



IRDAI PUBLIC DISCLOSURES
FOR THE YEAR ENDED MARCH 31, 2017

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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, 2017

(₹ '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	Group Pension	Individual & Group Pension Variable	Annuity	Health	Total (B)	Individual Life	Individual Pension	Group Life	Group Pension		Total (C)
Premiums earned - net																		
(a) First year premium		4,923,318	170,106	-	5,093,424	1,350,178	-	321,106	-	-	110,231	1,781,515	8,474,464	414,084	-	-	8,888,548	15,763,487
(b) Renewal premium		13,166,736	651,275	-	13,818,011	2,823,936	-	520,093	-	-	145,158	3,489,187	18,279,241	3,510,925	-	-	21,790,166	39,097,364
(c) Single premium		108	25	-	133	6,359,592	2,172,253	1,160,514	2,340,701	1,336,041	1,167	13,370,268	647,585	297,786	2,546,841	517,061	4,009,273	17,379,674
Premium	L-4	18,090,162	821,406	-	18,911,568	10,533,706	2,172,253	2,001,713	2,340,701	1,336,041	256,556	18,640,970	27,401,290	4,222,795	2,546,841	517,061	34,687,987	72,240,525
(d) Reinsurance ceded		(8,505)	-	-	(8,505)	(375,493)	-	-	-	-	(20,406)	(20,406)	(52,104)	-	-	-	(52,104)	(456,508)
(e) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sub Total		18,081,657	821,406	-	18,903,063	10,158,213	2,172,253	2,001,713	2,340,701	1,336,041	236,150	18,245,071	27,349,186	4,222,795	2,546,841	517,061	34,635,883	71,784,017
Income from investments																		
(a) Interest, dividends & rent - gross		3,266,977	315,852	-	3,582,829	963,048	175,343	412,681	188,220	238,742	6,568	1,984,602	3,819,961	697,900	586,355	140,008	5,244,224	10,811,655
(b) Profit on sale / redemption of investments		260,549	15,400	-	275,949	165,815	1,915	5,011	4,408	1,246	120	178,515	4,780,615	1,739,339	320,119	89,213	6,929,286	7,383,750
(c) (Loss on sale / redemption of investments)		(7,237)	(17,546)	-	(24,783)	(58,962)	-	(5)	-	(6)	(1)	(58,974)	(611,988)	(190,336)	(136,221)	(28,548)	(967,093)	(1,050,850)
(d) Transfer / gain on revaluation / change in fair value		-	-	-	-	-	-	-	-	-	-	-	25,690,031	5,412,427	342,351	139,428	31,584,237	31,584,237
(e) Amortisation of premium / discount on investments		(100,667)	(7,910)	-	(108,577)	12,974	2,424	(5,470)	2,042	(3,850)	(149)	7,971	21,337	8,489	2,735	851	33,412	(67,194)
Sub Total		3,419,622	305,796	-	3,725,418	1,082,875	179,682	412,217	194,670	236,132	6,538	2,112,114	33,699,956	7,667,819	1,115,339	340,952	42,824,066	48,661,598
Other income - Contribution from the Shareholders' Account		-	69,169	-	69,169	-	18,298	-	27,513	183,299	(108,506)	120,604	-	-	-	-	-	189,773
Income on Unclaimed amount of Policyholders		-	-	-	-	-	-	-	-	-	-	162,694	-	-	-	-	162,694	162,694
Other income		43,726	1,718	-	45,444	7,235	(10)	737	-	193	182	8,337	17,540	209	(1)	-	17,748	71,529
TOTAL (A)		21,545,005	1,198,089	-	22,743,094	11,248,323	2,370,223	2,414,667	2,562,884	1,755,665	134,364	20,486,126	61,229,376	11,890,823	3,662,179	858,013	77,640,391	120,869,611
Commission																		
First year commission		1,218,227	9,932	-	1,228,159	197,373	-	23,252	-	-	9,277	229,902	1,398,391	23,267	-	-	1,421,658	2,879,719
Renewal commission		339,218	7,993	-	347,211	9,751	-	9,200	-	-	7,167	26,118	93,637	28,567	-	-	122,204	495,533
Single commission		1	-	-	1	5,381	(176)	-	-	10,478	4	15,687	6,667	3,293	-	-	9,960	25,648
Sub Total	L-5	1,557,446	17,925	-	1,575,371	212,505	(176)	32,452	-	10,478	16,448	271,707	1,498,695	55,127	-	-	1,553,822	3,400,900
Operating expenses related to insurance business	L-6	3,289,742	42,339	-	3,332,081	1,676,023	5,002	57,491	5,324	44,802	46,561	1,835,203	2,843,905	58,316	5,777	1,171	2,909,169	8,076,453
Provisions for doubtful debts		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bad debts written off		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for tax		1,100,192	-	-	1,100,192	201,809	-	-	-	(1,161)	3,443	204,091	(236,650)	-	3,375	-	(233,275)	1,071,008
Provisions (other than taxation)																		
(a) For diminution in the value of investments (net)		193,892	26,348	-	220,240	-	-	-	-	-	-	-	-	-	-	-	-	220,240
(b) Others - Provision for standard and non standard assets		219	(3)	-	216	(58,251)	-	(2)	-	(4)	(2)	(58,259)	(72)	(22)	-	(94)	(94)	
Service tax on linked charges		-	-	-	-	-	-	-	-	-	-	-	528,550	63,009	13,006	3,225	607,790	607,790
TOTAL (B)		6,141,491	86,609	-	6,228,100	2,032,086	4,826	89,941	5,324	54,115	66,450	2,252,742	4,634,428	176,430	22,158	4,396	4,837,412	13,318,254
Benefits paid (net)	L-7	2,649,035	398,749	-	3,047,784	946,570	193,455	660,340	348,029	247,875	21,899	2,418,168	17,230,889	3,435,806	1,525,244	358,892	22,550,831	28,016,783
Interim bonuses paid		53,962	5,164	-	59,126	-	-	-	-	-	-	-	-	-	-	-	-	59,126
Terminal bonuses paid		510,525	50,834	-	561,359	-	-	-	-	-	-	-	-	-	-	-	-	561,359
Change in valuation of liability against life policies in force																		
(a) Gross		10,984,073	310,196	-	11,294,269	3,618,040	2,171,942	1,526,366	2,209,531	1,460,562	70,992	11,057,433	3,932	(61,918)	(42,833)	7,543	(93,276)	22,258,426
(b) Amount ceded in reinsurance		(8,245)	-	-	(8,245)	3,453,934	-	-	-	-	(45,413)	3,408,521	5,299	-	-	-	5,299	3,405,575
(c) Amount accepted in reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Unit Reserve		-	-	-	-	-	-	-	-	-	-	-	41,543,969	7,598,897	2,107,115	512,828	51,762,809	51,762,809
(e) Funds for discontinued policies		-	-	-	-	-	-	-	-	-	-	-	(1,651,268)	306,827	-	-	(1,344,441)	(1,344,441)
TOTAL (C)		14,189,350	764,943	-	14,954,293	8,018,544	2,365,397	2,186,706	2,557,560	1,708,437	47,478	16,884,122	57,132,821	11,279,612	3,589,526	879,263	72,881,222	104,719,637
SURPLUS / (DEFICIT) (D) = (A)-(B)-(C)		1,214,164	346,537	-	1,560,701	1,197,693	-	138,020	-	(6,887)	20,436	1,349,262	(537,873)	434,781	50,495	(25,646)	(78,243)	2,831,720
APPROPRIATIONS																		
Transfer to Shareholders' Account		766,107	67,248	-	833,355	1,197,693	-	138,020	-	(6,887)	20,436	1,349,262	(537,873)	434,781	50,495	(25,646)	(78,243)	2,104,374
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)		448,057	279,289	-	727,346	-	-	-	-	-	-	-	-	-	-	-	-	727,346
TOTAL (D)		1,214,164	346,537	-	1,560,701	1,197,693	-	138,020	-	(6,887)	20,436	1,349,262	(537,873)	434,781	50,495	(25,646)	(78,243)	2,831,720
The total surplus as mentioned below :																		
(a) Interim bonuses paid		53,962	5,164	-	59,126	-	-	-	-	-	-	-	-	-	-	-	-	59,126
(b) Terminal bonuses paid		510,525	50,834	-	561,359	-	-	-	-	-	-	-	-	-	-	-	-	561,359
(c) Allocation of bonus to Policyholders'		5,414,593	503,430	-	5,918,023	-	-	-	-	-	-	-	-	-	-	-	-	5,918,023
(d) Surplus shown in the Revenue Account		1,214,164	346,537	-	1,560,701	1,197,693	-	138,020	-	(6,887)	20,436	1,349,262	(537,873)	434,781	50,495	(25,646)	(78,243)	2,831,720
Total surplus :[(a)+(b)+(c)+(d)]		7,193,244	905,965	-	8,099,209	1,197,693	-	138,020	-	(6,887)	20,436	1,349,262	(537,873)	434,781	50,495	(25,646)	(78,243)	9,370,228

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	Total (C)		
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 - Contribution from the Shareholders' Account		-	-	-	-	-	3,787	-	19,556	26,049	(34,873)	14,519	-	-	-	-	-	14,519	
Income on Unclaimed amount of Policyholders		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
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	-	-	-	-	-	-	-	-	-	-	-	-	-	
(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	-	-	-	-	-	-	-	-	-	-	-	-	-	
Terminal bonuses paid		86,033	28,311	2,940	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	-	-	-	-	-	-	-	-	-	-	-	-	-	
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	-	(211,703)	
(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	-	(211,703)	

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED MARCH 31, 2017

(₹ '000)

Particulars	Schedule	For the quarter ended March 31, 2017	For the year ended March 31, 2017	For the quarter ended March 31, 2016	For the year ended March 31, 2016
Amounts transferred from the Policyholders' Account (Technical account)		2,104,374	7,863,394	1,984,679	7,182,475
Income from investments					
(a) Interest, dividends & rent – gross		468,316	1,833,107	409,808	1,639,411
(b) Profit on sale/redemption of investments		406,011	619,786	39,245	136,260
(c) (Loss on sale/ redemption of investments)		(32,776)	(153,091)	(39,153)	(85,198)
(d) Amortisation of (premium) / discount on investments		(11,442)	(31,202)	(1,421)	(2,162)
Other income		-	3	105,514	105,516
TOTAL (A)		2,934,483	10,131,997	2,498,672	8,976,302
Expenses other than those directly related to the insurance business	L-6A	173,632	680,170	95,774	213,586
Bad debts written off		-	-	-	-
Provisions (other than taxation)					
(a) For diminution in the value of investments (net)		(5,218)	(43,499)	43,422	32,633
(b) Provision for doubtful debts		-	-	-	-
(c) Others - Provision for standard and non standard assets		(7)	3	(35)	81
Contribution to the Policyholders' Fund		189,773	353,890	14,519	380,041
TOTAL (B)		358,180	990,564	153,680	626,341
Profit before tax		2,576,303	9,141,433	2,344,992	8,349,961
Provision for taxation		105,947	220,097	52,138	165,928
Profit after tax		2,470,356	8,921,336	2,292,854	8,184,033
APPROPRIATIONS					
(a) Balance at the beginning of the period/year		13,664,562	9,858,344	7,565,490	3,835,258
(b) Interim dividends paid during the period/year		-	(2,197,413)	-	(1,795,403)
(c) Proposed final dividend		-	-	-	-
(d) Dividend distribution tax		-	(447,349)	-	(365,544)
Profit carried forward to the Balance Sheet		16,134,918	16,134,918	9,858,344	9,858,344
Earnings Per Share - Basic (₹)		1.24	4.47	1.15	4.10
Earnings Per Share - Diluted (₹)		1.23	4.44	1.15	4.10
Nominal value per equity share (₹)		10.00	10.00	10.00	10.00

BALANCE SHEET AS AT MARCH 31, 2017

(₹ '000)

Particulars	Schedule	As at March 31, 2017	As at March 31, 2016
SOURCES OF FUNDS			
SHAREHOLDERS' FUNDS:			
Share capital	L-8, L-9	19,984,753	19,952,881
Reserves and surplus	L-10	18,078,976	12,045,851
Credit / (Debit) fair value change account		323,064	(412,372)
Sub-Total		38,386,793	31,586,360
BORROWINGS			
	L-11	-	-
POLICYHOLDERS' FUNDS:			
Credit / (Debit) fair value change account		3,981,437	536,093
Policy liabilities		323,819,326	244,006,434
Insurance reserves		-	-
Provision for linked liabilities		430,289,670	385,599,845
Add: Fair value change		77,774,939	41,938,350
Provision for linked liabilities		508,064,609	427,538,195
Funds for discontinued policies			
i) Discontinued on account of non-payment of premium		29,791,549	29,528,368
ii) Others		148,651	203,592
Total provision for linked & discontinued Policyholders' liabilities		538,004,809	457,270,155
Sub-Total		865,805,572	701,812,682
Funds for Future Appropriations (Participating - Life & Pension)		8,667,828	7,054,766
Funds for Future Appropriation - Provision for lapsed policies unlikely to be revived (Linked Individual)		-	-
TOTAL		912,860,193	740,453,808
APPLICATION OF FUNDS			
INVESTMENTS			
- Shareholders'	L-12	32,455,808	26,401,505
- Policyholders'	L-13	346,915,391	258,628,745
Assets held to cover linked liabilities	L-14	538,004,809	457,270,155
LOANS	L-15	478,516	930,694
FIXED ASSETS	L-16	3,529,158	3,963,745
CURRENT ASSETS			
Cash and bank balances	L-17	7,964,970	6,466,032
Advances and other assets	L-18	21,712,520	12,326,049
Sub-Total (A)		29,677,490	18,792,081
CURRENT LIABILITIES			
PROVISIONS	L-19	37,735,448	25,118,339
	L-20	465,531	414,778
Sub-Total (B)		38,200,979	25,533,117
NET CURRENT ASSETS (C) = (A - B)		(8,523,489)	(6,741,036)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	L-21	-	-
DEBIT BALANCE IN PROFIT & LOSS ACCOUNT (Shareholders' Account)		-	-
TOTAL		912,860,193	740,453,808

CONTINGENT LIABILITIES

(₹'000)

Particulars	As at March 31, 2017	As at March 31, 2016
1) Partly paid-up investments	5,650,000	-
2) Claims, other than against policies, not acknowledged as debts by the Company	7,766	7,709
3) Underwriting commitments outstanding	-	-
4) Guarantees given by or on behalf of the Company	917	937
5) Statutory demands/ liabilities in dispute, not provided for	997,270	992,812
6) Reinsurance obligations to the extent not provided for in accounts	-	-
7) Others	-	-
TOTAL	6,655,953	1,001,458

FORM L-4-PREMIUM SCHEDULE

(₹ '000)

	Particulars	For the quarter ended March 31, 2017	For the year ended March 31, 2017	For the quarter ended March 31, 2016	For the year ended March 31, 2016
1	First year premiums	15,763,487	35,728,720	12,594,289	32,964,943
2	Renewal premiums	39,097,364	107,491,305	35,439,367	98,257,560
3	Single premiums	17,379,674	51,234,833	13,389,843	31,907,273
	Total Premiums	72,240,525	194,454,858	61,423,499	163,129,776
	Premium income from business written:				
	In India	72,240,525	194,454,858	61,423,499	163,129,776
	Outside India	-	-	-	-
	Total Premiums	72,240,525	194,454,858	61,423,499	163,129,776

FORM L-5 - COMMISSION SCHEDULE

(₹ '000)

Particulars	For the quarter ended March 31, 2017	For the year ended March 31, 2017	For the quarter ended March 31, 2016	For the year ended March 31, 2016
Commission paid				
Direct - First year premiums	2,879,719	6,469,013	2,310,794	5,751,219
- Renewal premiums	495,533	1,376,922	445,307	1,224,457
- Single premiums	25,648	74,314	15,202	42,760
Add : Commission on re-insurance accepted	-	-	-	-
Less: Commission on re-insurance ceded	-	-	-	-
Gross Commission	3,400,900	7,920,249	2,771,303	7,018,436
Break up of the commission expenses (gross) incurred to procure business :				
Agents	476,164	1,326,166	446,299	1,145,030
Brokers	154,712	415,091	129,400	301,795
Corporate agency	2,766,999	6,173,812	2,195,600	5,571,600
Others - Common Service Centres	6	20	-	-
- Insurance Marketing Firm	1,007	3,148	4	11
- Micro Finance	2,012	2,012	-	-
Total	3,400,900	7,920,249	2,771,303	7,018,436

FORM L-6-OPERATING EXPENSES SCHEDULE

(₹ '000)

	Particulars	For the quarter ended March 31, 2017	For the year ended March 31, 2017	For the quarter ended March 31, 2016	For the year ended March 31, 2016
1	Employees' remuneration & welfare benefits	3,002,522	11,042,014	2,365,456	8,590,712
2	Travel, conveyance and vehicle running expenses	53,937	213,166	60,560	212,761
3	Training expenses	188,757	401,138	236,827	560,635
4	Rents, rates & taxes	395,060	839,866	151,151	691,094
5	Repairs	18,579	58,313	18,657	64,336
6	Printing & stationery	30,713	97,703	29,447	101,441
7	Communication expenses	70,986	233,109	63,898	245,145
8	Legal & professional charges	303,899	1,063,713	229,645	748,754
9	Medical fees	56,587	179,071	94,735	234,040
10	Auditors' fees, expenses etc				
	a) as auditor	3,800	9,800	4,600	9,400
	b) as adviser or in any other capacity, in respect of				
	(i) Taxation matters	118	448	60	360
	(ii) Insurance matters	-	-	-	-
	(iii) Management services; and	-	-	-	-
	c) in any other capacity	1,136	5,235	596	2,522
11	Advertisement and publicity	1,335,225	3,768,608	1,975,286	2,469,241
12	Interest & bank charges	31,503	90,555	30,757	81,012
13	Others				
	(a) Information technology expenses	166,987	629,622	176,460	542,137
	(b) General Office & other expenses	586,398	1,119,204	653,671	1,206,825
	(c) Stamp Duty	209,263	568,836	144,717	443,588
	(d) Business development expenses	1,418,985	3,019,168	537,985	2,008,654
14	Depreciation on fixed assets				
	(i) Depreciation on fixed assets owned by Policyholders	97,107	192,531	103,443	426,172
	(ii) Reimbursement of Depreciation for use of Shareholders' fixed assets	11,539	215,025	5,727	22,908
15	Service tax	93,352	105,685	44,260	56,570
	TOTAL	8,076,453	23,852,810	6,927,938	18,718,307

FORM L-6A-SHAREHOLDERS' EXPENSES SCHEDULE

(₹ '000)

	Particulars	For the quarter ended March 31, 2017	For the year ended March 31, 2017	For the quarter ended March 31, 2016	For the year ended March 31, 2016
1	Employees' remuneration & welfare benefits	28,661	69,234	40,731	80,136
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	50,816	265,838	-	-
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	3,850	3,850	-	-
11	Advertisement and publicity	-	-	-	-
12	Interest & bank charges	-	-	-	-
13	Others				
	(a) Corporate social responsibility expenses	71,705	109,100	41,812	48,033
	(b) Directors' fees	1,670	6,700	1,500	4,250
	(c) Directors' Commission	1,500	8,000	1,000	4,000
	(d) Other general expenses	15,430	217,448	10,731	77,167
14	Depreciation on fixed assets				
	(a) Depreciation on fixed assets owned by Shareholders	11,539	215,025	5,727	22,908
	(b) Reimbursement of depreciation by Policyholders for use of Shareholders' fixed assets	(11,539)	(215,025)	(5,727)	(22,908)
	TOTAL	173,632	680,170	95,774	213,586

