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IRDA PUBLIC DISCLOSURES
FOR THE YEAR ENDED MARCH 31, 2016

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

SEGMENTAL REVENUE ACCOUNT FOR THE QUARTER ENDED MARCH 31, 2016

Policyholders' Account (Technical Account)

(₹ '000)

Particulars	Schedule	Participating Funds				Non Participating Funds						Unit Linked Funds					Total Policyholder Fund (A + B + C)
		Individual & Group Life	Individual & Group Pension	Group Pension Variable	Total (A)	Individual & Group Life	Life Group Variable	Individual & Group Pension	Group Pension Variable	Annuity	Health	Total (B)	Individual Life	Individual Pension	Group Life	Group Pension	
Premiums earned - net																	
(a) First year premium		4,322,237	261,653	-	4,583,890	1,050,731	-	304,965	-	-	201,676	1,557,372	5,908,455	544,572	-	-	6,453,027
(b) Renewal premium		11,659,618	584,682	-	12,244,300	2,213,797	-	338,715	-	-	120,059	2,672,571	17,174,030	3,348,466	-	-	20,522,496
(c) Single premium		-	3,200	34	3,234	5,519,304	905,447	1,502,375	1,020,150	1,043,546	912	9,991,734	171,638	40,922	2,889,660	292,655	3,394,875
Premium	L-4	15,981,855	849,535	34	16,831,424	8,783,832	905,447	2,146,055	1,020,150	1,043,546	322,647	14,221,677	23,254,123	3,933,960	2,889,660	292,655	30,370,398
(d) Reinsurance ceded		(8,673)	-	-	(8,673)	(241,036)	-	-	-	-	(65,796)	(306,832)	(23,133)	-	-	-	(23,133)
(e) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sub Total		15,973,182	849,535	34	16,822,751	8,542,796	905,447	2,146,055	1,020,150	1,043,546	256,851	13,914,845	23,230,990	3,933,960	2,889,660	292,655	30,347,265
Income from investments																	
(a) Interest, dividends & rent - gross		2,632,271	270,909	699	2,903,879	700,889	141,694	260,439	98,993	178,378	6,208	1,386,601	3,731,546	694,415	473,351	123,010	5,022,322
(b) Profit on sale / redemption of investments		382,042	64,473	42	446,557	18,807	12	391	-	526	32	19,768	4,642,780	1,191,514	151,696	31,485	6,017,475
(c) (Loss on sale / redemption of investments)		(221,493)	(77,925)	-	(299,418)	-	-	-	(615)	-	-	(615)	(1,980,587)	(457,760)	(135,083)	(26,186)	(2,599,616)
(d) Transfer / gain on revaluation / change in fair value		-	-	-	-	-	-	-	-	-	-	-	(7,817,238)	(2,012,766)	29,066	2,210	(9,798,728)
(e) Amortisation of premium / discount on investments		(44,095)	(5,300)	(3)	(49,398)	(832)	1,586	4,918	3,830	(2,542)	(118)	6,842	16,684	13,786	14,122	6,860	51,452
Sub Total		2,748,725	252,157	738	3,001,620	718,864	143,292	265,748	102,208	176,362	6,122	1,412,596	(1,406,815)	(570,811)	533,152	137,379	(1,307,095)
Other income - Transfer from Shareholders' Account		-	-	-	-	-	3,787	-	19,556	26,049	(34,873)	14,519	-	-	-	-	-
Other income		37,318	1,056	-	38,374	3,778	-	473	-	(147)	397	4,501	233,091	(1,247)	-	-	231,844
TOTAL (A)		18,759,225	1,102,748	772	19,862,745	9,265,438	1,052,526	2,412,276	1,141,914	1,245,810	228,497	15,346,461	22,057,266	3,361,902	3,422,812	430,034	29,272,014
Commission																	
First year commission		1,028,066	15,811	-	1,043,877	172,248	-	21,736	-	-	25,058	219,042	1,010,673	37,202	-	-	1,047,875
Renewal commission		301,616	7,404	-	309,020	7,303	-	5,748	-	-	6,661	19,712	88,692	27,883	-	-	116,575
Single commission		-	(2)	-	(2)	1,739	51	-	-	10,868	-	12,658	2,039	507	-	-	2,546
Sub Total	L-5	1,329,682	23,213	-	1,352,895	181,290	51	27,484	-	10,868	31,719	251,412	1,101,404	65,592	-	-	1,166,996
Operating expenses related to insurance business	L-6	2,452,763	143,249	498	2,596,510	1,038,528	6,210	141,466	5,988	61,384	171,109	1,424,685	2,618,250	248,638	36,563	3,292	2,906,743
Provisions for doubtful debts		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bad debts written off		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for tax		1,116,779	-	-	1,116,779	244,580	-	-	-	-	-	244,580	(174,330)	-	(6,817)	-	(181,147)
Provisions (other than taxation)																	
(a) For diminution in the value of investments (net)		96,954	-	-	96,954	-	-	-	-	-	-	-	-	-	-	-	96,954
(b) Others - Provision for standard and non standard assets		(770)	9	-	(761)	(473)	-	(42)	-	24	(70)	(561)	434	144	(17)	(4)	557
Service tax on linked charges		-	-	-	-	-	-	-	-	-	-	-	455,271	55,227	9,640	2,524	522,662
TOTAL (B)		4,995,408	166,471	498	5,162,377	1,463,925	6,261	168,908	5,988	72,276	202,758	1,920,116	4,001,029	369,601	39,369	5,812	4,415,811
Benefits paid (net)	L-7	1,506,551	276,524	33,404	1,816,479	2,603,796	269,664	257,858	384,182	196,475	15,618	3,727,593	15,511,603	3,096,622	869,559	124,538	19,602,322
Interim bonuses paid		16,843	3,280	-	20,123	-	-	-	-	-	-	-	-	-	-	-	20,123
Terminal bonuses paid		86,033	28,311	2,940	117,284	-	-	-	-	-	-	-	-	-	-	-	117,284
Change in valuation of liability against life policies in force																	
(a) Gross		10,110,783	515,655	(35,291)	10,591,147	(5,398,694)	776,601	1,931,949	751,744	977,059	17,476	(943,865)	108,518	18,556	325	4,641	132,040
(b) Amount ceded in reinsurance		473,098	-	-	473,098	9,144,867	-	-	-	-	(7,355)	9,137,512	(26,861)	-	-	-	(26,861)
(c) Amount accepted in reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Unit Reserve		-	-	-	-	-	-	-	-	-	-	-	5,686,668	(597,943)	2,537,750	287,295	7,913,770
(e) Funds for discontinued policies		-	-	-	-	-	-	-	-	-	-	-	(2,940,020)	386,655	-	-	(2,553,365)
TOTAL (C)		12,193,308	823,770	1,053	13,018,131	6,349,969	1,046,265	2,189,807	1,135,926	1,173,534	25,739	11,921,240	18,339,908	2,903,890	3,407,634	416,474	25,067,906
SURPLUS / (DEFICIT) (D) = (A)-(B)-(C)		1,570,509	112,507	(779)	1,682,237	1,451,544	-	53,561	-	-	-	1,505,105	(283,671)	88,411	(24,191)	7,748	(211,703)
APPROPRIATIONS																	
Transfer to Shareholders' Account		637,697	53,253	327	691,277	1,451,544	-	53,561	-	-	-	1,505,105	(283,671)	88,411	(24,191)	7,748	(211,703)
Transfer to other reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Funds for future appropriation - Provision for lapsed policies unlikely to be revived (Linked Individual)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance being funds for future appropriations (Participating - Life & Pension)		932,812	59,254	(1,106)	990,960	-	-	-	-	-	-	-	-	-	-	-	990,960
TOTAL (D)		1,570,509	112,507	(779)	1,682,237	1,451,544	-	53,561	-	-	-	1,505,105	(283,671)	88,411	(24,191)	7,748	(211,703)
The total surplus as mentioned below :																	
(a) Interim bonuses paid		16,843	3,280	-	20,123	-	-	-	-	-	-	-	-	-	-	-	20,123
(b) Terminal bonuses paid		86,033	28,311	2,940	117,284	-	-	-	-	-	-	-	-	-	-	-	117,284
(c) Allocation of bonus to Policyholders'		5,147,833	422,941	-	5,570,774	-	-	-	-	-	-	-	-	-	-	-	5,570,774
(d) Surplus shown in the Revenue Account		1,570,509	112,507	(779)	1,682,237	1,451,544	-	53,561	-	-	-	1,505,105	(283,671)	88,411	(24,191)	7,748	2,975,639
(e) Total surplus :[(a)+(b)+(c)+(d)]		6,821,218	567,039	2,161	7,390,418	1,451,544	-	53,561	-	-	-	1,505,105	(283,671)	88,411	(24,191)	7,748	8,683,820

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

SEGMENTAL REVENUE ACCOUNT FOR THE YEAR ENDED MARCH 31, 2016

(₹ '000)																			
Particulars	Schedule	Participating Funds				Non Participating Funds							Unit Linked Funds					Total Policyholder Fund (A + B + C)	
		Individual & Group Life	Individual & Group Pension	Pension Group Variable	Total (A)	Individual & Group Life	Life Group Variable	Individual & Group Pension	Pension Group Variable	Annuity	Health	Total (B)	Individual Life	Individual Pension	Group Life	Group Pension	Total (C)		
Premium earned - net																			
(a) First year premium		9,166,337	613,273	-	9,779,610	3,133,425	-	608,023	-	-	622,901	4,364,349	16,611,672	2,209,312	-	-	-	18,820,984	32,964,943
(b) Renewal premium		31,673,117	2,183,530	-	33,856,647	5,439,148	-	973,342	-	-	273,957	6,686,447	48,711,129	9,003,337	-	-	-	57,714,466	98,257,560
(c) Single premium		-	6,134	16,990	23,124	12,067,374	1,754,836	2,418,324	3,417,204	2,677,014	912	22,335,664	569,725	266,181	7,644,273	1,068,306	9,548,485	31,907,273	
Premium	L-4	40,839,454	2,802,937	16,990	43,659,381	20,639,947	1,754,836	3,999,689	3,417,204	2,677,014	897,770	33,386,460	65,892,526	11,478,830	7,644,273	1,068,306	86,083,935	163,129,776	
(d) Reinsurance ceded		(33,856)	-	-	(33,856)	(897,795)	-	-	-	-	(237,677)	(1,135,472)	(172,652)	-	-	-	(172,652)	(1,341,980)	
(e) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Sub Total		40,805,598	2,802,937	16,990	43,625,525	19,742,152	1,754,836	3,999,689	3,417,204	2,677,014	660,093	32,250,988	65,719,874	11,478,830	7,644,273	1,068,306	85,911,283	161,787,796	
Income from investments																			
(a) Interest, dividends & rent - gross		9,747,526	1,037,081	2,632	10,787,239	2,520,639	532,500	915,498	355,949	648,131	20,710	4,993,427	13,932,344	2,749,215	1,783,905	479,092	18,944,556	34,725,222	
(b) Profit on sale/redemption of investments		1,525,456	243,552	49	1,769,057	31,442	6,941	9,311	5,484	1,087	63	54,328	25,287,231	9,502,459	709,822	229,634	35,729,146	37,552,531	
(c) (Loss on sale/redemption of investments)		(2,602,323)	(518,194)	-	(3,120,517)	(765)	(157)	(329)	(706)	-	-	(1,957)	(5,203,446)	(1,205,103)	(251,713)	(66,698)	(6,726,960)	(9,849,434)	
(d) Transfer/gain on revaluation/change in fair value		-	-	-	-	-	-	-	-	-	-	-	(31,890,477)	(11,722,395)	(792,603)	(304,984)	(44,710,459)	(44,710,459)	
(e) Amortisation of premium/discount on investments		(96,818)	(22,181)	(3)	(119,002)	25,870	8,723	37,879	15,361	(8,897)	(270)	78,666	94,853	37,362	67,465	28,530	228,210	187,874	
Sub Total		8,573,841	740,258	2,678	9,316,777	2,577,186	548,007	962,359	376,088	640,321	20,503	5,124,464	2,220,505	(638,462)	1,516,876	365,574	3,464,493	17,905,734	
Other income - Transfer from Shareholders' Account		-	-	-	-	-	17,794	-	63,918	87,199	211,130	380,041	-	-	-	-	-	380,041	
Other income		209,057	11,345	-	220,402	28,097	6	3,325	-	2,392	2,205	36,025	323,041	11,663	-	-	334,704	591,131	
TOTAL (A)		49,588,496	3,554,540	19,668	53,162,704	22,347,435	2,320,643	4,965,373	3,857,210	3,406,926	893,931	37,791,518	68,263,420	10,852,031	9,161,149	1,433,880	89,710,480	180,664,702	
Commission																			
First year commission		2,134,415	35,268	-	2,169,683	487,664	-	43,304	-	-	80,462	611,430	2,818,926	151,180	-	-	2,970,106	5,751,219	
Renewal commission		818,053	32,263	-	850,316	17,103	-	17,130	-	-	16,177	50,410	253,296	70,435	-	-	323,731	1,224,457	
Single commission		-	(2)	-	(2)	3,543	460	-	-	29,417	(3)	33,417	5,554	3,781	10	-	9,345	42,760	
Sub Total	L-5	2,952,468	67,529	-	3,019,997	508,310	460	60,434	-	29,417	96,636	695,257	3,077,776	225,396	10	-	3,303,182	7,018,436	
Operating expenses related to insurance business	L-6	5,841,730	381,104	638	6,223,472	2,992,279	13,181	268,123	25,575	177,087	604,134	4,080,379	7,358,621	925,590	114,277	15,968	8,414,456	18,718,307	
Provisions for doubtful debts		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Bad debts written off		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Provision for tax		1,374,796	-	-	1,374,796	650,824	-	-	-	-	-	650,824	(282,073)	-	1,965	-	(280,108)	1,745,512	
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(a) For diminution in the value of investments (net)		2,515	(22,952)	-	(20,437)	-	-	-	-	-	-	-	-	-	-	-	-	(20,437)	
(b) Others - Provision for standard and non standard assets		25,750	-	-	25,750	26,237	-	(57)	-	18	(88)	26,110	261	128	(21)	(5)	363	52,223	
Service tax on linked charges		-	-	-	-	-	-	-	-	-	-	-	1,601,187	208,368	34,670	9,640	1,853,865	1,853,865	
TOTAL (B)		10,197,259	425,681	638	10,623,578	4,177,650	13,641	328,500	25,575	206,522	700,682	5,452,570	11,755,772	1,359,482	150,901	25,603	13,291,758	29,367,906	
Benefits paid (net)	L-7	6,969,612	706,291	33,776	7,709,679	4,567,159	770,113	852,111	1,153,044	513,507	71,462	7,927,396	44,186,516	17,239,977	3,221,808	1,483,685	66,131,986	81,769,061	
Interim bonuses paid		72,936	5,148	-	78,084	-	-	-	-	-	-	-	-	-	-	-	-	78,084	
Terminal bonuses paid		518,511	51,185	2,940	572,636	-	-	-	-	-	-	-	-	-	-	-	-	572,636	
Change in valuation of liability against life policies in force																			
(a) Gross		28,463,967	2,165,879	(16,795)	30,613,051	7,187,129	1,536,889	3,632,745	2,678,591	2,686,897	43,152	17,765,403	241,738	54,538	(39,029)	2,457	259,704	48,638,158	
(b) Amount ceded in reinsurance		(25,728)	-	-	(25,728)	2,552,971	-	-	-	-	78,635	2,631,606	(29,558)	-	-	-	(29,558)	2,576,320	
(c) Amount accepted in reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(d) Unit Reserve		-	-	-	-	-	-	-	-	-	-	-	9,830,763	(9,332,912)	5,748,150	(109,416)	6,136,585	6,136,585	
(e) Funds for discontinued policies		-	-	-	-	-	-	-	-	-	-	-	838,005	1,092,156	-	-	1,930,161	1,930,161	
TOTAL (C)		35,999,298	2,928,503	19,921	38,947,722	14,307,259	2,307,002	4,484,856	3,831,635	3,200,404	193,249	28,324,405	55,067,464	9,053,759	8,930,929	1,376,726	74,428,878	141,701,005	
SURPLUS / (DEFICIT) (D) = (A)-(B)-(C)		3,391,939	200,356	(891)	3,591,404	3,862,526	-	152,017	-	-	-	4,014,543	1,440,184	438,790	79,319	31,551	1,989,844	9,595,791	
APPROPRIATIONS																			
Transfer to Shareholders' Account		637,697	53,253	327	691,277	3,862,526	-	152,017	-	-	-	4,014,543	1,906,010	459,775	79,319	31,551	2,476,655	7,182,475	
Transfer to other reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Funds for Future Appropriation - Provision for lapsed policies unlikely to be revived (Linked Individual)		-	-	-	-	-	-	-	-	-	-	-	(465,826)	(20,985)	-	-	(486,811)	(486,811)	
Balance being Funds for Future Appropriations (Participating - Life & Pension)		2,754,242	147,103	(1,218)	2,900,127	-	-	-	-	-	-	-	-	-	-	-	-	2,900,127	
TOTAL (D)		3,391,939	200,356	(891)	3,591,404	3,862,526	-	152,017	-	-	-	4,014,543	1,440,184	438,790	79,319	31,551	1,989,844	9,595,791	
The total surplus as mentioned below :																			
(a) Interim bonuses paid		72,936	5,148	-	78,084	-	-	-	-	-	-	-	-	-	-	-	-	78,084	
(b) Terminal bonuses paid		518,511	51,185	2,940	572,636	-	-	-	-	-	-	-	-	-	-	-	-	572,636	
(c) Allocation of bonus to Policyholders		5,147,833	422,941	-	5,570,774	-	-	-	-	-	-	-	-	-	-	-	-	5,570,774	
(d) Surplus shown in the Revenue account		3,391,939	200,356	(891)	3,591,404	3,862,526	-	152,017	-	-	-	4,014,543	1,440,184	438,790	79,319	31,551	1,989,844	9,595,791	
(e) Total Surplus : (a)+(b)+(c)+(d)		9,131,219	679,630	2,049	9,812,898	3,862,526	-	152,017	-	-	-	4,014,543	1,440,184	438,790	79,319	31,551	1,989,844	15,817,285	

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

SEGMENTAL REVENUE ACCOUNT FOR THE QUARTER ENDED MARCH 31, 2015

Policyholders' Account (Technical Account)

(₹ '000)

Particulars	Schedule	Participating Funds				Non Participating Funds						Unit Linked Funds					Total Policyholder Fund (A + B + C)	
		Individual & Group Life	Individual & Group Pension	Group Pension Variable	Total (A)	Individual & Group Life	Life Group Variable	Individual & Group Pension	Group Pension Variable	Annuity	Health	Total (B)	Individual Life	Individual Pension	Group Life	Group Pension		Total (C)
Premiums earned - net																		
(a) First year premium		1,754,698	154,056	-	1,908,754	1,100,795	-	117,925	-	-	117,965	1,336,685	6,476,297	1,073,506	-	-	7,549,803	10,795,242
(b) Renewal premium		10,330,449	460,601	-	10,791,050	1,418,156	-	255,980	-	-	64,572	1,738,708	17,188,829	3,171,548	-	-	20,360,377	32,890,135
(c) Single premium		218	-	591	809	2,633,540	873,555	205,181	1,862,880	1,361,973	23	6,937,152	142,088	140,553	2,338,872	183,890	2,805,403	9,743,364
Premium	L-4	12,085,365	614,657	591	12,700,613	5,152,491	873,555	579,086	1,862,880	1,361,973	182,560	10,012,545	23,807,214	4,385,607	2,338,872	183,890	30,715,583	53,428,741
(d) Reinsurance ceded		(7,997)	-	-	(7,997)	(207,122)	-	-	-	-	-	(249,825)	(46,556)	-	-	-	(46,556)	(304,378)
(e) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sub Total		12,077,368	614,657	591	12,692,616	4,945,369	873,555	579,086	1,862,880	1,361,973	139,857	9,762,720	23,760,658	4,385,607	2,338,872	183,890	30,669,027	53,124,363
Income from investments																		
(a) Interest, dividends & rent - gross		2,145,422	239,848	396	2,385,665	589,086	122,917	223,228	31,792	151,203	5,790	1,124,015	2,708,246	552,254	366,772	120,113	3,747,384	7,257,065
(b) Profit on sale / redemption of investments		3,158,743	450,605	70	3,609,418	84,770	-	12,793	98	11,492	161	109,314	6,659,539	2,619,850	327,029	81,966	9,688,384	13,407,116
(c) Loss on sale / redemption of investments		(114,738)	(15,748)	-	(130,486)	(300)	(38)	(49)	(43)	(119)	(98)	(647)	(1,132,780)	(535,876)	(47,414)	(13,742)	(1,729,812)	(1,860,945)
(d) Transfer / gain on revaluation / change in fair value		-	-	-	-	-	-	-	-	-	-	-	564,993	(386,403)	(32,803)	29,202	174,989	174,989
(e) Amortisation of premium / discount on investments		22,473	(2,326)	7	20,154	16,539	1,771	12,947	965	(812)	(32)	31,378	19,933	5,747	11,821	6,166	43,667	95,199
Sub Total		5,211,900	672,379	473	5,884,751	690,095	124,650	248,919	32,812	161,764	5,821	1,264,060	8,819,931	2,255,572	625,405	223,705	11,924,612	19,073,424
Other income - Transfer from Shareholders' Account		-	-	-	-	-	43,196	-	43,845	116,056	(68,033)	135,064	-	-	-	-	-	135,064
Other income		68,277	3,625	2	71,904	7,748	513	1,048	668	1,199	300	11,476	22,510	2,797	916	93	26,316	109,696
TOTAL (A)		17,357,545	1,290,661	1,066	18,649,271	5,643,212	1,041,914	829,053	1,940,205	1,640,991	77,945	11,173,320	32,603,099	6,643,976	2,965,193	407,688	42,619,955	72,442,546
Commission																		
First year commission		430,736	8,053	-	438,789	185,740	-	8,859	-	-	12,417	207,016	1,134,513	76,451	-	-	1,210,964	1,856,769
Renewal commission		264,642	5,463	-	270,105	3,911	-	4,286	-	-	3,067	11,264	90,775	23,965	-	-	114,740	396,109
Single commission		-	-	-	-	2,568	233	-	-	-	18,920	21,709	1,480	2,729	-	-	4,209	25,918
Sub Total	L-5	695,378	13,516	-	708,894	192,219	233	13,145	-	18,920	15,472	239,989	1,226,768	103,145	-	-	1,329,913	2,278,796
Operating expenses related to insurance business	L-6	1,293,426	89,585	20	1,383,031	847,582	10,549	47,705	16,998	38,002	124,886	1,085,722	2,046,086	268,189	44,684	4,049	2,363,008	4,831,761
Provisions for doubtful debts		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bad debts written off		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for tax		893,651	-	-	893,651	200,712	-	-	-	-	-	200,712	(89,002)	-	(7,838)	-	(96,840)	997,523
Provisions (other than taxation)																		
(a) For diminution in the value of investments (net)		(72,913)	(7,116)	-	(80,029)	-	-	-	-	-	-	-	-	-	-	-	-	(80,029)
(b) Others - Provision for standard and non standard assets		13,188	59	-	13,247	11,954	-	90	-	35	111	12,190	1,123	110	21	5	1,259	26,696
Service tax on linked charges		-	-	-	-	-	-	-	-	-	-	-	365,531	56,066	6,373	2,205	430,174	430,174
TOTAL (B)		2,822,730	96,044	20	2,918,794	1,252,466	10,782	60,941	16,998	56,957	140,468	1,538,613	3,550,507	427,510	43,239	6,258	4,027,515	8,484,921
Benefits paid (net)	L-7	2,156,559	514,963	(948)	2,670,574	1,317,999	716,538	693,447	133,448	116,237	(14,960)	2,962,709	11,549,648	6,098,548	620,251	106,911	18,375,358	24,008,641
Interim bonuses paid		33,224	7,639	-	40,863	-	-	-	-	-	-	-	-	-	-	-	-	40,863
Terminal bonuses paid		174,602	38,757	1,391	214,750	-	-	-	-	-	-	-	-	-	-	-	-	214,750
Change in valuation of liability against life policies in force																		
(a) Gross		10,994,209	308,136	478	11,302,823	1,035,354	314,594	41,387	1,789,759	1,467,797	18,599	4,667,490	(116,975)	(17,368)	2,908	(10,071)	(141,506)	15,828,807
(b) Amount ceded in reinsurance		41,182	-	-	41,182	820,647	-	-	-	-	(66,162)	754,485	177	2	-	-	179	795,846
(c) Amount accepted in reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Unit Reserve		-	-	-	-	-	-	-	-	-	-	-	14,774,535	(276,915)	2,333,495	283,559	17,114,674	17,114,674
(e) Funds for discontinued policies		-	-	-	-	-	-	-	-	-	-	-	2,900,229	287,084	-	-	3,187,313	3,187,313
TOTAL (C)		13,399,776	869,495	921	14,270,192	3,174,000	1,031,132	734,834	1,923,207	1,584,034	(62,523)	8,384,684	29,107,614	6,091,351	2,956,654	380,399	38,536,017	61,190,893
SURPLUS / (DEFICIT) (D) = (A)-(B)-(C)		1,135,039	325,122	125	1,460,285	1,216,745	-	33,278	-	-	-	1,250,023	(55,022)	125,116	(34,700)	21,031	56,424	2,766,733
APPROPRIATIONS																		
Transfer to Shareholders' Account		551,934	47,292	290	599,516	1,216,745	-	33,278	-	-	-	1,250,023	(128,009)	128,433	(34,700)	21,031	(13,246)	1,836,293
Transfer to other reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Funds for future appropriation - Provision for lapsed policies unlikely to be revived (Linked Individual)		-	-	-	-	-	-	-	-	-	-	-	72,987	(3,317)	-	-	69,670	69,670
Balance being funds for future appropriations (Participating - Life & Pension)		583,104	277,830	(165)	860,770	-	-	-	-	-	-	-	-	-	-	-	-	860,770
TOTAL (D)		1,135,039	325,122	125	1,460,285	1,216,745	-	33,278	-	-	-	1,250,023	(55,022)	125,116	(34,700)	21,031	56,424	2,766,733
The total surplus as mentioned below :																		
(a) Interim bonuses paid		33,224	7,639	-	40,863	-	-	-	-	-	-	-	-	-	-	-	-	40,863
(b) Terminal bonuses paid		174,602	38,757	1,391	214,750	-	-	-	-	-	-	-	-	-	-	-	-	214,750
(c) Allocation of bonus to Policyholders'		4,329,039	351,337	1,215	4,681,591	-	-	-	-	-	-	-	-	-	-	-	-	4,681,591
(d) Surplus shown in the Revenue Account		1,135,039	325,122	125	1,460,285	1,216,745	-	33,278	-	-	-	1,250,023	(55,022)	125,116	(34,700)	21,031	56,424	2,766,733
(e) Total surplus :[(a)+(b)+(c)+(d)]		5,671,903	722,855	2,731	6,397,489	1,216,745	-	33,278	-	-	-	1,250,023	(55,022)	125,116	(34,700)	21,031	56,424	7,703,937

