%
	Onshore Rupee Bonds issued by ADB and IFC (Infrastructure-approved)	IORB	9.24	0.67	7.28%	7.28%	9.22	0.60	6.53%	6.53%	-	-	0.00%	0.00%
E01	PSU - Equity shares - Quoted	EAEQ	3,854.49	378.79	9.83%	9.83%	3,807.01	1,297.82	34.09%	34.09%	2,591.46	-313.50	-12.10%	-12.10%
E02	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	18,880.46	1,040.13	5.51%	5.51%	17,343.00	4,560.79	26.30%	26.30%	11,741.90	1,856.23	15.81%	15.81%
E04	Equity Shares (incl. Equity related Instruments) - Promoter Group	EEPG	1,139.20	97.40	8.55%	8.55%	1,043.76	258.88	24.80%	24.80%	801.26	57.00	7.11%	7.11%
E07	Corporate Securities - Preference Shares	EPNQ	2.84	0.17	6.01%	6.01%	2.70	0.51	18.96%	18.96%	-	-	0.00%	0.00%
E09	Corporate Securities - Debentures	ECOS	1,577.09	67.66	4.29%	4.29%	1,501.88	154.91	10.31%	10.31%	1,219.32	53.88	4.42%	4.42%
E10	Corporate Securities - Debentures / Bonds/ CPs /Loan - (Promoter Group)	EDPG	126.88	4.77	3.76%	3.76%	125.38	12.72	10.15%	10.15%	85.09	4.31	5.06%	5.06%
E17	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	137.00	3.77	2.75%	2.75%	167.08	13.09	7.83%	7.83%	211.39	15.94	7.54%	7.54%
E18	Deposits - CDs with Scheduled Banks	EDCD	700.09	15.63	2.23%	2.23%	737.10	50.85	6.90%	6.90%	922.08	58.58	6.35%	6.35%
E19	Deposits - Repo / Reverse Repo	ECMR	557.28	11.37	2.04%	2.04%	481.36	29.57	6.14%	6.14%	519.22	32.42	6.24%	6.24%
E22	CCIL - CBLO	ECBO	198.98	1.11	0.56%	0.56%	198.23	1.15	0.58%	0.58%	154.60	0.90	0.58%	0.58%
E23	Commercial Papers	ECCP	128.97	2.94	2.28%	2.28%	105.59	7.55	7.15%	7.15%	66.48	3.16	4.76%	4.76%
E25	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	51.07	2.24	4.38%	4.38%	50.33	5.33	10.60%	10.60%	50.33	1.63	3.25%	3.25%
E26	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EPPD	5.12	0.16	3.11%	3.11%	5.10	0.42	8.24%	8.24%	5.12	0.25	4.82%	4.82%
E32	Net Current Assets (Only in respect of ULIP Business)	ENCA	282.36	-	0.00%	0.00%	282.36	-	0.00%	0.00%	249.12	-	0.00%	0.00%
F03	Equity Shares (incl Co-op Societies)	OESH	1,326.68	93.12	7.02%	7.02%	1,083.52	565.44	52.19%	52.19%	472.02	8.12	1.72%	1.72%
F04	Equity Shares (PSUs & Unlisted)	OEPD	112.48	33.35	29.65%	29.65%	110.56	63.30	57.26%	57.26%	99.16	-51.74	-52.18%	-52.18%
F17	Securitized Assets	OPSA	30.21	0.72	2.39%	2.39%	29.47	2.15	7.28%	7.28%	28.60	1.50	5.24%	5.24%
TOTAL			41,739.71	2,550.84			39,199.14	9,030.22			29,200.03	2,012.19		

CERTIFICATION

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

Date: January 23, 2015

Prasun Gajri
Chief Investment Officer

FORM L-35- DOWNGRADING OF INVESTMENT

FORM - 2

(Read with Regulation 10)