HDFC Standard Life Insurance Company Limited

FORM L-7- BENEFITS PAID [NET]

(₹ '000)

Particulars	For the quarter ended March 31, 2017	For the year ended March 31, 2017	For the quarter ended March 31, 2016	For the year ended March 31, 2016
1. Insurance claims				
(a) Claims by death	1,415,280	6,283,078	1,118,332	4,031,129
(b) Claims by maturity	5,215,173	12,293,147	2,073,797	7,839,757
(c) Annuities / pensions payment	232,710	640,016	169,103	450,527
(d) Other benefits				
(i) Money back payment	235,254	714,850	186,120	443,626
(ii) Vesting of pension policy	989,703	2,370,699	789,097	1,552,061
(iii) Surrenders	14,028,720	53,532,323	12,819,139	49,445,411
(iv) Health	59,350	249,093	43,689	163,458
(v) Discontinuance/ Lapse Termination	2,680,786	12,295,171	5,882,682	10,014,996
(vi) Withdrawals	3,164,057	10,527,504	2,086,192	8,356,660
(vii) Waiver of Premium	57,930	178,062	56,372	174,516
(viii) Interest on unclaimed amount of Policyholders	116,509	546,223	55,408	85,481
Sub Total (A)	28,195,472	99,630,166	25,279,931	82,557,622
2. (Amount ceded in reinsurance):				
(a) Claims by death	(177,799)	(1,103,661)	(108,532)	(739,273)
(b) Claims by maturity	-	-	-	-
(c) Annuities / pensions payment	-	-	-	-
(d) Other benefits				
(i) Health	(890)	(104,797)	(25,005)	(49,288)
Sub Total (B)	(178,689)	(1,208,458)	(133,537)	(788,561)
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)	28,016,783	98,421,708	25,146,394	81,769,061
Benefits Paid to Claimants:				
In India	28,016,783	98,421,708	25,146,394	81,769,061
Outside India	-	-	-	-
Total	28,016,783	98,421,708	25,146,394	81,769,061

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)

		As at March 31, 2017	As at March 31, 2016
1	Authorised capital Equity Shares of ₹ 10 each	30,000,000	30,000,000
2	Issued capital Equity Shares of ₹ 10 each	19,984,753	19,952,881
3	Subscribed capital Equity Shares of ₹ 10 each	19,984,753	19,952,881
4	Called-up capital Equity Shares of ₹ 10 each	19,984,753	19,952,881
	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		19,984,753	19,952,881

Note:

Of the above, Share Capital amounting to ₹ 12,297,601 thousands (Previous year : ₹ 12,297,601 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, 2017		As at March 31, 2016	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
- Indian / Holding company - Housing Development Finance Corporation Limited (HDFC)	1,229,760,125	61.53%	1,229,760,125	61.63%
- Escrow Account #	-	-	179,539,209	9.00%
- Foreign - Standard Life (Mauritius Holdings) 2006 Limited (Standard Life)	698,208,033	34.94%	518,668,824	26.00%
Others - Domestic	70,507,125	3.53%	67,319,980	3.37%
Total	1,998,475,283	100.00%	1,995,288,138	100.00%

Note :

On August 14, 2015, Housing Development Finance Corporation Limited had entered into a Share Sale and Purchase Agreement with Standard Life (Mauritius Holdings) 2006 Limited 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. The transaction was completed on April 20, 2016.

HDFC Standard Life Insurance Company Limited

FORM L-10-RESERVES AND SURPLUS SCHEDULE

(₹ '000)

		As at		As at	
Particulars		March 31, 2017		March 31, 2016	
1	Capital reserve		-		-
2	Capital redemption reserve		-		-
3	Share premium				
	Opening balance	1,687,015		1,654,372	
	Add: Additions during the year	257,043		32,643	
	Less: Adjustments during the year	-	1,944,058	-	1,687,015
4	Revaluation reserve		-		-
	Opening balance	500,492		500,492	
	Add: Additions during the year	-		-	
	Less: Adjustments during the year	(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		16,134,918		9,858,344
TOTAL			18,078,976		12,045,851

HDFC Standard Life Insurance Company Limited

FORM L-11-BORROWINGS SCHEDULE

(₹ '000)

	Particulars	As at March 31, 2017	As at March 31, 2016
1	Debentures/ bonds	-	-
2	Banks	-	-
3	Financial institutions	-	-
4	Others	-	-
	TOTAL	-	-

FORM L-12-INVESTMENTS - SHAREHOLDERS' SCHEDULE

(₹ '000)

Particulars	As at	
	March 31, 2017	March 31, 2016
LONG TERM INVESTMENTS		
1 Government Securities and Government guaranteed bonds including Treasury Bills	15,745,386	8,943,063
2 Other Approved Securities	-	-
3 Other Investments		
(a) Shares		
(aa) Equity	5,809,404	4,321,050
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds	1,607,295	1,598,394
(e) Subsidiaries	1,214,023	1,127,670
(f) Fixed Deposit	-	-
(g) Investment Properties-Real Estate	-	-
4 Investments in Infrastructure and Social Sector	3,768,859	2,731,242
5 Other than Approved Investments	908,591	676,054
Sub Total (A)	29,053,558	19,397,473
SHORT TERM INVESTMENTS		
1 Government Securities and Government guaranteed bonds including Treasury Bills	543,448	2,053,337
2 Other Approved Securities	-	-
3 Other Investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual Funds	-	-
(c) Derivative Instruments	-	-
(d) Debentures/ Bonds	508,636	-
(e) Other Securities		
(aa) Commercial Paper	245,899	230,719
(bb) Certificate of Deposit	-	972,550
(cc) Fixed Deposit	810,000	1,510,000
(dd) CBLO/Repo Investments	1,284,262	2,137,001
(f) Subsidiaries	-	-
(g) Investment Properties-Real Estate	-	-
4 Investments in Infrastructure and Social Sector	10,005	100,425
5 Other than Approved Investments	-	-
Sub Total (B)	3,402,250	7,004,032
TOTAL (A+B)	32,455,808	26,401,505

Notes :

(₹ '000)

Sr. No.	Particulars	As at	
		March 31, 2017	March 31, 2016
1	Aggregate amount of Company's investments and the market value:		
	a) Aggregate amount of Company's investment other than listed Equity Securities & Mutual Funds	25,787,761	21,551,687
	b) Market Value of above investment	26,924,587	22,146,072
2	Investment in holding company at cost	310,578	51,722
3	Investment in subsidiaries company at cost	1,214,023	1,127,670
4	Fixed Deposits towards margin requirement for equity trade settlement:		
	a) Deposited with National Securities Clearing Corporation Limited (NSCCL)	730,000	730,000
	b) Deposited with Indian Clearing Corporation Limited (ICCL)	80,000	80,000
5	Investment made out of catastrophe reserve	-	-

FORM L-13-INVESTMENTS - POLICYHOLDERS' SCHEDULE

		(₹ '000)	
Particulars	As at March 31, 2017	As at March 31, 2016	
LONG TERM INVESTMENTS			
1 Government Securities and Government guaranteed bonds including Treasury Bills	153,175,438	115,114,693	
2 Other Approved Securities	14,939,652	10,992,614	
3 Other Investments			
(a) Shares			
(aa) Equity	40,505,031	27,713,496	
(bb) Preference	-	-	
(b) Mutual Funds	-	-	
(c) Derivative Instruments	-	-	
(d) Debentures/ Bonds	38,028,594	24,651,905	
(e) Other Securities			
(aa) Fixed Deposit	-	-	
(bb) Deep Discount Bonds	1,420,912	576,789	
(f) Subsidiaries	-	-	
(g) Investment Properties-Real Estate	-	-	
4 Investments in Infrastructure and Social Sector	53,058,086	39,348,771	
5 Other than Approved Investments	8,362,008	6,790,267	
Sub Total (A)	309,489,721	225,188,535	
SHORT TERM INVESTMENTS			
1 Government Securities and Government guaranteed bonds including Treasury Bills	14,045,797	6,974,128	
2 Other Approved Securities	350,930	-	
3 Other Investments			
(a) Shares			
(aa) Equity	-	-	
(bb) Preference	-	-	
(b) Mutual Funds	-	1,500,000	
(c) Derivative Instruments	-	-	
(d) Debentures/ Bonds	5,830,503	5,727,159	
(e) Other Securities			
(aa) Commercial Paper	-	-	
(bb) Certificate of Deposit	-	241,815	
(cc) Fixed Deposit	-	2,469,500	
(dd) Deep Discount Bonds	522,340	558,569	
(ee) CBLO/Repo Investments	14,719,469	11,521,210	
(f) Subsidiaries	-	-	
(g) Investment Properties - Real Estate	-	-	
4 Investments in Infrastructure and Social Sector	1,903,422	50,297	
5 Other than Approved Investments	53,209	4,397,532	
Sub Total (B)	37,425,670	33,440,210	
TOTAL	346,915,391	258,628,745	

Notes :

		(₹ '000)	
Sr. No.	Particulars	As at March 31, 2017	As at March 31, 2016
1	Aggregate amount of Company's investments and the market value:		
	a) Aggregate amount of Company's investment other than listed Equity Securities & Mutual Funds	302,131,093	224,200,131
	b) Market Value of above investment	313,123,999	228,760,342
2	Investment in holding company at cost	4,361,087	2,898,723
3	Investment in subsidiaries company at cost	-	-
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	-	-
	b) Market Value of above investment	-	-
5	Government Securities deposited with the Clearing Corporation of India Ltd (CCIL) for collateralized borrowing and lending obligation segment.		
	a) Amortised cost	236,374	157,269
	b) Market Value of above investment	237,131	152,589
6	Fixed Deposits towards margin requirement for equity trade settlement		
	a) Deposited with National Securities Clearing Corporation Limited (NSCCL)	-	-
	b) Deposited with Indian Clearing Corporation Limited (ICCL)	-	-
7	Investment made out of catastrophe reserve	-	-

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

		(₹ '000)	
Particulars		As at March 31, 2017	As at March 31, 2016
LONG TERM INVESTMENTS			
1	Government Securities and Government guaranteed bonds including Treasury Bills	63,131,832	87,096,085
2	Other Approved Securities	1,713,280	45,499
3	Other Investments		
	(a) Shares		
	(aa) Equity	275,555,719	219,436,886
	(bb) Preference	32,271	30,735
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	45,598,437	33,218,422
	(e) Other Securities		
	(aa) Fixed Deposit	-	-
	(bb) Deep Discount Bonds	552,943	44,283
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	60,767,693	40,430,782
5	Other than Approved Investments	30,139,046	23,655,137
Sub Total (A)		477,491,221	403,957,829
SHORT TERM INVESTMENTS			
1	Government Securities and Government guaranteed bonds including Treasury Bills	22,880,462	15,632,724
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	6,242,810	3,568,776
	(e) Other Securities		
	(aa) Fixed Deposit	30,000	100,500
	(bb) Commercial Paper	959,688	704,887
	(cc) Certificate of Deposit	957,925	8,455,237
	(dd) Deep Discount Bonds	60,804	1,359,695
	(ee) Repo Investments	18,672,263	11,578,660
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	408,691	472,081
5	Other than Approved Investments	757,433	312,892
Sub Total (B)		50,970,076	42,185,452
OTHER ASSETS (NET)			
1	Interest Accrued and Dividend Receivable	6,111,613	5,429,681
2	Others (Net)	(3,963)	786,984
3	Other - Receivable	3,281,104	2,108,032
4	Investment Sold Awaiting Settlement	4,133,913	6,445,125
5	Investment Purchased Awaiting Settlement	(3,979,155)	(3,642,948)
Sub Total (C)		9,543,512	11,126,874
TOTAL (A+B+C)		538,004,809	457,270,155

Notes :

		(₹ '000)	
Sr. No.	Particulars	As at March 31, 2017	As at March 31, 2016
1	Aggregate amount of Company's investments and the market value:		
	a) Aggregate amount of Company's investment other than listed Equity Securities & Mutual Funds	203,875,017	192,675,399
	b) Market Value of above investment	207,314,920	195,638,794
2	Investment in holding company at cost	5,647,665	4,693,141
3	Investment in subsidiaries company at cost	-	-
4	Fixed Deposits towards margin requirement for equity trade settlement:		
	a) Deposited with National Securities Clearing Corporation Limited (NSCCL)	-	-
	b) Deposited with Indian Clearing Corporation Limited (ICCL)	-	-
5	Investment made out of catastrophe reserve	-	-

HDFC Standard Life Insurance Company Limited

FORM L-15-LOANS SCHEDULE

		(₹ '000)	
Particulars	As at March 31, 2017	As at March 31, 2016	
1 SECURITY-WISE CLASSIFICATION			
Secured			
(a) On mortgage of property			
(aa) In India *	47,454	171,285	
(bb) Outside India	-	-	
(b) On shares, bonds, government securities, etc.	-	-	
(c) Loans against policies	104,973	103,794	
(d) Others	-	-	
Unsecured			
(a) HDFC Standard Life Employees' Stock Option Trust	326,089	655,615	
TOTAL	478,516	930,694	
2 BORROWER-WISE CLASSIFICATION			
(a) Central and state governments	-	-	
(b) Banks and financial institutions	-	-	
(c) Subsidiaries	-	-	
(d) Companies	47,421	171,242	
(e) Loans against policies	104,973	103,794	
(f) Loans to employees	33	43	
(g) Others - HDFC Standard Life Employees' Stock Option Trust	326,089	655,615	
TOTAL	478,516	930,694	
3 PERFORMANCE-WISE CLASSIFICATION			
(a) Loans classified as standard			
(aa) In India	478,516	930,694	
(bb) Outside India	-	-	
(b) Non-standard loans less provisions			
(aa) In India	-	-	
(bb) Outside India	-	-	
TOTAL	478,516	930,694	
4 MATURITY-WISE CLASSIFICATION			
(a) Short term	51,787	110,039	
(b) Long term	426,729	820,655	
TOTAL	478,516	930,694	

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 ₹ 24,921 thousand
(Previous year ₹ 128,280 thousand)
- 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) Loans considered doubtful and the amount of provision created against such loans 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, 2016	Additions	Deductions	As at March 31, 2017	As at April 01, 2016	For the year ended	On Sales / Adjustments	As at March 31, 2017	As at March 31, 2017	As at March 31, 2016
1	Goodwill	-	-	-	-	-	-	-	-	-	-
2	Intangible Assets (Computer Software)*	1,248,596	312,153	(3,462)	1,557,287	959,284	172,228	(3,462)	1,128,050	429,237	289,312
3	Land-Freehold	-	-	-	-	-	-	-	-	-	-
4	Leasehold Improvements	14,916	1,168	(832)	15,252	10,444	1,350	(832)	10,962	4,290	4,472
5	Buildings	3,423,709	-	(556,964)	2,866,745	337,180	27,861	(56,472)	308,569	2,558,176	3,086,529
6	Furniture & Fittings	686,070	32,876	(18,535)	700,411	622,954	27,814	(18,483)	632,285	68,126	63,116
7	Information Technology Equipments	955,594	35,392	(67,875)	923,111	748,420	111,589	(67,843)	792,166	130,945	207,174
8	Vehicles	111,612	24,542	(6,876)	129,278	32,233	28,285	(2,747)	57,771	71,507	79,379
9	Office Equipments	598,090	32,299	(27,544)	602,845	485,936	38,428	(27,491)	496,873	105,972	112,154
	TOTAL	7,038,587	438,430	(682,088)	6,794,929	3,196,451	407,555	(177,330)	3,426,676	3,368,253	3,842,136
10	Capital Work in progress	121,609	477,726	(438,430)	160,905	-	-	-	-	160,905	121,609
	Grand Total	7,160,196	916,156	(1,120,518)	6,955,834	3,196,451	407,555	(177,330)	3,426,676	3,529,158	3,963,745
	Previous Year	6,916,410	734,495	(490,709)	7,160,196	2,896,777	449,080	(149,406)	3,196,451	3,963,745	

Notes :

*All software are other than those generated internally.