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

SEGMENTAL REVENUE ACCOUNT FOR THE YEAR ENDED MARCH 31, 2015

(₹ '000)																		
Policyholders' Account (Technical Account)																		
Particulars	Schedule	Participating Funds				Non Participating Funds						Unit Linked Funds					Total Policyholder Fund (A + B + C)	
		Individual & Group Life	Individual & Group Pension	Pension Group Variable	Total (A)	Individual & Group Life	Life Group Variable	Individual & Group Pension	Pension Group Variable	Annuity	Health	Total (B)	Individual Life	Individual Pension	Group Life	Group Pension		Total (C)
Premiums earned - net																		
(a) First year premium		5,797,318	448,815	-	6,246,133	3,756,848	-	518,931	-	-	303,520	4,579,299	15,544,490	2,909,077	-	-	18,453,567	29,278,999
(b) Renewal premium		28,679,524	1,924,676	-	30,604,200	2,551,013	-	579,267	-	-	134,328	3,264,608	49,178,083	10,331,122	-	-	59,509,205	93,378,013
(c) Single premium		194	402	14,029	14,625	8,654,660	3,589,220	2,359,124	2,524,232	3,186,099	7,180	20,320,515	306,741	296,367	4,119,397	584,320	5,306,825	25,641,965
Premium	L-4	34,477,036	2,373,893	14,029	36,864,958	14,962,521	3,589,220	3,457,322	2,524,232	3,186,099	445,028	28,164,422	65,029,314	13,536,566	4,119,397	584,320	83,269,597	148,298,977
(d) Reinsurance ceded		(19,594)	-	-	(19,594)	(475,805)	-	-	-	-	(98,619)	(574,424)	(80,444)	-	-	-	(80,444)	(674,462)
(e) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sub Total		34,457,442	2,373,893	14,029	36,845,364	14,486,716	3,589,220	3,457,322	2,524,232	3,186,099	346,409	27,589,998	64,948,870	13,536,566	4,119,397	584,320	83,189,153	147,624,515
Income from investments																		
(a) Interest, dividends & rent - gross		8,388,764	1,059,468	3,023	9,451,256	1,963,630	380,127	824,947	103,601	411,468	16,806	3,700,579	11,017,176	2,552,561	1,413,022	472,185	15,454,944	28,606,779
(b) Profit on sale/redemption of investments		5,690,528	799,171	1,041	6,490,740	127,869	344	24,204	146	20,870	1,291	174,724	21,772,397	8,658,476	762,646	215,455	31,408,974	38,074,438
(c) (Loss on sale/redemption of investments)		(172,294)	(37,716)	(7)	(210,017)	(1,798)	(180)	(831)	(164)	(399)	(181)	(3,553)	(4,080,862)	(1,461,547)	(119,137)	(45,718)	(5,707,264)	(5,920,834)
(d) Transfer/gain on revaluation/change in fair value		-	-	-	-	-	-	-	-	-	-	-	46,158,758	13,029,593	1,565,988	648,315	61,402,654	61,402,654
(e) Amortisation of premium/discount on investments		130,841	(1,731)	(7)	129,103	77,268	15,424	57,744	5,749	(795)	51	155,441	21,212	5,851	11,854	6,175	45,092	329,636
Sub Total		14,037,839	1,819,192	4,050	15,861,082	2,166,969	395,715	906,064	109,332	431,144	17,967	4,027,191	74,888,681	22,784,934	3,634,373	1,296,412	102,604,400	122,492,673
Other income - Transfer from Shareholders' Account		-	-	-	-	-	74,448	-	52,923	290,714	48,850	466,935	-	-	-	-	-	466,935
Other income		214,388	12,377	5	226,770	20,801	1,187	2,583	831	1,650	933	27,985	58,160	7,599	1,356	192	67,307	322,062
TOTAL (A)		48,709,669	4,205,462	18,084	52,933,216	16,674,486	4,060,570	4,365,969	2,687,318	3,909,607	414,159	32,112,109	139,895,711	36,329,099	7,755,126	1,880,924	185,860,860	270,906,185
Commission																		
First year commission		1,331,824	22,100	-	1,353,924	634,601	-	35,487	-	-	38,003	708,091	2,702,075	210,211	-	-	2,912,286	4,974,301
Renewal commission		765,761	30,321	-	796,082	22,097	-	10,045	-	-	6,976	39,118	289,646	77,093	-	-	366,739	1,201,939
Single commission		-	-	-	-	5,002	390	-	-	43,798	129	49,319	3,637	5,546	-	-	9,183	58,502
Sub Total	L-5	2,097,585	52,421	-	2,150,006	661,700	390	45,532	-	43,798	45,108	796,528	2,995,358	292,850	-	-	3,288,208	6,234,742
Operating expenses related to insurance business	L-6	4,509,763	293,335	123	4,803,222	2,816,727	31,457	197,563	22,086	103,088	339,655	3,510,576	5,711,887	779,849	72,132	10,192	6,574,060	14,887,858
Provisions for doubtful debts		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bad debts written off		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for tax		1,002,693	-	-	1,002,693	249,175	-	-	-	-	-	249,175	(49,825)	-	(8,662)	-	(58,487)	1,193,381
Provisions (other than taxation)																		
(a) For diminution in the value of investments (net)		(45,311)	(26,261)	-	(71,572)	-	-	-	-	-	-	-	-	-	-	-	-	(71,572)
(b) Others - Provision for standard and non standard assets		23,121	54	-	23,175	21,917	-	88	-	34	106	22,145	1,027	96	21	5	1,149	46,469
Service tax on linked charges		-	-	-	-	-	-	-	-	-	-	1,290,165	209,857	23,398	8,345	-	1,531,765	1,531,765
TOTAL (B)		7,587,851	319,550	123	7,907,524	3,749,519	31,847	243,183	22,086	146,920	384,869	4,576,424	9,948,612	1,282,652	86,888	18,542	11,336,695	23,822,643
Benefits paid (net)	L-7	7,501,285	1,116,581	63,220	8,681,086	4,775,498	862,824	1,797,476	362,041	259,981	(500)	8,057,320	39,872,175	22,226,930	2,345,209	441,207	64,885,521	81,623,927
Interim bonuses paid		87,282	11,184	-	98,466	-	-	-	-	-	-	-	-	-	-	-	-	98,466
Terminal bonuses paid		551,088	63,106	1,391	615,585	-	-	-	-	-	-	-	-	-	-	-	-	615,585
Change in valuation of liability against life policies in force																		
(a) Gross		30,973,416	2,164,279	(47,997)	33,089,698	8,381,632	3,165,899	1,767,902	2,303,191	3,502,706	97,583	19,218,913	(771,998)	(364,098)	30,888	(12,005)	(1,117,213)	51,191,398
(b) Amount ceded in reinsurance		45,333	-	-	45,333	(1,742,697)	-	(7,627)	-	-	(67,793)	(1,818,117)	(23,330)	-	-	-	(23,330)	(1,796,114)
(c) Amount accepted in reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Unit Reserve		-	-	-	-	-	-	-	-	-	-	-	76,084,706	11,294,996	5,277,186	1,387,639	94,044,527	94,044,527
(e) Funds for discontinued policies		-	-	-	-	-	-	-	-	-	-	-	12,162,436	922,749	-	-	13,085,185	13,085,185
TOTAL (C)		39,158,404	3,355,150	16,614	42,530,168	11,414,433	4,028,723	3,557,751	2,665,232	3,762,687	29,290	25,458,116	127,323,990	34,080,577	7,653,283	1,816,841	170,874,690	238,862,974
SURPLUS / (DEFICIT) (D) = (A)-(B)-(C)		1,963,414	530,763	1,347	2,495,523	1,510,534	-	565,035	-	-	0	2,075,570	2,623,109	965,871	14,955	45,541	3,649,475	8,220,568
APPROPRIATIONS																		
Transfer to Shareholders' Account		551,934	47,292	290	599,516	1,510,534	-	565,035	-	-	-	2,075,569	2,773,042	1,199,995	14,955	45,541	4,033,532	6,708,617
Transfer to other reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Funds for Future Appropriation - Provision for lapsed policies unlikely to be revived (Linked Individual)		-	-	-	-	-	-	-	-	-	-	-	(149,933)	(234,124)	-	-	(384,057)	(384,057)
Balance being Funds for Future Appropriations (Participating - Life & Pension)		1,411,479	483,471	1,057	1,896,008	-	-	-	-	-	-	-	-	-	-	-	-	1,896,008
TOTAL (E)		1,963,414	530,763	1,347	2,495,523	1,510,534	-	565,035	-	-	-	2,075,569	2,623,109	965,871	14,955	45,541	3,649,475	8,220,568
The total surplus as mentioned below :																		
(a) Interim bonuses paid		87,282	11,184	-	98,466	-	-	-	-	-	-	-	-	-	-	-	-	98,466
(b) Terminal bonuses paid		551,088	63,106	1,391	615,585	-	-	-	-	-	-	-	-	-	-	-	-	615,585
(c) Allocation of bonus to Policyholders		4,329,039	351,337	1,215	4,681,591	-	-	-	-	-	-	-	-	-	-	-	-	4,681,591
(d) Surplus shown in the Revenue Account		1,963,414	530,763	1,347	2,495,523	1,510,534	-	565,035	-	-	-	2,075,569	2,623,109	965,871	14,955	45,541	3,649,475	8,220,568
(e) Total surplus : [(a)+(b)+(c)+(d)]		6,930,822	956,390	3,953	7,891,165	1,510,534	-	565,035	-	-	-	2,075,569	2,623,109	965,871	14,955	45,541	3,649,475	13,616,210

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED MARCH 31, 2016

(₹ '000)					
Particulars	Schedule	For the quarter ended March 31, 2016	For the year ended March 31, 2016	For the quarter ended March 31, 2015	For the year ended March 31, 2015
Amounts transferred from the Policyholders' Account (Technical account)		1,984,679	7,182,475	1,836,293	6,708,617
Income from investments					
(a) Interest, dividends & rent – gross		409,809	1,639,411	401,002	1,486,338
(b) Profit on sale/redemption of investments		39,245	136,260	202,599	545,697
(c) (Loss on sale/ redemption of investments)		(39,153)	(85,198)	(16,463)	(29,345)
(d) Transfer / gain on revaluation / change in fair value		-	-	-	-
(e) Amortisation of (premium) / discount on investments		(1,421)	(2,162)	761	6,553
Other income		105,514	105,516	3	4
TOTAL (A)		2,498,673	8,976,302	2,424,195	8,717,864
Expenses other than those directly related to the insurance business	L-6A	95,775	213,586	126,649	206,215
Bad debts written off		-	-	-	-
Provisions (other than taxation)					
(a) For diminution in the value of investments (net)		43,422	32,633	2,596	(466)
(b) Provision for doubtful debts		-	-	-	-
(c) Others - Provision for standard and non standard assets		(35)	81	-	(533)
Contribution to the Policyholders' Fund		14,519	380,041	135,064	466,935
TOTAL (B)		153,681	626,341	264,309	672,151
Profit before tax		2,344,992	8,349,961	2,159,886	8,045,713
Provision for taxation		52,138	165,928	50,851	190,660
Profit after tax		2,292,854	8,184,033	2,109,035	7,855,053
APPROPRIATIONS					
(a) Balance at the beginning of the quarter / year		7,565,490	3,835,258	1,726,223	(2,344,178)
(b) Interim dividends paid during the quarter / year		-	(1,795,403)	-	(1,396,416)
(c) Proposed final dividend		-	-	-	-
(d) Dividend distribution tax		-	(365,544)	-	(279,201)
Profit carried forward to the Balance Sheet		9,858,344	9,858,344	3,835,258	3,835,258
Earnings Per Share - Basic (₹)		1.15	4.10	1.06	3.94
Earnings Per Share - Diluted (₹)		1.15	4.10	1.05	3.93
Nominal value per equity share (₹)		10.00	10.00	10.00	10.00

BALANCE SHEET AS AT MARCH 31, 2016

(₹ '000)

Particulars	Schedule	As at March 31, 2016	As at March 31, 2015
SOURCES OF FUNDS			
SHAREHOLDERS' FUNDS:			
Share capital	L-8, L-9	19,952,881	19,948,801
Reserves and surplus	L-10	12,045,851	5,990,122
Credit / (Debit) fair value change account		(412,372)	(20,048)
Sub-Total		31,586,360	25,918,875
BORROWINGS			
	L-11	-	-
POLICYHOLDERS' FUNDS:			
Credit / (Debit) fair value change account		536,093	612,610
Policy liabilities		244,006,434	192,791,956
Insurance reserves		-	-
Provision for linked liabilities		385,599,845	334,744,129
Add: Fair value change		41,938,350	86,657,481
Provision for linked liabilities		427,538,195	421,401,610
Funds for discontinued policies			
i) Discontinued on account of non-payment of premium		29,528,368	27,525,648
ii) Others		203,592	276,151
Total provision for linked & discontinued Policyholders' liabilities		457,270,155	449,203,409
Sub-Total		701,812,682	642,607,975
Funds for Future Appropriations (Participating - Life & Pension)		7,054,766	4,154,639
Funds for Future Appropriation - Provision for lapsed policies unlikely to be revived (Linked Individual)		-	486,811
TOTAL		740,453,808	673,168,300
APPLICATION OF FUNDS			
INVESTMENTS			
- Shareholders'	L-12	26,401,505	21,962,064
- Policyholders'	L-13	258,628,745	199,084,811
Assets held to cover linked liabilities	L-14	457,270,155	449,203,409
LOANS	L-15	930,694	1,256,327
FIXED ASSETS	L-16	3,963,745	4,019,633
CURRENT ASSETS			
Cash and bank balances	L-17	6,466,032	5,723,708
Advances and other assets	L-18	12,804,066	12,599,252
Sub-Total (A)		19,270,098	18,322,960
CURRENT LIABILITIES			
PROVISIONS	L-19	25,597,006	20,349,895
	L-20	414,128	331,009
Sub-Total (B)		26,011,134	20,680,904
NET CURRENT ASSETS (C) = (A - B)		(6,741,036)	(2,357,944)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)			
DEBIT BALANCE IN PROFIT & LOSS ACCOUNT (Shareholders' Account)	L-21	-	-
TOTAL		740,453,808	673,168,300

CONTINGENT LIABILITIES

(₹'000)

Particulars	As at March 31, 2016	As at March 31, 2015
1) Partly paid-up investments	-	-
2) Claims, other than against policies, not acknowledged as debts by the Company	7,709	8,616
3) Underwriting commitments outstanding	-	-
4) Guarantees given by or on behalf of the Company	937	987
5) Statutory demands/ liabilities in dispute, not provided for	992,812	1,750,864
6) Reinsurance obligations	-	-
7) Others	-	-
TOTAL	1,001,458	1,760,467

FORM L-4-PREMIUM SCHEDULE

(₹ '000)

	Particulars	For the quarter ended March 31, 2016	For the year ended March 31, 2016	For the quarter ended March 31, 2015	For the year ended March 31, 2015
1	First year premiums	12,594,289	32,964,943	10,795,242	29,278,999
2	Renewal premiums	35,439,367	98,257,560	32,890,135	93,378,013
3	Single premiums	13,389,843	31,907,273	9,743,364	25,641,965
	Total Premiums	61,423,499	163,129,776	53,428,741	148,298,977
	Premium income from business written:				
	In India	61,423,499	163,129,776	53,428,741	148,298,977
	Outside India	-	-	-	-
	Total Premiums	61,423,499	163,129,776	53,428,741	148,298,977

FORM L-5 - COMMISSION SCHEDULE

(₹ '000)				
Particulars	For the quarter ended March 31, 2016	For the year ended March 31, 2016	For the quarter ended March 31, 2015	For the year ended March 31, 2015
Commission paid				
Direct - First year premiums	2,310,794	5,751,219	1,856,769	4,974,301
- Renewal premiums	445,307	1,224,457	396,109	1,201,939
- Single premiums	15,202	42,760	25,918	58,502
Gross Commission	2,771,303	7,018,436	2,278,796	6,234,742
Break up of the commission expenses (gross) incurred to procure business :				
Agents	446,299	1,145,030	395,776	1,136,482
Brokers	129,400	301,795	120,897	314,483
Corporate agency	2,195,600	5,571,600	1,762,123	4,783,775
Referral	-	-	-	2
Others - CSC Channel	4	11	-	-
Total	2,771,303	7,018,436	2,278,796	6,234,742

FORM L-6-OPERATING EXPENSES SCHEDULE

		(₹ '000)			
Particulars	For the quarter ended March 31, 2016	For the year ended March 31, 2016	For the quarter ended March 31, 2015	For the year ended March 31, 2015	
1	Employees' remuneration & welfare benefits	2,338,623	8,463,969	2,596,272	7,628,967
2	Travel, conveyance and vehicle running expenses	60,560	212,761	53,436	187,580
3	Training expenses	236,827	560,635	278,971	590,502
4	Rents, rates & taxes	187,648	727,591	173,693	606,359
5	Repairs	18,657	64,336	25,025	70,452
6	Printing & stationery	29,447	101,441	42,531	110,747
7	Communication expenses	63,898	245,145	84,602	257,072
8	Legal & professional charges	229,345	748,754	224,417	824,069
9	Medical fees	94,735	234,040	78,991	197,270
10	Auditors' fees, expenses etc				
	a) as auditor	4,600	9,400	4,550	9,350
	b) as adviser or in any other capacity, in respect of				
	(i) Taxation matters	360	360	360	360
	(ii) Insurance matters	-	-	-	-
	(iii) Management services; and	-	-	-	-
	c) in any other capacity	596	2,522	645	1,243
11	Advertisement and publicity	366,984	664,362	353,815	577,547
12	Interest & bank charges	22,331	81,012	26,929	(140,991)
13	Others				
	(a) Computer expenses	176,460	542,137	157,029	495,932
	(b) General Office & other expenses	662,097	1,206,825	135,395	682,452
	(c) Stamp Duty	144,717	443,588	109,355	307,037
	(d) Business development expenses	2,173,120	3,940,276	362,650	2,046,701
14	Depreciation on fixed assets				
	(i) Depreciation on fixed assets owned by Policyholders	103,443	426,172	116,325	425,286
	(ii) Reimbursement of Depreciation for use of Shareholders' fixed assets	5,727	22,908	(838)	1,862
15	Service tax	7,763	20,073	7,608	8,061
	TOTAL	6,927,938	18,718,307	4,831,761	14,887,858

FORM L-6A-SHAREHOLDERS' EXPENSES SCHEDULE

		(₹ '000)			
Particulars	For the quarter ended March 31, 2016	For the year ended March 31, 2016	For the quarter ended March 31, 2015	For the year ended March 31, 2015	
1	Employees' remuneration & welfare benefits	40,732	80,136	36,074	61,675
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) Corporate social responsibility expenses	41,812	48,033	44,888	44,888
	(a) Directors' fees	1,500	4,250	1,480	3,773
	(b) Directors' Commission	1,000	4,000	2,125	4,000
	(c) Wealth tax	-	-	(158)	120
	(d) Other general expenses	10,731	77,167	42,240	91,759
14	Depreciation on fixed assets				
	(a) Depreciation on fixed assets owned by Shareholders	5,727	22,908	(838)	1,862
	(b) Reimbursement of depreciation by Policyholders for use of Shareholders' fixed assets	(5,727)	(22,908)	838	(1,862)
	TOTAL	95,775	213,586	126,649	206,215

HDFC Standard Life Insurance Company Limited

FORM L-7- BENEFITS PAID [NET]

Particulars	(₹ '000)			
	For the quarter ended March 31, 2016	For the year ended March 31, 2016	For the quarter ended March 31, 2015	For the year ended March 31, 2015
1. Insurance claims				
(a) Claims by death	1,098,806	3,972,259	733,643	3,514,959
(b) Claims by maturity	2,073,797	7,839,757	2,664,172	6,786,797
(c) Annuities / pensions payment	169,103	450,527	107,334	234,501
(d) Other benefits				
(i) Money back payment	186,120	443,626	130,823	690,825
(ii) Vesting of pension policy	789,097	1,552,061	654,121	1,085,329
(iii) Surrenders / lapsation	12,838,665	49,504,281	17,416,764	62,897,748
(iv) Health	43,689	163,458	9,785	84,109
(iv) Discontinued Termination	5,882,682	10,014,996	-	-
(v) Withdrawals	2,086,192	8,356,660	2,375,710	7,098,063
(vi) Interest on unclaimed amount of Policyholders	55,408	85,481	-	-
(e) Waiver of premium	56,372	174,516	49,050	155,044
Sub Total (A)	25,279,931	82,557,622	24,141,402	82,547,375
2. (Amount ceded in reinsurance):				
(a) Claims by death	(108,532)	(739,273)	(110,670)	(846,783)
(b) Claims by maturity	-	-	-	-
(c) Annuities / pensions payment	-	-	-	-
(d) Other benefits				
(i) Health	(25,005)	(49,288)	(22,091)	(76,665)
Sub Total (B)	(133,537)	(788,561)	(132,761)	(923,448)
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)	25,146,394	81,769,061	24,008,641	81,623,927
Benefits Paid to Claimants:				
In India	25,146,394	81,769,061	24,008,641	81,623,927
Outside India	-	-	-	-
Total	25,146,394	81,769,061	24,008,641	81,623,927

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)

Particulars		As at March 31, 2016	As at March 31, 2015
1	Authorised capital Equity Shares of ₹ 10 each	30,000,000	30,000,000
2	Issued capital Equity Shares of ₹ 10 each	19,952,881	19,948,801
3	Subscribed capital Equity Shares of ₹ 10 each	19,952,881	19,948,801
4	Called-up capital Equity Shares of ₹ 10 each	19,952,881	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		19,952,881	19,948,801

Note:

Of the above, Share Capital amounting to ₹ 12,297,601 thousands (Previous year : ₹ 14,092,993 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]

	As at March 31, 2016		As at March 31, 2015	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
- Indian / Holding company - Housing Development Finance Corporation Limited (HDFC)	1,229,760,125	61.63%	1,409,299,334	70.65%
- Escrow Account #	179,539,209	9.00%	-	-
- Foreign - Standard Life (Mauritius Holdings) 2006 Limited (Standard Life)	518,668,824	26.00%	518,668,824	26.00%
Others - Domestic	67,319,980	3.37%	66,911,938	3.35%
Total	1,995,288,138	100.00%	1,994,880,096	100.00%

Note:

On August 14, 2015, Housing Development Finance Corporation Limited (HDFC) had entered into a Share Sale and Purchase Agreement with Standard Life (Mauritius Holdings) 2006 Limited (Standard Life) to sell a 9.00% stake in HDFC Standard Life Insurance Company Limited. The captioned shares have been transferred by HDFC into Escrow Account for facilitating transfer to Standard Life pursuant to receipt of regulatory approvals for the completion of the transaction and pending receipt of funds into the completion cash escrow account from Standard Life.

HDFC Standard Life Insurance Company Limited

FORM L-10-RESERVES AND SURPLUS SCHEDULE

(₹ '000)

Particulars	As at		As at	
	March 31, 2016		March 31, 2015	
1 Capital reserve		-		-
2 Capital redemption reserve		-		-
3 Share premium				
Opening balance	1,654,372		1,654,372	
Add: Additions during the period	32,643		-	
Less: Adjustments during the period	-	1,687,015	-	1,654,372
4 Revaluation reserve		500,492		500,492
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		9,858,344		3,835,258
TOTAL		12,045,851		5,990,122

HDFC Standard Life Insurance Company Limited

FORM L-11-BORROWINGS SCHEDULE

(₹ '000)

	Particulars	As at March 31, 2016	As at March 31, 2015
1	Debentures/ bonds	-	-
2	Banks	-	-
3	Financial institutions	-	-
4	Others	-	-
	TOTAL	-	-

FORM L-12-INVESTMENTS - SHAREHOLDERS' SCHEDULE

(₹ '000)

Particulars		As at March 31, 2016	As at March 31, 2015
LONG TERM INVESTMENTS			
1	Government securities and government guaranteed bonds including treasury bills	8,943,063	8,429,953
2	Other approved securities	-	-
3	Other investments		
	(a) Shares		
	(aa) Equity	4,321,050	3,126,770
	(bb) Preference	-	-
	(b) Mutual funds	-	-
	(c) Derivative instruments	-	-
	(d) Debentures/ bonds	1,598,394	1,600,320
	(e) Subsidiaries	1,127,670	280,000
	(f) Fixed deposit	-	-
	(g) Investment properties-Real estate	-	-
4	Investments in infrastructure and social sector	2,731,242	3,883,379
5	Other than approved investments	676,054	529,717
Sub Total (A)		19,397,473	17,850,139
SHORT TERM INVESTMENTS			
1	Government securities and government guaranteed bonds including treasury bills	2,053,337	1,924,693
2	Other approved securities	-	-
3	Other investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual funds	-	-
	(c) Derivative instruments	-	-
	(d) Debentures/ bonds	-	250,198
	(e) Other securities		
	(aa) Commercial Paper	230,719	-
	(bb) Certificate of deposit	972,550	246,303
	(cc) Fixed deposit	1,510,000	810,000
	(dd) CBLO/ Repo investments	2,137,001	770,369
	(f) Subsidiaries	-	-
	(g) Investment properties-Real estate	-	-
4	Investments in infrastructure and social sector	100,425	88,515
5	Other than approved investments	-	21,847
Sub Total (B)		7,004,032	4,111,925
TOTAL (A+B)		26,401,505	21,962,064

Notes :

(₹ '000)

Sr. No.	Particulars	As at March 31, 2016	As at March 31, 2015
1	Aggregate amount of Company's investments and the market value:		
	a) Aggregate amount of Company's investment other than listing equity securities	21,551,687	18,345,569
	b) Market Value of above investment	22,146,072	19,002,453
2	Investment in holding company at cost	51,722	51,722
3	Investment in subsidiaries company at cost	1,127,670	280,000
4	Fixed Deposits towards margin requirement for equity trade settlement:		
	a) Deposited with National Securities Clearing Corporation Limited (NSCCL)	730,000	700,000
	b) Deposited with Indian Clearing Corporation Limited (ICCL)	80,000	110,000
5	Investment made out of catastrophe reserve	Nil	Nil

FORM L-13-INVESTMENTS - POLICYHOLDERS' SCHEDULE

		(₹ '000)	
Particulars		As at March 31, 2016	As at March 31, 2015
LONG TERM INVESTMENTS			
1	Government securities and government guaranteed bonds including treasury bills	115,114,693	85,598,648
2	Other approved securities	10,992,614	8,918,984
3	Other investments		
	(a) Shares		
	(aa) Equity	27,713,496	25,189,369
	(bb) Preference	-	-
	(b) Mutual funds	-	-
	(c) Derivative instruments	-	-
	(d) Debentures/ bonds	24,651,905	27,318,568
	(e) Other securities		
	(aa) Fixed deposit	-	400,000
	(bb) Deep discount bonds	576,789	1,586,619
	(f) Subsidiaries	-	-
	(g) Investment properties-Real estate	-	-
4	Investments in infrastructure and social sector	39,348,771	34,220,299
5	Other than approved investments	6,790,267	3,191,332
Sub Total (A)		225,188,535	186,423,819
SHORT TERM INVESTMENTS			
1	Government securities and government guaranteed bonds including treasury bills	6,974,128	2,668,274
2	Other approved securities	-	-
3	Other investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual funds	1,500,000	-
	(c) Derivative instruments	-	-
	(d) Debentures/ bonds	5,727,159	1,788,828
	(e) Other securities		
	(aa) Commercial paper	-	24,792
	(bb) Certificate of deposit	241,815	656,328
	(cc) Fixed deposit	2,469,500	1,220,000
	(dd) Deep discount bonds	558,569	52,089
	(ee) CBLO/Repo investments	11,521,210	5,664,521
	(f) Subsidiaries	-	-
	(g) Investment properties-Real estate	-	-
4	Investments in infrastructure and social sector	50,297	500,000
5	Other than approved investments	4,397,532	86,160
Sub Total (B)		33,440,210	12,660,992
TOTAL		258,628,745	199,084,811

Notes :

		(₹ '000)	
Sr. No.	Particulars	As at March 31, 2016	As at March 31, 2015
1	Aggregate amount of Company's investments and the market value:		
	a) Aggregate amount of Company's investment other than listing equity securities	224,200,131	171,203,462
	b) Market Value of above investment	228,760,342	175,646,427
2	Investment in holding company at cost	2,898,723	3,526,828
3	Investment in subsidiaries company at cost	Nil	Nil
4	Government Securities deposited with Reserve Bank of India in order to comply with the requirement prescribed under erstwhile Section 7 of the Insurance Act, 1938		
	a) Amortised cost	Nil	118,717
	b) Market Value of above investment	Nil	119,212
5	Government Securities deposited with the Clearing Corporation of India Ltd (CCIL) for collateralized borrowing and lending obligation segment.		
	a) Amortised cost	157,269	75,046
	b) Market Value of above investment	152,589	70,846
6	Fixed Deposits towards margin requirement for equity trade settlement and Bank guarantee:	-	-
	a) Deposited with National Securities Clearing Corporation Limited (NSCCL)	Nil	Nil
	b) Deposited with Indian Clearing Corporation Limited (ICCL)	Nil	Nil
7	Investment made out of catastrophe reserve	Nil	Nil

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

(₹ '000)