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Registration Number: 101

Statement as on: December 31, 2014

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

PART - A

Name of Fund : Life Fund

₹ Crores

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	<u>During the Quarter</u>								
			-	-	-	-	-	-	
B.	<u>As on Date</u>								
	10.20% Tata Steel Ltd NCD Mat 07-May-2015	ECOS	8.40	May 07, 2008	CRISIL Ltd	CRISIL AAA	CRISIL AA	Dec 24, 2008	
	9.40% OBC Perpetual Bond Mat 7-Dec-2036	EUPD	7.10	Dec 11, 2006	ICRA Ltd	ICRA AA+	ICRA AA	Apr 02, 2012	
	14% ARCH Pharmedlabs NCD Mat 16-Feb-2019	OLDB	10.00	Jun 13, 2012	ICRA Ltd	ICRA A	ICRA D	Apr 12, 2013	
	9.15% Tata Power NCD mat 17-Sep-2018	IODS	5.99	Sep 23, 2010	CRISIL Ltd	CRISIL AA	CRISIL AA-	Oct 18, 2013	
	9.15% Tata Power NCD mat 17-Sep-2019	IODS	5.99	Sep 23, 2010	CRISIL Ltd	CRISIL AA	CRISIL AA-	Oct 18, 2013	
	9.15% Tata Power NCD mat 17-Sep-2020	IODS	5.98	Sep 23, 2010	CRISIL Ltd	CRISIL AA	CRISIL AA-	Oct 18, 2013	
	9.55% Hindalco Industries Ltd NCD Mat 25-Apr-2022	ECOS	34.58	Apr 27, 2012	CRISIL Ltd	CRISIL AA+	CRISIL AA	Jun 20, 2014	
	9.55% Hindalco Industries Ltd NCD Mat 27-Jun-2022	ECOS	24.60	Jul 17, 2013	CRISIL Ltd	CRISIL AA+	CRISIL AA	Jun 20, 2014	
	9.60% Hindalco Industries Ltd NCD Mat 02-Aug-2022	ECOS	43.93	Oct 01, 2013	CRISIL Ltd	CRISIL AA+	CRISIL AA	Jun 20, 2014	

CERTIFICATION

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

Date: January 23, 2015

Prasun Gajri
Chief Investment Officer

FORM L-35- DOWNGRADING OF INVESTMENT

FORM - 2

(Read with Regulation 10)

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Registration Number: 101

Statement as on: December 31, 2014

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

PART - A

Name of Fund : Pension & General Annuity and Group Business

₹ Crores

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	<u>During the Quarter</u>								
			-	-	-	-	-	-	
B.	<u>As on Date</u>								
	10.20% Tata Steel Ltd NCD Mat 07-May-2015	ECOS	1.60	May 07, 2008	CRISIL Ltd	CRISIL AAA	CRISIL AA	Dec 24, 2008	
	9.40% OBC Perpetual Bond Mat 7-Dec-2036	EUPD	2.90	Dec 11, 2006	ICRA Ltd	ICRA AA+	ICRA AA	Apr 02, 2012	
	14% ARCH Pharmalabs NCD Mat 16-Feb-2019	OLDB	10.00	Jun 13, 2012	ICRA Ltd	ICRA A	ICRA D	Apr 12, 2013	

CERTIFICATION

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

Date: January 23, 2015

Prasun Gajri
Chief Investment Officer

FORM L-35- DOWNGRADING OF INVESTMENT

FORM - 2

(Read with Regulation 10)

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Registration Number: 101

Statement as on: December 31, 2014

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

PART - A

Name of Fund : Unit Linked Funds

₹ Crores

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	<u>During the Quarter</u>								
			-	-	-	-	-	-	
B.	<u>As on Date</u>								
	9.55% Hindalco Industries Ltd NCD Mat 25-Apr-2022	ECOS	15.27	19-Jul-13	CRISIL Ltd	CRISIL AA+	CRISIL AA	Jun 20, 2014	
	9.55% Hindalco Industries Ltd NCD Mat 27-Jun-2022	ECOS	40.64	19-Jul-13	CRISIL Ltd	CRISIL AA+	CRISIL AA	Jun 20, 2014	