HDFC Standard Life Insurance Company Limited

FORM L-17-CASH AND BANK BALANCES SCHEDULE

		(₹ '000)	
Particulars	As at March 31, 2017	As at March 31, 2016	
1 Cash (including cheques on hand, drafts and stamps)*	1,906,391	1,889,724	
2 Bank balances			
(a) Deposit accounts			
(aa) Short-term (due within 12 months of Balance Sheet)	-	-	
(bb) Others	920	966	
(b) Current accounts	6,057,659	4,575,342	
(c) Others	-	-	
3 Money at call and short notice			
(a) With banks	-	-	
(b) With other institutions	-	-	
4 Others	-	-	
TOTAL	7,964,970	6,466,032	
Balances with non-scheduled banks included in 2 and 3 above	-	-	
CASH & BANK BALANCES			
1 In India	7,963,553	6,464,584	
2 Outside India	1,417	1,448	
TOTAL	7,964,970	6,466,032	

Note :

* Cheques on hand amount to Rs. 1,906,391 Thousand (Previous Year : Rs. 1,795,394 Thousands)

HDFC Standard Life Insurance Company Limited

FORM L-18-ADVANCES AND OTHER ASSETS SCHEDULE

(₹ '000)

Particulars		As at March 31, 2017	As at March 31, 2016
ADVANCES			
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	263,478	227,027
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	2,503,044	2,128,607
6	Others		
	(a) Capital advances	8,352	7,994
	(b) Security deposits	322,051	361,850
	Less: Provision for Security deposit	(11,577)	(40,970)
	(c) Advances to employees	4,103	6,461
	(d) Other advances	470,945	370,566
TOTAL (A)		3,560,396	3,061,535
OTHER ASSETS			
1	Income accrued on investments	8,356,809	6,436,554
2	Outstanding Premiums	1,359,176	1,353,269
3	Agents' Balances	54,179	44,304
	Less: Provision for Agents' debit balances	(54,179)	(44,304)
4	Foreign Agencies' Balances	-	-
5	Due from other entities carrying on insurance business (including reinsurers)	234,739	274,104
6	Due from subsidiaries/ holding Company	1,045	9,255
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 UL scheme	21,663	18,096
	(b) Service Tax & Unutilised credits	35,014	109,241
	(c) Service Tax Deposits	9,900	80,280
	(d) Investment sold awaiting settlement	445,206	966,410
	(e) Other Assets	16,754	17,305
	(f) Assets held for unclaimed amount of policyholders	7,671,818	-
TOTAL (B)		18,152,124	9,264,514
TOTAL (A+B)		21,712,520	12,326,049

HDFC Standard Life Insurance Company Limited

FORM L-19-CURRENT LIABILITIES SCHEDULE

(₹ '000)

Particulars		As at March 31, 2017	As at March 31, 2016
1	Agents' balances	952,584	737,153
2	Balances due to other insurance companies (including reinsurers)	246,571	184,643
3	Deposits held on reinsurance ceded	-	-
4	Premiums received in advance	158,447	124,755
5	Unallocated premium	2,614,439	1,875,807
6	Sundry creditors	9,336,743	6,582,642
7	Due to Subsidiaries/ Holding Company	227,677	80,450
8	Claims outstanding	305,004	361,782
9	Annuities due	-	-
10	Due to officers/ directors	-	-
11	Others		
	(a) Tax deducted to be remitted	268,560	290,175
	(b) Service tax liability	-	-
	(c) Investments purchased to be settled	4,961,319	2,410,315
	(d) Others-payable (Payable to unit linked schemes)	6,776,699	2,108,032
	(e) Payable to Policyholders	4,215,400	3,250,212
	(f) Unclaimed dividend payable	187	25
12	Unclaimed amount of policyholders	7,671,818	7,112,348
TOTAL		37,735,448	25,118,339

HDFC Standard Life Insurance Company Limited

FORM L-20-PROVISIONS SCHEDULE

		(₹ '000)	
Particulars		As at March 31, 2017	As at March 31, 2016
1	For taxation (less payments and taxes deducted at source)	116,106	116,106
2	For proposed dividends	-	-
3	For dividend distribution tax	-	-
4	Others:		
	(a) Wealth tax	-	-
	(b) Employee benefits	349,425	298,672
TOTAL		465,531	414,778

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, 2017	As at March 31, 2016
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, 2017

Sr.No.	Particulars	For the quarter ended March 31, 2017	For the year ended March 31, 2017	For the quarter ended March 31, 2016	For the year ended March 31, 2016
1	New business premium income growth rate - segment wise				
	Participating - Individual & Group Life	13.91%	30.20%	146.29%	58.11%
	Participating - Individual & Group Pension	-35.76%	-13.53%	71.92%	37.89%
	Participating - Group Pension Variable	-100.00%	-100.00%	-94.25%	21.11%
	Non Participating - Individual & Group Life	17.35%	49.71%	75.94%	22.47%
	Non Participating - Group Life Variable	139.91%	189.61%	3.65%	-51.11%
	Non Participating - Individual & Group Pension	-18.02%	97.76%	459.36%	5.15%
	Non Participating - Group Pension Variable	129.45%	79.98%	-45.24%	35.38%
	Annuity	28.03%	29.29%	-23.38%	-15.98%
	Health	-45.01%	-34.00%	71.70%	100.78%
	Unit Linked - Individual Life	50.03%	11.31%	-8.13%	8.39%
	Unit Linked - Individual Pension	21.58%	5.42%	-51.77%	-22.77%
	Unit Linked - Group Life	-11.86%	-2.78%	23.55%	85.57%
	Unit Linked - Group Pension	76.68%	38.41%	59.15%	82.83%
2	Net Retention Ratio	99.37%	99.12%	99.45%	99.18%
3	Expense of Management to Gross Direct Premium Ratio	15.89%	16.34%	15.79%	15.78%
4	Commission Ratio (Gross commission paid to Gross Premium)	4.71%	4.07%	4.51%	4.30%
5	Ratio of policy holder's liabilities to shareholder's funds	2278.06%	2278.06%	2244.22%	2244.22%
6	Growth rate of shareholders' fund	21.53%	21.53%	21.87%	21.87%
7	Ratio of surplus to policyholders' liability	0.32%	1.08%	0.42%	1.35%
8	Change in net worth (₹ Lakhs)	68,004	68,004	56,675	56,675
9	Profit after tax/Total Income	2.03%	2.90%	3.53%	4.49%
10	(Total real estate + loans)/(Cash & invested assets)	0.33%	0.33%	0.54%	0.54%
11	Total investments/(Capital + Surplus)	2411.36%	2411.36%	2322.69%	2322.69%
12	Total affiliated investments/(Capital+ Surplus)	30.69%	30.69%	28.09%	28.09%
13	Investment Yield (Gross and Net)				
	A. Without Unrealised Gains/Losses				
	Shareholders' Funds	2.77%	8.01%	1.57%	6.99%
	Policyholders' Funds				
	Non Linked				
	Participating	1.73%	9.28%	1.77%	6.05%
	Non Participating	2.15%	9.14%	2.14%	8.88%
	Linked				
	Non Participating	2.07%	10.42%	1.65%	11.23%
	B. With Unrealised Gains/Losses				
	Shareholders' Funds	3.05%	12.74%	1.54%	4.91%
	Policyholders' Funds				
	Non Linked				
	Participating	2.77%	13.15%	2.15%	6.12%
	Non Participating	0.67%	11.39%	2.97%	8.34%
	Linked				
	Non Participating	8.32%	17.41%	-0.69%	-0.85%
14	Conservation Ratio				
	Participating - Individual & Group Life	82.39%	88.67%	96.48%	91.87%
	Participating - Individual & Group Pension	76.95%	57.79%	95.12%	92.00%
	Participating - Group Variable - Pension	NA	NA	NA	NA
	Non Participating - Individual & Group Life	86.50%	89.17%	87.89%	86.23%
	Non Participating - Group Variable - Life	NA	NA	NA	NA
	Non Participating - Individual & Group Pension	80.80%	89.00%	90.59%	88.63%
	Non Participating - Group Variable - Pension	NA	NA	NA	NA
	Annuity	NA	NA	NA	NA
	Health	45.12%	41.73%	65.77%	62.57%
	Unit Linked - Individual Life	79.19%	77.43%	72.57%	75.26%
	Unit Linked - Individual Pension	90.18%	86.12%	78.88%	68.00%
	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 1.2 & 3)				
	13th month	79.05%	80.88%	77.43%	78.88%
	25th month	72.84%	73.34%	66.10%	67.39%
	37th month	63.19%	63.90%	57.48%	60.08%
	49th month	56.30%	58.31%	57.72%	63.36%
	61st month	53.35%	56.79%	60.53%	50.05%
15 (b)	Policy Persistency Ratio (Original Premium Basis) (Refer note 1.2 & 3)				
	13th month	56.55%	67.31%	67.94%	71.33%
	25th month	64.96%	64.97%	58.56%	61.28%
	37th month	56.66%	57.67%	52.69%	55.17%
	49th month	51.03%	53.03%	52.94%	56.43%
	61st month	48.95%	49.76%	49.15%	42.63%

FORM L-22-ANALYTICAL RATIOS

Name of the Insurer : HDFC Standard Life Insurance Company Limited

Date : March 31, 2017

Sr.No.	Particulars	For the quarter ended March 31, 2017	For the year ended March 31, 2017	For the quarter ended March 31, 2016	For the year ended March 31, 2016
16	NPA Ratio				
	A. Gross NPA Ratio				
	Shareholder's Funds	0.31%	0.31%	-	-
	Policyholder's Funds				
	Non Linked				
	Par	0.05%	0.05%	0.06%	0.06%
	Non Par	-	-	0.14%	0.14%
	Linked				
	Non Par	-	-	-	-
	B. Net NPA Ratio				
	Shareholder's Funds	0.13%	0.13%	-	-
	Policyholder's Funds				
	Non Linked				
	Par	0.02%	0.02%	0.02%	0.02%
	Non Par	-	-	0.06%	0.06%
	Linked				
	Non Par	-	-	-	-

Equity Holding Pattern for Life Insurers

1	(a) No. of shares	1,998,475,283	1,998,475,283	1,995,288,138	1,995,288,138
2	(b) Percentage of shareholding (Indian / Foreign)				
	Indian	65.06%	65.06%	65.00%	65.00%
	Escrow Account [#]	-	-	9.00%	9.00%
	Foreign	34.94%	34.94%	26.00%	26.00%
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) (₹)	1.24	4.47	1.15	4.10
4 (b)	(a) Diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized) (₹)	1.23	4.44	1.15	4.10
5 (a)	(b) Basic EPS after extraordinary items (net of tax expense) for the period (not to be annualized) (₹)	1.24	4.47	1.15	4.10
5 (b)	(b) Diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized) (₹)	1.23	4.44	1.15	4.10
6	(iv) Book value per share (₹)	19.21	19.21	15.83	15.83

- 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. The persistency ratios for the quarter ended March 31, 2017 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 2016 to March 2016.
Group policies and policies under rural segment are excluded in the calculation of the persistency ratios.
3. The persistency ratios for the year ended March 31, 2017 have been calculated for the policies issued in the April to March period of the relevant years. E.g.: the 13th month persistency for the current year is calculated for the policies issued from April 2015 to March 2016.
Group policies and policies under rural segment are excluded in the calculation of the persistency ratios.
4. #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. The transaction was completed on April 20, 2016.
5. Ratios for the previous year's quarter & previous year have been reclassified / regrouped wherever necessary.

RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED MARCH 31, 2017

(₹ '000)

Particulars		For the year ended March 31, 2017	For the year ended March 31, 2016
A	Cash Flows from the operating activities:		
1	Premium received from policyholders, including advance receipts	199,931,070	165,500,425
	Other receipts:		
2	Service tax shared by agents	119,023	91,051
3	Fees & charges	10,878	19,617
4	Miscellaneous income	297,229	585,186
5	Payments to the re-insurers, net of commissions and claims/ benefits	(578,329)	(434,018)
6	Payments of claims/benefits	(99,733,931)	(77,547,552)
7	Payments of commission and brokerage	(8,341,990)	(7,281,441)
8	Payments of other operating expenses	(23,387,368)	(19,337,567)
9	Deposits, advances and staff loans	(87,973)	245,785
10	Income taxes paid (net)	(2,114,310)	(2,166,075)
11	Service tax paid	(3,725,553)	(2,772,205)
12	Cash flows before extraordinary items	62,388,746	56,903,206
13	Cash flow from extraordinary operations	-	-
	Net cash flow from operating activities	62,388,746	56,903,206
B	Cash flows from investing activities:		
1	Purchase of fixed assets	(478,903)	(334,836)
2	Proceeds from sale of fixed assets	3,621	7,642
3	Purchases of investments	(1,423,541,383)	(459,159,842)
4	Loans disbursed	-	-
5	Loan against policies	(1,179)	(34,284)
6	Sale of investments	1,332,209,119	384,410,202
7	Repayments received	453,357	359,917
8	Rents/Interests/ dividends received	40,329,080	34,329,327
9	Investments in money market instruments and in liquid mutual funds (Net)	-	-
10	Expenses related to investments	(36,336)	(31,437)
	Net cash flow from investing activities	(51,062,624)	(40,453,311)
C	Cash flows from financing activities:		
1	Proceeds from issuance of share capital	31,872	4,080
2	Share premium money received	257,043	32,643
3	Interest/dividends paid	(2,644,762)	(2,160,947)
	Net cash flow from financing activities	(2,355,847)	(2,124,224)
D	Net increase / (decrease) in cash and cash equivalents:	8,970,275	14,325,671
E	Cash and cash equivalents at the beginning of the year	37,821,937	23,496,266
F	Cash and cash equivalents at the end of the year	46,792,212	37,821,937

Components of Cash and cash equivalents at end of the year:			
(i)	Cash and cheques in hand	1,906,391	1,889,724
(ii)	Bank balances*	6,057,659	4,575,342
(iii)	Fixed Deposit (less than 3 months)	-	820,000
(iv)	Money market instruments	38,828,162	30,536,871
	Total cash and cash equivalents	46,792,212	37,821,937

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

(i)	Cash & cash equivalents	46,792,212	37,821,937
(ii)	Add: Deposit account - Others	920	966
(iii)	Less: Fixed deposits (less than 3 months)	-	(820,000)
(iv)	Less: Money market instruments	(38,828,162)	(30,536,871)
	Cash & Bank Balances as per Form L-17	7,964,970	6,466,032

*Note : Bank Balances includes unclaimed dividend ₹ 187 thousands (previous year ₹25 thousands)

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, 2017

(₹ Lakhs)

Sr.No.	Particulars	As at March 31, 2017	As at March 31, 2016
1	Linked		
a	Life	4,436,051	3,748,210
b	General annuity	-	-
c	Pension	980,150	856,094
d	Health	-	-
2	Non-Linked		
a	Life	2,563,311	1,959,354
b	General annuity	127,977	91,504
c	Pension	507,806	354,751
d	Health	2,946	2,854
	TOTAL	8,618,241	7,012,766

FORM L-25- (i) : Geographical Distribution Channel - Individual for the quarter ended March 31, 2017

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date : March 31, 2017

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	-	-	-	-	5,186	5,192	25.04	531.38	5,186	5,192	25.04	531.38
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	3,602	3,604	13.35	192.88	3,602	3,604	13.35	192.88
4	Bihar	-	-	-	-	4,109	4,112	19.15	275.29	4,109	4,112	19.15	275.29
5	Chattisgarh	-	-	-	-	2,899	2,900	11.99	259.58	2,899	2,900	11.99	259.58
6	Goa	-	-	-	-	1,283	1,284	7.60	93.14	1,283	1,284	7.60	93.14
7	Gujarat	-	-	-	-	18,834	18,847	103.24	1,633.56	18,834	18,847	103.24	1,633.56
8	Haryana	-	-	-	-	10,970	10,975	62.29	863.87	10,970	10,975	62.29	863.87
9	Himachal Pradesh	-	-	-	-	781	781	3.08	46.72	781	781	3.08	46.72
10	Jammu & Kashmir	-	-	-	-	1,642	1,642	6.11	94.32	1,642	1,642	6.11	94.32
11	Jharkhand	-	-	-	-	3,906	3,909	13.70	282.18	3,906	3,909	13.70	282.18
12	Karnataka	-	-	-	-	12,117	12,137	117.94	1,566.85	12,117	12,137	117.94	1,566.85
13	Kerala	-	-	-	-	10,927	10,933	75.06	790.52	10,927	10,933	75.06	790.52
14	Madhya Pradesh	-	-	-	-	9,829	9,834	40.17	738.05	9,829	9,834	40.17	738.05
15	Maharashtra	52,095	52,095	1.04	26.05	128,328	128,381	619.59	23,078.57	180,423	180,476	620.63	23,104.62
16	Manipur	-	-	-	-	653	653	1.88	31.50	653	653	1.88	31.50
17	Meghalaya	-	-	-	-	411	411	2.08	20.69	411	411	2.08	20.69
18	Mizoram	-	-	-	-	162	162	0.53	5.55	162	162	0.53	5.55
19	Nagaland	-	-	-	-	110	110	0.47	5.23	110	110	0.47	5.23
20	Orissa	-	-	-	-	5,616	5,622	28.04	352.51	5,616	5,622	28.04	352.51
21	Punjab	-	-	-	-	14,407	14,415	64.55	705.87	14,407	14,415	64.55	705.87
22	Rajasthan	-	-	-	-	9,860	9,862	42.77	929.01	9,860	9,862	42.77	929.01
23	Sikkim	-	-	-	-	359	359	1.79	18.06	359	359	1.79	18.06
24	Tamil Nadu	-	-	-	-	18,197	18,220	126.16	1,783.23	18,197	18,220	126.16	1,783.23
25	Telangana	-	-	-	-	8,163	8,168	54.53	946.34	8,163	8,168	54.53	946.34
26	Tripura	-	-	-	-	167	167	0.60	7.65	167	167	0.60	7.65
27	Uttar Pradesh	-	-	-	-	22,012	22,019	103.53	1,592.73	22,012	22,019	103.53	1,592.73
28	Uttarakhand	-	-	-	-	1,720	1,723	8.79	151.17	1,720	1,723	8.79	151.17
29	West Bengal	-	-	-	-	14,888	14,905	77.19	943.68	14,888	14,905	77.19	943.68
30	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
31	Chandigarh	-	-	-	-	4,235	4,234	19.82	284.26	4,235	4,234	19.82	284.26
32	Dadra & Nagar haveli	-	-	-	-	-	-	-	-	-	-	-	-
33	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
34	Delhi	-	-	-	-	25,072	25,084	153.55	2,293.09	25,072	25,084	153.55	2,293.09
35	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
36	Puducherry	-	-	-	-	220	221	1.24	19.69	220	221	1.24	19.69
	TOTAL	52,095	52,095	1.04	26.05	340,665	340,866	1,805.87	40,537.19	392,760	392,961	1,806.91	40,563.24

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	-	-	-	-	15,663	16,232	68.15	1,430.69	15,663	16,232	68.15	1,430.69
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	10,526	10,866	38.43	524.69	10,526	10,866	38.43	524.69
4	Bihar	-	-	-	-	11,466	11,708	48.03	614.06	11,466	11,708	48.03	614.06
5	Chattisgarh	-	-	-	-	8,588	8,743	33.52	677.01	8,588	8,743	33.52	677.01
6	Goa	-	-	-	-	4,039	4,067	23.53	246.54	4,039	4,067	23.53	246.54
7	Gujarat	-	-	-	-	58,174	59,049	294.27	4,984.95	58,174	59,049	294.27	4,984.95
8	Haryana	-	-	-	-	29,390	30,005	158.84	2,342.44	29,390	30,005	158.84	2,342.44
9	Himachal Pradesh	-	-	-	-	3,008	3,027	12.44	156.77	3,008	3,027	12.44	156.77
10	Jammu & Kashmir	-	-	-	-	5,520	5,631	20.97	266.23	5,520	5,631	20.97	266.23
11	Jharkhand	-	-	-	-	9,728	9,879	38.24	657.48	9,728	9,879	38.24	657.48
12	Karnataka	-	-	-	-	29,721	30,348	286.21	3,858.98	29,721	30,348	286.21	3,858.98
13	Kerala	-	-	-	-	25,948	26,641	188.98	1,900.63	25,948	26,641	188.98	1,900.63
14	Madhya Pradesh	-	-	-	-	24,857	25,401	98.11	1,897.85	24,857	25,401	98.11	1,897.85
15	Maharashtra	229,438	229,438	4.59	114.72	287,727	291,119	1,249.07	57,652.12	517,165	520,557	1,253.66	57,766.84
16	Manipur	-	-	-	-	2,178	2,251	5.70	70.45	2,178	2,251	5.70	70.45
17	Meghalaya	-	-	-	-	978	995	4.39	42.44	978	995	4.39	42.44
18	Mizoram	-	-	-	-	567	592	1.98	16.86	567	592	1.98	16.86
19	Nagaland	-	-	-	-	417	421	1.36	13.80	417	421	1.36	13.80
20	Orissa	-	-	-	-	19,259	19,931	81.97	1,002.98	19,259	19,931	81.97	1,002.98
21	Punjab	-	-	-	-	37,564	37,996	152.57	1,940.37	37,564	37,996	152.57	1,940.37
22	Rajasthan	-	-	-	-	23,479	23,912	93.66	2,421.84	23,479	23,912	93.66	2,421.84
23	Sikkim	-	-	-	-	1,054	1,073	4.58	44.54	1,054	1,073	4.58	44.54
24	Tamil Nadu	-	-	-	-	45,774	46,491	307.05	4,546.62	45,774	46,491	307.05	4,546.62
25	Telangana	-	-	-	-	25,030	26,050	149.37	2,875.46	25,030	26,050	149.37	2,875.46
26	Tripura	-	-	-	-	619	638	1.83	23.95	619	638	1.83	23.95
27	Uttar Pradesh	-	-	-	-	54,054	55,421	230.02	3,906.37	54,054	55,421	230.02	3,906.37
28	Uttarakhand	-	-	-	-	4,524	4,691	20.96	397.82	4,524	4,691	20.96	397.82
29	West Bengal	-	-	-	-	43,573	44,651	205.71	2,630.95	43,573	44,651	205.71	2,630.95
30	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
31	Chandigarh	-	-	-	-	12,623	12,831	55.05	821.16	12,623	12,831	55.05	821.16
32	Dadra & Nagar haveli	-	-	-	-	-	-	-	-	-	-	-	-
33	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
34	Delhi	-	-	-	-	56,085	57,538	317.61	5,169.02	56,085	57,538	317.61	5,169.02
35	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
36	Puducherry	-	-	-	-	682	693	3.95	53.61	682	693	3.95	53.61
TOTAL		229,438	229,438	4.59	114.72	852,815	868,891	4,196.54	103,188.67	1,082,253	1,098,329	4,201.13	103,303.39