Particulars		As at March 31, 2016	As at March 31, 2015
LONG TERM INVESTMENTS			
1	Government securities and government guaranteed bonds including treasury bills	87,096,085	71,469,059
2	Other approved securities	45,499	9,006
3	Other investments		
	(a) Shares		
	(aa) Equity	219,436,886	249,190,994
	(bb) Preference	30,735	27,320
	(b) Mutual funds	-	-
	(c) Derivative instruments	-	-
	(d) Debentures/ bonds	33,218,422	23,645,690
	(e) Other securities		
	(aa) Fixed deposit	-	50,000
	(bb) Deep discount bonds	44,283	1,527,709
	(f) Subsidiaries	-	-
	(g) Investment properties-Real estate	-	-
4	Investments in infrastructure and social sector	40,430,782	39,205,603
5	Other than approved investments	23,655,137	21,401,153
Sub Total (A)		403,957,829	406,526,534
SHORT TERM INVESTMENTS			
1	Government securities and government guaranteed bonds including treasury bills	15,632,724	11,288,244
2	Other approved securities	-	-
3	Other investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual funds	-	-
	(c) Derivative instruments	-	-
	(d) Debentures/ bonds	3,568,776	2,424,781
	(e) Other securities		
	(aa) Fixed deposit	100,500	290,000
	(bb) Commercial paper	704,887	808,618
	(cc) Certificate of deposit	8,455,237	7,069,407
	(dd) Deep discount bonds	1,359,695	470,846
	(ee) Repo investments	11,578,660	11,338,697
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in infrastructure and social sector	472,081	730,762
5	Other than approved investments	312,892	312,080
Sub Total (B)		42,185,452	34,733,435
OTHER ASSETS (NET)			
1	Interest accrued and dividend receivable	5,429,681	3,920,591
2	Others (Net)	786,984	171,133
3	Other - receivable	2,108,032	2,699,454
4	Investment sold awaiting settlement	6,445,125	3,229,967
5	Investment purchased awaiting settlement	(3,642,948)	(2,077,705)
Sub Total (C)		11,126,874	7,943,440
TOTAL (A+B+C)		457,270,155	449,203,409

Notes :

(₹ '000)

Sr. No.	Particulars	As at March 31, 2016	As at March 31, 2015
1	Aggregate amount of Company's investments and the market value:		
	a) Aggregate amount of Company's investment other than listing equity securities	192,675,399	149,763,353
	b) Market Value of above investment	195,638,794	153,467,649
2	Investment in holding company at cost	4,693,141	4,965,375
3	Investment in subsidiaries company at cost	Nil	Nil
4	Fixed Deposits towards margin requirement for equity trade settlement:		
	a) Deposited with National Securities Clearing	Nil	Nil
	b) Deposited with Indian Clearing Corporation Limited	Nil	Nil
5	Investment made out of catastrophe reserve	Nil	Nil

HDFC Standard Life Insurance Company Limited

FORM L-15-LOANS SCHEDULE

(₹ '000)

Particulars	As at March 31, 2016	As at March 31, 2015
1 SECURITY-WISE CLASSIFICATION		
Secured		
(a) On mortgage of property		
(aa) In India *	171,285	215,895
(bb) Outside India	-	-
(b) On shares, bonds, government securities, etc.	-	-
(c) Loans against policies	103,794	69,510
(d) Others	-	-
Unsecured		
(a) HDFC Standard Life Employees' Stock Option Trust	655,615	970,922
TOTAL	930,694	1,256,327
2 BORROWER-WISE CLASSIFICATION		
(a) Central and state governments	-	-
(b) Banks and financial institutions	-	-
(c) Subsidiaries	-	-
(d) Companies	171,242	215,841
(e) Loans against policies	103,794	69,510
(f) Loans to employees	43	54
(g) Others	655,615	970,922
TOTAL	930,694	1,256,327
3 PERFORMANCE-WISE CLASSIFICATION		
(a) Loans classified as standard		
(aa) In India	930,694	1,256,327
(bb) Outside India	-	-
(b) Non-standard loans less provisions		
(aa) In India	-	-
(bb) Outside India	-	-
TOTAL	930,694	1,256,327
4 MATURITY-WISE CLASSIFICATION		
(a) Short term	110,039	4,507
(b) Long term	820,655	1,251,820
TOTAL	930,694	1,256,327

Note-

- 1) * Include loans regarded as investment as per section 27A of Insurance Act, 1938.
- 2) Principal receivable within 12 months from the Balance Sheet date is ₹ 128,280 thousands (Previous year ₹ 16,516 thousands)
- 3) Short-term loans include those which are repayable within 12 months from the date of Balance Sheet. Long term loans are the loans other than short-term loans.
- 4) Amount of provision created against loans considered doubtful is ₹ Nil (Previous year ₹ Nil)

HDFC Standard Life Insurance Company Limited

FORM L-16-FIXED ASSETS SCHEDULE

(₹ '000)

	Particulars	Cost/ Gross Block				Depreciation				Net Block	
		As at April 01, 2015	Additions	Deductions	As at March 31, 2016	As at April 01, 2015	For the year ended	On Sales / Adjustments	As at March 31, 2016	As at March 31, 2016	As at March 31, 2015
1	Goodwill	-	-	-	-	-	-	-	-	-	-
2	Intangible assets (Computer software)	1,174,421	74,175	-	1,248,596	817,622	141,662	-	959,284	289,312	356,799
3	Land-Freehold	-	-	-	-	-	-	-	-	-	-
4	Leasehold improvements	10,344	5,021	(449)	14,916	9,875	1,018	(449)	10,444	4,472	469
5	Buildings	3,423,709	-	-	3,423,709	282,025	55,155	-	337,180	3,086,529	3,141,684
6	Furniture & fittings	677,108	57,647	(48,685)	686,070	638,860	32,700	(48,606)	622,954	63,116	38,248
7	Information technology equipments	919,068	63,660	(27,134)	955,594	614,461	160,931	(26,972)	748,420	207,174	304,607
8	Vehicles	59,370	55,391	(3,149)	111,612	11,657	21,547	(971)	32,233	79,379	47,713
9	Office equipments	587,996	82,745	(72,651)	598,090	522,277	36,067	(72,408)	485,936	112,154	65,719
	TOTAL	6,852,016	338,639	(152,068)	7,038,587	2,896,777	449,080	(149,406)	3,196,451	3,842,136	3,955,239
10	Capital work in progress	64,394	395,856	(338,641)	121,609	-	-	-	-	121,609	64,394
	Grand Total	6,916,410	734,495	(490,709)	7,160,196	2,896,777	449,080	(149,406)	3,196,451	3,963,745	4,019,633
	Previous Year	6,004,534	1,544,171	(632,295)	6,916,410	2,617,157	427,149	(147,529)	2,896,777	4,019,633	

HDFC Standard Life Insurance Company Limited

FORM L-17-CASH AND BANK BALANCES SCHEDULE

(₹ '000)

Particulars		As at March 31, 2016	As at March 31, 2015
1	Cash (including cheques on hand, drafts and stamps)*	1,889,724	1,951,223
2	Bank balances		
	(a) Deposit accounts		
	(aa) Short-term (due within 12 months of Balance Sheet)	-	-
	(bb) Others	966	1,030
	(b) Current accounts	4,575,342	3,771,455
	(c) Others	-	-
3	Money at call and short notice		
	(a) With banks	-	-
	(b) With other institutions	-	-
4	Others	-	-
TOTAL		6,466,032	5,723,708
Balances with non-scheduled banks included in 2 and 3 above		-	-
CASH & BANK BALANCES			
1	In India	6,464,584	5,721,922
2	Outside India	1,448	1,786
TOTAL		6,466,032	5,723,708

Note :

* Cheques on hand amount to ₹ 1,795,394 thousands (Previous period : ₹ 1,864,188 thousands)

(₹ '000)

	Particulars	As at March 31, 2016	As at March 31, 2015
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	227,027	222,579
4	Advances to directors/officers	-	-
5	Advance tax paid and taxes deducted at source (net of provision for taxation)	2,128,607	1,792,532
6	Others		
	(a) Capital advances	7,994	65,001
	(b) Security deposits	361,850	386,964
	Less: Provision for security deposit	(40,970)	(72,532)
	(c) Advances to employees	6,461	4,185
	(d) Other advances	848,583	568,068
	(e) Investment application - pending allotment	-	-
	TOTAL (A)	3,539,552	2,966,797
	OTHER ASSETS		
1	Income accrued on investments	6,436,554	5,787,214
2	Outstanding premiums	1,353,269	1,021,261
3	Agents' balances	44,304	52,452
	Less: Provision for Agents' debit balances	(44,304)	(52,452)
4	Foreign agencies balances	-	-
5	Due from other entities carrying on insurance business (including reinsures)	274,104	443,499
6	Due from Subsidiaries/ Holding Company	9,255	53
7	Deposit with Reserve Bank of India [Pursuant to erstwhile section 7 of Insurance Act, 1938]	-	-
8	Others		
	(a) Fund management charges (Including service tax) receivable from unit linked scheme	18,096	17,118
	(b) Service tax & unutilised credits	109,241	22,834
	(c) Service tax deposits	80,280	100
	(d) Investment sold awaiting settlement	966,410	2,317,316
	(e) Other assets	17,305	23,060
	TOTAL (B)	9,264,514	9,632,455
	TOTAL (A+B)	12,804,066	12,599,252

HDFC Standard Life Insurance Company Limited

FORM L-19-CURRENT LIABILITIES SCHEDULE

		(₹ '000)	
Particulars	As at March 31, 2016	As at March 31, 2015	
1 Agents' balances	737,153	312,441	
2 Balances due to other insurance companies (including reinsurers)	184,643	82,127	
3 Deposits held on reinsurance ceded	-	-	
4 Premiums received in advance	124,755	96,506	
5 Unallocated premium	1,875,807	2,224,077	
6 Sundry creditors	7,061,309	6,201,928	
7 Due to Subsidiaries/ Holding Company	80,450	93	
8 Claims outstanding	361,782	635,627	
9 Annuities due	-	-	
10 Due to officers/ directors	-	-	
11 Others			
(a) Tax deducted to be remitted	290,175	110,978	
(b) Service tax liability	-	546	
(c) Investments purchased to be settled	2,410,315	3,535,638	
(d) Others-payable (Payable to unit linked schemes)	2,108,032	2,699,454	
(e) Payable to Policyholders (Withdrawals, surrender, lookin, proposal declined.)	3,250,212	1,677,210	
(f) Unclaimed dividend payable	25	44	
12 Unclaimed amount of policyholders	7,112,348	2,773,226	
TOTAL	25,597,006	20,349,895	

HDFC Standard Life Insurance Company Limited

FORM L-20-PROVISIONS SCHEDULE

(₹ '000)

Particulars		As at March 31, 2016	As at March 31, 2015
1	For taxation (less payments and taxes deducted at source)	116,106	34,666
2	For proposed dividends	-	-
3	For dividend distribution tax	-	-
4	Others:		
	(a) Wealth tax	-	691
	(b) Employee benefits	298,022	295,652
TOTAL		414,128	331,009

HDFC Standard Life Insurance Company Limited

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

(₹ '000)

	Particulars	As at March 31, 2016	As at March 31, 2015
1	Discount allowed in issue of shares/ debentures	-	-
2	Others	-	-
	TOTAL	-	-

FORM L-22-ANALYTICAL RATIOS

Name of the Insurer : HDFC Standard Life Insurance Company Limited

Date : March 31, 2016

Sr.No.	Particulars	For the quarter ended March 31, 2016	For the year ended March 31, 2016	For the quarter ended March 31, 2015	For the year ended March 31, 2015
1	New business premium income growth rate - segment wise				
	Participating - Individual & Group Life	146.29%	58.11%	-34.96%	-30.44%
	Participating - Individual & Group Pension	71.92%	37.89%	-16.95%	48.84%
	Participating - Group Pension Variable	-94.25%	21.11%	-98.79%	-92.29%
	Non Participating - Individual & Group Life	75.94%	22.47%	28.18%	46.58%
	Non Participating - Group Life Variable	3.65%	-51.11%	-41.87%	44.99%
	Non Participating - Individual & Group Pension	459.36%	5.15%	-57.63%	2.45%
	Non Participating - Group Pension Variable	-45.24%	35.38%	334.16%	235.37%
	Annuity	-23.38%	-15.98%	53.18%	96.71%
	Health	71.70%	100.78%	17.08%	35.89%
	Unit Linked - Individual Life	-8.13%	8.39%	73.78%	53.91%
	Unit Linked - Individual Pension	-51.77%	-22.77%	60.50%	62.04%
	Unit Linked - Group Life	23.55%	85.57%	157.81%	74.73%
	Unit Linked - Group Pension	59.15%	82.83%	25.83%	0.33%
2	Net Retention Ratio	99.45%	99.18%	99.43%	99.55%
3	Expense of Management to Gross Direct Premium Ratio	15.79%	15.78%	13.31%	14.24%
4	Commission Ratio (Gross commission paid to Gross Premium)	4.51%	4.30%	4.27%	4.20%
5	Ratio of policy holder's liabilities to shareholder's funds	2244.22%	2244.22%	2497.21%	2497.21%
6	Growth rate of shareholders' fund	21.87%	21.87%	30.99%	30.99%
7	Ratio of surplus to policyholders' liability	0.42%	1.35%	0.43%	1.27%
8	Change in net worth (₹ Lakhs)	56,675	56,675	61,321	61,321
9	Profit after tax/Total Income	3.53%	4.49%	2.89%	2.88%
10	(Total real estate + loans)/(Cash & invested assets)	0.54%	0.54%	0.65%	0.65%
11	Total investments/(Capital + Surplus)	2322.69%	2322.69%	2588.80%	2588.80%
12	Total affiliated investments/(Capital+ Surplus)	28.09%	28.09%	35.56%	35.56%
13	Investment Yield (Gross and Net)				
	A. Without Unrealised Gains/Losses				
	Shareholders' Funds	1.57%	6.99%	2.62%	10.59%
	Policyholders' Funds				
	Non Linked				
	Participating	1.77%	6.05%	4.44%	13.22%
	Non Participating	2.14%	8.88%	2.36%	9.66%
	Linked				
	Non Participating	1.65%	11.23%	2.92%	11.12%
	B. With Unrealised Gains/Losses				
	Shareholders' Funds	1.54%	4.91%	2.44%	15.54%
	Policyholders' Funds				
	Non Linked				
	Participating	2.15%	6.12%	2.96%	19.80%
	Non Participating	2.97%	8.34%	2.90%	14.87%
	Linked				
	Non Participating	-0.69%	-0.85%	2.37%	28.31%
14	Conservation Ratio				
	Participating - Individual & Group Life	96.48%	91.87%	87.55%	89.45%
	Participating - Individual & Group Pension	95.12%	92.00%	88.98%	92.38%
	Participating - Group Variable - Pension	NA	NA	NA	NA
	Non Participating - Individual & Group Life	87.89%	86.23%	84.12%	84.32%
	Non Participating - Group Variable - Life	NA	NA	NA	NA
	Non Participating - Individual & Group Pension	90.59%	88.63%	73.45%	81.74%
	Non Participating - Group Variable - Pension	NA	NA	NA	NA
	Annuity	NA	NA	NA	NA
	Health	65.77%	62.57%	64.15%	59.01%
	Unit Linked - Individual Life	72.57%	75.26%	88.32%	90.14%
	Unit Linked - Individual Pension	78.88%	68.00%	82.49%	92.83%
	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	77.43%	78.88%	72.16%	73.26%
	25th month	66.10%	67.39%	61.49%	64.01%
	37th month	57.48%	60.08%	59.62%	65.12%
	49th month	57.72%	63.36%	68.15%	64.18%
	61st month	58.48%	47.43%	34.99%	37.35%
15 (b)	Premium Persistency Ratio (Reducing Balance Basis) (Refer note 3 & 4)				
	13th month	77.43%	78.88%	72.16%	73.26%
	25th month	85.25%	88.14%	85.37%	88.15%
	37th month	85.96%	89.38%	85.82%	89.80%
	49th month	88.60%	92.96%	92.48%	93.43%
	61st month	85.30%	74.36%	64.28%	68.23%
15 (c)	Policy Persistency Ratio (Original Premium Basis) (Refer note 3 & 4)				
	13th month	67.94%	71.33%	66.52%	68.19%
	25th month	58.56%	61.28%	56.95%	59.33%
	37th month	52.69%	55.17%	55.07%	58.44%
	49th month	52.94%	56.43%	57.47%	56.23%
	61st month	48.02%	41.36%	32.24%	31.78%
15 (d)	Policy Persistency Ratio (Reducing Balance Basis) (Refer note 3 & 4)				
	13th month	67.94%	71.33%	66.52%	68.19%
	25th month	79.33%	85.23%	84.08%	87.02%
	37th month	85.18%	88.75%	85.61%	88.59%
	49th month	88.20%	92.00%	89.82%	91.66%
	61st month	78.91%	71.33%	62.14%	64.84%

FORM L-22-ANALYTICAL RATIOS

Name of the Insurer : HDFC Standard Life Insurance Company Limited

Date : March 31, 2016

Sr.No.	Particulars	For the quarter ended March 31, 2016	For the year ended March 31, 2016	For the quarter ended March 31, 2015	For the year ended March 31, 2015
15	NPA Ratio				
	A. Gross NPA Ratio				
	Shareholder's Funds	NIL	NIL	NIL	NIL
	Policyholder's Funds				
	Non Linked				
	Par	0.06%	0.06%	0.07%	0.07%
	Non Par	0.14%	0.14%	0.19%	0.19%
	Linked				
	Non Par	NIL	NIL	NIL	NIL
	B. Net NPA Ratio				
	Shareholder's Funds	NIL	NIL	NIL	NIL
	Policyholder's Funds				
	Non Linked				
	Par	0.02%	0.02%	0.05%	0.05%
	Non Par	0.06%	0.06%	0.13%	0.13%
	Linked				
	Non Par	NIL	NIL	NIL	NIL

Equity Holding Pattern for Life Insurers

1	(a) No. of shares	1,995,288,138	1,995,288,138	1,994,880,096	1,994,880,096
2	(b) Percentage of shareholding (Indian / Foreign)				
	Indian	65%	65%	74%	74%
	Escrow Account #	9%	9%	-	-
	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) (₹)	1.15	4.10	1.06	3.94
4 (b)	(a) Diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized) (₹)	1.15	4.10	1.05	3.93
5 (a)	(b) Basic EPS after extraordinary items (net of tax expense) for the period (not to be annualized) (₹)	1.15	4.10	1.06	3.94
5 (b)	(b) Diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized) (₹)	1.15	4.10	1.05	3.93
6	(iv) Book value per share (₹)	15.83	15.83	12.99	12.99

Note : 1. * The persistency ratios are calculated in accordance with the IRDAI circular no. IRDA/ACT/CIR/MISC/035/01/2014 dated January 23, 2014 and hence are with a lag of one month.

2. # On August 14, 2015, Housing Development Finance Corporation Limited (HDFC) had entered into a Share Sale and Purchase Agreement with Standard Life (Mauritius Holdings) 2006 Limited (Standard Life) to sell a 9.00% stake in HDFC Standard Life Insurance Company Limited. The captioned shares have been transferred by HDFC into Escrow Account for facilitating transfer to Standard Life pursuant to receipt of regulatory approvals for the completion of the transaction and pending receipt of funds into the completion cash escrow account from Standard Life.

3. Persistency ratios for the quarter ended March 31, 2016 have been calculated for the policies issued in the January to March period of the relevant years. E.g.: the 13th month persistency for the current year is calculated for the policies issued from January 2015 to March 2015. Group policies and policies under rural segment are excluded in the calculation of the persistency ratios.

4. Persistency ratios for the year ended March 31, 2016 have been calculated for the policies issued in the April to March period of the relevant years. For eg: the 13th month persistency for current year is calculated for the policies issued from April 2014 to March 2015. Group policies and policies under rural segment are excluded in the calculation of the persistency ratios.

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

HDFC Standard Life Insurance Company Limited

FORM L-23-RECEIPT AND PAYMENTS SCHEDULE

RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED MARCH 31, 2016

(₹ '000)

Particulars		For the year ended March 31, 2016	For the year ended March 31, 2015
A	Cash Flows from the operating activities:		
1	Premium received from policyholders, including advance receipts	165,500,425	150,844,988
	Other receipts:		
2	Service tax shared by agents	91,051	85,491
3	Fees & charges	19,617	16,714
4	Miscellaneous income	585,186	230,757
5	Payments to the re-insurers, net of commissions and claims/ benefits	(434,018)	(260,434)
6	Payments of claims/benefits	(77,547,552)	(80,883,982)
7	Payments of commission and brokerage	(7,449,138)	(7,103,268)
8	Payments of other operating expenses	(18,691,676)	(14,337,927)
9	Deposits, advances and staff loans	(232,232)	(480,596)
10	Income taxes paid (net)	(2,165,975)	(1,540,358)
11	Service tax paid	(2,772,205)	(1,957,934)
12	Cash flows before extraordinary items	56,903,483	44,613,451
13	Cash flow from extraordinary operations	-	-
	Net cash flow from operating activities	56,903,483	44,613,451
B	Cash flows from investing activities:		
1	Purchase of fixed assets	(334,836)	(1,080,264)
2	Proceeds from sale of fixed assets	7,642	4,853
3	Purchases of investments	(459,159,866)	(412,863,150)
4	Loans disbursed	-	(990,921)
5	Loan against policies	(34,284)	(23,284)
6	Sale of investments	384,410,202	350,952,488
7	Repayments received	359,917	234,622
8	Rents/Interests/ dividends received	34,329,327	28,640,324
9	Investments in money market instruments and in liquid mutual funds (Net)	-	-
10	Expenses related to investments	(31,690)	(39,528)
	Net cash flow from investing activities	(40,453,588)	(35,164,860)
C	Cash flows from financing activities:		
1	Proceeds from issuance of share capital	4,080	-
2	Share application money received	32,643	-
3	Share premium money received	-	-
4	Proceeds from borrowing	-	-
5	Repayments of borrowing	-	-
6	Interest/dividends paid	(2,160,947)	(1,675,617)
	Net cash flow from financing activities	(2,124,224)	(1,675,617)
D	Net increase / (decrease) in cash and cash equivalents:	14,325,671	7,772,974
E	Cash and cash equivalents at the beginning of the year	23,496,266	15,723,292
F	Cash and cash equivalents at the end of the year	37,821,937	23,496,266

Components of Cash and cash equivalents at end of the year:			
(i)	Cash and cheques in hand	1,889,724	1,951,223
(ii)	Bank balances	4,575,342	3,771,455
(iii)	Deposit account - Others	820,000	-
(iii)	Money market instruments	30,536,871	17,773,588
	Total cash and cash equivalents	37,821,937	23,496,266

Reconciliation of cash & cash equivalents with cash & bank balance (Form L-17):

(i)	Cash & cash equivalents	37,821,937	23,496,266
(ii)	Add: Deposit account - Others	966	1,030
(iii)	Less: Fixed deposits (less than 3 months)	(820,000)	-
(iii)	Less: Money market instruments	(30,536,871)	(17,773,588)
	Cash & Bank Balances as per Form L-17	6,466,032	5,723,708

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".

FORM L-24- VALUATION OF NET LIABILITIES

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date : March 31, 2016

(₹ Lakhs)

Sr.No.	Particulars	As at March 31, 2016	As at March 31, 2015
1	Linked		
a	Life	3,748,210	3,582,309
b	General annuity	-	-
c	Pension	856,094	939,026
d	Health	-	-
2	Non-Linked		
a	Life	1,959,354	1,562,201
b	General annuity	91,504	64,635
c	Pension	354,751	270,147
d	Health	2,854	1,636
	TOTAL	7,012,766	6,419,954

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	-	-	-	-	7,048	7,392	27.56	515.28	7,048	7,392	27.56	515.28
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	4,046	4,224	14.55	161.13	4,046	4,224	14.55	161.13
4	Bihar	-	-	-	-	4,414	4,543	16.65	189.42	4,414	4,543	16.65	189.42
5	Chattisgarh	-	-	-	-	2,641	2,762	9.35	218.42	2,641	2,762	9.35	218.42
6	Goa	-	-	-	-	1,623	1,632	9.98	108.98	1,623	1,632	9.98	108.98
7	Gujarat	-	-	-	-	16,496	16,912	82.56	1,454.86	16,496	16,912	82.56	1,454.86
8	Haryana	-	-	-	-	13,087	13,384	61.80	908.05	13,087	13,384	61.80	908.05
9	Himachal Pradesh	-	-	-	-	975	1,003	3.63	51.32	975	1,003	3.63	51.32
10	Jammu & Kashmir	-	-	-	-	2,691	2,762	10.79	92.02	2,691	2,762	10.79	92.02
11	Jharkhand	-	-	-	-	2,997	3,067	12.34	175.97	2,997	3,067	12.34	175.97
12	Karnataka	-	-	-	-	12,750	13,144	87.03	1,295.34	12,750	13,144	87.03	1,295.34
13	Kerala	-	-	-	-	9,656	9,996	49.87	708.03	9,656	9,996	49.87	708.03
14	Madhya Pradesh	-	-	-	-	8,215	8,489	30.63	600.20	8,215	8,489	30.63	600.20
15	Maharashtra	109,094	109,094	2.18	54.55	91,841	97,017	329.81	19,939.52	200,935	206,111	332.00	19,994.06
16	Manipur	-	-	-	-	838	894	2.43	19.07	838	894	2.43	19.07
17	Meghalaya	-	-	-	-	450	457	2.04	12.15	450	457	2.04	12.15
18	Mizoram	-	-	-	-	258	263	1.08	8.06	258	263	1.08	8.06
19	Nagaland	-	-	-	-	190	190	0.78	6.25	190	190	0.78	6.25
20	Orissa	-	-	-	-	7,150	7,450	27.24	334.24	7,150	7,450	27.24	334.24
21	Punjab	-	-	-	-	14,565	14,756	61.09	698.99	14,565	14,756	61.09	698.99
22	Rajasthan	-	-	-	-	8,823	9,082	34.27	822.50	8,823	9,082	34.27	822.50
23	Sikkim	-	-	-	-	389	402	1.48	14.99	389	402	1.48	14.99
24	Tamil Nadu	-	-	-	-	16,963	17,427	111.09	1,406.67	16,963	17,427	111.09	1,406.67
25	Telangana	-	-	-	-	10,239	10,737	62.03	1,002.16	10,239	10,737	62.03	1,002.16
26	Tripura	-	-	-	-	227	244	0.74	11.11	227	244	0.74	11.11
27	Uttar Pradesh	-	-	-	-	22,487	23,231	94.85	1,393.45	22,487	23,231	94.85	1,393.45
28	UttaraKhand	-	-	-	-	1,994	2,096	7.02	155.77	1,994	2,096	7.02	155.77
29	West Bengal	-	-	-	-	13,682	14,082	67.78	743.49	13,682	14,082	67.78	743.49
30	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
31	Chandigarh	-	-	-	-	4,342	4,402	19.08	259.98	4,342	4,402	19.08	259.98
32	Dadra & Nagar haveli	-	-	-	-	-	-	-	-	-	-	-	-
33	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
34	Delhi	-	-	-	-	24,909	25,459	143.92	1,962.39	24,909	25,459	143.92	1,962.39
35	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
36	Puducherry	-	-	-	-	356	361	2.33	21.80	356	361	2.33	21.80
	TOTAL	109,094	109,094	2.18	54.55	306,342	317,860	1,385.81	35,291.59	415,436	426,954	1,388.00	35,346.14

FORM L-25- (i) : Geographical Distribution Channel - Individual for the year ended March 31, 2016