CERTIFICATION

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

Date: January 23, 2015

Prasun Gajri
Chief Investment Officer

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

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date : December 31, 2014

Sr. No	Particulars	For the quarter ended December 31, 2014				For the nine months ended December 31, 2014				For the quarter ended December 31, 2013				For the nine months ended December 31, 2013			
		Premium (₹ Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (₹ Lakhs)	Premium (₹ Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (₹ Lakhs)	Premium (₹ Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (₹ Lakhs)	Premium (₹ Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (₹ Lakhs)
1	First year Premium																
	i Individual Single Premium- (ISP)																
	From 0-10000	91.06	44,050	44,050	2,321.22	216.81	100,348	100,352	3,187.68	45.58	75,573	75,573	3,823.56	391.61	161,911	133,573	15,820.02
	From 10,000-25,000	14.28	74	74	68.61	55.82	295	314	673.50	22.63	93	93	462.59	73.94	297	326	1,502.96
	From 25001-50,000	57.26	133	135	141.77	163.16	382	515	849.29	63.80	133	130	743.70	227.13	458	766	2,133.05
	From 50,001- 75,000	9.68	15	15	162.23	57.27	129	205	663.42	19.64	27	27	214.18	74.10	101	193	762.40
	From 75,000-100,000	44.21	47	47	103.81	123.90	129	129	241.04	25.92	26	26	58.77	124.16	126	136	290.47
	From 1,00,001 -1,25,000	5.27	5	5	167.43	12.18	11	11	175.45	2.36	2	2	2.73	14.06	10	14	27.73
	Above ₹ 1,25,000	1,116.22	103	103	1,504.25	2,860.46	288	288	3,141.68	459.02	49	45	629.92	1,815.99	232	219	2,518.47
	ii Individual Single Premium (ISPA)- Annuity																
	From 0-50000	21.61	61	61	2.44	106.71	303	295	9.37	51.86	163	158	3.99	193.04	610	578	13.43
	From 50,001-100,000	172.13	205	203	17.98	928.06	1,105	1,095	82.83	281.96	332	331	21.22	1,000.38	1,179	1,169	69.40
	From 1,00,001-150,000	272.35	214	220	31.47	1,360.37	1,067	1,070	122.26	345.33	266	265	26.14	926.66	709	704	66.18
	From 150,001- 2,00,000	147.45	88	91	18.20	636.49	387	390	64.78	81.55	47	45	6.12	238.25	142	140	17.59
	From 2,00,001-250,000	57.90	26	25	4.25	278.86	131	123	28.05	69.07	31	30	5.39	150.94	69	68	11.49
	From 2,50,001 -3,00,000	58.80	21	21	7.42	295.76	113	111	32.02	88.04	32	32	6.82	194.13	72	72	14.38
	Above ₹ 3,00,000	4,829.77	215	218	2,003.50	14,665.21	790	765	5,096.52	2,882.62	202	194	224.14	4,584.87	367	349	370.42
	iii Group Single Premium (GSP)																
	From 0-10000	403.59	13	8,846	28,917.45	(521.57)	26	11,212	208,666.11	(1,049.14)	3	(295)	30,628.07	(278.47)	17	8,928	104,331.78
	From 10,000-25,000	439.00	6	4,436	37,457.15	1,006.40	14	15,599	122,869.07	308.97	9	1,575	29,235.15	790.17	18	3,934	55,235.90
	From 25001-50,000	188.89	5	4,483	33,028.52	582.90	29	10,428	113,543.05	151.22	15	2,159	25,990.79	481.04	39	21,094	45,910.35
	From 50,001- 75,000	100.54	14	7,801	35,331.21	318.94	30	19,624	110,263.05	62.24	8	764	8,450.75	214.49	24	6,044	28,600.45
	From 75,000-100,000	64.42	6	4,080	15,801.37	237.15	17	10,890	70,084.19	62.49	5	3,283	12,475.55	176.54	28	42,021	22,547.21
	From 1,00,001 -1,25,000	43.70	7	2,395	8,557.72	161.01	19	10,792	29,686.12	35.49	7	385	4,100.13	112.87	18	8,497	27,901.46
	Above ₹ 1,25,000	54,127.82	86	1,112,210	1,797,039.80	135,440.13	258	2,767,782	4,867,039.75	30,948.53	76	589,627	834,153.04	96,547.52	218	1,479,399	2,830,717.89
	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	901.30	14,661	13,332	464,819.78	2,715.67	42,404	38,861	1,370,929.12	1,747.25	24,928	22,602	603,146.85	4,830.75	67,511	68,374	1,628,956.30
	From 10,000-25,000	11,945.86	64,741	58,090	773,790.84	32,500.74	174,182	157,696	2,041,554.83	12,577.43	73,582	65,735	766,697.01	33,022.61	196,026	196,835	1,997,345.03
	From 25001-50,000	22,253.76	55,384	46,239	365,568.66	55,803.72	139,355	117,080	865,833.55	15,950.71	42,797	37,885	274,809.45	42,421.61	113,034	108,612	716,977.70
	From 50,001- 75,000	4,303.93	6,531	5,368	86,608.53	11,497.38	17,034	14,203	317,345.07	3,337.77	6,328	5,603	67,156.25	8,565.66	15,696	15,076	166,612.87
	From 75,000-100,000	13,927.49	14,686	11,747	145,133.74	33,407.93	35,368	28,540	334,676.40	9,864.18	11,231	9,803	101,023.84	24,222.57	27,917	26,117	266,481.18
	From 1,00,001 -1,25,000	1,582.32	1,211	991	24,017.71	4,347.55	3,679	3,100	58,870.82	1,078.75	1,143	1,012	23,527.29	2,850.87	2,759	2,641	57,112.23
	Above ₹ 1,25,000	19,584.76	6,723	5,412	178,545.73	44,564.58	15,982	12,693	404,222.56	13,745.03	4,724	4,068	140,639.61	28,437.12	11,147	10,283	348,558.77
	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date : December 31, 2014