FORM L-25 : Geographical Distribution Channel - Group for the quarter ended March 31, 2017

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date : March 31, 2017

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	17,794	6.60	1,382.21	15	17,794	6.60	1,382.21
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	22,328	12.25	68.43	-	22,328	12.25	68.43
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-
5	Chattisgarh	-	-	-	-	-	-	35.23	11.79	-	-	35.23	11.79
6	Goa	-	-	-	-	5	1,500	0.58	41.05	5	1,500	0.58	41.05
7	Gujarat	-	-	-	-	24	12,672	51.47	1,032.69	24	12,672	51.47	1,032.69
8	Haryana	-	-	-	-	33	25,800	47.10	2,101.82	33	25,800	47.10	2,101.82
9	Himachal Pradesh	-	-	-	-	2	135	7.66	34.22	2	135	7.66	34.22
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	2	1,388	0.19	109.54	2	1,388	0.19	109.54
12	Karnataka	-	-	-	-	61	1,003,078	161.19	7,431.93	61	1,003,078	161.19	7,431.93
13	Kerala	-	-	-	-	2	9,400	9.65	152.52	2	9,400	9.65	152.52
14	Madhya Pradesh	-	-	-	-	3	2,691	1.34	129.09	3	2,691	1.34	129.09
15	Maharashtra	-	-	-	-	112	2,987,843	846.62	48,679.66	112	2,987,843	846.62	48,679.66
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	16	61,412	35.01	765.69	16	61,412	35.01	765.69
21	Punjab	-	-	-	-	1	44	5.11	0.45	1	44	5.11	0.45
22	Rajasthan	-	-	-	-	4	6,915	46.64	643.93	4	6,915	46.64	643.93
23	Sikkim	-	-	-	-	1	338	3.02	14.44	1	338	3.02	14.44
24	Tamil Nadu	-	-	-	-	28	512,809	65.12	20,511.42	28	512,809	65.12	20,511.42
25	Telangana	-	-	-	-	-	183,098	4.36	705.98	-	183,098	4.36	705.98
26	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
27	Uttar Pradesh	-	-	-	-	3	38,128	2.50	554.98	3	38,128	2.50	554.98
28	Uttarakhand	-	-	-	-	1	790	0.03	24.62	1	790	0.03	24.62
29	West Bengal	-	-	-	-	9	1,221,036	90.93	7,928.27	9	1,221,036	90.93	7,928.27
30	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
31	Chandigarh	-	-	-	-	-	-	0.03	-	-	-	0.03	-
32	Dadra & Nagar haveli	-	-	-	-	-	-	-	-	-	-	-	-
33	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
34	Delhi	-	-	-	-	34	27,006	74.79	5,527.42	34	27,006	74.79	5,527.42
35	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
36	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	-	-	-	-	356	6,136,205	1,507.40	97,852.14	356	6,136,205	1,507.40	97,852.14

FORM L-25- : Geographical Distribution Channel - Group for the year ended March 31, 2017

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date : March 31, 2017

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	-	-	-	-	31	54,782	27.14	4,645.14	31	54,782	27.14	4,645.14
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	84,428	13.11	214.34	-	84,428	13.11	214.34
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-
5	Chattisgarh	-	-	-	-	1	500	195.55	12.22	1	500	195.55	12.22
6	Goa	-	-	-	-	6	1,785	1.66	48.96	6	1,785	1.66	48.96
7	Gujarat	-	-	-	-	51	105,361	294.48	7,185.63	51	105,361	294.48	7,185.63
8	Haryana	-	-	-	-	76	47,561	187.22	5,039.99	76	47,561	187.22	5,039.99
9	Himachal Pradesh	-	-	-	-	3	282	34.14	71.41	3	282	34.14	71.41
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	4	4,793	0.56	226.04	4	4,793	0.56	226.04
12	Karnataka	-	-	-	-	144	3,480,718	589.87	20,667.68	144	3,480,718	589.87	20,667.68
13	Kerala	-	-	-	-	9	187,606	58.68	1,952.93	9	187,606	58.68	1,952.93
14	Madhya Pradesh	-	-	-	-	8	7,492	1.86	1,187.08	8	7,492	1.86	1,187.08
15	Maharashtra	-	-	-	-	281	10,353,169	2,255.65	165,624.23	281	10,353,169	2,255.65	165,624.23
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	25	209,023	95.60	1,320.41	25	209,023	95.60	1,320.41
21	Punjab	-	-	-	-	4	1,357	10.03	94.30	4	1,357	10.03	94.30
22	Rajasthan	-	-	-	-	11	26,916	122.00	3,868.92	11	26,916	122.00	3,868.92
23	Sikkim	-	-	-	-	2	518	7.02	15.30	2	518	7.02	15.30
24	Tamil Nadu	-	-	-	-	94	848,680	166.96	34,024.24	94	848,680	166.96	34,024.24
25	Telangana	-	-	-	-	7	358,101	7.72	1,470.02	7	358,101	7.72	1,470.02
26	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
27	Uttar Pradesh	-	-	-	-	28	471,682	25.94	4,632.68	28	471,682	25.94	4,632.68
28	UttaraKhand	-	-	-	-	1	790	0.03	24.62	1	790	0.03	24.62
29	West Bengal	-	-	-	-	23	3,429,397	174.32	20,359.54	23	3,429,397	174.32	20,359.54
30	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
31	Chandigarh	-	-	-	-	2	36	5.04	18.67	2	36	5.04	18.67
32	Dadra & Nagar haveli	-	-	-	-	-	-	-	-	-	-	-	-
33	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
34	Delhi	-	-	-	-	92	99,217	220.65	12,749.72	92	99,217	220.65	12,749.72
35	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
36	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	-	-	-	-	903	19,774,194	4,495.22	285,454.08	903	19,774,194	4,495.22	285,454.08

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, 2017

Statement of Investment Assets (Life Insurers)

(Business within India)

Periodicity of Submission: Quarterly

PART - A

Section I

₹ Crores

No	Particulars	Schedule	Amount	Particulars	Amount	Amount						
1	Investments (Shareholders)	L-12	3,245.58	Reconciliation of Investment Assets								
	Investments (Policyholders)	L-13	34,691.54				Total Investment Assets (as per Balance Sheet)		91,737.60			
	Investments (Linked Liabilities)	L-14	53,800.48							Balance Sheet Value of:		
2	Loans	L-15	47.85				A. Life Fund	26,613.28				
3	Fixed Assets	L-16	352.92				Less : Investment Loan as per L-15	4.76	26,608.52			
4	Current Assets						B. Pension & General Annuity and Group Business		11,328.60			
	a. Cash & Bank Balance	L-17	796.50				C. Unit Linked Funds		53,800.48			
	b. Advances & Other Assets	L-18	2,171.25									
5	Current Liabilities											
	a. Current Liabilities	L-19	3,773.54									
	b. Provisions	L-20	46.55									
	c. Misc. Exp not Written Off	L-21	-									
	d. Debit Balance of P&L A/c		-									
	Application of Funds as per Balance Sheet (A)		91,286.02									
	Less: Other Assets	Schedule	Amount									
1	Loans (if any)	L-15	47.85									
2	Fixed Assets (if any)	L-16	352.92									
3	Cash & Bank Balance (if any)	L-17	796.50									
4	Advances & Other Assets (if any)	L-18	2,171.25									
5	Current Liabilities	L-19	3,773.54									
6	Provisions	L-20	46.55									
7	Misc. Exp not Written Off	L-21	-									
8	Investments held outside India		-									
9	Debit Balance of P&L A/c		-									
	TOTAL (B)		(451.58)									
	Investment Assets	(A-B)	91,737.60	(A+B+C)		91,737.60						

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, 2017

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) = [a+b+c+d+e]	(g) = [(f) - (a)]%	(h)	(i)=(f+h)	(j)	
1	Central Govt. Sec	Not Less than 25%	294.39	1,334.49	883.76	10,497.76	1,309.46	14,319.87	54.55%	-	14,319.87	14,938.65	
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not Less than 50%	294.39	1,334.49	883.76	10,911.32	1,327.01	14,750.97	56.23%	-	14,750.97	15,385.97	
3	Investment subject to Exposure Norms												
	a. Housing & Infrastructure												
	1. Approved Investments	Not Less than 15%	84.40	380.27	48.50	3,826.69	47.09	4,386.95	16.73%	20.28	4,407.23	4,550.85	
	2. Other Investments		-	2.68	-	17.98	-	20.66	0.08%	0.40	21.06	21.49	
	b. i) Approved Investments	Not exceeding 35%	125.20	910.32	182.04	4,518.92	513.29	6,249.78	23.82%	268.16	6,517.94	6,604.72	
	ii) Other Investments		41.20	41.44	-	765.33	-	847.97	3.14%	68.11	916.08	925.94	
TOTAL LIFE FUND			100%	545.20	2,669.19	1,114.31	20,040.24	1,887.39	26,256.34	100.00%	356.94	26,613.28	27,488.97

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%		931.56	3,099.58	4,031.14	35.75%	-	4,031.14	4,214.81
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not Less than 40%		1,004.71	4,124.38	5,129.10	45.49%	-	5,129.10	5,345.57
3	Balance in Approved investment	Not Exceeding 60%		1,047.95	5,097.69	6,145.64	54.51%	53.86	6,199.50	6,320.31
TOTAL PENSION, GENERAL ANNUITY FUND			100%	2,052.67	9,222.07	11,274.74	100.00%	53.86	11,328.60	11,665.88

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%	-	50,710.83	50,710.83	94.26%
2	Other Investments	Not More than 25%	-	3,089.65	3,089.65	5.74%
TOTAL LINKED INSURANCE FUND			100%	-	53,800.48	100.00%

Notes:

- (+) FRSM refers to 'Funds representing Solvency Margin
- Funds beyond Solvency Margin shall have a separate Custody Account.
- Other Investments shall be as permitted as per Sec 27A (2) of Insurance Act, 1938 as amended from time to time
- Pattern of Investment is applicable to both Shareholders funds and policyholders funds.
- 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.

Prasun Gajri
Chief Investment Officer

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)	13.55	32.86	98.93	215.13	321.79	0.01	73.18	40.69	2.59
Add: Inflow during the Quarter	0.08	0.02	6.12	3.69	4.92	-	30.36	7.35	0.01
Increase / (Decrease) Value of Inv (P)	0.19	0.29	0.38	9.33	22.01	0.00	0.98	0.55	-0.02
Less: Outflow during the Quarter	0.13	16.24	3.44	3.30	6.26	0.00	36.69	9.90	0.00
TOTAL INVESTIBLE FUNDS (MKT VALUE)	13.69	16.93	101.99	224.86	342.46	0.02	67.84	38.70	2.58

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	11.96	87.34%	9.67	57.13%	34.95	34.27%	68.55	30.48%	75.88	22.16%	-	0.00%	58.36	86.03%	19.76	51.07%	2.50	96.80%	
State Government Securities	-	0.00%	-	0.00%	-	0.00%	4.43	1.97%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Other Approved Securities	-	0.00%	-	0.00%	1.07	1.05%	-	0.00%	1.92	0.56%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Corporate Bonds	-	0.00%	3.81	22.52%	29.45	28.88%	57.71	25.67%	56.09	16.38%	-	0.00%	-	0.00%	10.45	27.00%	-	0.00%	
Infrastructure Bonds	-	0.00%	2.72	16.10%	29.95	29.37%	24.93	11.09%	29.88	8.73%	-	0.00%	-	0.00%	6.56	16.94%	-	0.00%	
Equity	-	0.00%	-	0.00%	-	0.00%	58.95	26.22%	151.51	44.24%	0.01	94.11%	-	0.00%	-	0.00%	-	0.00%	
Money Market Investments	1.66	12.09%	0.06	0.34%	1.29	1.26%	4.35	1.94%	2.21	0.65%	-	0.00%	9.44	13.92%	0.54	1.39%	0.04	1.67%	
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)	13.61	99.43%	16.27	96.10%	96.72	94.83%	218.92	97.36%	317.50	92.71%	0.01	94.11%	67.80	99.95%	37.31	96.40%	2.54	98.47%	
Current Assets:																			
Accrued Interest	0.00	0.00%	0.63	3.72%	3.32	3.25%	3.94	1.75%	4.95	1.45%	-	0.00%	0.00	0.00%	1.53	3.96%	0.03	1.35%	
Dividend Receivable	-	0.00%	-	0.00%	-	0.00%	0.08	0.04%	0.23	0.07%	0.00	0.00%	-	0.00%	-	0.00%	-	0.00%	
Bank Balance	0.01	0.07%	0.01	0.06%	0.01	0.01%	0.01	0.01%	0.02	0.01%	0.00	2.24%	0.01	0.01%	0.01	0.03%	0.01	0.19%	
Receivable for Sale of Investments	-	0.00%	-	0.00%	2.24	2.20%	-	0.00%	5.39	1.58%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Other Current Assets (for Investments)	0.07	0.50%	0.02	0.13%	1.02	1.00%	0.39	0.18%	0.00	0.00%	-	0.00%	0.03	0.04%	-	0.00%	-	0.00%	
Less: Current Liabilities																			
Payable for Investments	-	0.00%	-	0.00%	1.31	1.29%	3.11	1.38%	2.80	0.82%	-	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	0.01%	
Other Current Liabilities (for Investments)	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.73	0.21%	0.00	0.00%	0.00	0.00%	0.15	0.39%	0.00	0.01%	
Sub Total (B)	0.08	0.57%	0.66	3.90%	5.27	5.17%	1.31	0.58%	7.05	2.06%	0.00	2.30%	0.04	0.05%	1.39	3.60%	0.04	1.53%	
Other Investments (<=25%)																			
Corporate Bonds	-	0.00%	-	0.00%	-	0.00%	2.16	0.96%	0.52	0.15%	-	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%	2.46	1.09%	12.24	3.58%	0.00	3.58%	-	0.00%	-	0.00%	-	0.00%	
Mutual Funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	5.14	1.50%	-	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%	4.62	2.06%	17.91	5.23%	0.00	3.58%	-	0.00%	-	0.00%	-	0.00%	
Total (A + B + C)	13.69	100.00%	16.93	100.00%	101.99	100.00%	224.86	100.00%	342.46	100.00%	0.02	100.00%	67.84	100.00%	38.70	100.00%	2.58	100.00%	
Fund Carried Forward (as per LB2)	13.69		16.93		101.99		224.86		342.46		0.02		67.84		38.70		2.58		

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, 2017

PART - B

₹ Crores

PARTICULARS	ULIF00202/01/04SecureMgtF101	ULIF00302/01/04DefensiveF101	ULIF00402/01/04BalancedMF101	ULIF00616/01/06EquityMgFd101	ULIF00502/01/04GrowthFund101	ULGF02225/02/12LiquidFund101	ULGF02825/02/12StableMgFd101	ULGF02325/02/12SecureMgtF101	ULGF02425/02/12DefensiveF101
Opening Balance (Market Value)	162.73	103.95	464.68	793.31	3,129.52	45.81	59.54	458.57	853.02
Add: Inflow during the Quarter	14.93	8.93	25.28	28.84	99.29	54.44	2.13	24.90	52.02
Increase / (Decrease) Value of Inv (0.45	4.60	30.99	96.68	400.62	0.60	1.71	31.20	43.75
Less: Outflow during the Quarter	28.08	16.76	57.22	115.86	366.95	75.00	9.21	51.47	892.48
TOTAL INVESTIBLE FUNDS (MKT VALUE)	150.03	100.72	463.73	802.96	3,262.49	25.85	53.20	433.71	892.48

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	51.01	34.00%	28.29	28.09%	106.50	22.97%	14.03	1.75%	-	0.00%	25.51	98.69%	33.96	63.84%	150.73	34.75%	186.16	20.86%	
State Government Securities	-	0.00%	1.63	1.62%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	13.98	1.57%	
Other Approved Securities	1.78	1.18%	-	0.00%	3.06	0.66%	2.77	0.35%	-	0.00%	-	0.00%	-	0.00%	4.99	1.15%	7.71	0.86%	
Corporate Bonds	46.78	31.18%	26.39	26.20%	67.57	14.57%	15.06	1.88%	-	0.00%	-	0.00%	11.64	21.88%	139.24	32.11%	246.71	27.64%	
Infrastructure Bonds	44.57	29.71%	12.83	12.74%	38.66	8.34%	3.99	0.50%	-	0.00%	-	0.00%	4.72	8.88%	119.88	27.64%	126.90	14.22%	
Equity	-	0.00%	28.02	27.81%	213.20	45.97%	680.79	84.79%	2,915.70	89.37%	-	0.00%	-	0.00%	-	0.00%	220.81	24.74%	
Money Market Investments	0.63	0.42%	2.35	2.33%	0.19	0.04%	11.68	1.45%	52.79	1.62%	0.28	1.10%	0.63	1.18%	2.89	0.67%	18.49	2.07%	
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)	144.75	96.48%	99.50	98.79%	429.17	92.55%	728.33	90.70%	2,968.49	90.99%	25.79	99.79%	50.95	95.77%	417.73	96.32%	820.76	91.96%	
Current Assets:																			
Accrued Interest	4.53	3.02%	1.63	1.62%	5.80	1.25%	1.11	0.14%	0.01	0.00%	0.00	0.00%	1.64	3.08%	13.78	3.18%	16.26	1.82%	
Dividend Receivable	-	0.00%	0.03	0.03%	0.27	0.06%	0.66	0.08%	0.42	0.01%	-	0.00%	-	0.00%	-	0.00%	0.26	0.03%	
Bank Balance	0.01	0.01%	0.01	0.01%	0.02	0.00%	0.04	0.01%	0.07	0.00%	0.01	0.04%	0.01	0.02%	0.01	0.00%	0.02	0.00%	
Receivable for Sale of Investments	3.44	2.29%	-	0.00%	7.44	1.60%	2.68	0.33%	65.22	2.00%	-	0.00%	-	0.00%	10.13	2.34%	20.58	2.31%	
Other Current Assets (for Investments)	-	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.06	0.00%	0.05	0.18%	0.60	1.13%	-	0.00%	10.47	1.17%	
Less: Current Liabilities																			
Payable for Investments	2.00	1.33%	-	0.00%	3.53	0.76%	1.04	0.13%	61.02	1.87%	-	0.00%	-	0.00%	5.76	1.33%	-	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 Investments)	0.70	0.47%	2.92	2.90%	2.79	0.60%	8.73	1.09%	27.76	0.85%	0.00	0.00%	0.00	0.00%	2.17	0.50%	0.01	0.00%	
Sub Total (B)	5.28	3.52%	-1.25	-1.24%	7.20	1.55%	-5.30	-0.66%	-23.08	-0.71%	0.06	0.21%	2.25	4.23%	15.98	3.68%	47.57	5.33%	
Other Investments (<=25%)																			
Corporate Bonds	-	0.00%	1.26	1.25%	2.86	0.62%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Infrastructure Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Equity	-	0.00%	1.21	1.20%	17.52	3.78%	56.50	7.04%	150.75	4.62%	-	0.00%	-	0.00%	-	0.00%	11.54	1.29%	
Mutual funds	-	0.00%	-	0.00%	6.98	1.51%	23.44	2.92%	166.33	5.10%	-	0.00%	-	0.00%	-	0.00%	0.01	0.00%	
Others	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Sub Total (C)	-	0.00%	2.47	2.45%	27.36	5.90%	79.94	9.96%	317.08	9.72%	-	0.00%	-	0.00%	-	0.00%	24.15	2.71%	
Total (A + B + C)	150.03	100.00%	100.72	100.00%	463.73	100.00%	802.96	100.00%	3,262.49	100.00%	25.85	100.00%	53.20	100.00%	433.71	100.00%	892.48	100.00%	
Fund Carried Forward (as per LB2)	150.03		100.72		463.73		802.96		3,262.49		25.85		53.20		433.71		892.48		