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date : March 31, 2016

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	-	-	-	-	16,964	17,777	64.46	1,323.17	16,964	17,777	64.46	1,323.17
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	11,425	11,919	36.35	483.09	11,425	11,919	36.35	483.09
4	Bihar	-	-	-	-	13,565	13,991	44.58	598.46	13,565	13,991	44.58	598.46
5	Chattisgarh	-	-	-	-	7,834	8,114	26.20	640.79	7,834	8,114	26.20	640.79
6	Goa	-	-	-	-	4,683	4,724	27.39	309.82	4,683	4,724	27.39	309.82
7	Gujarat	-	-	-	-	56,958	58,051	269.04	4,792.14	56,958	58,051	269.04	4,792.14
8	Haryana	-	-	-	-	35,356	36,412	160.30	2,714.42	35,356	36,412	160.30	2,714.42
9	Himachal Pradesh	-	-	-	-	3,406	3,471	12.93	160.12	3,406	3,471	12.93	160.12
10	Jammu & Kashmir	-	-	-	-	8,209	8,459	32.70	311.75	8,209	8,459	32.70	311.75
11	Jharkhand	-	-	-	-	9,073	9,260	34.54	518.93	9,073	9,260	34.54	518.93
12	Karnataka	-	-	-	-	31,669	32,734	230.68	3,513.02	31,669	32,734	230.68	3,513.02
13	Kerala	-	-	-	-	25,546	26,395	122.82	1,996.23	25,546	26,395	122.82	1,996.23
14	Madhya Pradesh	-	-	-	-	21,930	22,631	74.49	1,678.84	21,930	22,631	74.49	1,678.84
15	Maharashtra	280,065	280,065	5.60	140.03	280,811	294,509	953.72	61,933.54	560,876	574,574	959.31	62,073.57
16	Manipur	-	-	-	-	2,686	2,885	7.48	80.13	2,686	2,885	7.48	80.13
17	Meghalaya	-	-	-	-	1,265	1,305	4.57	47.84	1,265	1,305	4.57	47.84
18	Mizoram	-	-	-	-	670	681	2.49	20.02	670	681	2.49	20.02
19	Nagaland	-	-	-	-	502	520	1.54	12.48	502	520	1.54	12.48
20	Orissa	-	-	-	-	20,614	21,442	69.98	961.42	20,614	21,442	69.98	961.42
21	Punjab	-	-	-	-	45,475	46,279	175.12	2,159.77	45,475	46,279	175.12	2,159.77
22	Rajasthan	-	-	-	-	21,949	22,631	79.54	2,194.13	21,949	22,631	79.54	2,194.13
23	Sikkim	-	-	-	-	1,027	1,067	3.73	40.94	1,027	1,067	3.73	40.94
24	Tamil Nadu	-	-	-	-	42,665	43,650	259.90	3,780.18	42,665	43,650	259.90	3,780.18
25	Telangana	-	-	-	-	24,352	25,700	136.29	2,595.46	24,352	25,700	136.29	2,595.46
26	Tripura	-	-	-	-	631	659	1.91	27.88	631	659	1.91	27.88
27	Uttar Pradesh	-	-	-	-	61,940	64,197	240.88	4,091.01	61,940	64,197	240.88	4,091.01
28	Uttarakhand	-	-	-	-	5,236	5,497	18.00	412.84	5,236	5,497	18.00	412.84
29	West Bengal	-	-	-	-	40,989	42,210	179.45	2,288.55	40,989	42,210	179.45	2,288.55
30	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
31	Chandigarh	-	-	-	-	11,980	12,201	48.23	763.93	11,980	12,201	48.23	763.93
32	Dadra & Nagar haveli	-	-	-	-	-	-	-	-	-	-	-	-
33	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
34	Delhi	-	-	-	-	59,900	61,237	326.73	5,179.38	59,900	61,237	326.73	5,179.38
35	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
36	Puducherry	-	-	-	-	915	924	5.75	60.24	915	924	5.75	60.24
TOTAL		280,065	280,065	5.60	140.03	870,225	901,532	3,651.80	105,690.49	1,150,290	1,181,597	3,657.39	105,830.53

FORM L-25 : Geographical Distribution Channel - Group for the quarter ended March 31, 2016

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date : March 31, 2016

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	-	-	-	-	15	6,586	2.50	1,044.38	15	6,586	2.50	1,044.38
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	18,895	2.29	42.61	-	18,895	2.29	42.61
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-
5	Chattisgarh	-	-	-	-	-	-	0.34	10.70	-	-	0.34	10.70
6	Goa	-	-	-	-	2	354	0.15	11.18	2	354	0.15	11.18
7	Gujarat	-	-	-	-	4	3,744	10.25	377.61	4	3,744	10.25	377.61
8	Haryana	-	-	-	-	17	24,180	125.46	2,447.77	17	24,180	125.46	2,447.77
9	Himachal Pradesh	-	-	-	-	1	18,456	27.00	4.61	1	18,456	27.00	4.61
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	1	1,235	1.15	54.30	1	1,235	1.15	54.30
12	Karnataka	-	-	-	-	34	1,022,832	171.53	5,756.52	34	1,022,832	171.53	5,756.52
13	Kerala	-	-	-	-	4	219,122	12.98	565.79	4	219,122	12.98	565.79
14	Madhya Pradesh	-	-	-	-	1	270	0.01	36.70	1	270	0.01	36.70
15	Maharashtra	-	-	-	-	65	3,602,687	529.17	42,374.50	65	3,602,687	529.17	42,374.50
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	(2.44)	-	-	-	(2.44)
18	Mizoram	-	-	-	-	-	2	-	-	-	2	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	9	77,894	13.80	496.89	9	77,894	13.80	496.89
21	Punjab	-	-	-	-	3	1,062	4.06	0.41	3	1,062	4.06	0.41
22	Rajasthan	-	-	-	-	2	39,472	60.87	418.66	2	39,472	60.87	418.66
23	Sikkim	-	-	-	-	1	323	1.00	0.04	1	323	1.00	0.04
24	Tamil Nadu	-	-	-	-	17	48,062	96.31	1,316.91	17	48,062	96.31	1,316.91
25	Telangana	-	-	-	-	-	32,822	0.69	75.18	-	32,822	0.69	75.18
26	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
27	Uttar Pradesh	-	-	-	-	5	83,270	7.71	276.11	5	83,270	7.71	276.11
28	Uttarakhand	-	-	-	-	-	-	-	-	-	-	-	-
29	West Bengal	-	-	-	-	10	446,658	66.26	2,079.78	10	446,658	66.26	2,079.78
30	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
31	Chandigarh	-	-	-	-	-	14	2.00	2.90	-	14	2.00	2.90
32	Dadra & Nagar haveli	-	-	-	-	-	-	-	-	-	-	-	-
33	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
34	Delhi	-	-	-	-	12	12,352	74.89	1,742.21	12	12,352	74.89	1,742.21
35	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
36	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	-	-	-	-	203	5,660,292	1,210.42	59,133.32	203	5,660,292	1,210.42	59,133.32

FORM L-25- : Geographical Distribution Channel - Group for the year ended March 31, 2016

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date : March 31, 2016

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	-	-	-	-	27	26,641	7.51	1,992.65	27	26,641	7.51	1,992.65
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	4	20,846	11.82	51.97	4	20,846	11.82	51.97
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-
5	Chattisgarh	-	-	-	-	-	1,467	0.62	23.90	-	1,467	0.62	23.90
6	Goa	-	-	-	-	6	1,774	3.45	34.36	6	1,774	3.45	34.36
7	Gujarat	-	-	-	-	25	51,905	106.24	2,479.10	25	51,905	106.24	2,479.10
8	Haryana	-	-	-	-	57	122,893	220.83	9,475.32	57	122,893	220.83	9,475.32
9	Himachal Pradesh	-	-	-	-	1	18,468	27.00	6.82	1	18,468	27.00	6.82
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	4	3,974	1.62	92.67	4	3,974	1.62	92.67
12	Karnataka	-	-	-	-	102	3,010,308	388.59	15,792.56	102	3,010,308	388.59	15,792.56
13	Kerala	-	-	-	-	11	416,403	18.75	1,308.28	11	416,403	18.75	1,308.28
14	Madhya Pradesh	-	-	-	-	8	2,950	0.44	421.30	8	2,950	0.44	421.30
15	Maharashtra	-	-	-	-	199	9,557,746	1,421.53	112,627.58	199	9,557,746	1,421.53	112,627.58
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	(2.22)	-	-	-	(2.22)
18	Mizoram	-	-	-	-	-	6	0.68	-	-	6	0.68	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	14	80,636	23.49	598.58	14	80,636	23.49	598.58
21	Punjab	-	-	-	-	5	1,412	6.74	70.93	5	1,412	6.74	70.93
22	Rajasthan	-	-	-	-	8	52,064	66.94	1,752.26	8	52,064	66.94	1,752.26
23	Sikkim	-	-	-	-	2	516	1.00	0.90	2	516	1.00	0.90
24	Tamil Nadu	-	-	-	-	52	118,754	156.43	5,968.68	52	118,754	156.43	5,968.68
25	Telangana	-	-	-	-	3	93,638	1.74	346.93	3	93,638	1.74	346.93
26	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
27	Uttar Pradesh	-	-	-	-	31	114,638	25.69	3,515.79	31	114,638	25.69	3,515.79
28	UttaraKhand	-	-	-	-	-	-	-	-	-	-	-	-
29	West Bengal	-	-	-	-	21	479,104	119.96	3,757.17	21	479,104	119.96	3,757.17
30	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
31	Chandigarh	-	-	-	-	1	257	2.02	64.84	1	257	2.02	64.84
32	Dadra & Nagar haveli	-	-	-	-	-	-	-	-	-	-	-	-
33	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
34	Delhi	-	-	-	-	53	50,337	216.74	5,275.05	53	50,337	216.74	5,275.05
35	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
36	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	-	-	-	-	634	14,226,737	2,829.83	165,655.42	634	14,226,737	2,829.83	165,655.42

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: March 31, 2016

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)		74,045.38	Reconciliation of Investment Assets		
Add (B)			Total Investment Assets (as per Balance Sheet)		74,230.04
Provisions	L-20	41.41	Balance Sheet Value of:		
Current Liabilities	L-19	2,559.70	A. Life Fund	21,098.56	
Sub-total (B)		2,601.11	Less : Investment Loan as per Sch-09	17.19	21,081.37
Less (C)			B. Pension & General Annuity and Group Business		7,421.65
Debit Balance in P&L A/c		-	C. Unit Linked Funds		45,727.02
Deferred tax asset		-			
Loans	L-15	93.07			
Advances & Other Assets	L-18	1,280.41			
Cash & Bank Balance	L-17	646.60			
Fixed Assets	L-16	396.37			
Miscellaneous expenditure not written off	L-21	-			
Sub-total (C)		2,416.45			
Funds available for Investments		74,230.04	(A+B+C)		74,230.04

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: March 31, 2016

Statement of Investment Assets (Life Insurers)

(Business within India)

Periodicity of Submission: Quarterly

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%	145.70	953.94	698.81	7,962.90	835.58	10,451.23	50.35%	-	10,596.93	10,824.01	
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not Less than 50%	145.70	953.94	698.81	8,374.00	899.23	10,925.98	52.64%	-	11,071.68	11,302.67	
3	Investment subject to Exposure Norms												
	a. Housing & Infrastructure												
	1. Approved Investments	Not Less than 15%	28.07	349.22	23.45	3,243.86	8.47	3,624.99	17.46%	(7.27)	3,645.78	3,729.94	
	2. Other Investments		-	9.41	-	48.77	-	58.18	0.28%	2.79	60.97	61.09	
	b. i) Approved Investments	Not exceeding 35%	137.98	1,003.10	259.64	3,712.00	195.81	5,170.55	24.91%	(8.64)	5,299.89	5,342.30	
	ii) Other Investments		33.05	26.85	380.00	524.40	45.33	976.58	4.70%	10.61	1,020.24	1,026.56	
TOTAL LIFE FUND			100%	344.80	2,342.51	1,361.90	15,903.03	1,148.85	20,756.28	100.00%	-2.52	21,098.56	21,462.57

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%	649.89	2,061.71	2,711.60	36.54%	-	2,711.60	2,782.85	
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i))	Not Less than 40%	722.61	2,613.49	3,336.10	44.95%	-	3,336.10	3,424.85	
3	Balance in Approved investment	Not Exceeding 60%	964.83	3,014.92	3,979.75	53.63%	0.62	3,980.37	4,043.01	
4	Other Investments		2.90	102.28	105.18	1.42%	-	105.18	105.25	
TOTAL PENSION, GENERAL ANNUITY FUND			100%	1,690.34	5,730.69	7,421.03	100.00%	0.62	7,421.65	7,573.11

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%	-	43,330.21	43,330.21	94.76%
2	Other Investments	Not More than 25%	-	2,396.80	2,396.80	5.24%
TOTAL LINKED INSURANCE FUND			100%	-	45,727.02	100.00%

Notes:

1. FRSM refers to 'Funds representing Solvency Margin'.
2. Funds beyond Solvency Margin are held in a separate Custody Account.
3. Other Investments' are as permitted under Section 27A(2) of Insurance Act, 1938.
4. Pattern of Investment is applicable to both Shareholders funds representing solvency margin and policyholders funds.
5. Exposure Norms shall apply to Funds held beyond Solvency Margin, held in a separate Custody Account.

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: May 09, 2016

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: March 31, 2016

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)	15.84	25.61	73.52	186.07	253.70	0.01	76.69	44.08	2.19
Add: Inflow during the Quarter	0.00	5.75	8.99	8.54	3.58	-	44.77	25.54	0.04
Increase / (Decrease) Value of Inv (Net)	0.25	0.48	1.77	2.82	0.26	-0.00	1.24	0.79	0.07
Less: Outflow during the Quarter	1.88	1.78	1.43	2.41	0.78	-0.00	50.34	24.45	0.00
TOTAL INVESTIBLE FUNDS (MKT VALUE)	14.21	30.06	82.85	195.01	256.76	0.01	72.36	45.96	2.29

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%	14.48	48.17%	44.36	53.55%	75.85	38.89%	75.77	29.51%	-	0.00%	-	0.00%	18.50	40.26%	2.21	96.25%	
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%	9.48	31.53%	18.60	22.45%	44.38	22.76%	33.94	13.22%	-	0.00%	-	0.00%	16.05	34.92%	-	0.00%	
Infrastructure Bonds	-	0.00%	1.46	4.84%	13.74	16.58%	16.19	8.30%	13.40	5.22%	-	0.00%	-	0.00%	5.83	12.68%	-	0.00%	
Equity	-	0.00%	-	0.00%	-	0.00%	39.76	20.39%	111.96	43.60%	0.01	93.89%	-	0.00%	-	0.00%	-	0.00%	
Money Market Investments	14.20	99.93%	1.05	3.50%	2.24	2.71%	5.75	2.95%	3.44	1.34%	-	0.00%	72.32	99.95%	3.69	8.03%	0.05	2.08%	
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)	14.20	99.93%	26.47	88.05%	78.94	95.29%	181.92	93.29%	238.52	92.90%	0.01	93.89%	72.32	99.95%	44.07	95.88%	2.26	98.33%	
Current Assets:																			
Accrued Interest	0.00	0.00%	0.83	2.77%	2.17	2.62%	3.97	2.03%	2.96	1.15%	-	0.00%	0.00	0.00%	1.91	4.16%	0.03	1.37%	
Dividend Receivable	-	0.00%	-	0.00%	-	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.03%	-	0.00%	-	0.00%	-	0.00%	
Bank Balance	0.01	0.07%	0.01	0.03%	0.01	0.01%	0.01	0.01%	0.01	0.00%	0.00	3.01%	0.01	0.01%	0.01	0.02%	0.01	0.22%	
Receivable for Sale of Investments	-	0.00%	-	0.00%	1.49	1.80%	6.18	3.17%	4.59	1.79%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Other Current Assets (for Investments)	-	0.00%	2.75	9.15%	0.23	0.28%	2.80	1.43%	0.28	0.11%	-	0.00%	0.03	0.04%	-	0.00%	0.00	0.08%	
Less: Current Liabilities																			
Payable for Investments	-	0.00%	-	0.00%	-	0.00%	(4.98)	-2.55%	(0.03)	-0.01%	-	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%	(0.01)	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%	(0.03)	-0.06%	(0.00)	0.00%	
Sub Total (B)	0.01	0.07%	3.59	11.95%	3.91	4.71%	7.97	4.09%	7.79	3.03%	0.00	3.03%	0.03	0.05%	1.89	4.12%	0.04	1.67%	
Other Investments (<=25%)																			
Corporate Bonds	-	0.00%	-	0.00%	-	0.00%	2.12	1.09%	0.51	0.20%	-	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%	2.99	1.53%	9.64	3.75%	0.00	3.08%	-	0.00%	-	0.00%	-	0.00%	
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.30	0.12%	-	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%	-	0.00%	5.11	2.62%	10.45	4.07%	0.00	3.08%	-	0.00%	-	0.00%	-	0.00%	
Total (A + B + C)	14.21	100.00%	30.06	100.00%	82.85	100.00%	195.01	100.00%	256.76	100.00%	0.01	100.00%	72.36	100.00%	45.96	100.00%	2.29	100.00%	
Fund Carried Forward (as per LB2)	14.21		30.06		82.85		195.01		256.76		0.01		72.36		45.96		2.29		

FORM L-27- ULIP LINKED BSNS

PART - B

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: March 31, 2016

₹ 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)	166.86	106.26	503.80	913.74	3,434.94	43.17	58.20	348.74	688.02
Add: Inflow during the Quarter	18.86	7.38	18.25	41.35	132.81	107.11	6.58	45.79	90.85
Increase / (Decrease) Value of Inv (Net)	4.04	1.36	0.51	-19.84	-80.10	0.86	1.02	8.47	10.05
Less: Outflow during the Quarter	28.39	10.39	46.08	62.34	223.08	65.08	2.63	41.58	50.10
TOTAL INVESTIBLE FUNDS (MIKT VALUE)	161.37	104.61	475.46	872.72	3264.36	86.06	63.17	361.42	748.61

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	85.59	53.04%	32.89	31.44%	138.24	29.08%	52.10	5.97%	-	0.00%	-	0.00%	30.57	48.40%	180.67	49.99%	236.15	31.55%	
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	0.06%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.28	0.04%	
Corporate Bonds	33.11	20.52%	20.15	19.27%	57.25	12.04%	4.93	0.57%	-	0.00%	-	0.00%	21.94	34.73%	74.33	20.57%	213.07	28.46%	
Infrastructure Bonds	30.54	18.93%	17.74	16.96%	18.13	3.81%	0.72	0.08%	-	0.00%	-	0.00%	3.26	5.16%	54.69	15.13%	55.97	7.48%	
Equity	-	0.00%	24.14	23.07%	220.73	46.42%	709.16	81.26%	2,862.58	87.69%	-	0.00%	-	0.00%	-	0.00%	168.12	22.19%	
Money Market Investments	4.55	2.82%	4.70	4.50%	6.73	1.42%	17.47	2.00%	92.34	2.83%	81.00	94.11%	1.02	1.61%	8.75	2.42%	35.33	4.72%	
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)	153.80	95.31%	99.63	95.23%	441.35	92.83%	784.39	89.88%	2,954.92	90.52%	81.00	94.11%	56.78	89.88%	318.45	88.11%	706.92	94.43%	
Current Assets:																			
Accrued Interest	3.95	2.45%	1.85	1.77%	5.14	1.08%	1.32	0.15%	0.02	0.00%	0.00	0.00%	1.89	2.99%	7.86	2.17%	13.51	1.80%	
Dividend Receivable	-	0.00%	0.00	0.00%	0.01	0.00%	0.03	0.00%	0.04	0.00%	-	0.00%	-	0.00%	-	0.00%	0.01	0.00%	
Bank Balance	0.01	0.01%	0.01	0.01%	0.01	0.00%	0.01	0.00%	0.02	0.00%	0.01	0.01%	0.01	0.02%	0.01	0.00%	0.02	0.00%	
Receivable for Sale of Investments	3.94	2.44%	0.14	0.14%	5.12	1.08%	9.06	1.04%	49.90	1.53%	-	0.00%	-	0.00%	21.37	5.91%	-	0.00%	
Other Current Assets (for Investments)	-	0.00%	0.00	0.00%	0.00	0.00%	0.01	0.00%	6.91	0.21%	5.05	5.87%	4.49	7.11%	13.75	3.81%	10.00	1.34%	
Less: Current Liabilities																			
Payable for Investments	-	0.00%	-	0.00%	-	0.00%	-0.23	-0.03%	-35.29	-1.08%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Fund Mgmt Charges Payable	-0.00	0.00%	-0.00	0.00%	-0.01	0.00%	-0.02	0.00%	-0.07	0.00%	-0.00	0.00%	-0.00	0.00%	-0.01	0.00%	-0.02	0.00%	
Other Current Liabilities (for Investment)	-0.32	-0.20%	-0.03	-0.03%	-2.11	-0.44%	-2.13	-0.24%	-8.18	-0.25%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.01	0.00%	
Sub Total (B)	7.57	4.69%	1.97	1.88%	8.17	1.72%	8.05	0.92%	13.35	0.41%	5.07	5.89%	6.39	10.12%	42.98	11.89%	23.51	3.14%	
Other Investments (<=25%)																			
Corporate Bonds	-	0.00%	1.21	1.16%	5.66	1.19%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	12.41	1.66%	
Infrastructure Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Equity	-	0.00%	1.81	1.73%	19.66	4.14%	62.68	7.18%	196.05	6.01%	-	0.00%	-	0.00%	-	0.00%	5.76	0.77%	
Mutual funds	-	0.00%	-	0.00%	0.62	0.13%	17.59	2.02%	100.03	3.06%	-	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%	3.02	2.89%	25.94	5.45%	80.28	9.20%	296.09	9.07%	-	0.00%	-	0.00%	-	0.00%	18.18	2.43%	
Total (A + B + C)	161.37	100.00%	104.61	100.00%	475.46	100.00%	872.72	100.00%	3,264.36	100.00%	86.06	100.00%	63.17	100.00%	361.42	100.00%	748.61	100.00%	
Fund Carried Forward (as per LB2)	161.37		104.61		475.46		872.72		3,264.36		86.06		63.17		361.42		748.61		

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: March 31, 2016

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)	112.16	34.24	25.57	0.08	106.11	76.02	359.23	430.83	1,703.01
Add: Inflow during the Quarter	30.96	20.68	13.05	-	13.44	2.23	9.63	15.00	61.31
Increase / (Decrease) Value of Inv (Net)	0.59	0.56	0.43	0.00	2.51	1.17	0.56	-9.26	-40.63
Less: Outflow during the Quarter	21.23	22.07	14.75	0.00	21.94	7.30	30.77	36.05	130.37
TOTAL INVESTIBLE FUNDS (MKT VALUE)	121.88	33.40	24.32	0.08	100.12	72.11	337.54	400.52	1593.31

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	37.02	30.38%	-	0.00%	12.82	52.73%	0.08	95.53%	51.78	51.72%	24.65	34.19%	90.14	26.71%	18.75	4.68%	-	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	20.90	17.14%	-	0.00%	6.09	25.06%	-	0.00%	19.59	19.57%	15.04	20.85%	37.00	10.96%	6.41	1.60%	-	0.00%	
Infrastructure Bonds	8.99	7.38%	-	0.00%	3.29	13.51%	-	0.00%	19.65	19.63%	10.31	14.30%	12.43	3.68%	0.27	0.07%	-	0.00%	
Equity	44.55	36.55%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	16.03	22.23%	169.08	50.09%	331.50	82.79%	1,422.86	89.30%	
Money Market Investments	2.46	2.01%	33.45	100.16%	1.44	5.93%	0.00	3.41%	4.29	4.29%	1.82	2.53%	4.75	1.41%	4.32	1.08%	13.92	0.87%	
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)	113.91	93.46%	33.45	100.16%	23.64	97.23%	0.08	98.94%	95.32	95.21%	67.85	94.09%	313.40	92.85%	361.35	90.22%	1,436.78	90.18%	
Current Assets:																			
Accrued Interest	1.91	1.56%	0.00	0.00%	0.66	2.71%	0.00	0.92%	2.30	2.29%	2.05	2.84%	3.26	0.97%	0.74	0.19%	0.00	0.00%	
Dividend Receivable	0.00	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.00	0.00%	0.02	0.01%	0.02	0.00%	0.02	0.00%	
Bank Balance	0.01	0.01%	0.01	0.03%	0.01	0.04%	0.00	0.14%	0.01	0.01%	0.01	0.01%	0.01	0.00%	0.01	0.00%	0.01	0.00%	
Receivable for Sale of Investments	1.44	1.18%	-	0.00%	-	0.00%	-	0.00%	2.48	2.48%	0.19	0.27%	5.79	1.72%	4.07	1.02%	24.93	1.56%	
Other Current Assets (for Investments)	0.00	0.00%	-	0.00%	0.00	0.02%	-	0.00%	0.02	0.02%	0.00	0.00%	0.00	0.00%	0.00	0.00%	3.45	0.22%	
Less: Current Liabilities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Payable for Investments	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-0.07	-0.02%	-17.60	-1.10%	
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%	-0.03	0.00%	
Other Current Liabilities (for Investments)	-0.00	0.00%	-0.06	-0.19%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.05	-0.07%	-0.58	-0.17%	-2.02	-0.51%	-3.35	-0.21%	
Sub Total (B)	3.35	2.75%	-0.05	-0.16%	0.67	2.77%	0.00	1.06%	4.80	4.79%	2.20	3.05%	8.49	2.52%	2.74	0.68%	7.43	0.47%	
Other Investments (<=25%)																			
Corporate Bonds	0.61	0.50%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.81	1.12%	2.73	0.81%	-	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	4.01	3.29%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	1.25	1.73%	12.91	3.82%	28.16	7.03%	98.82	6.20%	
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	8.27	2.07%	50.28	3.16%	
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)	4.62	3.79%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	2.06	2.86%	15.64	4.63%	36.43	9.10%	149.10	9.36%	
Total (A + B + C)	121.88	100.00%	33.40	100.00%	24.32	100.00%	0.08	100.00%	100.12	100.00%	72.11	100.00%	337.54	100.00%	400.52	100.00%	1,593.31	100.00%	
Fund Carried Forward (as per LB2)	121.88		33.40		24.32		0.08		100.12		72.11		337.54		400.52		1,593.31		

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: March 31, 2016

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)	8.92	58.56	83.90	145.37	154.96	1.34	0.07	11.60	33.53
Add: Inflow during the Quarter	27.02	1.66	27.06	3.01	3.81	0.01	0.00	0.01	0.05
Increase / (Decrease) Value of Inv [Net]	0.16	1.07	2.08	2.73	0.77	-0.04	0.00	0.16	0.05
Less: Outflow during the Quarter	26.86	1.18	26.45	1.76	3.47	0.04	-0.00	-0.00	0.06
TOTAL INVESTIBLE FUNDS (MKT VALUE)	9.24	60.11	86.59	149.35	156.08	1.27	0.07	11.77	33.57

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%	23.71	39.44%	42.26	48.81%	51.59	34.54%	48.50	31.07%	-	0.00%	0.07	95.71%	3.77	32.08%	11.17	33.27%
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%	25.12	41.79%	18.06	20.86%	44.24	29.62%	32.13	20.58%	-	0.00%	-	0.00%	2.67	22.67%	4.27	12.73%
Infrastructure Bonds	-	0.00%	6.69	11.14%	16.50	19.05%	9.54	6.39%	6.56	4.20%	-	0.00%	-	0.00%	1.67	14.19%	0.33	0.99%
Equity	-	0.00%	-	0.00%	-	0.00%	32.04	21.45%	57.03	36.54%	1.21	95.18%	-	0.00%	2.50	21.25%	15.52	46.25%
Money Market Investments	9.23	99.89%	1.82	3.03%	2.18	2.52%	3.16	2.11%	2.33	1.49%	0.01	0.66%	0.00	2.60%	0.23	1.93%	0.07	0.22%
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)	9.23	99.89%	57.34	95.39%	79.00	91.24%	140.57	94.12%	146.55	93.89%	1.22	95.84%	0.07	98.31%	10.84	92.10%	31.37	93.46%
Current Assets:																		
Accrued Interest	0.00	0.00%	2.72	4.52%	1.97	2.28%	2.93	1.96%	2.09	1.34%	0.00	0.00%	0.00	0.99%	0.22	1.89%	0.36	1.07%
Dividend Receivable	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.00	0.00%	0.00	0.02%	-	0.00%	0.00	0.00%	0.00	0.00%
Bank Balances	0.01	0.11%	0.01	0.02%	0.01	0.01%	0.01	0.01%	0.01	0.01%	0.01	0.79%	0.00	0.72%	0.01	0.09%	0.01	0.03%
Receivable for Sale of Investments	-	0.00%	-	0.00%	5.51	6.36%	0.34	0.23%	1.96	1.26%	-	0.00%	-	0.00%	0.03	0.25%	0.49	1.47%
Other Current Assets (for Investments)	-	0.00%	0.04	0.07%	0.10	0.12%	-	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%	-	0.00%	-1.00	-0.67%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-0.00	-0.01%
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%	-0.05	-0.03%	-0.09	-0.06%	-0.00	0.00%	-0.00	-0.02%	-0.00	0.00%	-0.00	0.00%
Sub Total (B)	0.01	0.11%	2.77	4.61%	7.59	8.76%	2.23	1.49%	3.97	2.54%	0.01	0.81%	0.00	1.69%	0.26	2.23%	0.86	2.56%
Other Investments (<=25%)																		
Corporate Bonds	-	0.00%	-	0.00%	-	0.00%	4.33	2.90%	0.61	0.39%	-	0.00%	-	0.00%	0.50	4.28%	-	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%	2.22	1.49%	4.96	3.18%	0.04	3.35%	-	0.00%	0.16	1.39%	1.29	3.85%
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.04	0.12%
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%	-	0.00%	6.56	4.39%	5.57	3.57%	0.04	3.35%	-	0.00%	0.67	5.67%	1.33	3.98%
Total (A + B + C)	9.24	100.00%	60.11	100.00%	86.59	100.00%	149.35	100.00%	156.08	100.00%	1.27	100.00%	0.07	100.00%	11.77	100.00%	33.57	100.00%
Fund Carried Forward (as per LB2)	9.24		60.11		86.59		149.35		156.08		1.27		0.07		11.77		33.57	