Sr. No	Particulars	For the quarter ended December 31, 2014				For the nine months ended December 31, 2014				For the quarter ended December 31, 2013				For the nine months ended December 31, 2013			
		Premium (₹ Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (₹ Lakhs)	Premium (₹ Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (₹ Lakhs)	Premium (₹ Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (₹ Lakhs)	Premium (₹ Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (₹ Lakhs)
	vii Group Non Single Premium (GNSP)																
	From 0-10000	-	-	-	-	-	-	-	-	(0.05)	-	-	(0.25)	(0.20)	-	-	(0.98)
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Above ₹ 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	viii Group Non Single Premium- Annuity- GNSPA																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above ₹ 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Renewal Premium																
	i Individual																
	From 0-10000	6,650.44	132,049	142,681	898,719.22	18,860.11	296,391	418,827	2,380,152.96	6,064.23	132,669	145,757	471,851.33	17,573.63	291,185	443,564	1,277,821.35
	From 10,000-25,000	41,104.85	294,997	404,119	1,733,007.86	117,439.25	674,281	1,200,062	4,696,046.12	34,815.50	282,640	401,001	958,735.28	102,959.82	634,124	1,258,337	3,388,128.76
	From 25001-50,000	67,115.41	194,339	266,719	1,239,174.89	174,785.95	424,759	748,258	3,292,788.83	56,989.32	169,397	235,693	802,968.10	147,773.12	363,519	668,640	2,707,122.69
	From 50,001- 75,000	11,837.60	36,950	72,327	475,206.37	32,512.42	63,799	214,901	1,369,442.12	9,588.63	32,195	63,467	220,697.52	26,949.51	54,927	190,621	1,138,681.85
	From 75,000-100,000	42,718.59	47,185	53,565	515,191.22	112,135.13	114,672	146,172	1,348,265.51	36,346.11	40,475	45,535	390,301.07	94,983.83	98,407	124,887	1,126,435.06
	From 1,00,001 -1,25,000	4,150.79	7,798	16,368	189,191.47	11,550.65	12,642	48,677	542,189.12	3,301.64	6,507	13,674	83,628.02	9,262.67	10,400	41,145	437,927.00
	Above ₹ 1,25,000	51,860.34	20,448	25,628	675,805.76	137,593.94	49,948	73,344	1,871,368.02	44,596.40	17,430	21,534	465,612.22	116,526.19	42,999	63,683	1,567,638.84
	ii Individual- Annuity																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above ₹ 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	iii Group																
	From 0-10000	-	-	-	-	(0.10)	-	-	(0.50)	(0.05)	-	-	(0.25)	(0.54)	-	-	(2.74)
	From 10,000-25,000	0.49	2	2	2.46	1.44	7	7	7.19	-	-	-	0.90	-	-	4.47	
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	0.50	-	2.49	
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	0.50	-	2.52	
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above ₹ 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	iv Group- Annuity																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above ₹ 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Note:

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

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

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date : December 31, 2014

Sr No.	Channels	For the quarter ended December 31, 2014			For the nine months ended December 31, 2014			For the quarter ended December 31, 2013			For the nine months ended December 31, 2013		
		No. of Policies/ No. of Schemes	No. of Lives Covered	Premium (₹ Crores)	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium (₹ Crores)	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium (₹ Crores)	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium (₹ Crores)
1	Individual agents	2	58	0	6	2,225	1	-	-	-	-	-	-
2	Corporate agents-Banks	1	626,792	45	10	1,552,855	133	4	173,537	34	14	492,685	98
3	Corporate agents -Others	-	13,722	13	1	40,783	37	-	9,050	10	1	23,353	14
4	Brokers	30	14,717	3	85	42,541	10	39	7,394	2	74	21,428	4
5	Micro agents	-	-	-	-	-	-	-	-	-	-	-	-
6	Direct business	104	488,962	493	291	1,207,923	1,191	80	407,517	260	273	1,032,451	865
	Total(A)	137	1,144,251	554	393	2,846,327	1,372	123	597,498	305	362	1,569,917	980
1	Referral (B)	-	-	-	-	-	-	-	-	-	-	-	-
	Grand Total (A+B)	137	1,144,251	554	393	2,846,327	1,372	123	597,498	305	362	1,569,917	980

Note:

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

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

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date : December 31, 2014

Sr. No.	Channels	For the quarter ended December 31, 2014		For the nine months ended December 31, 2014		For the quarter ended December 31, 2013		For the nine months ended December 31, 2013	
		No. of Policies	Premium (₹ Crores)	No. of Policies	Premium (₹ Crores)	No. of Policies	Premium (₹ Crores)	No. of Policies	Premium (₹ Crores)
1	Individual agents	68,192	101	175,873	315	109,968	109	264,286	281
2	Corporate agents-Banks	105,711	588	264,862	1,412	98,614	414	236,183	957
3	Corporate agents -Others	4,119	17	11,403	41	408	12	1,133	34
4	Brokers	9,049	31	25,576	88	12,108	34	41,472	114
5	Micro agents	-	-	-	-	-	-	-	-
6	Direct business	22,123	77	55,719	209	20,504	59	57,299	158
	Total (A)	209,194	814	533,433	2,066	241,602	627	600,373	1,544
1	Referral (B)	-	-	12	0	107	0	134	0
	Grand Total (A+B)	209,194	814	533,445	2,066	241,709	627	600,507	1,544

Note:

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

FORM L-39-DATA ON SETTLEMENT OF CLAIMS - INDIVIDUAL FOR THE QUARTER ENDED DECEMBER 31, 2014

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date : December 31, 2014

Ageing of Claims									
Sr.No.	Types of Claims	No. of claims paid						Total no. of claims paid	Total amount of claims paid (₹ Crores)
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity claims*	2,993	39,177	1,120	326	153	83	43,852	176
2	Survival benefit	1,295	1,071	465	373	181	18	3,403	1
3	For Annuities / pension	11	5,982	131	58	125	61	6,368	20
4	For surrender	-	68,171	305	23	5	1	68,505	1,253
5	Other benefits	-	3,510	234	395	69	154	4,362	61
1	Death claims \$	-	2,037	124	48	-	-	2,209	49