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, 2017

PART - B

₹ Crores

PARTICULARS	ULGF02525/02/12BalancedMF101	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)	132.11	26.99	21.70	0.09	99.38	71.59	322.40	343.97	1,500.36
Add: Inflow during the Quarter	70.76	12.67	7.91	-	6.83	2.82	11.31	8.22	40.52
Increase / (Decrease) Value of Inv (N)	9.30	0.38	0.31	-0.00	0.26	3.30	26.12	42.40	192.09
Less: Outflow during the Quarter	33.70	11.91	6.27	0.00	16.71	5.10	29.72	39.70	140.28
TOTAL INVESTIBLE FUNDS (MKT VALUE)	178.46	28.13	23.65	0.09	89.77	72.60	330.11	354.89	1592.69

INVESTMENT OF UNIT FUND	ULGF02525/02/12BalancedMF101		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	42.73	23.94%	24.83	88.29%	15.09	63.81%	0.08	97.38%	30.34	33.80%	9.02	12.43%	75.97	23.01%	10.37	2.92%	-	-	0.00%	
State Government Securities	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	1.11	1.53%	-	0.00%	-	0.00%	-	-	0.00%	
Other Approved Securities	0.79	0.44%	-	0.00%	-	0.00%	-	0.00%	1.07	1.20%	-	0.00%	1.92	0.58%	0.31	0.09%	-	-	0.00%	
Corporate Bonds	28.70	16.08%	-	0.00%	5.34	22.56%	-	0.00%	26.97	30.04%	19.00	26.17%	44.06	13.35%	1.96	0.55%	-	-	0.00%	
Infrastructure Bonds	16.38	9.18%	-	0.00%	1.71	7.22%	-	0.00%	27.77	30.94%	18.00	24.80%	26.02	7.88%	1.77	0.50%	-	-	0.00%	
Equity	85.14	47.71%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	19.46	26.80%	166.81	50.53%	298.33	84.06%	1,405.74	88.26%	0.00%	
Money Market Investments	4.25	2.38%	3.76	13.38%	0.84	3.55%	0.00	1.46%	0.35	0.39%	3.01	4.14%	0.16	0.05%	7.27	2.05%	35.25	2.21%	0.00%	
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	-	0.00%	
Deposit with Banks	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	-	0.00%	
Sub Total (A)	177.98	99.73%	28.60	101.67%	22.98	97.14%	0.09	98.84%	86.51	96.37%	69.60	95.87%	314.95	95.41%	320.00	90.17%	1,440.98	90.47%		
Current Assets:																				
Accrued Interest	2.32	1.30%	0.00	0.00%	0.74	3.12%	0.00	1.03%	2.75	3.07%	1.81	2.49%	4.17	1.26%	0.39	0.11%	0.01	0.00%		
Dividend Receivable	0.10	0.06%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.02	0.03%	0.21	0.06%	0.29	0.08%	0.20	0.01%		
Bank Balance	0.01	0.01%	0.01	0.04%	0.01	0.04%	0.00	0.13%	0.01	0.01%	0.01	0.02%	0.01	0.00%	0.03	0.01%	0.04	0.00%		
Receivable for Sale of Investments	1.57	0.88%	-	0.00%	-	0.00%	-	0.00%	2.04	2.27%	0.52	0.71%	4.31	1.31%	1.36	0.38%	32.56	2.04%		
Other Current Assets (for Investments)	3.52	1.97%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.03	0.00%		
Less: Current Liabilities																				
Payable for Investments	12.71	7.12%	-	0.00%	-	0.00%	-	0.00%	1.19	1.32%	1.04	1.43%	2.42	0.73%	0.64	0.18%	29.57	1.86%		
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%	0.48	1.71%	0.07	0.30%	0.00	0.00%	0.35	0.39%	0.00	0.00%	1.20	0.36%	1.64	0.46%	4.35	0.27%		
Sub Total (B)	-5.20	-2.91%	-0.47	-1.67%	0.68	2.86%	0.00	1.16%	3.26	3.63%	1.32	1.81%	5.08	1.54%	-0.21	-0.06%	-1.12	-0.07%		
Other Investments (<=25%)																				
Corporate Bonds	0.63	0.35%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.84	1.15%	2.83	0.86%	-	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	4.33	2.42%	-	0.00%	-	0.00%	-	0.00%	0.85	0.95%	1.17%	1.61%	7.26	2.20%	24.87	7.01%	72.68	4.56%		
Mutual funds	0.73	0.41%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	10.22	2.88%	80.14	5.03%		
Others	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	-	0.00%	
Sub Total (C)	5.68	3.18%	-	0.00%	-	0.00%	-	0.00%	1.68	2.32%	2.01	2.74%	10.08	3.05%	35.10	9.89%	152.82	9.60%		
Total (A + B + C)	178.46	100.00%	28.13	100.00%	23.65	100.00%	0.09	100.00%	89.77	100.00%	72.60	100.00%	330.11	100.00%	354.89	100.00%	1,592.69	100.00%		
Fund Carried Forward (as per LB2)	178.46		28.13		23.65		0.09		89.77		72.60		330.11		354.89		1,592.69			

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, 2017

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)	9.17	65.55	110.27	140.26	172.80	1.41	0.08	12.91	37.47
Add: Inflow during the Quarter	28.71	1.74	33.47	2.79	3.90	0.00	0.00	0.01	0.06
Increase / (Decrease) Value of Inv [N]	0.13	0.91	0.53	5.44	12.08	0.21	-0.00	0.52	2.64
Less: Outflow during the Quarter	28.67	1.50	30.11	2.45	4.05	0.00	-0.00	0.00	0.00
TOTAL INVESTIBLE FUNDS (MKT VALUE)	9.34	66.70	114.15	146.04	184.72	1.62	0.08	13.43	40.18

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	8.13	87.01%	36.09	54.11%	36.81	32.25%	27.34	18.72%	37.18	20.13%	-	0.00%	0.08	97.09%	4.93	36.71%	10.89	27.10%	
State Government Securities	-	0.00%	-	0.00%	-	0.00%	2.27	1.56%	-	0.00%	-	0.00%	-	0.00%	0.23	1.70%	-	0.00%	
Other Approved Securities	-	0.00%	-	0.00%	1.20	1.05%	-	0.00%	1.03	0.56%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Corporate Bonds	-	0.00%	15.69	23.53%	37.62	32.95%	39.87	27.30%	24.30	13.16%	-	0.00%	-	0.00%	2.12	15.80%	6.91	17.20%	
Infrastructure Bonds	-	0.00%	12.09	18.13%	29.26	25.63%	28.11	19.25%	21.51	11.64%	-	0.00%	-	0.00%	1.46	10.84%	1.68	4.17%	
Equity	-	0.00%	-	0.00%	-	0.00%	36.22	24.80%	90.07	48.76%	1.50	92.22%	-	0.00%	3.52	26.22%	17.91	44.59%	
Money Market Investments	1.20	12.88%	0.60	0.91%	1.13	0.99%	1.63	1.12%	0.27	0.15%	0.02	1.40%	0.00	1.21%	0.30	2.25%	0.09	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)	9.33	99.89%	64.48	96.67%	106.02	92.87%	135.44	92.74%	174.37	94.40%	1.52	93.62%	0.08	98.30%	12.56	93.52%	37.48	93.28%	
Current Assets:																			
Accrued Interest	0.00	0.00%	2.08	3.12%	3.56	3.12%	3.22	2.20%	2.63	1.42%	0.00	0.00%	0.00	1.07%	0.20	1.52%	0.44	1.08%	
Dividend Receivable	-	0.00%	-	0.00%	-	0.00%	0.04	0.03%	0.11	0.06%	0.00	0.19%	-	0.00%	0.00	0.03%	0.02	0.05%	
Bank Balance	0.01	0.11%	0.01	0.02%	0.01	0.01%	0.01	0.01%	0.01	0.01%	0.01	0.62%	0.00	0.64%	0.01	0.08%	0.01	0.03%	
Receivable for Sale of Investments	-	0.00%	-	0.00%	2.47	2.17%	2.12	1.46%	1.85	1.00%	-	0.00%	-	0.00%	-	0.00%	0.16	0.41%	
Other Current Assets (for Investments)	-	0.00%	0.13	0.20%	3.55	3.11%	0.02	0.01%	0.18	0.10%	-	0.00%	-	0.00%	0.00	0.00%	0.00	0.00%	
Less: Current Liabilities																			
Payable for Investments	-	0.00%	-	0.00%	1.46	1.28%	1.04	0.71%	0.52	0.28%	-	0.00%	-	0.00%	-	0.00%	0.06	0.14%	
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 Investments)	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.02%	0.00	0.01%	0.00	0.00%	
Sub Total (B)	0.01	0.11%	2.22	3.33%	8.13	7.13%	4.37	2.99%	4.25	2.30%	0.01	0.60%	0.00	1.70%	0.22	1.61%	0.58	1.43%	
Other Investments (<=25%)																			
Corporate Bonds	-	0.00%	-	0.00%	-	0.00%	4.38	3.00%	0.63	0.34%	-	0.00%	-	0.00%	0.51	3.76%	-	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%	1.85	1.26%	4.51	2.44%	0.09	5.58%	-	0.00%	0.15	1.11%	1.47	3.66%	
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.96	0.52%	-	0.00%	-	0.00%	-	0.00%	0.65	1.63%	
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%	6.22	4.26%	6.09	3.30%	0.09	5.58%	-	0.00%	0.65	4.87%	2.12	5.29%	
Total (A + B + C)	9.34	100.00%	66.70	100.00%	114.15	100.00%	146.04	100.00%	184.72	100.00%	1.62	100.00%	0.08	100.00%	13.43	100.00%	40.18	100.00%	
Fund Carried Forward (as per LB2)	9.34		66.70		114.15		146.04		184.72		1.62		0.08		13.43		40.18		

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, 2017

₹ Crores

PARTICULARS	ULIF01520/02/08LiquidFdlI101	ULIF01620/02/08StableMFI101	ULIF01720/02/08SecureMFI101	ULIF01820/02/08DefnsvFdlI101	ULIF01920/02/08BalncdMFI101	ULIF02020/02/08EquityMFI101	ULIF02120/02/08GrwthFdlI101	ULGF03620/02/12LiquidFdlI101	ULGF03720/02/12StableMFI101									
Opening Balance (Market Value)	57.30	52.29	219.13	108.80	545.38	637.28	3,002.28	69.02	47.41									
Add: Inflow during the Quarter	13.42	6.71	17.31	6.93	23.08	27.83	101.75	20.59	1.39									
Increase / (Decrease) Value of Inv [N]	0.72	0.62	0.66	4.76	35.94	77.74	380.86	0.81	0.59									
Less: Outflow during the Quarter	13.91	7.44	22.48	6.62	30.47	39.64	170.94	10.14	0.49									
TOTAL INVESTIBLE FUNDS (MKT VALUE)	57.53	52.18	214.61	113.87	573.94	703.20	3313.95	80.29	48.89									
INVESTMENT OF UNIT FUND	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	50.10	87.09%	15.78	30.25%	76.56	35.68%	40.50	35.56%	115.62	20.15%	4.88	0.69%	-	0.00%	68.27	85.04%	17.14	35.00%
State Government Securities	-	0.00%	-	0.00%	-	0.00%	1.94	1.71%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Other Approved Securities	-	0.00%	-	0.00%	2.38	1.11%	-	0.00%	3.26	0.57%	3.70	0.53%	-	0.00%	-	0.00%	-	0.00%
Corporate Bonds	-	0.00%	17.68	33.88%	68.70	32.01%	18.93	16.63%	98.38	17.14%	23.87	3.39%	-	0.00%	-	0.00%	16.44	33.63%
Infrastructure Bonds	-	0.00%	15.89	30.46%	56.24	26.21%	10.98	9.64%	41.18	7.18%	14.61	2.08%	-	0.00%	-	0.00%	12.52	25.61%
Equity	-	0.00%	-	0.00%	-	0.00%	29.77	26.14%	256.29	44.66%	565.22	80.38%	2,866.54	86.50%	-	0.00%	-	0.00%
Money Market Investments	7.39	12.85%	0.81	1.56%	2.17	1.01%	5.10	4.48%	1.02	0.18%	20.74	2.95%	132.12	3.99%	11.46	14.28%	1.44	2.94%
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)	57.49	99.93%	50.17	96.15%	206.05	96.01%	107.21	94.16%	515.76	89.86%	633.02	90.02%	2,998.66	90.49%	79.74	99.32%	47.55	97.24%
Current Assets:																		
Accrued Interest	0.00	0.00%	1.91	3.66%	6.31	2.94%	1.92	1.68%	8.36	1.46%	1.52	0.22%	0.02	0.00%	0.00	0.00%	1.30	2.65%
Dividend Receivable	-	0.00%	-	0.00%	-	0.00%	0.04	0.03%	0.30	0.05%	0.55	0.08%	0.41	0.01%	-	0.00%	-	0.00%
Bank Balance	0.01	0.02%	0.01	0.02%	0.01	0.01%	0.01	0.01%	0.02	0.00%	0.04	0.01%	0.07	0.00%	0.01	0.01%	0.01	0.02%
Receivable for Sale of Investments	-	0.00%	-	0.00%	4.86	2.27%	-	0.00%	8.94	1.56%	2.11	0.30%	62.74	1.89%	-	0.00%	-	0.00%
Other Current Assets (for Investments)	0.03	0.05%	0.09	0.18%	0.21	0.10%	0.34	0.30%	0.96	0.17%	1.05	0.15%	3.92	0.12%	0.54	0.68%	0.04	0.09%
Less: Current Liabilities																		
Payable for Investments	-	0.00%	-	0.00%	2.83	1.32%	-	0.00%	4.44	0.77%	1.50	0.21%	61.03	1.84%	-	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 Investments)	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.01	0.00%	0.00	0.00%	0.02	0.00%	0.00	0.00%	0.00	0.00%
Sub Total (B)	0.04	0.07%	2.01	3.85%	8.56	3.99%	2.31	2.03%	14.12	2.46%	3.75	0.53%	5.99	0.18%	0.55	0.68%	1.35	2.76%
Other Investments (<=25%)																		
Corporate Bonds	-	0.00%	-	0.00%	-	0.00%	3.07	2.69%	14.77	2.57%	-	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%	1.28	1.12%	20.79	3.62%	47.06	6.69%	147.06	4.44%	-	0.00%	-	0.00%
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	8.50	1.48%	19.37	2.75%	162.24	4.90%	-	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%	4.34	3.81%	44.06	7.68%	66.43	9.45%	309.30	9.33%	-	0.00%	-	0.00%
Total (A + B + C)	57.53	100.00%	52.18	100.00%	214.61	100.00%	113.87	100.00%	573.94	100.00%	703.20	100.00%	3,313.95	100.00%	80.29	100.00%	48.89	100.00%
Fund Carried Forward (as per LB2)	57.53		52.18		214.61		113.87		573.94		703.20		3,313.95		80.29		48.89	

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, 2017

₹ Crores

PARTICULARS	ULGF03820/02/12SecureMFI101	ULGF03920/02/12DefnsvFdl101	ULGF04020/02/12BalncdMFI101	ULIF02208/10/08LiquidFdl101	ULIF02308/10/08StableMFI101	ULIF02408/10/08SecureMFI101	ULIF02508/10/08DefnsvFdl101	ULIF02608/10/08BalncdMFI101	ULIF02708/10/08EquityMFI101
Opening Balance (Market Value)	679.76	470.82	51.83	45.63	42.35	151.55	76.18	345.69	405.02
Add: Inflow during the Quarter	96.57	40.18	24.67	18.37	5.88	18.02	3.93	13.44	18.17
Increase / (Decrease) Value of Inv (Net)	3.02	16.91	3.69	0.55	0.48	0.42	3.41	27.76	49.32
Less: Outflow during the Quarter	18.68	20.30	0.42	21.61	6.35	21.14	5.94	21.53	29.81
TOTAL INVESTIBLE FUNDS (MKT VALUE)	760.68	507.61	79.77	42.94	42.36	148.86	77.58	365.36	442.70

INVESTMENT OF UNIT FUND	ULGF03820/02/12SecureMFI101	ULGF03920/02/12DefnsvFdl101	ULGF04020/02/12BalncdMFI101	ULIF02208/10/08LiquidFdl101	ULIF02308/10/08StableMFI101	ULIF02408/10/08SecureMFI101	ULIF02508/10/08DefnsvFdl101	ULIF02608/10/08BalncdMFI101	ULIF02708/10/08EquityMFI101	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)										
Central Govt Securities	243.45	32.00%	97.34	19.18%	19.27	24.16%	38.86	90.49%	13.29	31.38%
State Government Securities	-	0.00%	13.46	2.65%	-	0.00%	-	0.00%	-	0.00%
Other Approved Securities	7.38	0.97%	-	0.00%	0.31	0.39%	-	0.00%	1.64	1.10%
Corporate Bonds	256.80	33.76%	158.47	31.22%	9.09	11.40%	-	0.00%	13.39	31.61%
Infrastructure Bonds	190.21	25.01%	68.40	13.47%	10.66	13.36%	-	0.00%	12.86	30.35%
Equity	-	0.00%	123.88	24.41%	37.00	46.38%	-	0.00%	-	0.00%
Money Market Investments	11.68	1.54%	17.06	3.36%	5.67	7.11%	4.57	10.63%	0.60	1.41%
Mutual Funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Deposit with Banks	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Sub Total (A)	709.51	93.27%	478.61	94.29%	82.00	102.80%	43.42	101.12%	40.14	94.76%
Current Assets:										
Accrued Interest	23.53	3.09%	11.46	2.26%	1.12	1.41%	0.00	0.00%	1.40	3.31%
Dividend Receivable	-	0.00%	0.14	0.03%	0.04	0.05%	-	0.00%	-	0.00%
Bank Balance	0.02	0.00%	0.02	0.00%	0.01	0.02%	0.01	0.02%	0.01	0.01%
Receivable for Sale of Investments	23.78	3.13%	6.28	1.24%	0.68	0.85%	-	0.00%	3.41	2.29%
Other Current Assets (for Investments)	13.70	1.80%	7.27	1.43%	1.37	1.72%	-	0.00%	0.81	1.91%
Less: Current Liabilities										
Payable for Investments	9.81	1.29%	8.82	1.74%	7.71	9.66%	-	0.00%	1.95	1.31%
Fund Mgmt Charges Payable	0.03	0.00%	0.02	0.00%	0.00	0.00%	0.00	0.00%	0.01	0.00%
Other Current Liabilities (for Investments)	0.01	0.00%	0.00	0.00%	0.00	0.00%	0.49	1.14%	0.00	0.00%
Sub Total (B)	51.17	6.73%	16.33	3.22%	-4.50	-5.64%	-0.48	-1.12%	2.22	5.24%
Other Investments (<=25%)										
Corporate Bonds	-	0.00%	6.21	1.22%	0.10	0.13%	-	0.00%	-	0.00%
Infrastructure Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Equity	-	0.00%	6.46	1.27%	1.87	2.35%	-	0.00%	-	0.00%
Mutual Funds	-	0.00%	-	0.00%	0.29	0.36%	-	0.00%	-	0.00%
Others	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Sub Total (C)	-	0.00%	12.67	2.50%	2.26	2.84%	-	0.00%	-	0.00%
Total (A + B + C)	760.68	100.00%	507.61	100.00%	79.77	100.00%	42.94	100.00%	42.36	100.00%
Fund Carried Forward (as per LB2)	760.68		507.61		79.77		42.94		42.36	