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: March 31, 2016

PART - B

₹ Crores

PARTICULARS	ULIF01520/02/08LiquidFdlI101	ULIF01620/02/08StableMFI101	ULIF01720/02/08SecureMFI101	ULIF01820/02/08DefnsvFdlI101	ULIF01920/02/08BalncdMFI101	ULIF02020/02/08EquityMFI101	ULIF02120/02/08GrwthFdlI101	ULGF02105/04/11CapGuaFd5A10	ULGF03620/02/12LiquidFdlI101
Opening Balance (Market Value)	56.53	52.83	218.17	107.74	550.19	668.00	3,242.36	15.16	68.70
Add: Inflow during the Quarter	23.49	9.03	21.12	8.16	26.64	31.65	128.59	-	6.41
Increase / (Decrease) Value of Inv (Net)	0.87	0.90	5.36	1.43	-0.56	-15.44	-81.56	0.00	1.03
Less: Outflow during the Quarter	20.80	8.65	28.95	11.38	33.77	38.01	168.63	-0.00	10.68
TOTAL INVESTIBLE FUNDS (MKT VALUE)	60.09	54.11	215.69	105.95	542.50	646.19	3,120.76	15.17	65.45

INVESTMENT OF UNIT FUND	ULIF01520/02/08LiquidFdlI101		ULIF01620/02/08StableMFI101		ULIF01720/02/08SecureMFI101		ULIF01820/02/08DefnsvFdlI101		ULIF01920/02/08BalncdMFI101		ULIF02020/02/08EquityMFI101		ULIF02120/02/08GrwthFdlI101		ULGF02105/04/11CapGuaFd5A10		ULGF03620/02/12LiquidFdlI101	
	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%	7.26	13.41%	114.54	53.10%	39.39	37.18%	143.34	26.42%	40.83	6.32%	-	0.00%	9.51	62.72%	-	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	-	0.00%	23.34	43.13%	42.06	19.50%	20.40	19.26%	63.47	11.70%	13.21	2.04%	-	0.00%	-	0.00%	-	0.00%
Infrastructure Bonds	-	0.00%	11.48	21.22%	39.42	18.28%	5.82	5.50%	27.51	5.07%	0.57	0.09%	-	0.00%	0.00	0.03%	-	0.00%
Equity	-	0.00%	-	0.00%	-	0.00%	23.72	22.38%	242.23	44.65%	519.39	80.38%	2,714.98	87.00%	4.85	31.94%	-	0.00%
Money Market Investments	60.14	100.08%	9.79	18.09%	7.88	3.65%	8.61	8.13%	7.41	1.37%	5.49	0.85%	94.21	3.02%	0.35	2.33%	71.35	109.01%
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)	60.14	100.08%	51.87	95.86%	203.90	94.53%	97.94	92.44%	483.96	89.21%	579.50	89.68%	2,809.19	90.02%	14.72	97.02%	71.35	109.01%
Current Assets:																		
Accrued Interest	0.00	0.00%	2.07	3.83%	6.04	2.80%	2.33	2.20%	6.70	1.24%	1.55	0.24%	-0.00	0.00%	0.34	2.24%	0.00	0.00%
Dividend Recievable	-	0.00%	-	0.00%	-	0.00%	0.00	0.00%	0.01	0.00%	0.03	0.00%	0.04	0.00%	0.00	0.00%	-	0.00%
Bank Balance	0.01	0.02%	0.01	0.02%	0.01	0.00%	0.01	0.01%	0.01	0.00%	0.01	0.00%	0.01	0.00%	0.00	0.01%	0.01	0.02%
Receivable for Sale of Investments	-	0.00%	-	0.00%	5.23	2.43%	0.28	0.26%	13.78	2.54%	5.97	0.92%	47.59	1.52%	-	0.00%	-	0.00%
Other Current Assets (for Investments)	-	0.00%	0.16	0.29%	0.52	0.24%	0.30	0.29%	1.01	0.19%	0.95	0.15%	12.73	0.41%	-	0.00%	-	0.00%
Less: Current Liabilities																		
Payable for Investments	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-0.06	-0.01%	-0.23	-0.04%	-33.43	-1.07%	-	0.00%	-	0.00%
Fund Mgmt Charges Payable	-0.00	0.00%	-0.00	0.00%	-0.01	0.00%	-0.00	0.00%	-0.02	0.00%	-0.02	0.00%	-0.11	0.00%	-0.00	0.00%	-0.00	0.00%
Other Current Liabilities (for Investment)	-0.05	-0.09%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.02	0.00%	-0.00	0.00%	-5.90	-9.02%
Sub Total (B)	-0.05	-0.08%	2.24	4.14%	11.79	5.47%	2.91	2.75%	21.44	3.95%	8.26	1.28%	26.81	0.86%	0.34	2.24%	-5.90	-9.01%
Other Investments (<=25%)																		
Corporate Bonds	-	0.00%	-	0.00%	-	0.00%	3.53	3.33%	14.64	2.70%	-	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%	1.56	1.47%	21.80	4.02%	45.59	7.06%	191.88	6.15%	0.11	0.74%	-	0.00%
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.66	0.12%	12.84	1.99%	92.88	2.98%	-	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%	-	0.00%	5.09	4.81%	37.10	6.84%	58.43	9.04%	284.76	9.12%	0.11	0.74%	-	0.00%
Total (A + B + C)	60.09	100.00%	54.11	100.00%	215.69	100.00%	105.95	100.00%	542.50	100.00%	646.19	100.00%	3,120.76	100.00%	15.17	100.00%	65.45	100.00%
Fund Carried Forward (as per LB2)	60.09		54.11		215.69		105.95		542.50		646.19		3,120.76		15.17		65.45	

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: March 31, 2016

PART - B

₹ Crores

PARTICULARS	ULGF03720/02/12StableMFI101	ULGF03820/02/12SecureMFI101	ULGF03920/02/12DefnsvFdl101	ULGF04020/02/12BalncdMFI101	ULIF02208/10/08LiquidFdl101	ULIF02308/10/08StableMFI101	ULIF02408/10/08SecureMFI101	ULIF02508/10/08DefnsvFdl101	ULIF02608/10/08BalncdMFI101
Opening Balance (Market Value)	44.02	436.90	318.65	33.45	47.60	48.28	162.23	79.27	361.50
Add: Inflow during the Quarter	1.53	45.08	58.30	8.10	28.92	7.88	18.88	3.97	14.31
Increase / (Decrease) Value of Inv [Net]	0.74	10.68	6.35	0.24	0.76	0.77	4.00	1.01	-0.48
Less: Outflow during the Quarter	1.09	6.37	8.30	0.33	30.33	12.18	26.90	8.05	24.35
TOTAL INVESTIBLE FUNDS (MKT VALUE)	45.19	486.29	374.00	39.46	46.85	44.76	158.21	76.20	350.87

INVESTMENT OF UNIT FUND	ULGF03720/02/12StableMFI101		ULGF03820/02/12SecureMFI101		ULGF03920/02/12DefnsvFdl101		ULGF04020/02/12BalncdMFI101		ULIF02208/10/08LiquidFdl101		ULIF02308/10/08StableMFI101		ULIF02408/10/08SecureMFI101		ULIF02508/10/08DefnsvFdl101		ULIF02608/10/08BalncdMFI101		
	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	5.26	11.64%	243.19	50.01%	118.35	31.65%	12.17	30.83%	-	0.00%	12.19	27.24%	85.36	53.95%	26.52	34.81%	95.78	27.30%	
State Government Securities	-	0.00%	-	0.00%	3.65	0.98%	-	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	20.31	44.94%	106.97	22.00%	87.28	23.34%	7.85	19.90%	-	0.00%	15.55	34.75%	30.59	19.34%	15.92	20.89%	33.02	9.41%	
Infrastructure Bonds	5.42	12.00%	87.67	18.03%	37.46	10.01%	3.44	8.71%	-	0.00%	5.85	13.06%	29.00	18.33%	3.28	4.31%	12.74	3.63%	
Equity	-	0.00%	-	0.00%	71.47	19.11%	11.17	28.32%	-	0.00%	-	0.00%	-	0.00%	16.96	22.26%	169.81	48.40%	
Money Market Investments	12.54	27.75%	11.81	2.43%	31.62	8.46%	2.92	7.40%	46.86	100.02%	9.70	21.68%	4.82	3.05%	7.47	9.80%	4.82	1.37%	
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)	43.53	96.33%	449.63	92.46%	349.83	93.54%	37.55	95.16%	46.86	100.02%	43.29	96.73%	149.77	94.67%	70.16	92.07%	316.17	90.11%	
Current Assets:																			
Accrued Interest	1.47	3.26%	11.44	2.35%	7.95	2.13%	0.63	1.60%	0.00	0.00%	1.53	3.42%	4.37	2.76%	1.47	1.93%	3.49	0.99%	
Dividend Receivable	-	0.00%	-	0.00%	0.00	0.00%	0.00	0.00%	-	0.00%	-	0.00%	-	0.00%	0.00	0.00%	0.02	0.01%	
Bank Balance	0.01	0.03%	0.01	0.00%	0.01	0.00%	0.01	0.03%	0.01	0.02%	0.01	0.03%	0.01	0.01%	0.01	0.01%	0.01	0.00%	
Receivable for Sale of Investments	-	0.00%	17.71	3.64%	0.65	0.17%	0.19	0.47%	-	0.00%	-	0.00%	3.90	2.46%	0.22	0.28%	5.60	1.60%	
Other Current Assets (for Investments)	0.18	0.39%	7.52	1.55%	7.38	1.97%	0.09	0.23%	-	0.00%	-	0.00%	0.17	0.10%	0.08	0.10%	0.68	0.19%	
Less: Current Liabilities																			
Payable for Investments	-	0.00%	-	0.00%	-1.00	-0.27%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Fund Mgmt Charges Payable	-0.00	0.00%	-0.02	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%	-0.01	0.00%	
Other Current Liabilities (for Investment)	-0.00	0.00%	-0.01	0.00%	-0.00	0.00%	-0.00	0.00%	-0.02	-0.04%	-0.08	-0.17%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	
Sub Total (B)	1.66	3.67%	36.66	7.54%	14.99	4.01%	0.92	2.33%	-0.01	-0.02%	1.46	3.27%	8.44	5.33%	1.77	2.32%	9.79	2.79%	
Other Investments (<=25%)																			
Corporate Bonds	-	0.00%	-	0.00%	6.15	1.65%	0.10	0.26%	-	0.00%	-	0.00%	-	0.00%	3.03	3.97%	12.72	3.62%	
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%	3.02	0.81%	0.89	2.25%	-	0.00%	-	0.00%	-	0.00%	1.24	1.63%	12.20	3.48%	
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%	9.17	2.45%	0.99	2.51%	-	0.00%	-	0.00%	-	0.00%	4.27	5.60%	24.82	7.10%	
Total (A + B + C)	45.19	100.00%	486.29	100.00%	374.00	100.00%	39.46	100.00%	46.85	100.00%	44.76	100.00%	158.21	100.00%	76.20	100.00%	350.87	100.00%	
Fund Carried Forward (as per LB2)	45.19		486.29		374.00		39.46		46.85		44.76		158.21		76.20		350.87		

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: March 31, 2016

PART - B

₹ Crores

PARTICULARS	ULIF02708/10/08EquityMFII101	ULIF02808/10/08GrwthFndII101	ULGF04311/02/12LiquidFdlII101	ULGF04811/02/12StableMFII101	ULGF04411/02/12SecureMFII101	ULGF04511/02/12DefnsvFdlII101	ULGF04611/02/12BalncdMFII101	ULIF02904/08/08MoneyPlusF101	ULIF03004/08/08BondOprtFdl101
Opening Balance (Market Value)	439.39	2,069.53	11.15	22.29	72.42	123.58	14.00	19.15	37.92
Add: Inflow during the Quarter	20.52	84.05	9.46	0.54	0.77	9.30	1.46	9.74	6.29
Increase / (Decrease) Value of Inv (Net)	-9.61	-53.86	0.15	0.38	1.72	2.12	0.05	0.28	0.96
Less: Outflow during the Quarter	28.76	126.01	4.39	0.17	0.14	1.50	0.82	9.85	8.92
TOTAL INVESTIBLE FUNDS (MKT VALUE)	421.54	1973.71	16.37	23.03	74.76	133.50	14.69	19.32	36.24

INVESTMENT OF UNIT FUND	ULIF02708/10/08EquityMFII101		ULIF02808/10/08GrwthFndII101		ULGF04311/02/12LiquidFdlII101		ULGF04811/02/12StableMFII101		ULGF04411/02/12SecureMFII101		ULGF04511/02/12DefnsvFdlII101		ULGF04611/02/12BalncdMFII101		ULIF02904/08/08MoneyPlusF101		ULIF03004/08/08BondOprtFdl101	
	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	20.66	4.90%	-	0.00%	-	0.00%	3.84	16.68%	37.79	50.54%	44.85	33.60%	3.73	25.42%	16.74	86.63%	21.46	59.21%
State Government Securities	-	0.00%	-	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%	-	0.00%
Corporate Bonds	3.94	0.93%	-	0.00%	-	0.00%	7.78	33.78%	16.87	22.56%	25.86	19.37%	2.62	17.86%	0.00	0.00%	9.51	26.23%
Infrastructure Bonds	1.05	0.25%	-	0.00%	-	0.00%	4.24	18.42%	12.84	17.18%	18.86	14.13%	1.76	12.02%	0.00	0.00%	0.66	1.81%
Equity	340.26	80.72%	1,752.14	88.77%	-	0.00%	-	0.00%	-	0.00%	25.97	19.45%	5.49	37.37%	0.00	0.00%	-	0.00%
Money Market Investments	12.96	3.07%	28.56	1.45%	16.36	99.91%	6.22	27.00%	2.53	3.38%	8.81	6.60%	0.25	1.67%	2.24	11.60%	0.26	0.73%
Mutual funds	-	0.00%	-	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%	3.03	8.38%
Sub Total (A)	378.87	89.88%	1,780.70	90.22%	16.36	99.91%	22.09	95.89%	70.03	93.67%	124.35	93.15%	13.85	94.34%	18.98	98.23%	34.92	96.34%
Current Assets:																		
Accrued Interest	0.58	0.14%	-0.00	0.00%	0.00	0.01%	0.93	4.05%	1.77	2.37%	3.41	2.56%	0.26	1.75%	0.33	1.69%	1.19	3.29%
Dividend Recievable	0.02	0.00%	0.02	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	0.00%	0.01	0.00%	0.01	0.07%	0.01	0.05%	0.01	0.01%	0.01	0.01%	0.01	0.07%	0.01	0.05%	0.01	0.03%
Receivable for Sale of Investments	3.96	0.94%	30.80	1.56%	-	0.00%	-	0.00%	2.95	3.94%	1.10	0.82%	0.11	0.78%	0.00	0.00%	-	0.00%
Other Current Assets (for Investments)	0.53	0.13%	6.20	0.31%	0.00	0.02%	0.01	0.02%	0.01	0.01%	2.94	2.20%	0.00	0.01%	0.01	0.03%	0.13	0.35%
Less: Current Liabilities																		
Payable for Investments	-0.12	-0.03%	-21.50	-1.09%	-	0.00%	-	0.00%	-	0.00%	-2.99	-2.24%	-	0.00%	0.00	0.00%	-	0.00%
Fund Mgmt Charges Payable	-0.01	0.00%	-0.07	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%	-0.01	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)	4.96	1.18%	15.46	0.78%	0.02	0.09%	0.95	4.11%	4.74	6.33%	4.47	3.35%	0.38	2.60%	0.34	1.77%	1.33	3.66%
Other Investments (<=25%)																		
Corporate Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	3.13	2.35%	-	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%	-	0.00%
Equity	29.13	6.91%	120.06	6.08%	-	0.00%	-	0.00%	-	0.00%	1.55	1.16%	0.45	3.06%	0.00	0.00%	-	0.00%
Mutual funds	8.58	2.04%	57.49	2.91%	-	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%	-	0.00%
Others	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.00	0.00%	-	0.00%
Sub Total (C)	37.71	8.95%	177.55	9.00%	-	0.00%	-	0.00%	-	0.00%	4.68	3.50%	0.45	3.06%	0.00	0.00%	-	0.00%
Total (A + B + C)	421.54	100.00%	1,973.71	100.00%	16.37	100.00%	23.03	100.00%	74.76	100.00%	133.50	100.00%	14.69	100.00%	19.32	100.00%	36.24	100.00%
Fund Carried Forward (as per LB2)	421.54		1,973.71		16.37		23.03		74.76		133.50		14.69		1931.94%		36.24	

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: March 31, 2016

PART - B

₹ Crores

PARTICULARS	ULIF03204/09/08Large-CapF101	ULIF03104/08/08Mid-capFnd101	ULIF03304/08/08ManagerFnd101	ULIF03501/01/10BlueChipFd101	ULIF03401/01/10IncomeFund101	ULIF03601/01/10OpprtntyFd101	ULIF03701/01/10VantageFnd101	ULIF03901/09/10BalancedFd101	ULIF04126/10/10CaptGuaFd101
Opening Balance (Market Value)	65.89	64.17	527.58	2,472.46	1,198.55	4,419.95	297.78	2,707.13	16.81
Add: Inflow during the Quarter	6.27	8.47	9.21	364.37	273.27	684.54	3.01	553.91	-
Increase / (Decrease) Value of Inv [Net]	-1.06	-1.77	-2.61	-37.60	31.53	-136.23	-2.90	-15.73	-0.59
Less: Outflow during the Quarter	7.75	9.10	25.53	166.92	120.00	353.01	18.19	145.25	1.71
TOTAL INVESTIBLE FUNDS (MKT VALUE)	63.33	61.76	505.45	2632.31	1385.34	4614.34	279.81	3100.06	14.50

INVESTMENT OF UNIT FUND	ULIF03204/09/08Large-CapF101		ULIF03104/08/08Mid-capFnd101		ULIF03304/08/08ManagerFnd101		ULIF03501/01/10BlueChipFd101		ULIF03401/01/10IncomeFund101		ULIF03601/01/10OpprtntyFd101		ULIF03701/01/10VantageFnd101		ULIF03901/09/10BalancedFd101		ULIF04126/10/10CaptGuaFd101		
	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%	104.24	20.62%	-	0.00%	762.37	55.03%	-	0.00%	50.87	18.18%	605.82	19.54%	1.53	10.53%	
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%	0.35	0.12%	-	0.00%	-	0.00%	
Corporate Bonds	-	0.00%	-	0.00%	34.58	6.84%	-	0.00%	194.24	14.02%	-	0.00%	11.89	4.25%	194.06	6.26%	-	0.00%	
Infrastructure Bonds	-	0.00%	-	0.00%	0.52	0.10%	-	0.00%	168.29	12.15%	-	0.00%	9.20	3.23%	71.57	2.31%	-	0.00%	
Equity	60.58	95.67%	54.34	87.98%	303.90	60.13%	2,208.66	83.91%	-	0.00%	3,715.89	80.53%	166.19	59.40%	1,879.86	60.61%	12.10	83.40%	
Money Market Investments	0.74	1.16%	1.37	2.22%	41.42	8.19%	214.32	8.14%	154.59	11.16%	354.52	7.68%	24.02	8.59%	30.45	0.98%	0.37	2.53%	
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)	61.32	96.83%	55.71	90.20%	484.67	95.89%	2,422.98	92.05%	1,279.50	92.36%	4,070.41	88.21%	262.54	93.83%	2,780.76	89.70%	13.99	96.46%	
Current Assets:																			
Accrued Interest	0.00	0.00%	0.00	0.00%	3.81	0.75%	-0.00	0.00%	31.68	2.29%	-0.00	0.00%	1.71	0.61%	17.79	0.57%	0.02	0.14%	
Dividend Receivable	0.01	0.01%	0.01	0.01%	0.01	0.00%	0.14	0.01%	-	0.00%	0.56	0.01%	0.01	0.00%	0.02	0.00%	0.00	0.00%	
Bank Balance	0.01	0.02%	0.02	0.04%	0.03	0.01%	0.01	0.00%	0.01	0.00%	0.64	0.01%	0.01	0.00%	0.01	0.00%	0.01	0.07%	
Receivable for Sale of Investments	0.47	0.74%	0.12	0.19%	1.46	0.29%	0.75	0.03%	7.87	0.57%	189.24	4.10%	0.83	0.30%	48.45	1.56%	-	0.00%	
Other Current Assets (for Investments)	0.07	0.11%	0.05	0.09%	0.88	0.17%	47.16	1.79%	25.28	1.82%	101.20	2.19%	0.02	0.01%	75.42	2.43%	-	0.00%	
Less: Current Liabilities																			
Payable for Investments	-	0.00%	-0.10	-0.16%	-7.92	-1.57%	-20.44	-0.78%	-	0.00%	-179.29	-3.89%	-	0.00%	-37.11	-1.20%	-	0.00%	
Fund Mgmt Charges Payable	-0.00	0.00%	-0.00	0.00%	-0.02	0.00%	-0.10	0.00%	-0.05	0.00%	-0.17	0.00%	-0.01	0.00%	-0.11	0.00%	-0.00	0.00%	
Other Current Liabilities (for Investment)	-0.00	0.00%	-0.26	-0.42%	-0.16	-0.03%	-0.02	0.00%	-0.02	0.00%	-0.03	0.00%	-0.00	0.00%	-0.02	0.00%	-0.00	-0.01%	
Sub Total (B)	0.56	0.88%	-0.16	-0.25%	-1.92	-0.38%	27.51	1.05%	64.77	4.68%	112.15	2.43%	2.57	0.92%	104.45	3.37%	0.03	0.20%	
Other Investments (<=25%)																			
Corporate Bonds	-	0.00%	-	0.00%	3.13	0.62%	-	0.00%	41.08	2.97%	-	0.00%	1.01	0.36%	11.91	0.38%	-	0.00%	
Infrastructure Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Equity	1.45	2.29%	6.21	10.05%	19.58	3.87%	90.48	3.44%	-	0.00%	431.78	9.36%	13.69	4.89%	163.93	5.29%	0.48	3.34%	
Mutual funds	-	0.00%	-	0.00%	-	0.00%	91.34	3.47%	-	0.00%	-	0.00%	-	0.00%	39.01	1.26%	-	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)	1.45	2.29%	6.21	10.05%	22.70	4.49%	181.82	6.91%	41.08	2.97%	431.78	9.36%	14.70	5.25%	214.85	6.93%	0.48	3.34%	
Total (A + B + C)	63.33	100.00%	61.76	100.00%	505.45	100.00%	2,632.31	100.00%	1,385.34	100.00%	4,614.34	100.00%	279.81	100.00%	3,100.06	100.00%	14.50	100.00%	
Fund Carried Forward (as per LB2)	63.33		61.76		505.45		2,632.31		1,385.34		4,614.34		279.81		3,100.06		14.50		

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: March 31, 2016

PART - B

₹ Crores

PARTICULARS	ULIF03801/09/10ShortTrmFd101	ULIF04001/09/10HighestNAV101	ULIF04224/01/11PenGuaFnd101	ULIF05110/03/11DiscontdPF101	ULIF05201/10/13DiscontdPF101	ULIF04818/06/12PenSuPls12101	ULIF05301/08/13EquityPlus101	ULIF05601/08/13Bond Funds101	ULIF05501/08/13DivrEqtyFd101
Opening Balance (Market Value)	155.83	8,742.55	144.94	3,039.77	188.77	1,515.11	6.40	3.02	4.96
Add: Inflow during the Quarter	38.46	415.10	-	172.44	37.83	260.78	2.80	1.48	2.17
Increase / (Decrease) Value of Inv [Net]	2.97	6.35	2.41	84.35	3.61	10.53	-0.13	0.09	-0.04
Less: Outflow during the Quarter	35.38	349.45	6.02	520.79	2.58	50.24	0.88	0.60	0.46
TOTAL INVESTIBLE FUNDS (MKT VALUE)	161.88	8814.54	141.33	2745.76	227.43	1736.18	8.38	3.99	6.64

INVESTMENT OF UNIT FUND	ULIF03801/09/10ShortTrmFd101		ULIF04001/09/10HighestNAV101		ULIF04224/01/11PenGuaFnd101		ULIF05110/03/11DiscontdPF101		ULIF05201/10/13DiscontdPF101		ULIF04818/06/12PenSuPls12101		ULIF05301/08/13EquityPlus101		ULIF05601/08/13Bond Funds101		ULIF05501/08/13DivrEqtyFd101		
	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	0.20	0.12%	3,184.18	36.12%	-	0.00%	2,496.77	90.93%	199.47	87.71%	344.31	19.83%	-	0.00%	2.19	54.92%	-	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	67.80	41.89%	1,449.53	16.44%	49.72	35.18%	-	0.00%	-	0.00%	491.04	28.28%	-	0.00%	-	0.00%	-	0.00%	
Infrastructure Bonds	50.72	31.33%	1,858.44	21.08%	61.89	43.79%	-	0.00%	-	0.00%	286.69	16.51%	0.00	0.01%	-	0.00%	-	0.00%	
Equity	-	0.00%	1,847.10	20.96%	12.97	9.18%	-	0.00%	-	0.00%	462.62	26.65%	6.36	75.91%	-	0.00%	5.03	75.86%	
Money Market Investments	30.29	18.71%	0.82	0.01%	0.05	0.03%	281.62	10.26%	26.19	11.52%	11.72	0.67%	1.54	18.37%	1.68	42.02%	1.30	19.63%	
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Deposit with Banks	7.02	4.34%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Sub Total (A)	156.04	96.39%	8,340.07	94.62%	124.62	88.17%	2,778.39	101.19%	225.66	99.22%	1,596.38	91.95%	7.90	94.30%	3.86	96.94%	6.34	95.50%	
Current Assets:																			
Accrued Interest	4.80	2.97%	256.47	2.91%	6.31	4.46%	43.84	1.60%	2.29	1.01%	44.15	2.54%	0.00	0.00%	0.04	0.97%	0.00	0.00%	
Dividend Receivable	-	0.00%	0.11	0.00%	0.00	0.00%	-	0.00%	-	0.00%	0.05	0.00%	0.00	0.00%	-	0.00%	-	0.00%	
Bank Balance	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	0.01%	0.00	0.03%	0.00	0.02%	
Receivable for Sale of Investments	-	0.00%	104.88	1.19%	-	0.00%	1.33	0.05%	-	0.00%	-	0.00%	0.04	0.46%	-	0.00%	-	0.00%	
Other Current Assets (for Investments)	1.03	0.64%	29.51	0.33%	-	0.00%	-	0.00%	-	0.00%	15.81	0.91%	0.23	2.70%	0.08	2.07%	0.14	2.06%	
Less: Current Liabilities																			
Payable for Investments	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Fund Mgmt Charges Payable	-0.01	0.00%	-0.32	0.00%	-0.01	0.00%	-0.04	0.00%	-0.00	0.00%	-0.06	0.00%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	
Other Current Liabilities (for Investment)	-0.00	0.00%	-0.19	0.00%	-0.52	-0.37%	-77.77	-2.83%	-0.53	-0.23%	-0.03	0.00%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	
Sub Total (B)	5.84	3.61%	390.46	4.43%	5.79	4.10%	-32.62	-1.19%	1.77	0.78%	59.93	3.45%	0.27	3.18%	0.12	3.06%	0.14	2.07%	
Other Investments (<=25%)																			
Corporate Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	55.82	3.21%	-	0.00%	-	0.00%	-	0.00%	
Infrastructure Bonds	-	0.00%	10.55	0.12%	10.59	7.49%	-	0.00%	-	0.00%	5.32	0.31%	-	0.00%	-	0.00%	-	0.00%	
Equity	-	0.00%	73.46	0.83%	0.34	0.24%	-	0.00%	-	0.00%	18.74	1.08%	0.21	2.53%	-	0.00%	0.16	2.43%	
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%	84.01	0.95%	10.92	7.73%	-	0.00%	-	0.00%	79.87	4.60%	0.21	2.53%	-	0.00%	0.16	2.43%	
Total (A + B + C)	161.88	100.00%	8,814.54	100.00%	141.33	100.00%	2,745.76	100.00%	227.43	100.00%	1,736.18	100.00%	8.38	100.00%	3.99	100.00%	6.64	100.00%	
Fund Carried Forward (as per LB2)	161.88		8,814.54		141.33		2,745.76		227.43		1,736.18		8.38		3.99		6.64		