FORM L-39-DATA ON SETTLEMENT OF CLAIMS - GROUP FOR THE QUARTER ENDED DECEMBER 31, 2014

Ageing of Claims									
Sr.No.	Types of Claims	No. of claims paid						Total no. of claims paid	Total amount of claims paid (₹ Crores)
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity claims	-	-	-	-	-	-	-	-
2	Survival benefit	-	-	-	-	-	-	-	-
3	For Annuities / pension @	-	45,149	-	-	-	-	45,149	319
4	For surrender	-	39,871	-	-	-	-	39,871	76
5	Other benefits #	-	5,278	-	-	-	-	5,278	244
1	Death claims	-	1,286	20	5	-	-	1,311	13

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

\$ 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.

@ Figures have been inadvertently reported in the row "For Annuities / pensions" claim type. Kindly ignore the figures as reported in this form here and find the rectified corresponding form for this quarter included in the [website disclosures for Q3 FY 2015-16](#)

FOR L-40- : CLAIMS DATA FOR LIFE - INDIVIDUAL FOR THE QUARTER ENDED DECEMBER 31, 2014

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date : December 31, 2014

Number of claims only

Sl. No.	Claims Experience	For Death \$	For Maturity**	Survival Benefit	For Annuities/ Pension	For Surrender	Other Benefits
1	Claims O/S at the beginning of the period	676	11,596	1,748	1,517	1,612	76,615
2	Claims reported during the period *	2,842	41,781	3,456	6,602	70,674	4,277
3	Claims settled during the period	(2,209)	(43,852)	(3,403)	(6,368)	(68,505)	(4,362)
4	Claims repudiated during the period	(223)	-	-	-	(2)	-
	(a) Less than 2 years from the date of acceptance of risk	(216)	-	-	-	(2)	-
	(b) Greater than 2 years from the date of acceptance of risk	7	-	-	-	-	-
5	Claims Rejected	(56)	-	-	-	-	-
6	Claims written back	-	-	-	-	-	-
7	Claims O/S at end of the period	1,030	9,525	1,801	1,751	3,779	76,530
	Less than 3 months	729	2,179	829	566	3,723	859
	3 months to 6 months	301	2,047	401	102	35	6,026
	6 months to 1 year	-	2,511	532	455	16	1,994
	1 year and above	-	2,788	39	628	5	67,651

FOR L-40- : CLAIMS DATA FOR LIFE - GROUP FOR THE QUARTER ENDED DECEMBER 31, 2014

Number of claims only

Sl. No.	Claims Experience	For Death	for Maturity	Survival Benefit	For Annuities/ Pension @	For Surrender	Other Benefits #
1	Claims O/S at the beginning of the period	21	-	-	-	-	-
2	Claims reported during the period	1,354	-	-	45,149	39,871	5,278
3	Claims settled during the period	(1,311)	-	-	(45,149)	(39,871)	(5,278)
4	Claims repudiated during the period	(8)	-	-	-	-	-
	(a) Less than 2 years from the date of acceptance of risk	(8)	-	-	-	-	-
	(b) Greater than 2 years from the date of acceptance of risk	-	-	-	-	-	-
5	Claims Rejected	(2)	-	-	-	-	-
6	Claims written back	-	-	-	-	-	-
7	Claims O/S at end of the period	54	-	-	-	-	-
	Less than 3 months	34	-	-	-	-	-
	3 months to 6 months	20	-	-	-	-	-
	6 months to 1 year	-	-	-	-	-	-
	1 year and above	-	-	-	-	-	-

\$ Rural death claims are included in details of Individual death claims.