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, 2017

PART - B

₹ Crores

PARTICULARS	ULIF02808/10/08GrwthFndI101	ULGF04311/02/12LiquidFdlI101	ULGF04811/02/12StableMFI101	ULGF04411/02/12SecureMFI101	ULGF04511/02/12DefnsvFdlI101	ULGF04611/02/12BalncdMFI101	ULIF02904/08/08MoneyPlusF101	ULIF03004/08/08BondOprtF101	ULIF03204/08/08Large-CapF101
Opening Balance (Market Value)	1,839.64	9.62	24.07	89.87	185.36	17.07	17.09	36.57	59.17
Add: Inflow during the Quarter	60.14	0.76	0.67	24.90	11.87	4.32	7.39	2.73	8.45
Increase / (Decrease) Value of Inv (N)	233.15	0.12	0.30	0.56	6.84	1.13	0.19	-0.19	7.29
Less: Outflow during the Quarter	133.12	1.30	0.79	10.24	1.70	12.50	9.12	6.21	10.72
TOTAL INVESTIBLE FUNDS (MKT VALUE)	1,999.81	9.19	24.24	105.10	202.37	10.02	15.55	33.90	64.18

INVESTMENT OF UNIT FUND	ULIF02808/10/08GrwthFndI101	ULGF04311/02/12LiquidFdlI101	ULGF04811/02/12StableMFI101	ULGF04411/02/12SecureMFI101	ULGF04511/02/12DefnsvFdlI101	ULGF04611/02/12BalncdMFI101	ULIF02904/08/08MoneyPlusF101	ULIF03004/08/08BondOprtF101	ULIF03204/08/08Large-CapF101	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)										
Central Govt Securities	-	0.00%	8.38	91.16%	12.14	50.06%	33.87	32.22%	36.19	17.88%
State Government Securities	-	0.00%	-	0.00%	-	0.00%	-	0.00%	3.06	1.51%
Other Approved Securities	-	0.00%	-	0.00%	-	0.00%	0.97	0.92%	-	0.00%
Corporate Bonds	-	0.00%	-	0.00%	7.84	32.34%	35.67	33.94%	43.22	21.36%
Infrastructure Bonds	-	0.00%	-	0.00%	3.44	14.19%	28.89	27.49%	46.32	22.89%
Equity	1,742.84	87.15%	-	0.00%	-	0.00%	51.08	25.24%	4.85	48.44%
Money Market Investments	66.57	3.33%	1.26	13.69%	0.02	0.10%	1.35	1.28%	12.52	6.19%
Mutual Funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Deposit with Banks	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Sub Total (A)	1,809.41	90.48%	9.64	104.86%	23.44	96.68%	100.75	95.86%	192.39	95.07%
Current Assets:										
Accrued Interest	0.01	0.00%	0.00	0.00%	0.79	3.28%	3.32	3.16%	4.41	2.18%
Dividend Receivable	0.25	0.01%	-	0.00%	-	0.00%	-	0.00%	0.06	0.03%
Bank Balance	0.04	0.00%	0.01	0.11%	0.01	0.04%	0.01	0.01%	0.02	0.01%
Receivable for Sale of Investments	38.06	1.90%	-	0.00%	-	0.00%	4.56	4.34%	0.83	0.41%
Other Current Assets (for Investments)	0.12	0.01%	-	0.00%	-	0.00%	-	0.00%	0.42	0.21%
Less: Current Liabilities										
Payable for Investments	36.97	1.85%	-	0.00%	-	0.00%	1.41	1.34%	1.56	0.77%
Fund Mgmt Charges Payable	0.07	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.01	0.00%
Other Current Liabilities (for Investments)	0.01	0.00%	0.46	4.96%	0.00	0.00%	2.13	2.03%	0.00	0.00%
Sub Total (B)	1.43	0.07%	-0.45	-4.86%	0.80	3.32%	4.35	4.14%	4.16	2.05%
Other Investments (<=25%)										
Corporate Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	3.17	1.57%
Infrastructure Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Equity	89.84	4.49%	-	0.00%	-	0.00%	-	0.00%	2.65	1.31%
Mutual Funds	99.13	4.96%	-	0.00%	-	0.00%	-	0.00%	0.10	0.96%
Others	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Sub Total (C)	188.97	9.45%	-	0.00%	-	0.00%	5.82	2.88%	0.37	3.73%
Total (A + B + C)	1,999.81	100.00%	9.19	100.00%	24.24	100.00%	105.10	100.00%	202.37	100.00%
Fund Carried Forward (as per LB2)	1,999.81		9.19		24.24		105.10		202.37	

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, 2017

PART - B

₹ Crores

PARTICULARS	ULIF03104/08/08Mid-capFnd101	ULIF03304/08/08ManagerFnd101	ULIF03501/01/10BlueChipFd101	ULIF03401/01/10IncomeFund101	ULIF03601/01/10OprrntyFd101	ULIF03701/01/10VantageFnd101	ULIF03901/09/10BalancedFd101	ULIF04126/10/10CaptGuaFd101	ULIF03801/09/10ShortTrmFd101
Opening Balance (Market Value)	64.67	476.46	2,950.70	1,786.57	5,553.62	251.37	3,948.36	13.22	163.87
Add: Inflow during the Quarter	8.29	3.49	411.66	347.30	1,135.96	3.44	673.99	0.01	26.65
Increase / (Decrease) Value of Inv (Net)	10.17	38.06	372.28	1.56	995.63	25.65	364.44	1.27	1.71
Less: Outflow during the Quarter	10.14	23.20	168.64	142.31	331.58	15.01	171.27	1.00	19.49
TOTAL INVESTIBLE FUNDS (MKT VALUE)	73.00	494.82	3566.00	1993.13	7353.63	265.45	4815.51	13.50	172.73

INVESTMENT OF UNIT FUND	ULIF03104/08/08Mid-capFnd101	ULIF03304/08/08ManagerFnd101	ULIF03501/01/10BlueChipFd101	ULIF03401/01/10IncomeFund101	ULIF03601/01/10OprrntyFd101	ULIF03701/01/10VantageFnd101	ULIF03901/09/10BalancedFd101	ULIF04126/10/10CaptGuaFd101	ULIF03801/09/10ShortTrmFd101	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)										
Central Govt Securities	-	0.00%	33.19	6.71%	-	0.00%	538.30	27.01%	-	0.00%
State Government Securities	-	0.00%	5.40	1.09%	-	0.00%	43.34	2.17%	-	0.00%
Other Approved Securities	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Corporate Bonds	-	0.00%	71.36	14.42%	-	0.00%	586.32	29.42%	-	0.00%
Infrastructure Bonds	-	0.00%	26.80	5.42%	-	0.00%	475.02	23.83%	-	0.00%
Equity	67.93	93.05%	306.30	61.90%	2,933.29	82.26%	92.63	0.00%	5,818.31	79.12%
Money Market Investments	1.11	1.53%	26.28	5.31%	285.43	8.00%	194.65	9.77%	679.17	9.24%
Mutual Funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Deposit with Banks	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Sub Total (A)	69.04	94.58%	469.33	94.85%	3,218.72	90.26%	1,837.62	92.20%	6,497.48	86.36%
Current Assets:										
Accrued Interest	0.00	0.00%	4.28	0.86%	0.01	0.00%	49.99	2.51%	0.00	0.00%
Dividend Receivable	0.01	0.01%	0.24	0.05%	0.11	0.00%	-	0.00%	17.55	0.24%
Bank Balance	0.01	0.01%	0.03	0.01%	0.09	0.00%	0.01	0.00%	0.01	0.00%
Receivable for Sale of Investments	0.17	0.24%	3.64	0.74%	2.18	0.06%	26.66	1.34%	0.11	0.00%
Other Current Assets (for Investments)	0.00	0.00%	0.00	0.00%	51.24	1.44%	35.51	1.78%	168.10	2.29%
Less: Current Liabilities										
Payable for Investments	0.08	0.11%	2.26	0.46%	16.53	0.46%	-	0.00%	82.07	1.12%
Fund Mgmt Charges Payable	0.00	0.00%	0.02	0.00%	0.13	0.00%	0.07	0.00%	0.27	0.00%
Other Current Liabilities (for Investments)	0.00	0.00%	0.09	0.02%	0.03	0.00%	0.03	0.00%	0.06	0.00%
Sub Total (B)	0.11	0.15%	5.83	1.18%	36.94	1.04%	112.06	5.62%	103.38	1.41%
Other Investments (<=25%)										
Corporate Bonds	-	0.00%	3.13	0.63%	-	0.00%	43.45	2.18%	-	0.00%
Infrastructure Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Equity	3.84	5.27%	16.54	3.34%	145.87	4.09%	-	0.00%	752.77	10.24%
Mutual Funds	-	0.00%	-	0.00%	164.46	4.61%	-	0.00%	-	0.00%
Others	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Sub Total (C)	3.84	5.27%	19.67	3.97%	310.33	8.70%	43.45	2.18%	752.77	10.24%
Total (A + B + C)	73.00	100.00%	494.82	100.00%	3,566.00	100.00%	1,993.13	100.00%	7,353.63	100.00%
Fund Carried Forward (as per LB2)	73.00		494.82		3,566.00		1,993.13		7,353.63	

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, 2017

PART - B

₹ Crores

PARTICULARS	ULIF04001/09/10HighestNAV101	ULIF04224/01/11PenGuaFnd110	ULIF05110/03/11DiscontdPF101	ULIF05201/10/13DiscontdPF101	ULIF04818/06/12PenSuPls12101	ULIF05301/08/13EquityPlus101	ULIF05601/08/13Bond Funds101	ULIF05501/08/13DivrEqtyFd101	ULIF05801/08/13ConservFd101
Opening Balance (Market Value)	8,727.12	118.52	2,784.16	344.30	2,145.72	15.04	8.66	11.36	2.52
Add: Inflow during the Quarter	162.68	0.75	150.31	30.49	267.17	5.91	4.75	5.82	4.98
Increase / (Decrease) Value of Inv (Net)	313.57	2.89	39.35	5.09	139.64	1.94	-0.04	1.87	0.02
Less: Outflow during the Quarter	424.35	8.16	354.79	4.89	42.26	2.70	1.36	1.58	2.50
TOTAL INVESTIBLE FUNDS (MKT VALUE)	8,780.02	114.00	2,619.03	374.99	2,510.27	20.18	12.00	17.46	5.02

INVESTMENT OF UNIT FUND	ULIF04001/09/10HighestNAV101	ULIF04224/01/11PenGuaFnd110	ULIF05110/03/11DiscontdPF101	ULIF05201/10/13DiscontdPF101	ULIF04818/06/12PenSuPls12101	ULIF05301/08/13EquityPlus101	ULIF05601/08/13Bond Funds101	ULIF05501/08/13DivrEqtyFd101	ULIF05801/08/13ConservFd101	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)										
Central Govt Securities	2,230.33	25.40%	-	0.00%	2,344.74	89.53%	357.11	95.23%	71.48	2.85%
State Government Securities	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.12	0.97%
Other Approved Securities	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Corporate Bonds	1,599.57	18.22%	38.11	33.43%	-	0.00%	351.91	14.02%	1.42	11.85%
Infrastructure Bonds	1,613.01	18.37%	41.64	36.53%	-	0.00%	644.58	25.68%	0.00	0.01%
Equity	2,985.13	34.00%	17.99	15.78%	-	0.00%	1,303.69	51.93%	15.81	78.36%
Money Market Investments	3.01	0.03%	0.01	0.01%	263.65	10.07%	7.33	1.96%	1.43	7.10%
Mutual Funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Deposit with Banks	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Sub Total (A)	8,431.05	96.03%	97.76	85.75%	2,608.39	99.59%	364.45	97.19%	2,404.53	95.79%
Current Assets:										
Accrued Interest	208.64	2.38%	4.48	3.93%	51.56	1.97%	8.96	2.39%	36.69	1.46%
Dividend Receivable	0.71	0.01%	0.02	0.02%	-	0.00%	-	0.00%	0.32	0.01%
Bank Balance	0.15	0.00%	0.01	0.01%	0.01	0.00%	0.01	0.00%	0.08	0.00%
Receivable for Sale of Investments	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.15	0.75%
Other Current Assets (for Investments)	5.70	0.06%	-	0.00%	-	0.00%	1.58	0.42%	13.89	0.55%
Less: Current Liabilities										
Payable for Investments	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Fund Mgmt Charges Payable	0.32	0.00%	0.00	0.00%	0.04	0.00%	0.01	0.00%	0.09	0.00%
Other Current Liabilities (for Investments)	0.19	0.00%	0.01	0.01%	40.89	1.56%	0.00	0.00%	0.05	0.00%
Sub Total (B)	214.69	2.45%	4.50	3.94%	10.65	0.41%	10.54	2.81%	50.85	2.03%
Other Investments (<=25%)										
Corporate Bonds	11.41	0.13%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Infrastructure Bonds	10.71	0.12%	10.86	9.53%	-	0.00%	5.47	0.22%	-	0.00%
Equity	112.16	1.28%	0.89	0.78%	-	0.00%	49.42	1.97%	1.77	8.79%
Mutual 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)	134.28	1.53%	11.75	10.31%	-	0.00%	54.89	2.19%	1.77	8.79%
Total (A + B + C)	8,780.02	100.00%	114.00	100.00%	2,619.03	100.00%	374.99	100.00%	2,510.27	100.00%
Fund Carried Forward (as per LB2)	8,780.02		114.00		2,619.03		374.99		2,510.27	

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, 2017

PART - B

₹ Crores

PARTICULARS	ULIF06001/04/14PenEqPlsFd101	ULIF06101/04/14PenIncFund101	ULIF06301/04/15CapGrwthFd101	ULIF06401/04/15CapSecFund101	Total of All Funds
Opening Balance (Market Value)	56.27	106.13	3.02	2.44	48,758.64
Add: Inflow during the Quarter	209.48	421.42	26.65	21.74	5,099.46
Increase / (Decrease) Value of Inv [Net]	7.15	-0.26	0.84	0.03	4,078.43
Less: Outflow during the Quarter	193.15	363.78	16.73	13.09	4,136.05
TOTAL INVESTIBLE FUNDS (MKT VALUE)	79.75	163.51	13.78	11.12	53,800.48

INVESTMENT OF UNIT FUND	ULIF06001/04/14PenEqPlsFd101		ULIF06101/04/14PenIncFund101		ULIF06301/04/15CapGrwthFd101		ULIF06401/04/15CapSecFund101		Total of All Funds	
	Actual Inv.	% Actual					Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)										
Central Govt Securities	-	0.00%	47.32	28.94%	-	0.00%	8.30	74.61%	8,601.23	15.99%
State Government Securities	-	0.00%	1.31	0.80%	-	0.00%	-	0.00%	95.89	0.18%
Other Approved Securities	-	0.00%	2.05	1.26%	-	0.00%	-	0.00%	75.43	0.14%
Corporate Bonds	-	0.00%	54.11	33.09%	-	0.00%	-	0.00%	5,245.50	9.75%
Infrastructure Bonds	-	0.00%	25.93	15.86%	-	0.00%	-	0.00%	4,481.96	8.33%
Equity	59.01	73.99%	-	0.00%	9.05	65.64%	-	0.00%	29,194.48	54.26%
Money Market Investments	10.57	13.25%	21.64	13.23%	1.96	14.21%	1.01	9.12%	2,058.99	3.83%
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Deposit with Banks	-	0.00%	-	0.00%	-	0.00%	-	0.00%	3.00	0.01%
Sub Total (A)	69.58	87.24%	152.37	93.18%	11.01	79.85%	9.31	83.73%	49,756.48	92.48%
Current Assets:										
Accrued Interest	0.00	0.00%	3.71	2.27%	0.00	0.00%	0.20	1.81%	584.64	1.09%
Dividend Recievable	0.05	0.06%	-	0.00%	0.00	0.01%	-	0.00%	26.52	0.05%
Bank Balance	0.01	0.01%	0.01	0.01%	0.00	0.01%	0.00	0.00%	1.58	0.00%
Receivable for Sale of Investments	0.54	0.68%	-	0.00%	-	0.00%	-	0.00%	413.39	0.77%
Other Current Assets (for Investments)	2.67	3.35%	7.43	4.54%	1.86	13.51%	1.61	14.46%	426.67	0.79%
Less: Current Liabilities										
Payable for Investments	-	0.00%	-	0.00%	-	0.00%	-	0.00%	397.92	0.74%
Fund Mgmt Charges Payable	0.00	0.00%	0.01	0.00%	0.00	0.00%	0.00	0.00%	1.73	0.00%
Other Current Liabilities (for Investments)	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	98.80	0.18%
Sub Total (B)	3.27	4.09%	11.14	6.82%	1.86	13.52%	1.81	16.27%	954.35	1.77%
Other Investments (<=25%)										
Corporate Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	142.45	0.26%
Infrastructure Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	27.04	0.05%
Equity	6.86	8.60%	-	0.00%	0.71	5.13%	-	0.00%	2,060.41	3.83%
Mutual funds	0.05	0.07%	-	0.00%	0.21	1.50%	-	0.00%	859.75	1.60%
Others	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Sub Total (C)	6.91	8.66%	-	0.00%	0.91	6.63%	-	0.00%	3,089.65	5.74%
Total (A + B + C)	79.75	100.00%	163.51	100.00%	13.78	100.00%	11.12	100.00%	53,800.48	100.00%
Fund Carried Forward (as per LB2)	79.75		163.51		13.78		11.12		53,800.48	

Notes:

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

Prasun Gajri
Chief Investment O

FORM L-28- ULIP NAV

FORM - 3A

(Read with Regulation 10)