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: March 31, 2016

PART - B

₹ Crores

PARTICULARS	ULIF05801/08/13ConsertvFd101	ULIF06001/04/14PenEqPlsFd101	ULIF06101/04/14PenIncFund101	Total of All Funds
Opening Balance (Market Value)	0.99	0.17	0.24	45,190.97
Add: Inflow during the Quarter	2.23	15.21	30.70	4,256.92
Increase / (Decrease) Value of Inv [Net]	0.03	0.32	0.24	-314.25
Less: Outflow during the Quarter	1.33	4.91	9.46	3,406.63
TOTAL INVESTIBLE FUNDS (MKT VALUE)	1.93	10.79	21.72	45,727.02

INVESTMENT OF UNIT FUND	ULIF05801/08/13ConsertvFd101		ULIF06001/04/14PenEqPlsFd101		ULIF06101/04/14PenIncFund101		Total of All Funds	
	Actual Inv.	% Actual			Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)								
Central Govt Securities	0.87	45.18%	0.00%	0.00%	13.59	62.55%	10,272.88	22.47%
State Government Securities	-	0.00%	0.00%	0.00%	-	0.00%	3.65	0.01%
Other Approved Securities	-	0.00%	0.00%	0.00%	-	0.00%	0.90	0.00%
Corporate Bonds	0.10	5.27%	0.00%	0.00%	0.83	3.83%	3,819.12	8.35%
Infrastructure Bonds	0.10	5.39%	0.00%	0.00%	-	0.00%	3,144.42	6.88%
Equity	-	0.00%	791.51%	73.38%	-	0.00%	22,867.85	50.01%
Money Market Investments	0.67	34.60%	172.87%	16.03%	3.16	14.55%	2,098.66	4.59%
Mutual funds	-	0.00%	0.00%	0.00%	-	0.00%	-	0.00%
Deposit with Banks	-	0.00%	0.00%	0.00%	-	0.00%	10.05	0.02%
Sub Total (A)	1.75	90.43%	964.38%	89.41%	17.58	80.94%	42,217.53	92.33%
Current Assets:								
Accrued Interest	0.03	1.79%	0.04%	0.00%	0.29	1.36%	541.73	1.18%
Dividend Recievable	-	0.00%	0.01%	0.00%	-	0.00%	1.23	0.00%
Bank Balance	0.00	0.06%	0.12%	0.01%	0.00	0.01%	1.45	0.00%
Receivable for Sale of Investments	-	0.00%	1.34%	0.12%	-	0.00%	644.51	1.41%
Other Current Assets (for Investments)	0.15	7.72%	181.40%	16.82%	3.85	17.71%	394.20	0.86%
Less: Current Liabilities								
Payable for Investments	-	0.00%	-92.10%	-8.54%	-	0.00%	-364.29	-0.80%
Fund Mgmt Charges Payable	-0.00	0.00%	-0.03%	0.00%	-0.00	0.00%	-1.44	0.00%
Other Current Liabilities (for Investments)	-0.00	0.00%	-0.02%	0.00%	-0.00	0.00%	-104.70	-0.23%
Sub Total (B)	0.18	9.57%	90.76%	8.41%	4.14	19.06%	1,112.69	2.43%
Other Investments (<=25%)								
Corporate Bonds	-	0.00%	0.00%	0.00%	-	0.00%	187.75	0.41%
Infrastructure Bonds	-	0.00%	0.00%	0.00%	-	0.00%	26.46	0.06%
Equity	-	0.00%	23.52%	2.18%	-	0.00%	1,702.65	3.72%
Mutual funds	-	0.00%	0.00%	0.00%	-	0.00%	479.95	1.05%
Venture funds	-	0.00%	0.00%	0.00%	-	0.00%	-	0.00%
Others	-	0.00%	0.00%	0.00%	-	0.00%	-	0.00%
Sub Total (C)	-	0.00%	23.52%	2.18%	-	0.00%	2,396.80	5.24%
Total (A + B + C)	1.93	100.00%	1078.66%	100.00%	21.72	100.00%	45,727.02	100.00%
Fund Carried Forward (as per LB2)	1.93		1078.66%		21.72		45,727.02	

Notes:

1. Other Investments' are as permitted under Sec 27A(2) of Insurance Act.

Date: May 09, 2016

Prasun Gajri
Chief Investment Officer

No	Fund Name	SFIN	Date of Launch	Par / Non Par	Assets Under Management on the above date	NAV as per LB 2	NAV as on the above date	Previous Qtr NAV	2nd Previous Qtr NAV	3rd Previous Qtr NAV	4th Previous Qtr NAV	Return / Yield	3 Year Rolling CAGR	Highest NAV since inception
1	Liquid Fund	ULIF00102/01/04LiquidFund101	January 2, 2004	Non Par	72.36	49.7790	49.7790	48.9534	48.1076	47.2467	46.3658	7.36%	8.06%	49.7790
2	Secure Managed Fund	ULIF00202/01/04SecureMgtF101	January 2, 2004	Non Par	161.37	48.1193	48.1193	46.9268	46.8852	44.9254	45.1247	6.64%	8.70%	48.1193
3	Defensive Managed Fund	ULIF00302/01/04DefensiveF101	January 2, 2004	Non Par	104.61	63.5141	63.5141	62.6662	62.5599	61.0680	61.1783	3.82%	10.20%	63.5141
4	Balanced Managed Fund	ULIF00402/01/04BalancedMgF101	January 2, 2004	Non Par	475.46	83.2978	83.2978	83.2456	83.4070	83.2532	83.8025	-0.60%	11.94%	85.8903
5	Equity Managed Fund	ULIF00616/01/06EquityMgFd101	January 17, 2006	Non Par	872.72	105.7573	105.7573	108.0246	108.2976	111.6060	112.4344	-5.94%	14.09%	117.4072
6	Growth Fund	ULIF00502/01/04GrowthFund101	January 2, 2004	Non Par	3,264.36	122.2574	122.2574	125.0499	125.7167	127.6396	127.7475	-4.30%	15.37%	134.0072
7	Liquid Fund	ULIF00802/01/08LiquidFund101	January 2, 2004	Non Par	33.40	50.1652	50.1652	49.3367	48.4883	47.6266	46.7509	7.30%	8.05%	50.1652
8	Secure Managed Fund	ULIF00902/01/04SecureMgtF101	January 2, 2004	Non Par	100.12	47.3470	47.3470	46.1827	46.1518	44.2158	44.4159	6.60%	8.67%	47.3470
9	Defensive Managed Fund	ULIF01002/01/04DefensiveF101	January 2, 2004	Non Par	72.11	57.7269	57.7269	56.7644	56.6495	55.3348	55.3088	4.37%	10.35%	57.7269
10	Balanced Managed Fund	ULIF01102/01/04BalancedMgF101	January 2, 2004	Non Par	337.54	81.5452	81.5452	81.5360	80.9614	80.5622	80.6358	1.13%	12.61%	83.2814
11	Equity Managed Fund	ULIF01202/01/06EquityMgFd101	January 17, 2006	Non Par	400.52	101.2080	101.2080	103.2390	103.5452	106.6397	107.3636	-5.73%	14.21%	112.1674
12	Growth Fund	ULIF01202/01/04GrowthFund101	January 2, 2004	Non Par	1,593.31	117.4214	117.4214	120.0804	120.6968	122.5473	122.6766	-4.28%	15.38%	128.7418
13	Liquid Fund	ULGF00111/08/03LiquidFund101	July 23, 2003	Non Par	14.21	50.6865	50.6865	49.8446	48.9767	48.0488	47.1521	7.50%	8.16%	50.6865
14	Secure Managed Fund	ULGF00211/08/03SecureMgtF101	July 23, 2003	Non Par	82.85	48.4825	48.4825	47.3909	47.3494	45.3318	45.4945	6.57%	9.22%	48.4825
15	Defensive Managed Fund	ULGF00311/08/03DefensiveF101	July 23, 2003	Non Par	195.01	71.2962	71.2962	70.2315	70.1225	68.3916	68.3933	4.24%	10.21%	71.2962
16	Balanced Managed Fund	ULGF00411/08/03BalancedMF101	July 23, 2003	Non Par	256.76	104.6218	104.6218	104.5242	104.7197	104.4349	105.0467	-0.40%	11.81%	107.6016
17	Growth Fund	ULGF00511/08/03GrowthFund101	July 23, 2003	Non Par	0.01	286.1798	286.1798	294.0946	299.2952	303.9944	307.7604	-7.01%	14.43%	321.8760
18	Secure Managed Fund	ULGF00928/03/05SecureMgtF101	March 28, 2005	Non Par	0.07	109.4560	109.4560	105.9729	106.4618	101.5515	91.4686	19.67%	12.52%	109.4560
19	Defensive Managed Fund	ULGF01028/03/05DefensiveF101	March 28, 2005	Non Par	11.77	58.1355	58.1355	57.3356	56.7734	55.6488	55.6042	4.55%	10.19%	58.1355
20	Balanced Managed Fund	ULGF01128/03/05BalancedMF101	March 28, 2005	Non Par	33.57	74.5056	74.5056	74.3981	74.5978	74.2914	74.8542	-0.77%	11.95%	76.6775
21	Stable Managed Fund	ULIF00720/06/07StableMgFd101	June 20, 2007	Non Par	45.96	48.9420	48.9420	48.0771	47.3272	46.3131	45.5040	-5.46%	8.00%	48.9420
22	Stable Managed Fund	ULIF01420/06/07StableMgFd101	June 20, 2007	Non Par	24.32	48.9225	48.9225	48.0753	47.3221	46.3101	45.5041	-5.71%	7.95%	48.9225
23	Stable Managed Fund	ULIF00620/06/07StableMgFd101	June 20, 2007	Non Par	30.06	47.3856	47.3856	46.5367	45.7938	44.8187	44.0230	7.64%	8.00%	47.3856
24	Sovereign Fund	ULGF01620/06/07SovereignF101	June 20, 2007	Non Par	2.29	41.3351	41.3351	40.0089	40.2320	38.4224	38.9145	6.22%	8.75%	41.3351
25	Sovereign Fund	ULGF01520/06/07SovereignF101	June 20, 2007	Non Par	0.08	41.4211	41.4211	40.1148	40.3049	38.4981	39.0011	6.20%	8.98%	41.4211
26	Liquid Fund II	ULIF01520/02/08LiquidFdlI101	February 20, 2008	Non Par	60.09	18.7455	18.7455	18.4594	18.1623	17.8563	17.5457	6.84%	7.53%	18.7455
27	Secure Managed Fund II	ULIF01720/02/08SecureMFII101	February 20, 2008	Non Par	215.69	19.1710	19.1710	18.6968	18.7012	17.9384	18.0444	6.24%	8.36%	19.1710
28	Defensive Managed Fund II	ULIF01820/02/08DefnsFdlII101	February 20, 2008	Non Par	105.95	18.8698	18.8698	18.6077	18.5794	18.1933	18.2095	3.63%	9.77%	18.8698
29	Balanced Managed Fund II	ULIF01920/02/08BalncMFII101	February 20, 2008	Non Par	542.50	17.0601	17.0601	17.0706	17.1281	17.1367	17.2490	-1.10%	11.46%	17.6860
30	Equity Managed Fund II	ULIF02020/02/08EquityMFI101	February 20, 2008	Non Par	646.19	16.0715	16.0715	16.4472	16.5182	17.0345	17.1917	-6.52%	13.33%	17.9793
31	Growth Fund II	ULIF02120/02/08GrowthFndII101	February 20, 2008	Non Par	3,120.76	14.0372	14.0372	14.9399	14.4891	14.7155	14.7469	-4.81%	14.80%	15.4814
32	Stable Managed Fund II	ULIF01620/02/08StableMFI101	February 20, 2008	Non Par	54.11	18.2637	18.2637	17.9572	17.7029	17.3492	17.0661	7.02%	7.65%	18.2637
33	Money Plus Fund	ULIF02904/08/08MoneyPlusF101	August 4, 2008	Non Par	19.32	16.0249	16.0249	15.7896	15.5706	15.2701	15.0463	6.50%	6.31%	16.0333
34	Bond Opportunities Fund	ULIF03004/08/08BondOprrF101	August 4, 2008	Non Par	36.24	17.0465	17.0465	16.5917	16.6438	16.0227	16.1363	5.64%	6.99%	17.0465
35	Mid-cap Fund	ULIF03104/08/08Mid-capFnd101	August 4, 2008	Non Par	61.76	31.5452	31.5452	32.4402	32.1527	31.7173	31.0776	1.50%	22.00%	34.5993
36	Large-cap Fund	ULIF03204/08/08Large-CapF101	August 4, 2008	Non Par	63.33	18.9476	18.9476	19.2507	19.3996	20.6427	21.0221	-9.87%	11.04%	22.1661
37	Manager's Fund	ULIF03304/08/08ManagerFnd101	August 4, 2008	Non Par	505.45	21.2505	21.2505	21.3367	21.3578	21.4076	21.4912	-1.12%	11.66%	22.2486
38	Balanced Managed Fund II	ULIF02608/10/08BalncMFII101	October 8, 2008	Non Par	350.87	23.2341	23.2341	23.2428	23.1189	23.0890	23.1560	0.34%	12.03%	23.8342
39	Defensive Managed Fund II	ULIF02508/10/08DefnsFdlII101	October 8, 2008	Non Par	76.20	20.5976	20.5976	20.3106	20.3148	19.8681	19.9076	0.37%	9.74%	20.5976
40	Equity Managed Fund II	ULIF02708/10/08EquityMFI101	October 8, 2008	Non Par	421.54	23.7954	23.7954	24.3119	24.4311	25.2461	25.4733	-6.59%	13.46%	26.3922
41	Growth Fund II	ULIF02808/10/08GrowthFndII101	October 8, 2008	Non Par	1,973.71	26.6775	26.6775	27.3704	27.5706	28.0124	28.0735	-4.97%	14.74%	29.4742
42	Liquid Fund II	ULIF02208/10/08LiquidFdlII101	October 8, 2008	Non Par	46.85	17.7498	17.7498	17.4786	17.1944	16.9012	16.6062	6.89%	7.56%	17.7498
43	Secure Managed Fund II	ULIF02408/10/08SecureMFII101	October 8, 2008	Non Par	158.21	18.9448	18.9448	18.4755	18.4772	17.9121	17.8261	6.28%	8.37%	18.9448
44	Stable Managed Fund II	ULIF02308/10/08StableMFI101	October 8, 2008	Non Par	44.76	17.4697	17.4697	17.1790	16.9288	16.6069	16.3308	6.97%	7.67%	17.4697
45	Income Fund	ULIF03401/01/10IncomeFund101	January 5, 2010	Non Par	1,385.34	16.4960	16.4960	16.1064	16.1494	15.4744	15.5885	5.82%	8.05%	16.4960
46	Blue Chip Fund	ULIF03501/01/10BlueChipF101	January 5, 2010	Non Par	2,632.31	15.4438	15.4438	15.7312	15.7423	16.0954	16.1031	-4.09%	14.81%	16.8610
47	Opportunities Fund	ULIF03601/01/10OpprtntFnd101	January 5, 2010	Non Par	4,614.34	19.2257	19.2257	19.8810	19.8671	19.7404	19.1776	0.25%	21.10%	21.3878
48	Vantage Fund	ULIF03701/01/10VantageFnd101	January 5, 2010	Non Par	279.81	17.2572	17.2572	17.3906	17.3044	17.3291	17.2335	0.14%	13.69%	18.0042
49	Highest NAV Guarantee Fund	ULIF04001/09/10HighestNAV101	September 8, 2010	Non Par	8,814.54	12.9444	12.9444	12.9630	12.9050	12.9644	13.0808	-1.04%	7.36%	13.4481
50	Short Term Fund	ULIF03801/09/10ShortTrmF101	September 8, 2010	Non Par	161.88	15.2924	15.2924	15.0071	14.7971	14.5025	14.2782	7.10%	7.86%	15.2924
51	Balanced Fund	ULIF03901/09/10BalancedMF101	September 8, 2010	Non Par	3,100.06	15.0645	15.0645	15.2266	15.3077	15.4811	15.6344	-3.65%	11.66%	16.1578
52	Capital Guarantee Fund	ULIF04126/10/10CapitGuaF101	November 2, 2010	Non Par	14.50	13.8095	13.8095	14.2740	14.3740	15.0724	15.3193	-9.86%	10.32%	16.2461
53	Pension Guarantee Fund 1	ULIF04224/01/11PenGuaFnd101	February 1, 2011	Non Par	141.33	14.5655	14.5655	14.3209	14.2225	13.8896	13.9008	4.78%	7.62%	14.5655
54	Capital Guarantee Fund 5A	ULGF02105/04/11CapGuaFdsA101	April 6, 2011	Non Par	15.17	13.7557	13.7557	13.7518	13.6681	13.7118	13.6768	0.58%	7.31%	13.9399
55	Liquid Fund II	ULGF04311/02/12LiquidFdlII101	February 11, 2012	Non Par	16.37	17.6936	17.6936	17.4306	17.1579	16.8746	16.5859	6.68%	7.44%	17.6936
56	Stable Managed Fund II	ULGF04411/02/12StableMFI101	February 11, 2012	Non Par	23.03	17.4476	17.4476	17.1582	16.9092	16.5840	16.3129	6.96%	7.63%	17.4476
57	Secure Managed Fund II	ULGF04411/02/12SecureMFII101	February 11, 2012	Non Par	74.76	19.0669	19.0669	18.6276	18.6246	17.8774	17.9812	6.04%	8.67%	19.0669
58	Defensive Managed Fund II	ULGF04511/02/12DefnsFdlII101	February 11, 2012	Non Par	133.50	20.4459	20.4459	20.1153	20.2437	19.7303	19.7563	3.49%	9.77%	20.4459
59	Balanced Managed Fund II	ULGF04611/02/12BalncMFII101	February 11, 2012	Non Par	14.69	22.8417	22.8417	22.8022	23.0290	22.7836	22.9178	-0.33%	11.39%	23.4507
60	Balanced Managed Fund	ULGF03218/02/12BalancedMF101	February 18, 2012	Non Par	156.08	80.3970	80.3970	80.0015	80.5255	79.4857	79.8659	0.66%	12.02%	81.9813
61	Defensive Managed Fund	ULGF03118/02/12DefensiveF101	February 18, 2012	Non Par	149.35	57.3658	57.3658	56.3202	56.6100	55.2911	55.2030	3.92%	10.32%	57.3658
62	Growth Fund	ULGF03318/02/12GrowthFund101	February 18, 2012	Non Par	1.27	110.6927	110.6927	114.1852	114.4094	115.8806	115.2451	-3.95%	13.23%	122.5475
63	Liquid Fund	ULGF02918/02/12LiquidFund101	February 18, 2012	Non Par	9.24	50.4634	50.4634	49.6339	48.7819	47.8845	46.8900	7.62%	8.18%	50.4634
64	Secure Managed Fund	ULGF03018/02/12SecureMgtF101	February 18, 2012	Non Par	86.59	47.8880	47.8880	46.7475	46.7020	44.7637	44.9766	6.47%	8.08%	47.8880
65	Stable Managed Fund	ULGF03518/02/12StableMgFd101	February 18, 2012	Non Par	60.11	49.0135	49.0135	48.1411	47.3755	46.3701	45.5750	7.54%	9.03%	49.0135
66	Balanced Managed Fund													

FORM L-29-Details regarding debt securities

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date : March 31, 2016

(₹ Lakhs)

Details regarding debt securities- Non-ULIP

	MARKET VALUE				BOOK VALUE			
	As at March 31, 2016	As % of total for this class	As at March 31, 2015	As % of total for this class	As at March 31, 2016	As % of total for this class	As at March 31, 2015	As % of total for this class
Break down by credit rating								
AAA rated *	2,225,571.47	92.31%	1,727,202.79	91.89%	2,227,699.61	92.34%	1,727,348.95	91.90%
AA or better	108,094.21	4.48%	113,383.39	6.03%	107,522.35	4.46%	113,205.45	6.02%
Rated below AA but above A (A or better)	34,847.70	1.45%	11,207.79	0.60%	34,862.35	1.45%	11,231.09	0.60%
Rated below A but above B	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Any other \$	42,348.86	1.76%	27,839.03	1.48%	42,348.86	1.76%	27,839.03	1.48%
Total	2,410,862.23	100.00%	1,879,632.99	100.00%	2,412,433.17	100.00%	1,879,624.52	100.00%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	351,517.10	14.58%	166,649.10	8.87%	350,848.95	14.54%	166,012.80	8.83%
More than 1 year and upto 3 years	187,672.71	7.78%	140,724.86	7.49%	187,574.31	7.78%	141,280.51	7.52%
More than 3 years and up to 7 years	709,290.56	29.42%	509,317.58	27.10%	711,013.49	29.47%	509,917.22	27.13%
More than 7 years and up to 10 years	633,715.56	26.29%	679,103.45	36.13%	634,932.15	26.32%	678,979.51	36.12%
More than 10 years and up to 15 years	197,218.84	8.18%	152,110.37	8.09%	196,797.55	8.16%	151,829.62	8.08%
More than 15 years and up to 20 years	59,871.23	2.48%	66,954.60	3.56%	59,621.56	2.47%	66,846.08	3.56%
Above 20 years	271,576.22	11.26%	164,773.03	8.77%	271,645.16	11.26%	164,758.78	8.77%
Total	2,410,862.23	100.00%	1,879,632.99	100.00%	2,412,433.17	100.00%	1,879,624.52	100.00%
Breakdown by type of the issuer								
a. Central Government @	1,516,160.13	62.89%	1,081,042.98	57.51%	1,518,545.75	62.95%	1,081,321.79	57.53%
b. State Government	61,200.32	2.54%	58,711.46	3.12%	61,372.54	2.54%	58,826.32	3.13%
c. Corporate Securities	833,501.78	34.57%	739,878.56	39.36%	832,514.87	34.51%	739,476.40	39.34%
Total	2,410,862.23	100.00%	1,879,632.99	100.00%	2,412,433.17	100.00%	1,879,624.52	100.00%

Note

- * Includes Central and State Government Securities, Reverse Repo with underlying G-Sec & Tbill, CBLO and AAA equivalent rated instruments.
- \$ Includes Fixed Deposit and Loan asset.
- @ Includes Reverse Repo investments with underlying G-Sec and Tbill and CBLO investments guaranteed by Clearing Corporation of India Ltd.
- 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 : March 31, 2016

(₹ Lakhs)

Details regarding debt securities- ULIP

	MARKET VALUE				BOOK VALUE			
	As at March 31, 2016	As % of total for this class	As at March 31, 2015	As % of total for this class	As at March 31, 2016	As % of total for this class	As at March 31, 2015	As % of total for this class
Break down by credit rating								
AAA rated *	1,896,814.36	96.95%	1,479,381.49	96.40%	1,865,473.43	96.95%	1,441,268.33	96.39%
AA or better	37,148.42	1.90%	51,895.00	3.38%	36,406.75	1.89%	50,586.90	3.38%
Rated below AA but above A (A or better)	21,420.16	1.09%	-	0.00%	21,318.53	1.11%	-	0.00%
Rated below A but above B	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Any other \$	1,005.00	0.05%	3,400.00	0.22%	1,005.00	0.05%	3,400.00	0.23%
Total	1,956,387.94	100.00%	1,534,676.49	100.00%	1,924,203.71	100.00%	1,495,255.23	100.00%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	421,854.52	21.56%	347,334.36	22.63%	418,227.84	21.74%	343,922.69	23.00%
More than 1 year and upto 3 years	215,080.68	10.99%	248,940.53	16.22%	213,169.46	11.08%	243,881.82	16.31%
More than 3 years and up to 7 years	813,681.31	41.59%	491,539.48	32.03%	796,660.31	41.40%	477,947.34	31.96%
More than 7 years and up to 10 years	221,807.75	11.34%	126,552.27	8.25%	219,152.36	11.39%	123,348.37	8.25%
More than 10 years and up to 15 years	111,341.62	5.69%	54,728.06	3.57%	108,632.92	5.65%	52,343.41	3.50%
More than 15 years and up to 20 years	36,619.03	1.87%	84,635.02	5.51%	33,800.35	1.76%	77,966.05	5.21%
Above 20 years	136,003.04	6.95%	180,946.77	11.79%	134,560.48	6.99%	175,845.55	11.76%
Total	1,956,387.94	100.00%	1,534,676.49	100.00%	1,924,203.71	100.00%	1,495,255.23	100.00%
Breakdown by type of the issuer								
a. Central Government @	1,143,164.63	58.43%	941,050.06	61.32%	1,125,061.30	58.47%	919,031.91	61.46%
b. State Government	365.05	0.02%	-	0.00%	361.20	0.02%	-	0.00%
c. Corporate Securities	812,858.27	41.55%	593,626.43	38.68%	798,781.21	41.51%	576,223.32	38.54%
Total	1,956,387.94	100.00%	1,534,676.49	100.00%	1,924,203.71	100.00%	1,495,255.23	100.00%

Note

- * Includes Central and State Government Securities, Reverse Repo with underlying G-Sec & Tbill, CBLO and AAA equivalent rated instruments.
- \$ Includes Fixed Deposit and Loan asset.
- @ Includes Reverse Repo investments with underlying G-Sec and Tbill and CBLO investments guaranteed by Clearing Corporation of India Ltd.
- 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 : March 31, 2016

A. The transactions between the Company and its related parties are as given below:

(₹ '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 March 31, 2016	For the year ended March 31, 2016	For the quarter ended March 31, 2015	For the year ended March 31, 2015
1	HDFC Limited	Holding Company	Investment income	(135,647)	(556,802)	(140,099)	(559,849)
			Commission expense	178	570	225	777
			Sale of investments	(50,000)	(200,000)	-	(250,000)
			Conference charges	318	318	-	-
			Dividend paid	-	1,268,369	-	1,010,614
			Name Usage Fees	89,389	489,389	-	-
2	Standard Life (Mauritius Holdings) 2006 Limited	Investing Party	Dividend paid	-	466,802	-	363,068
3	HDFC Pension Management Company Limited	Wholly Owned Subsidiary	Sale of fixed assets	-	-	-	(4,988)
		Wholly Owned Subsidiary	Income from sharing of resources	(1,043)	(3,868)	(1,446)	(4,998)
4	HDFC Asset Management Company Limited	Fellow Subsidiary	Premium income	-	(2,471)	9	(1,633)
5	HDFC Realty	Fellow Subsidiary	Brokerage fees	488	488	-	-
			Valuation of a property	-	50	-	-
6	HDFC Ergo General Insurance Company Limited	Fellow Subsidiary	Premium income	(7,975)	(8,001)	(7,065)	(7,471)
			Insurance claim received	(226)	(1,010)	(1,943)	(4,162)
			Insurance premium paid	2,337	4,281	1,571	2,364
7	HDFC Sales Private Limited	Fellow Subsidiary	Commission expense	40,873	112,411	30,754	81,374
8	HDFC International Life and Re Company Ltd	Fellow Subsidiary	Investment	847,670	847,670	-	-
9	Key Management Personnel		Premium income	(168)	(350)	(5)	(272)
			Managerial remuneration	34,090	117,373	33,190	116,693
			Dividend paid	-	1,686	-	1,146
10	Relative of Key Management Personnel		Insurance Premium	(59)	(59)	(59)	(59)

B. Other group companies with material transactions #

(₹ '000)

Sr.No.	Name of the Company	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / (received)*			
				For the quarter ended March 31, 2016	For the year ended March 31, 2016	For the quarter ended March 31, 2015	For the year ended March 31, 2015
1	HDFC Bank Limited	Associate of holding Company	Premium income	(126,971)	(157,380)	(60,621)	(68,679)
			Investment income	(36,083)	(313,965)	(38,172)	(239,140)
			Commission expense	2,069,618	5,289,786	1,653,429	4,540,255
			Custodian fees paid	6,982	29,139	7,670	38,482
			Bank charges paid	26,126	80,397	23,161	82,690
			Insurance claim paid	438	2,904	273	4,409
			Purchase of investments	2,101,348	7,160,105	940,453	5,087,192
			Sale of investments	(599,759)	(4,284,689)	(299,520)	(2,210,520)
			Premium Collection Drop Box Facility	355,969	355,969	-	-
			The Bank provides space at its branches and ATMs for displaying publicity materials of HDFC Life Insurance's products such as pamphlets, standees, posters, Wall Branding/ window glazing at an agreed fees per branch/ATM	1,299,843	1,299,843	-	-

* Transaction amounts are on accrual basis.