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

* In case of death- the claims for which all the documentations have been completed needs to be shown here.

Number of claims are based on claims of individual members.

@ Figures have been inadvertently reported in the column "For Annuities / pensions" claim type. Kindly ignore the figures as reported in this form here and find the rectified corresponding form for this quarter included in the [website disclosures for Q3 FY 2015-16](#)

FORM L-41 GRIEVANCE DISPOSAL

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date : December 31, 2014

GRIEVANCE DISPOSAL FOR THE QUARTER ENDING DECEMBER 31, 2014

Sr No.	Particulars	Opening balance as on beginning of the period	Additions during the quarter	Complaints resolved/ settled during the quarter			Complaints pending at the end of the period	Total complaints registered during the period
				Fully Accepted	Partial Accepted	Rejected		
1	Complaints made by customers							
a)	Death claims	8	98	-	-	106	-	322
b)	Policy servicing	30	268	79	-	204	15	1,498
c)	Proposal processing	33	390	120	-	289	14	1,468
d)	Survival claims	23	331	42	-	303	9	1,595
e)	ULIP related	4	30	5	-	26	3	234
f)	Unfair business practices	239	5,073	799	-	4,394	119	21,842
g)	Others	8	103	16	-	91	4	413
	Total Number of complaints:	345	6,293	1,061	-	5,413	164	27,372

2	Total number of policies during corresponding period of previous year	600,869
3	Total number of claims during corresponding period of previous year	382,885
4	Total number of policies during current period	533,838
5	Total number of claims during current period	640,389
6	Total number of policy complaints (current period) per 10,000 policies (current year)	427
7	Total number of claim complaints (current Period) per 10,000 claims registered (current year)	30

8	Duration wise pending status	Complaints made by customers	Complaints made by intermediaries	Total
(a)	Upto 7 days	107	-	107
(b)	7-15 days	10	-	10
(c)	15-30 days	6	-	6
(d)	30-90 days	11	-	11
(e)	90 days & beyond	30	-	30
	Total Number of complaints:	164	-	164

HDFC Standard Life Insurance Company Limited

L-42- Valuation Basis (Life Insurance) as at December 31, 2014

(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 policies)	5.2%	5.2%
(b.2) Unit Linked	5.2%	5.2%

(2) Mortality Assumptions

Expressed as a % of IALM 2006-08, unless otherwise stated

(a) Individual Business	Minimum	Maximum
(a.1) Participating policies	48%	102%
(a.2) Non-participating policies	48%	198%
(a.3) Annuities	48%	48%
(a.4) Unit linked	36%	102%
(a.5) Health insurance	72%	102%
(b) Group Business (unit linked)	132%	132%

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

(3) Expense Assumptions

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

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

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

The per policy costs vary by premium frequency 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.

HDFC Standard Life Insurance Company Limited**L-42- Valuation Basis (Life Insurance) as at December 31, 2014****(6) Policyholder's Reasonable Expectations**

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

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

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

- a) Reversionary bonus rates are set at a level consistent with the valuation basis
- b) The mathematical reserves are subject to a minimum of the guaranteed surrender value at a policy level.
- c) 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 cash flows in calculating the reserves.

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

- (a.1) An IBNR provision has been made to make an allowance for the claims that may have occurred but have not yet been reported.
- (a.2) The reserve for IBNR claims is based on risk premium/charge for Non Linked/Linked businesses.

(9) Change in Valuation Methods or Bases**(9.a) Individuals Assurances**

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

(9.b) Annuities

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

(9.c) Unit Linked

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

(9.d) Health

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

(9.e) Group

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

Notes

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

2 Changes to Maintenance and claim expense assumptions

The tables below shows the per policy maintenance expense assumptions in ₹ per annum as at 31st March 2014:

Payment Mode	Annual	Half Yearly	Quarterly	Monthly	Single
SI- ECS	392	495	700	919	N.A
Non SI- ECS	455	560	774	988	348
Paid up	348	348	348	348	N.A