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Registration Number: 101

Link to FORM 3A (Part B)

Statement for the period: March 31, 2017

Periodicity of Submission: Quarterly

Statement of NAV of Segregated Funds

PART - C

₹ Crores

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
66	Defensive Managed Fund II	ULGF03920/02/12DefnsvFdlI101	February 20, 2012	Non Par	507.61	21.5187	21.5187	20.7736	20.7057	19.5768	18.8955	13.88%	12.35%	21.5187
67	Liquid Fund II	ULGF03620/02/12LiquidFdlI101	February 20, 2012	Non Par	80.29	19.8640	19.8640	19.6203	19.3236	19.0307	18.7269	6.07%	6.95%	19.8640
68	Secure Managed Fund II	ULGF03820/02/12SecureMFII101	February 20, 2012	Non Par	760.68	21.6128	21.6128	21.5212	21.0189	19.8318	19.3208	11.86%	10.98%	22.0583
69	Stable Managed Fund II	ULGF03720/02/12StableMFII101	February 20, 2012	Non Par	48.89	19.3581	19.3581	19.1238	18.8273	18.5358	18.2512	6.01%	7.20%	19.3581
70	Balanced Managed Fund	ULGF02525/02/12BalancedMF101	February 25, 2012	Non Par	178.46	99.7631	99.7631	93.3659	94.8614	88.8804	84.4359	18.15%	14.97%	99.7631
71	Defensive Managed Fund	ULGF02425/02/12DefensiveF101	February 25, 2012	Non Par	892.48	72.8811	72.8811	70.2838	70.0410	66.2607	63.7988	14.24%	12.87%	72.8811
72	Liquid Fund	ULGF02225/02/12LiquidFund101	February 25, 2012	Non Par	25.85	53.4950	53.4950	52.7642	51.8608	51.0011	50.0953	6.79%	7.61%	53.4950
73	Secure Managed Fund	ULGF02325/02/12SecureMgtF101	February 25, 2012	Non Par	433.71	54.4036	54.4036	54.1852	52.9084	49.9608	48.6357	11.86%	11.26%	55.5522
74	Stable Managed Fund	ULGF02825/02/12StableMgtF101	February 25, 2012	Non Par	53.20	52.3693	52.3693	51.6700	50.7759	49.8774	49.0278	6.82%	7.77%	52.3693
75	Discontinued Policy Fund	ULIF05110/03/11DiscontdPF101	March 10, 2011	Non Par	2,619.03	15.8539	15.8539	15.6263	15.3739	15.1175	14.8723	6.60%	7.75%	15.8539
76	Pension Super Plus 2012	ULIF04818/06/12PenSuPls12101	December 6, 2012	Non Par	2,510.27	14.6857	14.6857	13.8228	14.0966	13.5842	13.1461	11.71%	10.37%	14.6857
77	Discontinued Policy Fund Pension	ULIF05201/10/13DiscontdPF101	October 1, 2013	Non Par	374.99	12.9790	12.9790	12.7920	12.5859	12.3764	12.1742	6.61%	7.72%	12.9790
78	Equity Plus Fund	ULIF05301/08/13EquityPlus101	June 24, 2014	Non Par	20.18	12.1812	12.1812	10.8503	11.1946	10.7606	10.0308	21.44%	N.A.	12.1812
79	Bond Fund	ULIF05601/08/13Bond Funds101	June 23, 2014	Non Par	12.00	12.9420	12.9420	12.9929	12.5491	12.0568	11.7834	9.83%	N.A.	13.4288
80	Diversified Equity Fund	ULIF05501/08/13DwrEqF101	July 1, 2014	Non Par	17.46	13.9313	13.9313	12.1061	12.7325	11.9614	11.3236	23.03%	N.A.	13.9313
81	Conservative Fund	ULIF05801/08/13ConservF101	July 11, 2014	Non Par	5.02	12.5621	12.5621	12.5084	12.2484	11.8513	11.6374	7.95%	N.A.	12.6136
82	Pension Equity Plus Fund	ULIF06001/04/14PenEqPlsF101	October 6, 2015	Non Par	79.75	11.4182	11.4182	10.2179	10.5064	10.0645	9.3826	21.70%	N.A.	11.4182
83	Pension Income Fund	ULIF06101/04/14PenIncFund101	October 6, 2015	Non Par	163.51	11.0567	11.0567	11.0943	10.7552	10.1865	9.9972	10.60%	N.A.	11.3532
84	Capital Growth Fund	ULIF06301/04/15CapGrwthF101	October 21, 2016	Non Par	13.78	11.1967	11.1967	9.7920	N.A.	N.A.	N.A.	N.A.	N.A.	11.1967
85	Capital Secure Fund	ULIF06401/04/15CapSecFund101	October 21, 2016	Non Par	11.12	10.2345	10.2345	10.1929	N.A.	N.A.	N.A.	N.A.	N.A.	10.5431
Total :						53,800.48								

Notes:

1. 'NAV' reflects the published NAV on the reporting date.
2. 'Date of launch' refers to date of the first units allotted under the funds as stated in the Guidance note on Investment returns issued by IRDAI
3. 'NA' refers to Not Applicable for fund returns that have not completed the relevant period under consideration.

CERTIFICATION

Certified that the performance of all segregated funds have been placed and reviewed by the Board. All 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

FORM L-29-Details regarding debt securities

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date : March 31, 2017

(₹ Lakhs)

	MARKET VALUE				BOOK VALUE			
	As at March 31, 2017	As % of total for this class	As at March 31, 2016	As % of total for this class	As at March 31, 2017	As % of total for this class	As at March 31, 2016	As % of total for this class
Break down by credit rating								
AAA rated *	3,041,723.13	94.39%	2,225,571.47	92.31%	3,047,239.70	94.42%	2,227,699.61	92.34%
AA or better	152,751.89	4.74%	108,094.21	4.48%	152,004.41	4.71%	107,522.35	4.46%
Rated below AA but above A (A or better)	18,665.51	0.58%	34,847.70	1.45%	18,620.99	0.58%	34,862.35	1.45%
Rated below A but above B	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Any other \$	9,411.31	0.29%	42,348.86	1.76%	9,411.31	0.29%	42,348.86	1.76%
Total	3,222,551.84	100.00%	2,410,862.23	100.00%	3,227,276.40	100.00%	2,412,433.17	100.00%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	407,747.10	12.65%	351,517.10	14.58%	406,528.32	12.60%	350,848.95	14.54%
More than 1 year and upto 3 years	423,832.15	13.15%	187,672.71	7.78%	423,756.99	13.13%	187,574.31	7.78%
More than 3 years and up to 7 years	1,223,609.28	37.97%	709,290.56	29.42%	1,229,735.69	38.10%	711,013.49	29.47%
More than 7 years and up to 10 years	462,925.39	14.37%	633,715.56	26.29%	463,688.68	14.37%	634,932.15	26.32%
More than 10 years and up to 15 years	273,683.78	8.49%	197,218.84	8.18%	272,822.52	8.45%	196,797.55	8.16%
More than 15 years and up to 20 years	61,686.19	1.91%	59,871.23	2.48%	61,314.15	1.90%	59,621.56	2.47%
Above 20 years	369,067.94	11.45%	271,576.22	11.26%	369,430.05	11.45%	271,645.16	11.26%
Total	3,222,551.84	100.00%	2,410,862.23	100.00%	3,227,276.40	100.00%	2,412,433.17	100.00%
Breakdown by type of the issuer								
a. Central Government @	2,050,501.18	63.63%	1,516,160.13	62.89%	2,055,431.86	63.69%	1,518,545.75	62.95%
b. State Government	97,542.62	3.03%	61,200.32	2.54%	97,827.98	3.03%	61,372.54	2.54%
c. Corporate Securities	1,074,508.03	33.34%	833,501.78	34.57%	1,074,016.57	33.28%	832,514.87	34.51%
Total	3,222,551.84	100.00%	2,410,862.23	100.00%	3,227,276.40	100.00%	2,412,433.17	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, 2017

(₹ Lakhs)

Details regarding debt securities- ULIP

	MARKET VALUE				BOOK VALUE			
	As at March 31, 2017	As % of total for this class	As at March 31, 2016	As % of total for this class	As at March 31, 2017	As % of total for this class	As at March 31, 2016	As % of total for this class
Break down by credit rating								
AAA rated *	2,007,934.49	96.85%	1,896,814.36	96.95%	1,972,852.54	96.86%	1,865,473.43	96.95%
AA or better	47,966.03	2.31%	37,148.42	1.90%	47,354.92	2.33%	36,406.75	1.89%
Rated below AA but above A (A or better)	16,948.68	0.82%	21,420.16	1.09%	16,221.01	0.80%	21,318.53	1.11%
Rated below A but above B	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Any other \$	300.00	0.01%	1,005.00	0.05%	300.00	0.01%	1,005.00	0.05%
Total	2,073,149.20	100.00%	1,956,387.94	100.00%	2,036,728.47	100.00%	1,924,203.71	100.00%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	509,700.78	24.59%	421,854.52	21.56%	509,420.40	25.01%	418,227.84	21.74%
More than 1 year and upto 3 years	217,734.04	10.50%	215,080.68	10.99%	215,873.10	10.60%	213,169.46	11.08%
More than 3 years and up to 7 years	735,359.24	35.47%	813,681.31	41.59%	713,599.82	35.04%	796,660.31	41.40%
More than 7 years and up to 10 years	342,258.24	16.51%	221,807.75	11.34%	333,592.69	16.38%	219,152.36	11.39%
More than 10 years and up to 15 years	198,109.76	9.56%	111,341.62	5.69%	197,313.42	9.69%	108,632.92	5.65%
More than 15 years and up to 20 years	39,639.39	1.91%	36,619.03	1.87%	37,224.47	1.83%	33,800.35	1.76%
Above 20 years	30,347.76	1.46%	136,003.04	6.95%	29,704.58	1.46%	134,560.48	6.99%
Total	2,073,149.20	100.00%	1,956,387.94	100.00%	2,036,728.47	100.00%	1,924,203.71	100.00%
Breakdown by type of the issuer								
a. Central Government @	1,054,388.89	50.86%	1,143,164.63	58.43%	1,039,847.62	51.05%	1,125,061.30	58.47%
b. State Government	9,589.48	0.46%	365.05	0.02%	9,401.31	0.46%	361.20	0.02%
c. Corporate Securities	1,009,170.83	48.68%	812,858.27	41.55%	987,479.55	48.48%	798,781.21	41.51%
Total	2,073,149.20	100.00%	1,956,387.94	100.00%	2,036,728.47	100.00%	1,924,203.71	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, 2017

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, 2017	For the year ended March 31, 2017	For the quarter ended March 31, 2016	For the year ended March 31, 2016
1	HDFC Limited	Holding Company	Investment income Commission expense Sale of investments Charges for hiring training infrastructure facility Dividend paid Name Usage Fees	(222,047) 133 - 289 - 216,722	(676,770) 642 (867,632) 1,025 1,352,736 583,365	(135,647) 178 (50,000) 318 - 89,389	(556,802) 570 (200,000) 318 1,268,369 489,389
2	HDFC Pension Management Company Limited	Wholly Owned Subsidiary	Income from sharing of resources	(1,116)	(4,357)	(1,043)	(3,868)
3	HDFC International Life and Re Company Ltd	Wholly Owned Subsidiary	Capital infusion	-	86,353	847,670	847,670
4	HDFC Asset Management Company Limited	Fellow Subsidiary	Premium income	(13)	(2,630)	-	(2,471)
5	HDFC Realty	Fellow Subsidiary	Brokerage Valuation of property	- -	- -	488 -	488 50
6	HDFC Ergo General Insurance Company Limited	Fellow Subsidiary	Premium income Insurance claim received Insurance premium paid Sale of investments	(7,091) (472) 2,438 -	(7,357) (1,362) 8,512 (110,944)	(7,975) (226) 2,041 -	(8,001) (1,010) 3,758 -
7	HDFC Sales Private Limited	Fellow Subsidiary	Commission expense	73,378	216,022	40,873	112,411
8	HDFC Capital Advisors Ltd.	Fellow Subsidiary	Group Term Insurance Premium	(30)	(30)	-	-
9	Standard Life (Mauritius Holdings) 2006 Limited	Investing Party	Dividend paid	-	768,029	-	466,802
10	Key Management Personnel		Premium income Managerial remuneration Dividend paid	- 45,935 -	(421) 133,568 2,633	(103) 34,090 -	(405) 117,373 1,686
11	Relative of Key Management Personnel		Insurance Premium	(59)	(86)	(59)	(86)

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, 2017	For the year ended March 31, 2017	For the quarter ended March 31, 2016	For the year ended March 31, 2016
1	HDFC Bank Limited	Associate of holding Company	Premium income Investment income Commission expense Custodian fees paid Bank charges paid Insurance claim paid Purchase of investments Sale of investments Premium Collection Drop Box Facility The Bank provides space at its branches and ATMs for displaying publicity materials of HDFC Life's Insurance products such as pamphlets, standees, posters, Wall Branding/ window glazing at an agreed fees per branch/ATM	(99,500) (20,029) 2,556,317 8,764 25,104 3,325 3,162,571 (1,661,042) - 675,244	(125,717) (313,089) 5,668,946 33,410 87,749 6,151 5,276,772 (2,671,042) - 2,286,254	(126,971) (36,083) 2,069,618 6,982 26,126 438 2,101,348 (599,759) 355,969 1,299,843	(157,380) (313,965) 5,289,786 29,139 80,397 2,904 7,160,105 (4,284,689) 355,969 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, 2017

Sl. No.	Name of person	Role/designation	Details of change in the period
1	Mr. Deepak S. Parekh	Chairman	
2	Mr. Keki M. Mistry	Director	
3	Ms.Renu Sud Karnad	Director	
4	Sir Gerry Grimstone	Director	
5	Mr. Norman K. Skeoch	Director	
6	Mr. Luke Savage	Alternate to Sir Gerry Grimstone	Vacated office on July 19, 2016; Re-appointed wef July 29, 2016
7	Mr. James Aird	Alternate to Norman Keith Skeoch	Vacated office on July 19, 2016; Re-appointed wef July 29, 2016
8	Mr. Ravi Narain	Independent Director	
9	Dr. SA Dave	Independent Director	
10	Mr. VK Viswanathan	Independent Director	
11	Mr Prasad Chandran	Independent Director	
12	Mr Sumit Bose	Independent Director	Appointed wef July 19, 2016
13	Mr Ranjan Mathai	Independent Director	Appointed wef July 22, 2016
14	Mr. Amitabh Chaudhry	Managing Director & Chief Executive Officer	
15	Ms.Vibha Padalkar	Executive Director & Chief Financial Officer	
16	Mr. Suresh Badami	Chief Distribution Officer	
17	Mr. Srinivasan Parthasarathy	Senior Executive Vice President, Chief & Appointed Actuary	
18	Mr. Prasun Gajri	Senior Executive Vice President & Chief Investment Officer	
19	Mr. Rajendra Ghag	Senior Executive Vice President & Chief Human Resource Officer	
20	Mr. Sanjay Tripathy	Senior Executive Vice President - Marketing and Products	
21	Mr. Subrat Mohanty	Senior Executive Vice President & Head - Strategy, Customer Relation, Business System & Technology and Health	
22	Mr. Khushru Sidhwa	Executive Vice President - Audit & Risk Management	
23	Mr. Sanjeev Kapur	Senior Executive Vice President & Head - Group Sales and Bancassurance	
24	Mr. Sanjay Vij	Executive Vice President - Bancassurance and Chief Values Officer	
25	Mr. Manish Ghiya	Executive Vice President, 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, 2016
AVAILABLE SOLVENCY MARGIN AND SOLVENCY RATIO
As on March 31, 2017

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:		8,678,732
	Deduct:		
02	Mathematical reserves		8,618,241
03	Other liabilities		-
04	Excess in Policyholders' funds		60,491
05	Available assets in Shareholders' fund:		360,608
	Deduct:		
06	Other liabilities of shareholders' fund		-
07	Excess in Shareholders' funds		360,608
08	Total ASM (04)+(07)		421,099
09	Total RSM		219,776
10	Solvency Ratio (ASM/RSM)		192%

Certification:

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

Place: Mumbai

 Srinivasan Parthasarathy

Date: May 3, 2017

Notes

1. 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, 2016.

2. 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, 2017

Name of Fund: **Life Fund**

DETAILS OF NON-PERFORMING ASSETS - QUARTERLY

₹ Crores

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD (As on 31 Mar 2017)	Prev. FY (As on 31 Mar 2016)	YTD (As on 31 Mar 2017)	Prev. FY (As on 31 Mar 2016)	YTD (As on 31 Mar 2017)	Prev. FY (As on 31 Mar 2016)	YTD (As on 31 Mar 2017)	Prev. FY (As on 31 Mar 2016)	YTD (As on 31 Mar 2017)	Prev. FY (As on 31 Mar 2016)
1	Investments Assets (As per Form 5)	6,045.37	4,773.29	4.76	17.19	896.21	1,227.80	19,310.00	15,082.81	26,256.34	21,101.08
2	Gross NPA	20.00	10.00	-	-	-	-	-	-	20.00	10.00
3	% of Gross NPA on Investment Assets (2/1)	0.33%	0.21%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.08%	0.05%
4	Provision made on NPA	11.65	5.82	-	-	-	-	-	-	11.65	5.82
5	Provision as a % of NPA (4/2)	58.24%	58.24%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	58.24%	58.24%
6	Provision on Standard Assets	-	-	0.02	0.07	-	-	-	-	0.02	0.07
7	Net Investment Assets (1-4)	6,033.72	4,767.46	4.76	17.19	896.21	1,227.80	19,310.00	15,082.81	26,244.69	21,095.26
8	Net NPA (2-4)	8.35	4.18	-	-	-	-	-	-	8.35	4.18
9	% of Net NPA to Net Investment Assets (8/7)	0.14%	0.09%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.03%	0.02%
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.