Not a related party as per Accounting Standard (AS) 18 on "Related Party Disclosures"

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

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date : March 31, 2016

Sl. No.	Name of person	Role/designation	Details of change in the period
1	Mr. Deepak S. Parekh	Chairman	
2	Sir Gerry Grimstone	Director	
3	Mr. Keki M. Mistry	Director	
4	Mr. Norman K. Skeoch	Director	
5	Ms.Renu Sud Karnad	Director	
6	Mr. Ravi Narain	Independent Director	
7	Dr. S A Dave	Independent Director	
8	Mr. VK Viswanathan	Independent Director	
9	Mr Prasad Chandran	Independent Director	
10	Mr. Amitabh Chaudhry	Managing Director & Chief Executive Officer	
11	Ms.Vibha Padalkar	Executive Director & Chief Financial Officer	
12	Mr. Luke Savage	Alternate to Sir Gerry Grimstone	Appointed on January 29, 2016
13	Mr. James Aird	Alternate to Norman Keith Skeoch	Appointed on January 29, 2016
14	Mr. Suresh Badami	Chief Distribution Officer	
15	Mr. Srinivasan Parthasarathy	Senior Executive Vice President, Chief & Appointed Actuary	
16	Mr. Prasun Gajri	Senior Executive Vice President & Chief Investment Officer	
17	Mr. Rajendra Ghag	Senior Executive Vice President & Chief Human Resource Officer	
18	Mr. Sanjay Tripathy	Senior Executive Vice President - Marketing and Products	
19	Mr. Subrat Mohanty	Senior Executive Vice President & Head - Strategy, Customer Relation, Business System & Technology and Health	
20	Mr. Khushru Sidhwa	Executive Vice President - Audit & Risk Management	
21	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 March 31, 2016

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

Item	Description	Adjusted Value (₹ lakhs)	
(1)	(2)		
01	Available assets in Policyholders' fund:		7,059,036
	Deduct:		
02	Mathematical reserves		7,012,766
03	Other liabilities		-
04	Excess in Policyholders' funds		46,270
05	Available assets in Shareholders' fund:		296,419
	Deduct:		
06	Other liabilities of shareholders' fund		-
07	Excess in Shareholders' funds		296,419
08	Total ASM (04)+(07)		342,689
09	Total RSM		172,761
10	Solvency Ratio (ASM/RSM)		198%

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: _____
Date: _____

Srinivasan Parthasarathy

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: March 31, 2016

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 Mar 2016)	Prev. FY (As on 31 Mar 2015)	YTD (As on 31 Mar 2016)	Prev. FY (As on 31 Mar 2015)	YTD (As on 31 Mar 2016)	Prev. FY (As on 31 Mar 2015)	YTD (As on 31 Mar 2016)	Prev. FY (As on 31 Mar 2015)
1	Investments Assets (As per Form 3A / 3B - Total Fund)	4,773.29	4,564.40	17.19	21.67	1,227.80	539.15	21,098.56	16,358.41
2	Gross NPA	10.00	10.00	-	-	-	-	10.00	10.00
3	% of Gross NPA on Investment Assets (2/1)	0.21%	0.22%	0.00%	0.00%	0.00%	0.00%	0.05%	0.06%
4	Provision made on NPA	5.82	3.14	-	-	-	-	5.82	3.14
5	Provision as a % of NPA (4/2)	58.24%	31.40%	0.00%	0.00%	0.00%	0.00%	58.24%	31.40%
6	Provision on Standard Assets	-	-	0.07	0.09	-	-	0.07	0.09
7	Net Investment Assets (1-4)	4,767.46	4,561.26	17.19	21.67	1,227.80	539.15	21,092.74	16,355.27
8	Net NPA (2-4)	4.18	6.86	-	-	-	-	4.18	6.86
9	% of Net NPA to Net Investment Assets (8/7)	0.09%	0.15%	0.00%	0.00%	0.00%	0.00%	0.02%	0.04%
10	Write off made during the period	-	-	-	-	-	-	-	-

Notes:

1. Gross NPA is investments classified as NPA, before any provisions.
2. Provision made on the 'Standard Assets' shall be as per Circular: 32/2/F&A/Circulars/169/Jan/2006-07 as amended from time to time
3. Net Investment assets is net of 'provisions'.
4. Net NPA is gross NPAs less provisions.
5. Write off as approved by the Board.

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: May 09, 2016

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: March 31, 2016

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 Mar 2016)	Prev. FY (As on 31 Mar 2015)	YTD (As on 31 Mar 2016)	Prev. FY (As on 31 Mar 2015)	YTD (As on 31 Mar 2016)	Prev. FY (As on 31 Mar 2015)	YTD (As on 31 Mar 2016)	Prev. FY (As on 31 Mar 2015)
1	Investments Assets (As per Form 3A / 3B - Total Fund)	3,002.09	2,476.98	-	-	680.48	440.08	7,421.65	5,767.94
2	Gross NPA	10.00	10.00	-	-	-	-	10.00	10
3	% of Gross NPA on Investment Assets (2/1)	0.33%	0.40%	0.00%	0.00%	0.00%	0.00%	0.13%	0.17%
4	Provision made on NPA	5.82	3.14	-	-	-	-	5.82	3
5	Provision as a % of NPA (4/2)	58.24%	31.40%	0.00%	0.00%	0.00%	0.00%	58.24%	31.40%
6	Provision on Standard Assets	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	2,996.26	2,473.84	-	-	680.48	440.08	7,415.83	5,764.80
8	Net NPA (2-4)	4.18	6.86	-	-	-	-	4.18	7
9	% of Net NPA to Net Investment Assets (8/7)	0.14%	0.28%	0.00%	0.00%	0.00%	0.00%	0.06%	0.12%
10	Write off made during the period	-	-	-	-	-	-	-	-

Notes:

1. Gross NPA is investments classified as NPA, before any provisions.
2. Provision made on the 'Standard Assets' shall be as per Circular: 32/2/F&A/Circulars/169/Jan/2006-07 as amended from time to time
3. Net Investment assets is net of 'provisions'.
4. Net NPA is gross NPAs less provisions.
5. Write off as approved by the Board.

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

Date: May 09, 2016

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: March 31, 2016

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 Mar 2016)	Prev. FY (As on 31 Mar 2015)	YTD (As on 31 Mar 2016)	Prev. FY (As on 31 Mar 2015)	YTD (As on 31 Mar 2016)	Prev. FY (As on 31 Mar 2015)	YTD (As on 31 Mar 2016)	Prev. FY (As on 31 Mar 2015)
1	Investments Assets (As per Form 3A / 3B - Total Fund)	7,177.74	5,083.25	-	-	2,108.71	1,986.88	45,727.02	44,920.34
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)	7,177.74	5,083.25	-	-	2,108.71	1,986.88	45,727.02	44,920.34
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	-	-	-	-	-	-	-	-

Notes:

1. Gross NPA is investments classified as NPA, before any provisions.
2. Provision made on the 'Standard Assets' shall be as per Circular: 32/2/F&A/Circulars/169/Jan/2006-07 as amended from time to time
3. Net Investment assets is net of 'provisions'.
4. Net NPA is gross NPAs less provisions.
5. Write off as approved by the Board.

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

Date: May 09, 2016

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: March 31, 2016

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	9,276.72	186.22	2.01%	2.01%	8,440.04	681.53	8.08%	8.08%	6,165.35	671.26	10.89%	10.89%
A03	Deposit under Section 7 of Insurance Act, 1938	CDSS	-	-	0.00%	0.00%	11.86	0.12	1.05%	1.05%	11.99	0.95	7.91%	7.91%
A04	Treasury Bills	CTRB	1,035.11	17.79	1.72%	1.72%	880.98	63.41	7.20%	7.20%	650.43	54.33	8.35%	8.35%
B02	State Government Bonds	SGGB	62.66	1.36	2.17%	2.17%	62.67	5.44	8.68%	8.68%	62.70	5.44	8.68%	8.68%
B04	Other Approved Securities (excluding Infrastructure Investments)	SGOA	411.79	8.49	2.06%	2.06%	403.99	33.35	8.26%	8.26%	492.82	43.87	8.90%	8.90%
C04	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	23.03	0.09	0.39%	0.39%	23.03	0.09	0.39%	0.39%	-	-	0.00%	0.00%
C06	Debentures / Bonds / CPs / Loans - (Promoter Group)	HDPG	192.26	4.35	2.26%	2.26%	196.44	18.04	9.18%	9.18%	135.20	12.78	9.46%	9.46%
C08	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	217.18	4.91	2.26%	2.26%	178.07	16.24	9.12%	9.12%	69.83	6.51	9.33%	9.33%
C11	Bonds / Debentures issued by NHB / Institutions accredited by NHB - (TAX FREE BONDS)	HFDN	54.78	1.19	2.18%	2.18%	54.78	4.81	8.78%	8.78%	54.78	4.80	8.76%	8.76%
C13	Debentures / Bonds / CPs / Loans	HODS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	15.00	0.84	5.62%	5.62%
D02	Infrastructure - PSU - Equity shares - Quoted	ITPE	79.59	-8.25	-10.36%	-10.36%	101.33	-15.67	-15.46%	-15.46%	86.19	27.86	32.33%	32.33%
D03	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	34.87	2.74	7.87%	7.87%	48.52	1.98	4.08%	4.08%	25.96	4.45	17.13%	17.13%
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	2,760.64	59.73	2.16%	2.16%	2,680.24	245.21	9.15%	9.15%	2,358.21	242.93	10.30%	10.30%
D09	Infrastructure - PSU - CPs	IPCP	-	-	0.00%	0.00%	-	-	0.00%	0.00%	17.50	0.01	0.08%	0.08%
D10	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	14.19	0.34	2.42%	2.42%	46.31	5.22	11.27%	11.27%	73.59	6.38	8.67%	8.67%
D13	Infrastructure - PSU - Debentures / Bonds	IPFD	100.00	2.09	2.09%	2.09%	100.00	8.40	8.40%	8.40%	100.00	8.40	8.40%	8.40%
D15	Infrastructure - Equity and Equity related instruments (including unlisted)	IOEQ	49.45	1.50	3.03%	3.03%	50.13	-6.35	-12.67%	-12.67%	40.75	11.07	27.17%	27.17%
D16	Infrastructure - Debentures / Bonds / CPs / Loans	IODS	17.97	0.41	2.29%	2.29%	17.97	1.66	9.22%	9.22%	17.96	1.65	9.21%	9.21%
	Onshore Rupee Bonds issued by ADB and IFC (Infrastructure-approved)	IORB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
E01	PSU - Equity shares - Quoted	EAEQ	207.73	4.89	2.35%	2.35%	227.77	-43.56	-19.13%	-19.13%	208.78	63.50	30.41%	30.41%
E02	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	2,304.07	20.19	0.88%	0.88%	2,206.70	-24.82	-1.12%	-1.12%	1,167.34	290.59	24.89%	24.89%
E04	Equity Shares (incl. Equity related Instruments) - Promoter Group	EEPG	319.25	0.54	0.17%	0.17%	270.09	5.45	2.02%	2.02%	77.58	20.71	26.69%	26.69%
E09	Corporate Securities - Debentures	ECOS	947.97	23.69	2.50%	2.50%	1,001.97	96.61	9.64%	9.64%	1,246.37	127.39	10.22%	10.22%
E08	Corporate Securities - Investment in Subsidiaries	ECIS	83.89	-	0.00%	0.00%	41.90	-	0.00%	0.00%	28.00	-	0.00%	0.00%
E13	Investment properties - Immovable	EINP	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
E15	Loans - Secured Loans - Mortgage of Property in India (Term Loan)	ELMI	17.41	0.51	2.91%	2.91%	18.41	2.14	11.62%	11.62%	22.22	2.67	12.02%	12.02%
E17	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	144.92	3.26	2.25%	2.25%	145.03	13.78	9.50%	9.50%	183.78	16.84	9.16%	9.16%
E18	Deposits - CDs with Scheduled Banks	EDCD	90.31	1.56	1.73%	1.73%	80.01	5.23	6.54%	6.54%	126.36	10.54	8.34%	8.34%
E19	Deposits - Repo / Reverse Repo	ECMR	231.80	3.73	1.61%	1.61%	235.59	15.54	6.60%	6.60%	248.95	19.88	7.98%	7.98%
E22	CCIL - CBLO	ECBO	699.81	11.52	1.65%	1.65%	486.76	29.35	6.03%	6.03%	362.80	25.48	7.02%	7.02%
E23	Commercial Papers	ECCP	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
E24	Application Money	ECAM	-	-	0.00%	0.00%	24.07	0.10	0.41%	0.41%	-	-	0.00%	0.00%
E25	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	74.28	1.70	2.29%	2.29%	76.62	7.08	9.24%	9.24%	77.53	7.14	9.21%	9.21%
E26	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EPPD	4.71	0.12	2.46%	2.46%	4.71	0.47	9.96%	9.96%	4.71	0.47	9.96%	9.96%
E30	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	186.18	3.15	1.69%	1.69%	191.14	6.21	3.25%	3.25%	217.42	5.15	2.37%	2.37%
E31	Mutual Funds - (under Insurer's Promoter Group)	EMPG	136.44	0.16	0.12%	0.12%	140.19	0.28	0.20%	0.20%	84.97	1.50	1.77%	1.77%
F03	Equity Shares (incl Co-op Societies)	OESH	189.33	-12.12	-6.40%	-6.40%	176.79	2.75	1.55%	1.55%	138.45	13.40	9.68%	9.68%
F04	Equity Shares (PSUs & Unlisted)	OEPD	0.52	-	0.00%	0.00%	0.49	0.01	2.04%	2.04%	3.73	-0.50	-13.54%	-13.54%
F06	Debentures	OLDB	205.16	5.44	2.65%	2.65%	168.09	15.40	9.16%	9.16%	102.88	9.07	8.83%	8.83%
F11	Venture Fund / SEBI approved Alternate Investment Fund (Category I)	OAFI	9.75	-	0.00%	0.00%	10.05	0.18	1.76%	1.76%	12.12	0.34	2.81%	2.81%
	Venture Fund / SEBI approved Alternate Investment Fund (Category II)	OAFB	5.34	0.00	0.01%	0.01%	3.87	0.00	0.01%	0.01%	-	-	0.00%	0.00%
F14	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	380.00	0.21	0.06%	0.06%	380.00	0.21	0.06%	0.06%	-	-	0.00%	0.00%
F17	Securitized Assets	OPSA	2.54	0.27	10.53%	10.53%	4.43	-1.75	-39.38%	-39.38%	9.03	-0.41	-4.59%	-4.59%
F10	Preference Shares	OPSH	130.00	-	0.00%	0.00%	130.00	-	0.00%	0.00%	-	-	0.00%	0.00%
TOTAL			20,701.65	351.78			19,321.03	1,194.16			14,701.08	1,717.28		

Notes:

1. Category of investment (COI) is as per Guidelines, as amended from time to time by IRDAI.
2. Gross Yield is based on daily simple average of Investments.
3. Net Yield disclosed is net of tax.
4. In the previous year column, the figures of the corresponding Year to date of previous financial year is shown.

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: May 09, 2016

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: March 31, 2016

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Name of the Fund Pension & General Annuity and Group Business

₹ 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	2,597.37	52.48	2.02%	2.02%	2,293.43	186.86	8.15%	8.15%	1,256.76	131.29	10.45%	10.45%
A04	Treasury Bills	CTRB	38.92	0.59	1.52%	1.52%	37.17	2.56	6.88%	6.88%	207.77	17.41	8.38%	8.38%
B02	State Government Bonds	SGGB	549.41	12.06	2.19%	2.19%	535.85	47.13	8.80%	8.80%	551.77	49.26	8.93%	8.93%
B04	Other Approved Securities (excluding Infrastructure Investments)	SGOA	75.11	1.58	2.11%	2.11%	74.94	6.34	8.46%	8.46%	92.00	8.54	9.28%	9.28%
C04	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
C06	Bonds/Debentures/CPs/Loans - Promoter Group	HDPG	106.28	2.34	2.20%	2.20%	137.10	12.47	9.09%	9.09%	127.82	12.37	9.68%	9.68%
C08	Bonds / Debentures issued by NHB / Institution accredited by NHB	HTDN	325.31	7.70	2.37%	2.37%	318.37	31.10	9.77%	9.77%	241.26	24.06	9.97%	9.97%
D02	Infrastructure - PSU - Equity shares - Quoted	ITPE	11.31	-2.36	-20.85%	-20.85%	16.17	-3.81	-23.59%	-23.59%	12.18	4.11	33.75%	33.75%
D03	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	5.49	0.28	5.10%	5.10%	7.75	0.09	1.22%	1.22%	3.48	0.58	16.77%	16.77%
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	921.54	19.59	2.13%	2.13%	826.36	72.13	8.73%	8.73%	544.90	60.41	11.09%	11.09%
D09	Infrastructure - PSU - CPs	IPCP	-	-	0.00%	0.00%	-	-	0.00%	0.00%	82.47	0.06	0.08%	0.08%
D10	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	69.62	1.58	2.27%	2.27%	89.60	8.67	9.67%	9.67%	92.88	11.27	12.13%	12.13%
D13	Infrastructure - PSU - Debentures / Bonds	IPFD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
	Onshore Rupee Bonds issued by ADB and IFC (Infrastructure-approved)	IORB	5.77	0.49	8.43%	8.43%	6.17	0.91	14.71%	14.71%	6.30	0.29	4.60%	4.60%
E01	PSU - Equity shares - Quoted	EAEQ	32.46	0.67	2.07%	2.07%	36.13	-7.34	-20.31%	-20.31%	29.39	8.81	29.98%	29.98%
E02	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	371.43	1.44	0.39%	0.39%	362.25	-9.46	-2.61%	-2.61%	154.08	36.65	23.78%	23.78%
E04	Equity Shares (incl. Equity related Instruments) - Promoter Group	EEPG	53.18	0.29	0.54%	0.54%	45.74	1.29	2.83%	2.83%	10.36	2.44	23.52%	23.52%
E09	Corporate Securities - Debentures	ECOS	1,251.92	29.61	2.36%	2.36%	1,196.46	115.62	9.66%	9.66%	1,084.59	108.66	10.02%	10.02%
E10	Corporate Securities - Debentures / Bonds/ CPs /Loan - (Promoter Group)	EDPG	50.00	1.28	2.55%	2.55%	50.00	5.14	10.28%	10.28%	50.00	5.13	10.26%	10.26%
E17	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	148.65	3.88	2.61%	2.61%	119.85	13.44	11.22%	11.22%	210.88	23.60	11.19%	11.19%
E18	Deposits - CDs with Scheduled Banks	EDCD	23.96	0.45	1.87%	1.87%	46.85	3.96	8.46%	8.46%	33.30	1.95	5.86%	5.86%
E19	Deposits - Repo / Reverse Repo	ECMR	214.60	3.49	1.63%	1.63%	160.11	10.91	6.82%	6.82%	152.47	12.15	7.97%	7.97%
E22	CCIL - CBLO	ECBO	206.76	1.78	0.86%	0.86%	142.10	3.13	2.20%	2.20%	61.02	1.92	3.15%	3.15%
E23	Commercial Papers	ECCP	-	-	0.00%	0.00%	2.49	0.02	0.84%	0.84%	31.31	2.96	9.45%	9.45%
E24	Application Money	ECAM	-	-	0.00%	0.00%	0.50	0.00	0.27%	0.27%	-	-	0.00%	0.00%
E25	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	21.66	0.50	2.32%	2.32%	22.59	2.11	9.35%	9.35%	22.90	2.14	9.34%	9.34%
E26	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EPPD	15.32	0.38	2.46%	2.46%	15.32	1.52	9.94%	9.94%	15.33	1.52	9.94%	9.94%
E30	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	20.83	0.27	1.31%	1.31%	20.65	0.56	2.69%	2.69%	61.12	2.01	3.28%	3.28%
E31	Mutual Funds - (under Insurer's Promoter Group)	EMPG	21.29	0.05	0.25%	0.25%	21.29	0.05	0.25%	0.25%	69.84	0.51	0.74%	0.74%
F03	Equity Shares (incl Co-op Societies) Note 1	OESH	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
F06	Debentures Note 1	OLDB	74.40	1.67	2.24%	2.24%	22.56	-1.01	-4.49%	-4.49%	8.50	-2.14	-25.18%	-25.18%
F17	Securitized Assets Note 1	OPSA	-	-	0.00%	0.00%	-	-	0.00%	0.00%	39.02	0.53	1.36%	1.36%
TOTAL			7,212.58	142.10			6,607.79	504.39			5,253.70	528.50		

Notes:

1. Category of investment (COI) is as per Guidelines, as amended from time to time by IRDAI.
2. Gross Yield is based on daily simple average of Investments.
3. Net Yield disclosed is net of tax.
4. In the previous year column, the figures of the corresponding Year to date of previous financial year is shown.

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.

Prasun Gajri
Chief Investment Officer

Date: May 09, 2016

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: March 31, 2016

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	10,422.99	271.49	2.60%	2.60%	9,687.07	745.49	7.70%	7.70%	6,168.02	906.32	14.69%	14.69%
A04	Treasury Bills	CTRB	206.43	3.70	1.79%	1.79%	301.48	22.65	7.51%	7.51%	218.17	19.03	8.72%	8.72%
B02	State Government Bonds	SGGB	3.61	0.10	2.69%	2.69%	5.22	0.44	8.36%	8.36%	-	-	0.00%	0.00%
B04	Other Approved Securities (excluding Infrastructure Investments)	SGOA	0.89	0.02	2.63%	2.63%	0.89	0.06	6.98%	6.98%	65.53	6.33	9.65%	9.65%
C04	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	23.03	0.09	0.39%	0.39%	23.03	0.09	0.39%	0.39%	-	-	0.00%	0.00%
C06	Debentures / Bonds / CPs / Loans - (Promoter Group)	HDPG	474.86	11.43	2.41%	2.41%	495.11	42.07	8.50%	8.50%	510.71	66.13	12.95%	12.95%
C08	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	768.60	25.33	3.30%	3.30%	615.27	62.65	10.18%	10.18%	538.92	72.60	13.47%	13.47%
D02	Infrastructure - PSU - Equity shares - Quoted	ITPE	557.91	-60.66	-10.87%	-10.87%	907.47	-243.24	-26.80%	-26.80%	1,359.63	462.08	33.99%	33.99%
D03	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	383.22	-13.95	-3.64%	-3.64%	413.00	-57.60	-13.95%	-13.95%	546.33	262.35	48.02%	48.02%
D08	Infrastructure - PSU - Debentures / Bonds	IPDT	2,299.89	61.78	2.69%	2.69%	1,988.24	177.49	8.93%	8.93%	1,822.35	257.62	14.14%	14.14%
D09	Infrastructure - PSU - CPs	IPCP	24.82	0.43	1.72%	1.72%	39.65	2.48	6.25%	6.25%	-	-	0.00%	0.00%
D10	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	428.41	11.48	2.68%	2.68%	543.31	52.20	9.61%	9.61%	467.41	76.28	16.32%	16.32%
D15	Infrastructure - Equity and Equity related instruments (including unlisted)	IOEQ	576.91	-8.10	-1.40%	-1.40%	573.03	-25.86	-4.51%	-4.51%	770.71	239.30	31.05%	31.05%
D16	Infrastructure - Debentures / Bonds / CPs / loans	IODS	26.23	1.01	3.86%	3.86%	26.20	0.76	2.89%	2.89%	-	-	0.00%	0.00%
	Onshore Rupee Bonds issued by ADB and IFC (Infrastructure-approved)	IORB	89.60	5.58	6.23%	6.23%	29.44	6.04	20.51%	20.51%	9.39	1.06	11.24%	11.24%
E01	PSU - Equity shares - Quoted	EAEQ	1,849.84	-165.68	-8.96%	-8.96%	2,283.33	-264.14	-11.57%	-11.57%	3,735.45	1,012.65	27.11%	27.11%
E02	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	17,464.34	-359.60	-2.06%	-2.06%	19,184.60	-562.29	-2.93%	-2.93%	18,053.64	5,465.31	30.27%	30.27%
E04	Equity Shares (incl. Equity related Instruments) - Promoter Group	EEPG	1,909.14	-23.43	-1.23%	-1.23%	1,911.37	98.83	5.17%	5.17%	1,137.46	335.83	29.52%	29.52%
E07	Corporate Securities - Preference Shares	EPNQ	3.08	0.03	1.11%	1.11%	2.92	0.55	18.69%	18.69%	2.76	0.55	19.83%	19.83%
E09	Corporate Securities - Debentures	ECOS	2,105.14	60.21	2.86%	2.86%	1,781.26	164.83	9.25%	9.25%	1,532.62	205.78	13.43%	13.43%
E10	Corporate Securities - Debentures / Bonds/ CPs /Loan - (Promoter Group)	EDPG	101.47	2.35	2.31%	2.31%	115.35	10.18	8.83%	8.83%	125.90	16.27	12.92%	12.92%
E17	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	30.60	0.99	3.23%	3.23%	34.02	4.43	13.01%	13.01%	155.98	16.46	10.55%	10.55%
E18	Deposits - CDs with Scheduled Banks	EDCD	544.42	10.31	1.89%	1.89%	582.75	46.63	8.00%	8.00%	736.13	66.06	8.97%	8.97%
E19	Deposits - Repo / Reverse Repo	ECMR	775.52	13.28	1.71%	1.71%	655.01	46.43	7.09%	7.09%	533.48	42.90	8.04%	8.04%
E22	CCIL - CBLO	ECBO	533.34	8.89	1.67%	1.67%	413.42	25.68	6.21%	6.21%	251.00	3.86	1.54%	1.54%
E23	Commercial Papers	ECCP	79.67	1.51	1.89%	1.89%	75.87	6.15	8.10%	8.10%	108.38	10.10	9.32%	9.32%
E24	Application Money	ECAM	59.98	0.10	0.16%	0.16%	132.15	0.96	0.73%	0.73%	-	-	0.00%	0.00%
E25	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	51.36	1.26	2.44%	2.44%	51.45	4.47	8.68%	8.68%	50.67	6.97	13.75%	13.75%
E26	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EPPD	5.05	0.10	1.99%	1.99%	5.09	0.41	8.12%	8.12%	5.11	0.54	10.58%	10.58%
E32	Net Current Assets (Only in respect of ULIP Business)	ENCA	1,112.69	-	0.00%	0.00%	1,112.69	-	0.00%	0.00%	794.34	-	0.00%	0.00%
F03	Equity Shares (incl Co-op Societies)	OESH	886.55	17.43	1.97%	1.97%	998.47	-36.29	-3.63%	-3.63%	1,148.30	626.91	54.59%	54.59%
F06	Debentures	OLDB	154.92	4.15	2.68%	2.68%	93.13	5.46	5.86%	5.86%	-	-	0.00%	0.00%
F04	Equity Shares (PSUs & Unlisted)	OESU	36.31	-5.58	-15.37%	-15.37%	56.79	-29.91	-52.68%	-52.68%	109.12	36.97	33.88%	33.88%
F17	Securitized Assets	OPSA	-	-	0.00%	0.00%	31.90	1.39	4.37%	4.37%	29.82	2.83	9.48%	9.48%
	Passively Managed Equity ETF (Non Promotor Group)	OETF	479.93	-32.35	-6.74%	-6.74%	370.66	-55.89	-15.08%	-15.08%	145.25	-13.85	-9.53%	-9.53%
TOTAL			44,470.72	-156.30			45,540.66	253.58			41,132.58	10,205.20		

Notes:

- Category of investment (COI) is as per Guidelines, as amended from time to time by IRDAI.
- Gross Yield is based on daily simple average of Investments.
- Net Yield disclosed is net of tax.
- In the previous year column, the figures of the corresponding Year to date of previous financial year is shown.

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: May 09, 2016

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: March 31, 2016

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>								
	9.40% OBC Perpetual Bond Mat 7-Dec-2036	OLDB	7.10	Dec 11, 2006	ICRA Ltd	ICRA AA+	ICRA AA-	Feb 22, 2016	
	8.30% Steel Authority of India Ltd (SAIL) NCD Mat 21-JAN-2024	ECOS	20.00	Jan 23, 2015	CARE Ltd	CARE AAA	CARE AA+	Mar 17, 2016	
	8.90% Steel Authority of India Ltd (SAIL) NCD Mat 01/05/2019	ECOS	10.01	May 01, 2009	CARE Ltd	CARE AAA	CARE AA+	Mar 17, 2016	
	10.40% PNB NCD Perpetual Bond Mat 20-Jul-2017	EUPD	15.18	Jan 30, 2009	CARE Ltd	CARE AAA	CARE AA+	Mar 28, 2016	
B.	<u>As on Date</u>								
	14% ARCH Pharmalabs 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-2020	IODS	5.99	Sep 23, 2010	CRISIL Ltd	CRISIL AA	CRISIL AA-	Oct 18, 2013	
	9.55% Hindalco Industries Ltd NCD Mat 25-Apr-2022	OLDB	34.65	Apr 27, 2012	CRISIL Ltd	CRISIL AA+	CRISIL AA-	Aug 03, 2015	
	9.55% Hindalco Industries Ltd NCD Mat 27-Jun-2022	OLDB	24.67	Jul 17, 2013	CRISIL Ltd	CRISIL AA+	CRISIL AA-	Aug 03, 2015	
	9.60% Hindalco Industries Ltd NCD Mat 02-Aug-2022	OLDB	44.11	Oct 01, 2013	CRISIL Ltd	CRISIL AA+	CRISIL AA-	Aug 03, 2015	
	9.40% OBC Perpetual Bond Mat 7-Dec-2036	OLDB	7.10	Dec 11, 2006	ICRA Ltd	ICRA AA+	ICRA AA-	Feb 22, 2016	
	8.30% Steel Authority of India Ltd (SAIL) NCD Mat 21-JAN-2024	ECOS	20.00	Jan 23, 2015	CARE Ltd	CARE AAA	CARE AA+	Mar 17, 2016	
	8.90% Steel Authority of India Ltd (SAIL) NCD Mat 01/05/2019	ECOS	10.01	May 01, 2009	CARE Ltd	CARE AAA	CARE AA+	Mar 17, 2016	
	10.40% PNB NCD Perpetual Bond Mat 20-Jul-2017	EUPD	15.18	Jan 30, 2009	CARE Ltd	CARE AAA	CARE AA+	Mar 28, 2016	

Notes:

1. Investments currently upgraded, listed as Down Graded during earlier Quarter have been deleted from the Cumulative listing.

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: May 09, 2016

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: March 31, 2016

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>								
	9.10% Vedanta Ltd Mat 05-Apr-2023	OLDB	73.52	Apr 03, 2014	CRISIL Ltd	CRISIL AA+	CRISIL AA-	Jan 28, 2016	
	9.17% Vedanta Ltd Mat 05-Jul-2023	OLDB	24.58	May 20, 2014	CRISIL Ltd	CRISIL AA+	CRISIL AA-	Jan 28, 2016	
	9.40% OBC Perpetual Bond Mat 7-Dec-2036	OLDB	2.90	Dec 11, 2006	ICRA Ltd	ICRA AA+	ICRA AA-	Feb 22, 2016	
	8.90% Steel Authority of India Ltd (SAIL) NCD Mat 01/05/2019	ECOS	10.00	May 01, 2009	CARE Ltd	CARE AAA	CARE AA+	Mar 17, 2016	
	9.15% Punjab National Bank NCD Mat 18-Feb-2024	ECOS	10.00	Feb 18, 2009	CARE Ltd	CARE AAA	CARE AA+	Mar 28, 2016	
B.	<u>As on Date</u>								
	14% ARCH Pharmalabs NCD Mat 16-Feb-2019	OLDB	10.00	Jun 13, 2012	ICRA Ltd	ICRA A	ICRA D	Apr 12, 2013	
	9.10% Vedanta Ltd Mat 05-Apr-2023	OLDB	73.52	Apr 03, 2014	CRISIL Ltd	CRISIL AA+	CRISIL AA-	Jan 28, 2016	
	9.17% Vedanta Ltd Mat 05-Jul-2023	OLDB	24.58	May 20, 2014	CRISIL Ltd	CRISIL AA+	CRISIL AA-	Jan 28, 2016	
	9.40% OBC Perpetual Bond Mat 7-Dec-2036	OLDB	2.90	Dec 11, 2006	ICRA Ltd	ICRA AA+	ICRA AA-	Feb 22, 2016	
	8.90% Steel Authority of India Ltd (SAIL) NCD Mat 01/05/2019	ECOS	10.00	May 01, 2009	CARE Ltd	CARE AAA	CARE AA+	Mar 17, 2016	
	9.15% Punjab National Bank NCD Mat 18-Feb-2024	ECOS	10.00	Feb 18, 2009	CARE Ltd	CARE AAA	CARE AA+	Mar 28, 2016	

Notes:

1. Investments currently upgraded, listed as Down Graded during earlier Quarter have been deleted from the Cumulative listing.

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: May 09, 2016

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: March 31, 2016

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.	<i>During the Quarter</i>								
	9.40% Vedanta Ltd Mat 25-Oct-2022	OLDB	50.42	Oct 29, 2012	CRISIL Ltd	CRISIL AA+	CRISIL AA-	Jan 28, 2016	
	9.24% Vedanta Ltd Mat 20-Dec-2022	OLDB	25.18	Mar 18, 2013	CRISIL Ltd	CRISIL AA+	CRISIL AA-	Jan 28, 2016	
	9.10% Vedanta Ltd Mat 05-Apr-2023	OLDB	25.17	Jul 18, 2013	CRISIL Ltd	CRISIL AA+	CRISIL AA-	Jan 28, 2016	
	8.90% Steel Authority of India Ltd (SAIL) NCD Mat 01/05/2019	ECOS	10.18	May 01, 2009	CARE Ltd	CARE AAA	CARE AA+	Mar 17, 2016	
B.	<i>As on Date</i>								
	9.55% Hindalco Industries Ltd NCD Mat 25-Apr-2022	OLDB	15.19	Jul 19, 2013	CRISIL Ltd	CRISIL AA+	CRISIL AA-	Aug 03, 2015	
	9.55% Hindalco Industries Ltd NCD Mat 27-Jun-2022	OLDB	40.50	Jul 19, 2013	CRISIL Ltd	CRISIL AA+	CRISIL AA-	Aug 03, 2015	
	10.10% Torrent Power Ltd Mat 25-Mar-2021 (Series 2A)	IODS	10.55	Mar 26, 2013	CRISIL Ltd	CRISIL AA	CRISIL AA-	Dec 14, 2015	
	10.10% Torrent Power Ltd Mat 25-Mar-2022 (Series 2B)	IODS	10.59	Mar 26, 2013	CRISIL Ltd	CRISIL AA	CRISIL AA-	Dec 14, 2015	
	10.10% Torrent Power Ltd Mat 25-Mar-2023 (Series 2C)	IODS	5.32	Mar 26, 2013	CRISIL Ltd	CRISIL AA	CRISIL AA-	Dec 14, 2015	
	9.40% Vedanta Ltd Mat 25-Oct-2022	OLDB	50.42	Oct 29, 2012	CRISIL Ltd	CRISIL AA+	CRISIL AA-	Jan 28, 2016	
	9.24% Vedanta Ltd Mat 20-Dec-2022	OLDB	25.18	Mar 18, 2013	CRISIL Ltd	CRISIL AA+	CRISIL AA-	Jan 28, 2016	
	9.10% Vedanta Ltd Mat 05-Apr-2023	OLDB	25.17	Jul 18, 2013	CRISIL Ltd	CRISIL AA+	CRISIL AA-	Jan 28, 2016	
	8.90% Steel Authority of India Ltd (SAIL) NCD Mat 01/05/2019	ECOS	10.18	May 01, 2009	CARE Ltd	CARE AAA	CARE AA+	Mar 17, 2016	

Notes:

1. Investments currently upgraded, listed as Down Graded during earlier Quarter have been deleted from the Cumulative listing.

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: May 09, 2016

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 : March 31, 2016

1	Particulars	For the quarter ended March 31, 2016				For the year ended March 31, 2016				For the quarter ended March 31, 2015				For the year ended March 31, 2015			
		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)
	First year Premium																
	i) Individual Single Premium- (ISP)																
	From 0-10000	238.80	109,094	109,094	5,454.70	607.72	280,065	280,065	14,003.25	213.25	188,184	200,047	7,888.40	429.87	200,482	200,070	7,960.40
	From 10,000-25,000	139.35	60	60	18.06	363.92	105	105	54.85	39.41	183	50	44.41	97.09	487	204	601.41
	From 25001-50,000	171.49	282	282	207.53	402.65	627	627	591.72	140.98	311	214	413.30	305.11	694	619	1,194.68
	From 50,001- 75,000	61.08	71	71	187.97	106.00	133	133	470.55	43.78	66	47	274.37	90.57	142	186	687.79
	From 75,000-100,000	194.77	201	201	484.35	386.61	391	391	1,017.81	116.09	119	91	328.89	240.27	248	197	565.03
	From 1,00,001 -1.25,000	22.38	17	17	73.00	52.14	39	39	453.92	14.51	13	9	60.47	26.67	24	20	236.23
	Above ₹ 1.25,000	1,593.43	250	250	4,074.28	7,400.69	728	728	16,753.61	2,590.41	201	183	3,980.76	5,458.42	489	430	6,968.23
	ii) Individual Single Premium (ISPA)- Annuity																
	From 0-50000	16.12	43	43	1.16	106.98	282	283	7.32	55.72	152	151	4.91	162.44	455	445	14.28
	From 50,001-100,000	113.24	148	149	8.13	610.94	778	779	41.79	536.14	638	635	66.97	1,464.20	1,744	1,729	149.86
	From 1,00,001-150,000	411.13	332	335	29.45	1,472.02	1,184	1,192	100.64	1,163.35	917	916	128.14	2,523.72	1,983	1,985	250.31
	From 150,001- 2,00,000	614.66	365	373	43.59	1,468.83	859	879	101.75	824.05	468	473	92.99	1,460.54	855	862	157.78
	From 2,00,001-250,000	502.86	233	243	36.01	915.96	420	433	63.94	246.89	115	116	41.70	525.74	246	239	69.75
	From 2,50,001 -3,00,000	334.35	121	127	23.71	684.04	254	264	49.01	205.80	78	78	30.65	501.56	191	189	62.66
	Above ₹ 3,00,000	8,443.10	713	747	635.71	21,511.37	1,599	1,673	1,543.95	10,538.12	475	469	4,856.26	25,203.34	1,265	1,227	9,950.58
	iii) Group Single Premium (GSP)																
	From 0-10000	(2,915.08)	3	(14,482)	(151,141.43)	(217.44)	22	1,583	43,601.15	875.24	7	7,424	100,035.57	353.67	33	18,636	308,701.68
	From 10,000-25,000	482.67	9	4,127	33,252.20	1,675.99	42	17,660	158,428.38	545.41	11	3,613	38,596.01	1,551.81	25	19,212	161,465.08
	From 25001-50,000	307.33	15	10,646	29,328.34	832.78	63	30,355	173,991.42	177.94	13	4,872	36,651.80	760.84	42	15,300	150,194.85
	From 50,001- 75,000	138.43	6	3,919	13,237.54	519.28	31	16,203	103,513.70	92.27	10	3,252	5,599.90	411.20	40	22,876	115,862.95
	From 75,000-100,000	257.03	14	5,837	28,450.58	554.83	41	13,352	77,849.11	173.46	10	6,232	76,260.46	410.61	27	17,122	146,344.65
	From 1,00,001 -1.25,000	191.51	3	4,517	8,185.17	406.76	24	13,608	61,450.54	47.56	11	4,533	28,072.01	208.58	30	15,325	57,758.14
	Above ₹ 1.25,000	122,579.81	153	5,645,728	5,952,019.37	279,210.66	411	14,133,976	15,946,708.07	78,793.25	182	1,984,806	3,712,320.63	214,233.38	440	4,762,588	8,579,360.38
	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	2,560.15	62,619	65,410	919,412.83	8,020.54	211,730	219,584	3,084,827.25	1,361.02	13,242	16,330	669,243.73	4,125.30	66,269	67,127	2,055,852.11
	From 10,000-25,000	17,938.21	95,809	103,682	1,230,780.37	51,242.36	276,276	297,369	3,678,940.83	16,781.17	53,137	58,398	1,203,050.91	49,162.49	265,589	257,665	3,236,066.87
	From 25001-50,000	35,837.32	90,089	90,865	586,098.47	93,163.83	236,073	238,278	1,673,050.51	31,611.05	46,505	47,933	595,076.96	87,353.17	219,569	196,549	1,457,066.80
	From 50,001- 75,000	7,374.05	12,478	12,494	137,510.98	18,627.21	31,399	31,427	401,028.88	6,228.78	8,575	6,600	140,256.83	17,719.90	27,551	24,636	459,102.42
	From 75,000-100,000	25,597.62	27,238	27,238	245,375.27	64,466.03	69,085	69,085	656,749.30	20,540.97	21,197	12,980	228,790.34	53,982.74	57,340	49,592	563,077.73
	From 1,00,001 -1.25,000	2,406.70	2,261	2,261	51,755.20	6,273.15	5,750	5,750	136,475.10	2,035.23	2,014	1,031	45,148.15	6,383.19	5,059	4,504	104,615.78
	Above ₹ 1.25,000	34,228.84	13,012	13,012	352,402.73	87,856.32	32,513	32,513	916,726.69	29,394.20	6,109	6,364	330,342.40	74,063.22	25,462	22,476	733,281.26
	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 : March 31, 2016

Particulars	For the quarter ended March 31, 2016				For the year ended March 31, 2016				For the quarter ended March 31, 2015				For the year ended March 31, 2015			
	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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	10,318.78	199,726	204,839	1,906,705.32	28,278.56	459,298	470,718	5,374,096.53	10,000.70	174,895	187,992	1,346,002.89	28,804.68	177,850	192,128	1,356,184.89
From 10,000-25,000	64,951.99	452,533	465,696	3,088,158.35	183,511.67	1,039,034	1,070,710	8,055,003.96	61,489.50	395,003	507,473	2,502,497.78	178,954.59	398,500	516,814	2,516,737.78
From 25001-50,000	100,945.45	295,832	297,416	1,512,580.24	284,118.48	692,289	696,201	3,743,484.89	98,346.52	265,406	339,145	1,627,125.45	273,118.20	265,804	340,555	1,630,472.45
From 50,001- 75,000	19,705.12	50,402	50,432	399,478.85	55,635.82	94,435	94,494	888,606.57	17,774.66	45,677	81,406	555,294.98	50,299.20	45,680	81,419	555,319.98
From 75,000-100,000	65,887.15	75,286	75,291	642,797.89	181,949.61	187,178	187,193	1,637,828.76	62,227.55	66,391	72,962	689,326.98	174,380.36	66,391	72,962	689,326.98
From 1,00,001 -1,25,000	7,040.47	10,317	10,318	153,404.85	20,317.11	18,459	18,461	309,772.63	6,168.78	9,304	17,938	213,915.83	17,725.19	9,304	17,938	213,915.83
Above ₹ 1,25,000	85,502.01	34,152	34,154	879,790.72	228,720.31	81,362	81,366	2,141,052.16	72,850.47	27,808	33,062	851,136.28	210,453.41	27,808	33,062	851,136.28
ii Individual- Annuity																
From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Above ₹ 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
iii Group																
From 0-10000	4.61	62	62	24.30	4.61	62	62	24.30	4.57	71	71	40.46	4.47	71	71	39.96
From 10,000-25,000	20.89	112	112	103.85	21.27	114	114	105.76	21.62	116	116	107.53	23.07	123	123	114.72
From 25001-50,000	7.36	20	20	36.69	7.36	20	20	36.69	8.10	20	20	38.41	8.10	20	20	38.41
From 50,001- 75,000	5.92	11	11	29.59	5.92	11	11	29.59	5.92	11	11	29.59	5.92	11	11	29.59
From 75,000-100,000	3.92	4	4	19.43	4.88	5	5	24.32	2.95	3	3	10.63	2.95	3	3	10.63
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 : March 31, 2016

	Channels	For the quarter ended March 31, 2016			For the year ended March 31, 2016			For the quarter ended March 31, 2015			For the year ended March 31, 2015		
		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	5	889	0.94	13	1,867	1.03	2	160	0.06	8	2,385	0.87
2	Corporate agents-Banks	5	252,373	7.44	24	854,635	22.24	2	536,097	17.80	12	2,088,952	151.11
3	Corporate agents -Others	-	(1,006)	(0.01)	-	(2,488)	0.41	-	5,162	9.07	1	45,945	46.10
4	Brokers	50	374,383	8.81	160	507,494	17.82	53	31,585	3.75	138	74,126	13.43
5	Micro agents	-	-	-	-	-	-	-	-	-	-	-	-
6	Direct business	143	5,033,653	1,193.23	437	12,865,229	2,788.33	187	1,441,728	776.37	478	2,649,651	1,967.79
7	Common Service Centres(CSC)	-	-	-	-	-	-	-	-	-	-	-	-
	Total(A)	203	5,660,292	1,210.42	634	14,226,737	2,829.83	244	2,014,732	807.05	637	4,861,059	2,179.30
1	Referral (B)	-	-	-	-	-	-	-	-	-	-	-	-
	Grand Total (A+B)	203	5,660,292	1,210.42	634	14,226,737	2,829.83	244	2,014,732	807.05	637	4,861,059	2,179.30

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 : March 31, 2016

	Channels	For the quarter ended March 31, 2016		For the year ended March 31, 2016		For the quarter ended March 31, 2015		For the year ended March 31, 2015	
		No. of Policies	Premium (₹ Crores)	No. of Policies	Premium (₹ Crores)	No. of Policies	Premium (₹ Crores)	No. of Policies	Premium (₹ Crores)
1	Individual agents	155,666	178.20	411,769	492.21	139,005	231.89	314,878	546.89
2	Corporate agents-Banks	188,528	960.79	512,662	2,490.66	146,390	806.57	411,252	2,218.79
3	Corporate agents -Others	9,193	41.88	22,046	98.56	7,366	30.46	18,769	71.94
4	Brokers	11,979	52.67	34,127	136.18	13,506	56.95	39,082	145.18
5	Micro agents	-	-	-	-	-	-	-	-
6	Direct business	49,863	154.43	169,162	439.70	36,432	120.94	92,151	329.98
7	Common Service Centres(CSC)	207	0.01	524	0.02	-	-	-	-
	Total (A)	415,436	1,387.98	1,150,290	3,657.34	342,699	1,246.81	876,132	3,312.78
1	Referral (B)	-	0.02	-	0.05	-	-	12	0.02
	Grand Total (A+B)	415,436	1,388.00	1,150,290	3,657.39	342,699	1,246.81	876,144	3,312.80

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 MARCH 31, 2016

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date : March 31, 2016

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*	2,806	5,773	598	375	298	232	10,082	212.70
2	Survival benefit	2,402	401	77	19	5	-	2,904	17.76
3	For Annuities / pension	14,264	1,086	234	62	72	66	15,784	87.70
4	For surrender	19	41,803	749	30	3	-	42,604	1,062.10
5	Other benefits ##	-	15,788	7,109	1,125	6	15	24,043	290.40
1	Death claims \$	-	3,871	182	66	-	-	4,119	100.50
2	Health claims ^	-	468	5	-	-	-	473	1.97

FORM L-39-DATA ON SETTLEMENT OF CLAIMS - GROUP FOR THE QUARTER ENDED MARCH 31, 2016

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	-	-	-	-	-	-	-	-
4	For surrender	-	9,535	-	-	-	-	9,535	76.93
5	Other benefits #	-	5,961	-	-	-	-	5,961	327.98
1	Death claims \$	-	6,122	-	-	-	-	6,122	49.67
2	Health claims	-	-	-	-	-	-	-	-

The figures for individual and group insurance business are shown separately.

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

Other Benefits include partial withdrawal benefits, benefits payable on termination of paid up, lapsed and discontinued policies but does not include initial premium refund for withdrawn, declined & postponed cases before issuance of policy and refund of excess premium. It also does not include refund of premium in case of look in cancellations after issuance of policy.

\$ Death Claim:

- The ageing of claims, in case of the death claim is computed from the date of completion of all the documentation.
- Rural death claims are included in details of individual death claims.
- 248 cases settled beyond 1 month as they required investigation.
- Micro Insurance claims are included in details of individual death claims.

^ Delay in cashless claims beyond 1 month were due to delay in receipt of NEFT details.

No. of claims of other benefits for group business are based on claims of individual members.

FOR L-40- : CLAIMS DATA FOR LIFE - INDIVIDUAL FOR THE QUARTER ENDED MARCH 31, 2016

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date : March 31, 2016

Number of claims only

SI. No.	Claims Experience	For Death \$	For Health^	For Maturity*	Survival Benefit	For Annuities/Pension	For Surrender	Other Benefits#
1	Claims O/S at the beginning of the period	571	409	6,767	62	1,506	4,297	22,278
2	Claims reported during the period	3,684	918	10,606	3,031	16,175	41,813	60,410
3	Claims settled during the period	(4,119)	(473)	(10,082)	(2,904)	(15,784)	(42,604)	(24,043)
4	Claims repudiated during the period	(57)	(34)	-	-	-	-	(1)
	(a) Less than 2 years from the date of acceptance of risk	(51)	(34)	-	-	-	-	(1)
	(b) Greater than 2 years from the date of acceptance of risk	(6)	-	-	-	-	-	-
5	Claims Rejected	-	(176)	-	-	-	-	(7)
6	Claims written back	-	(248)	-	-	-	-	-
7	Claims O/S at end of the period	79	396	7,291	189	1,897	3,506	58,637
	Less than 3 months	72	352	1,998	171	754	3,473	44,322
	3 months to 6 months	7	24	860	11	93	28	13,990
	6 months to 1 year	-	16	1,007	7	96	1	106
	1 year and above	-	4	3,426	-	954	4	219

FOR L-40- : CLAIMS DATA FOR LIFE - GROUP FOR THE QUARTER ENDED MARCH 31, 2016

Number of claims only

SI. No.	Claims Experience	For Death \$	For Health	For Maturity	Survival Benefit	For Annuities/Pension	For Surrender	Other Benefits #
1	Claims O/S at the beginning of the period	221	-	-	-	-	-	-
2	Claims reported during the period	5,937	-	-	-	-	9,535	5,961
3	Claims settled during the period	(6,122)	-	-	-	-	(9,535)	(5,961)
4	Claims repudiated during the period	(36)	-	-	-	-	-	-
	(a) Less than 2 years from the date of acceptance of risk	(36)	-	-	-	-	-	-
	(b) Greater than 2 years from the date of acceptance of risk	-	-	-	-	-	-	-
5	Claims Rejected	-	-	-	-	-	-	-
6	Claims written back	-	-	-	-	-	-	-
7	Claims O/S at end of the period	-	-	-	-	-	-	-
	Less than 3 months	-	-	-	-	-	-	-
	3 months to 6 months	-	-	-	-	-	-	-
	6 months to 1 year	-	-	-	-	-	-	-
	1 year and above	-	-	-	-	-	-	-

§ Death Claims:

- a) In case of death- the claims for which all the documentations have been completed needs to be shown here.
- b) Rural death claims are included in details of Individual death claims.
- c) Individual death claims: Out of 57 repudiated claims, 29% were repudiated due to non disclosure of existing health conditions, 29% were repudiated due to income misrepresentation, 12% were repudiated due to misrepresentation of age, 12% were repudiated due to non-disclosure of insurance applied with other insurance companies prior to our policy, 12% due to misrepresentation of occupation and 6% other misrepresentation.
- d) Group death claims: Out of 36 repudiated claims, 100% were repudiated due to non disclosure of existing health conditions.
- e) Micro Insurance claims are included in details of Individual death claims.

^ Health Claim:

- a) Reason for claims repudiation in health is mainly due to existing medical condition not disclosed during the proposal. There were claims written off due to non receipt of required documents.
- b) Claims reported during the period include 14 claims reopened during the quarter, out of which 4 claims have been settled, 7 claims have been closed, 3 claims have been rejected.

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

Other Benefits:

Individual

The other benefits include partial withdrawal benefits, benefits payable on termination of paid up, lapsed and discontinued policies. The payouts are pending due to documents viz : NEFT mandate, KYC (Identity & Residence proofs) and other requirements awaited from customers.

Group

Number of claims are based on claims of individual members.

FORM L-41 GRIEVANCE DISPOSAL

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date : March 31, 2016

GRIEVANCE DISPOSAL FOR THE QUARTER ENDING MARCH 31, 2016

1	Particulars	Opening balance as on beginning of the quarter	Additions during the quarter	Complaints resolved/ settled during the quarter			Complaints pending at the end of the quarter	Total complaints registered during the year
				Fully Accepted	Partial Accepted	Rejected		
a)	Death claims	1	45	1	-	44	1	118
b)	Policy servicing	1	128	22	-	104	3	445
c)	Proposal processing	8	229	39	-	196	2	917
d)	Survival claims	5	183	25	-	159	4	583
e)	ULIP related	1	14	1	-	13	1	58
f)	Unfair business practices	75	1,921	222	-	1,694	80	9,896
g)	Others	7	116	27	-	89	7	288
Total Number of complaints:		98	2,636	337	-	2,299	98	12,305

2	Total number of policies upto corresponding period of previous year	876,781
3	Total number of claims upto corresponding period of previous year	919,220
4	Total number of policies upto current period	1,150,924
5	Total number of claims upto current period	475,702
6	Total number of policy complaints (current period) per 10,000 policies (current year)	107
7	Total number of claim complaints (current Period) per 10,000 claims registered (current year)	15

8	Duration wise pending status	Complaints made by customers	Complaints made by intermediaries	Total
(a)	Upto 7 days	44	-	44
(b)	7-15 days	-	-	-
(c)	15-30 days	-	-	-
(d)	30-90 days	10	-	10
(e)	90 days & beyond	44	-	44
Total Number of complaints:		98	-	98

HDFC Standard Life Insurance Company Limited

L-42- Valuation Basis (Life Insurance) as at March 31, 2016

(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, "Prophet".

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

The valuation basis is supplied to the system through the various tables linked to the Prophet workspace.

(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%	5.8%
(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	5.8%	5.8%

(b) Group Business

(b.1) Life - Non-participating policies (excludes one year term policies)	5.8%	5.8%
(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	24%	240%
(a.2) Non-participating policies	24%	1200%
(a.3) Annuities	48%	48%
(a.4) Unit linked	36%	132%
(a.5) Health insurance	72%	120%
(b) Group Business (unit linked)	120%	120%

Expressed as a % of LIC Annuitants (1996-98)

(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.

The claim expense assumption is specified as fixed amount per claim.

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

In addition, investment expense of 0.036% 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 and non participating savings contracts, the valuation bases incorporates lapse assumptions till the policy acquires a Guaranteed Surrender Value. Once the policy acquires Guaranteed Surrender Value, no lapses/surrenders are assumed.

(b.2) For the non participating protection contracts, lapse assumptions are incorporated through out the policy term.

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

(5) Bonus Rates

(a) Individual Business

(a.1) The future reversionary bonus rates vary between 1.75% 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 March 31, 2016****(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 guaranteed surrender value at a policy level.
- c) Asset shares are held as reserve for product lines where calculated gross premium reserve < aggregate asset share.

(7) Taxation and Shareholder Transfers

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

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

- (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 the expected benefit outgo net of reinsurance.

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

- | | |
|--------------|--|
| 1. Interest | Changed, please refer to the notes below |
| 2. Expenses | Changed, please refer to the notes below |
| 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 | Changed, please refer to the notes below |
| 3. Inflation | No change |

(9.c) Unit Linked

- | | |
|--------------|--|
| 1. Interest | No change |
| 2. Expenses | Changed, please refer to the notes below |
| 3. Inflation | No change |

(9.d) Health

- | | |
|--------------|--|
| 1. Interest | Changed, please refer to the notes below |
| 2. Expenses | Changed, please refer to the notes below |
| 3. Inflation | No change |

(9.e) Group

- | | |
|--------------|--|
| 1. Interest | Changed, please refer to the notes below |
| 2. Expenses | Changed, please refer to the notes below |
| 3. Inflation | No change |

Notes

1 For Unit linked funds offering Investment guarantees, the accumulated guarantee charges are held as additional reserves, for policies projected to stay till maturity.

2 Maintenance expense assumptions

The table below shows the per policy maintenance expense assumptions in ₹ per annum as at 31st March 2016:

Payment Mode	Annual	Half Yearly	Quarterly	Monthly	Single/ Paid Up
All	593	660	792	900	480

For group business, renewal expense of ₹ 5 to Rs. 10 per member is assumed.

3 Claim expense assumptions

Maturity / Surrender	₹ 103
Death	₹ 2,038

4 Interest Rate for Non Par Protection, Health and Group Protection changed to 5.8%, from 5.2%.