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, 2017

Name of Fund: Pension & General Annuity and Group Business

DETAILS OF NON-PERFORMING ASSETS - QUARTERLY

₹ Crores

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD (As on 31 Mar 2017)	Prev. FY (As on 31 Mar 2016)	YTD (As on 31 Mar 2017)	Prev. FY (As on 31 Mar 2016)	YTD (As on 31 Mar 2017)	Prev. FY (As on 31 Mar 2016)	YTD (As on 31 Mar 2017)	Prev. FY (As on 31 Mar 2016)	YTD (As on 31 Mar 2017)	Prev. FY (As on 31 Mar 2016)
1	Investments Assets (As per Form 5)	4,589.36	3,002.09	-	-	809.75	680.48	5,875.63	3,738.46	11,274.74	7,421.03
2	Gross NPA	0.00	10.00	-	-	-	-	-	-	0.00	10
3	% of Gross NPA on Investment Assets (2/1)	0.00%	0.33%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.13%
4	Provision made on NPA	0.00	5.82	-	-	-	-	-	-	0.00	6
5	Provision as a % of NPA (4/2)	0.00%	58.24%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	58.24%
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	4,589.36	2,996.26	-	-	809.75	680.48	5,875.63	3,738.46	11,274.74	7,415.20
8	Net NPA (2-4)	0.00	4.18	-	-	-	-	-	-	0.00	4
9	% of Net NPA to Net Investment Assets (8/7)	0.00%	0.14%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.06%
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

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, 2017

Name of Fund: Unit Linked Funds

DETAILS OF NON-PERFORMING ASSETS - QUARTERLY

₹ Crores

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD (As on 31 Mar 2017)	Prev. FY (As on 31 Mar 2016)	YTD (As on 31 Mar 2017)	Prev. FY (As on 31 Mar 2016)	YTD (As on 31 Mar 2017)	Prev. FY (As on 31 Mar 2016)	YTD (As on 31 Mar 2017)	Prev. FY (As on 31 Mar 2016)	YTD (As on 31 Mar 2017)	Prev. FY (As on 31 Mar 2016)
1	Investments Assets (As per Form 5)	9,896.95	7,177.74	-	-	2,062	2,109	41,841.55	36,440.57	53,800.48	45,727.02
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%	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%	0.00%	0.00%
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	9,896.95	7,177.74	-	-	2,062	2,109	41,841.55	36,440.57	53,800.48	45,727.02
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%	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 provided in Investment Guidelines as

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, 2017

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 (Rs.)	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)	
A CENTRAL GOVT. SECURITIES															
A01	Central Government Bonds	CGSB	12,385.73	246.50	1.99%	1.99%	11,395.22	925.15	8.12%	8.12%	8,440.04	681.53	8.08%	8.08%	
A03	Deposit under Section 7 of Insurance Act, 1938	CDSS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	11.86	0.12	1.05%	1.05%	
A04	Treasury Bills	CTRB	822.16	12.41	1.51%	1.51%	747.25	46.83	6.27%	6.27%	880.98	63.41	7.20%	7.20%	
B CENTRAL GOVT. SEC. STATE GOVT OR OTHER APPROVED SECURITIES															
B02	State Government Bonds	SGGB	17.34	3.60	20.78%	20.78%	51.48	7.69	14.93%	14.93%	62.67	5.44	8.68%	8.68%	
B04	Other Approved Securities (excluding infrastructure investments)	SGOA	414.25	8.48	2.05%	2.05%	413.33	33.96	8.22%	8.22%	403.99	33.35	8.26%	8.26%	
C (a) HOUSING & LOANS TO STATE GOVT FOR HOUSING / FFE															
C04	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	24.80	0.40	1.60%	1.60%	24.03	1.93	8.02%	8.02%	23.03	0.09	0.39%	0.39%	
C06	Debentures / Bonds / CPs / Loans - (Promoter Group)	HDPG	253.34	5.49	2.17%	2.17%	221.60	19.57	8.83%	8.83%	196.44	18.04	9.18%	9.18%	
TAXABLE BONDS															
C09	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	142.96	3.28	2.29%	2.29%	153.64	14.26	9.28%	9.28%	178.07	16.24	9.12%	9.12%	
TAX FREE BONDS															
C12	Bonds / Debentures issued by NHB / Institutions accredited by NHB - (TAX FREE BONDS)	HFDN	54.78	1.18	2.16%	2.16%	54.78	4.79	8.74%	8.74%	54.78	4.81	8.78%	8.78%	
(b) OTHER INVESTMENTS (HOUSING)															
C14	Debentures / Bonds / CPs / Loans	HODS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%	
(c) INFRASTRUCTURE INVESTMENTS															
C19	Infrastructure - PSU - Equity shares - Quoted	ITPE	89.12	4.25	4.77%	4.77%	72.54	13.83	19.06%	19.06%	101.33	-15.67	-15.46%	-15.46%	
C20	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	91.02	0.99	1.09%	1.09%	75.33	2.52	3.35%	3.35%	48.52	1.98	4.08%	4.08%	
C23	Infrastructure - Debentures / Bonds / CPs / Loans - (Promoter Group)	IDPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%	
C25	Onshore Rupee Bonds issued by ADB and IFC (Infrastructure-approved)	IORB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%	
TAXABLE BONDS															
C27	Infrastructure - PSU - Debentures / Bonds	IPTD	3,505.39	76.97	2.20%	2.20%	3,149.08	278.57	8.85%	8.85%	2,680.24	245.21	9.15%	9.15%	
C28	Infrastructure - PSU - CPs	IPCP	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%	
C29	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	14.30	0.34	2.38%	2.38%	14.26	1.38	9.66%	9.66%	46.31	5.22	11.27%	11.27%	
TAX FREE BONDS															
C32	Infrastructure - PSU - Debentures / Bonds	IPFD	100.00	2.07	2.07%	2.07%	100.00	8.40	8.40%	8.40%	100.00	8.40	8.40%	8.40%	
(d) INFRASTRUCTURE - OTHER INVESTMENTS															
C34	Infrastructure - Equity and Equity related instruments (including unlisted)	IOEQ	1.92	0.04	1.94%	1.94%	15.29	0.10	0.65%	0.65%	50.13	-6.35	-12.67%	-12.67%	
C35	Infrastructure - Debentures / Bonds / CPs / Loans	IODS	17.98	0.41	2.27%	2.27%	17.98	1.65	9.19%	9.19%	17.97	1.66	9.22%	9.22%	
D APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS															
D01	PSU - Equity shares - Quoted	EAEQ	249.44	13.30	5.33%	5.33%	233.44	52.01	22.28%	22.28%	227.77	-43.56	-19.13%	-19.13%	
D02	Corporate Securities - Equity shares (Ordinary) - Quoted	EACE	2,950.46	25.10	0.85%	0.85%	2,687.21	305.27	11.36%	11.36%	2,206.70	-24.82	-1.12%	-1.12%	
D04	Equity Shares (incl. Equity related Instruments) - Promoter Group	EEPG	203.19	-	0.00%	0.00%	253.17	53.15	20.99%	20.99%	270.09	5.45	2.02%	2.02%	
D09	Corporate Securities - Debentures	ECOS	1,559.58	35.39	2.27%	2.27%	1,262.18	118.15	9.36%	9.36%	1,001.97	96.61	9.64%	9.64%	
D08	Corporate Securities - Investment in Subsidiaries	ECIS	120.54	-	0.00%	0.00%	116.74	-	0.00%	0.00%	41.90	-	0.00%	0.00%	
D12	Investment properties - Immovable	EINP	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%	
D14	Loans - Secured Loans - Mortgage of Property in India (Term Loan)	ELMI	-	-	0.00%	0.00%	12.27	0.98	7.98%	7.98%	18.41	2.14	11.62%	11.62%	
D16	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance (Availing Investment), CCA, BBI)	ECDB	81.00	1.48	1.82%	1.82%	102.09	7.42	7.26%	7.26%	145.03	13.78	9.50%	9.50%	
D17	Deposits - CDs with Scheduled Banks	EDCD	-	-	0.00%	0.00%	84.08	4.83	5.75%	5.75%	80.01	5.23	6.54%	6.54%	
D18	Deposits - Repo / Reverse Repo	ECMR	267.82	3.70	1.38%	1.38%	273.04	15.99	5.85%	5.85%	235.59	15.54	6.60%	6.60%	
D21	CCIL - CBLO	ECBO	456.01	5.53	1.21%	1.21%	509.21	25.54	5.02%	5.02%	486.76	29.35	6.03%	6.03%	
D22	Commercial Papers	ECCP	24.35	0.49	1.99%	1.99%	23.82	1.55	6.53%	6.53%	-	-	0.00%	0.00%	
D23	Application Money	ECAM	-	-	0.00%	0.00%	-	-	0.00%	0.00%	24.07	0.10	0.41%	0.41%	
D24	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	55.07	1.25	2.27%	2.27%	63.31	5.81	9.18%	9.18%	76.62	7.08	9.24%	9.24%	
D25	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EPPD	2.50	0.06	2.46%	2.46%	3.50	0.34	9.83%	9.83%	4.71	0.47	9.96%	9.96%	
D29	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	353.08	4.70	1.33%	1.33%	284.22	10.56	3.71%	3.71%	191.14	6.21	3.25%	3.25%	
D30	Mutual Funds - (under Insurer's Promoter Group)	EMPG	323.48	1.10	0.34%	0.34%	249.97	2.11	0.84%	0.84%	140.19	0.28	0.20%	0.20%	
D39	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - (Private Bank)	EAPB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%	
-	Corporate Securities - Derivative Instruments	-	-	-	11.71	0.00%	0.00%	-	20.56	0.00%	0.00%	-	-	0.00%	0.00%
E OTHER INVESTMENTS															
E03	Equity Shares (incl Co-op Societies)	OESH	447.69	1.34	0.30%	0.30%	283.71	22.78	8.03%	8.03%	176.79	2.75	1.55%	1.55%	
E04	Equity Shares (PSUs & Unlisted)	OEPU	0.79	-	0.00%	0.00%	0.61	-0.14	-23.24%	-23.24%	0.49	0.01	2.04%	2.04%	
E06	Debentures	OLDB	161.91	3.89	2.40%	2.40%	193.56	19.61	10.13%	10.13%	168.09	15.40	9.16%	9.16%	
E11	Venture Fund / SEBI approved Alternate Investment Fund (Category I)	OAAF	5.76	-2.38	-41.26%	-41.26%	6.78	-2.29	-33.82%	-33.82%	10.05	0.18	1.76%	1.76%	
E12	Venture Fund / SEBI approved Alternate Investment Fund (Category II)	OAFB	49.95	0.06	0.12%	0.12%	31.49	0.41	1.30%	1.30%	3.87	0.00	0.01%	0.01%	
E14	Term Loans (without Charge)	OTWL	5.02	0.12	2.35%	2.35%	5.02	0.12	2.35%	2.35%	-	-	0.00%	0.00%	
E15	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	-	-	0.00%	0.00%	322.43	7.52	2.33%	2.33%	380.00	0.21	0.06%	0.06%	
E17	Securitized Assets	OPSA	1.92	0.10	5.43%	5.43%	2.03	0.59	29.31%	29.31%	4.43	-1.75	-39.38%	-39.38%	
E10	Preference Shares	OPSH	130.00	-	0.00%	0.00%	130.00	2.27	1.75%	1.75%	130.00	-	0.00%	0.00%	
E25	Reclassified Approved Investments - Debt (Point 6 under Note for Regulation 4 to 9)	ORAD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%	
E26	Reclassified Approved Investments - Equity (Point 6 under Note for Regulation 4 to 9)	ORAE	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%	
TOTAL			25,384.65	473.34			23,639.67	2,035.75			19,321.03	1,194.16			

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.

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, 2017

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 (Rs.)	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)			
A	CENTRAL GOVT. SECURITIES																
A01	Central Government Bonds	CGSB	3,441.93	67.51	1.96%	1.96%	3,126.91	253.23	8.10%	8.10%	2,293.43	186.86	8.15%	8.15%			
A04	Treasury Bills	CTRB	164.89	1.82	1.11%	1.11%	138.92	7.86	5.66%	5.66%	37.17	2.56	6.88%	6.88%			
B	CENTRAL GOVT. SEC, STATE GOVT OR OTHER APPROVED SECURITIES																
B02	State Government Bonds	SGGB	765.69	16.01	2.09%	2.09%	647.81	55.43	8.56%	8.56%	535.85	47.13	8.80%	8.80%			
B04	Other Approved Securities (excluding Infrastructure Investments)	SGOA	131.08	2.60	1.99%	1.99%	89.40	7.37	8.24%	8.24%	74.94	6.34	8.46%	8.46%			
C	(a) HOUSING & LOANS TO STATE GOVT FOR HOUSING / FFE																
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	214.75	4.42	2.06%	2.06%	141.54	12.22	8.63%	8.63%	137.10	12.47	9.09%	9.09%			
	TAXABLE BONDS																
C09	Bonds / Debentures issued by NHB / Institution accredited by NHB	HTDN	404.83	9.18	2.27%	2.27%	412.15	38.34	9.30%	9.30%	318.37	31.10	9.77%	9.77%			
	(c) INFRASTRUCTURE INVESTMENTS																
C19	Infrastructure - PSU - Equity shares - Quoted	ITPE	12.09	0.26	2.17%	2.17%	9.02	1.81	20.09%	20.09%	16.17	-3.81	-23.59%	-23.59%			
C20	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	11.17	-	0.00%	0.00%	9.71	0.09	0.95%	0.95%	7.75	0.09	1.22%	1.22%			
C23	Infrastructure - Debentures / Bonds / CPs / loans - (Promoter Group)	IDPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%			
	Onshore Rupee Bonds issued by ADB and IFC (Infrastructure-approved)	IORB	0.90	0.02	2.19%	2.19%	1.31	0.09	6.88%	6.88%	6.17	0.91	14.71%	14.71%			
	TAXABLE BONDS																
C27	Infrastructure - PSU - Debentures / Bonds	IPDT	1,735.54	34.29	1.98%	1.98%	1,297.86	107.74	8.30%	8.30%	826.36	72.13	8.73%	8.73%			
C28	Infrastructure - PSU - CPs	IPCP	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%			
C29	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	70.34	1.56	2.22%	2.22%	70.07	6.34	9.05%	9.05%	89.60	8.67	9.67%	9.67%			
	TAX FREE BONDS																
C32	Infrastructure - PSU - Debentures / Bonds	IPFD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%			
D	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS																
D01	PSU - Equity shares - Quoted	EAEQ	31.73	0.97	3.06%	3.06%	29.35	6.40	21.79%	21.79%	36.13	-7.34	-20.31%	-20.31%			
D02	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	392.42	-1.63	-0.41%	-0.41%	360.13	37.36	10.37%	10.37%	362.25	-9.46	-2.61%	-2.61%			
D04	Equity Shares (incl. Equity related Instruments) - Promoter Group	EEPG	31.92	-	0.00%	0.00%	36.56	6.18	16.90%	16.90%	45.74	1.29	2.83%	2.83%			
D09	Corporate Securities - Debentures	ECOS	2,037.89	44.50	2.18%	2.18%	1,765.23	159.02	9.01%	9.01%	1,196.46	115.62	9.66%	9.66%			
D10	Corporate Securities - Debentures / Bonds/ CPs / Loan - (Promoter Group)	EDPG	35.00	0.89	2.55%	2.55%	45.89	4.76	10.37%	10.37%	50.00	5.14	10.28%	10.28%			
D16	Deposits - Deposit with Scheduled Banks, Fis (incl. Bank Balance awaiting investment), CCL, RBI	ECDB	138.88	3.35	2.41%	2.41%	187.01	17.29	9.25%	9.25%	119.85	13.44	11.22%	11.22%			
D17	Deposits - CDs with Scheduled Banks	EDCD	-	-	0.00%	0.00%	64.71	3.14	4.85%	4.85%	46.85	3.96	8.46%	8.46%			
D18	Deposits - Repo / Reverse Repo	ECMR	395.89	5.61	1.42%	1.42%	315.18	19.00	6.03%	6.03%	160.11	10.91	6.82%	6.82%			
D21	CCL - CBLO	ECBO	212.80	1.02	0.48%	0.48%	210.54	6.27	2.98%	2.98%	142.10	3.13	2.20%	2.20%			
D22	Commercial Papers	ECCP	-	-	0.00%	0.00%	-	-	0.00%	0.00%	2.49	0.02	0.84%	0.84%			
D23	Application Money	ECAM	-	-	0.00%	0.00%	-	-	0.00%	0.00%	0.50	0.00	0.27%	0.27%			
D24	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	20.00	0.46	2.30%	2.30%	20.00	1.86	9.31%	9.31%	22.59	2.11	9.35%	9.35%			
D25	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EPPD	2.50	0.06	2.46%	2.46%	8.23	0.80	9.71%	9.71%	15.32	1.52	9.94%	9.94%			
D29	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	66.43	0.73	1.09%	1.09%	62.66	3.03	4.84%	4.84%	20.65	0.56	2.69%	2.69%			
D30	Mutual Funds - (under Insurer's Promoter Group)	EMPG	48.98	0.22	0.44%	0.44%	43.42	0.67	1.55%	1.55%	21.29	0.05	0.25%	0.25%			
D38	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - [Private Banks]	EAPB	118.61	2.62	2.21%	2.21%	117.82	2.71	2.30%	2.30%	-	-	0.00%	0.00%			
-	Corporate Securities - Derivative Instruments	-	-	-	0.00%	0.00%	-	4.73	0.00%	0.00%	-	-	0.00%	0.00%			
E	OTHER INVESTMENTS																
E03	Equity Shares (incl Co-op Societies)	OESH	27.59	-1.25	-4.54%	-4.54%	27.59	-1.25	-4.54%	-4.54%	-	-	0.00%	0.00%			
E06	Debentures	OLDB	4.18	-	0.00%	0.00%	77.32	9.84	12.73%	12.73%	22.56	-1.01	-4.49%	-4.49%			
E17	Securitized Assets	OPSA	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%			
E25	Reclassified Approved Investments - Debt (Point 6 under Note for Regulation 4 to 9)	ORAD	22.20	0.50	2.24%	2.24%	22.20	0.50	2.24%	2.24%	-	-	0.00%	0.00%			
E26	Reclassified Approved Investments - Equity (Point 6 under Note for Regulation 4 to 9)	ORAE	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%			
	TOTAL		10,540.24	195.72			9,338.56	772.82			6,607.79	504.39					

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

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, 2017

Name of the Fund Unit Linked 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 (Rs.)	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)			
A	CENTRAL GOVT. SECURITIES																
A01	Central Government Bonds	CGSB	8,934.54	51.67	0.58%	0.58%	9,499.03	950.35	10.00%	10.00%	9,687.07	745.49	7.70%	7.70%			
A04	Treasury Bills	CTRB	485.40	7.30	1.50%	1.50%	241.95	15.37	6.35%	6.35%	301.48	22.65	7.51%	7.51%			
B	CENTRAL GOVT. SEC. STATE GOVT OR OTHER APPROVED SECURITIES																
B02	State Government Bonds	SGGB	12.20	1.91	15.66%	15.66%	5.85	2.34	39.94%	39.94%	5.22	0.44	8.36%	8.36%			
B04	Other Approved Securities (excluding Infrastructure Investments)	SGOA	73.99	-0.04	-0.06%	-0.06%	27.69	1.57	5.68%	5.68%	0.89	0.06	6.98%	6.98%			
C	(a) HOUSING & LOANS TO STATE GOVT FOR HOUSING / FFE																
C04	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	24.80	0.39	1.58%	1.58%	24.03	1.93	8.02%	8.02%	23.03	0.09	0.39%	0.39%			
C06	Debentures / Bonds / CPs / Loans - (Promoter Group)	HDPG	565.11	7.32	1.30%	1.30%	458.19	46.84	10.22%	10.22%	495.11	42.07	8.50%	8.50%			
	TAXABLE BONDS																
C09	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	1,013.57	12.70	1.25%	1.25%	983.69	101.53	10.32%	10.32%	615.27	62.65	10.18%	10.18%			
	(c) INFRASTRUCTURE INVESTMENTS																
C19	Infrastructure - PSU - Equity shares - Quoted	ITPE	826.36	68.38	8.27%	8.27%	699.85	268.87	38.42%	38.42%	907.47	-243.24	-26.80%	-26.80%			
C20	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	778.55	111.94	14.38%	14.38%	675.05	110.29	16.34%	16.34%	413.00	-57.60	-13.95%	-13.95%			
C25	Onshore Rupee Bonds issued by ADB and IFC (Infrastructure-approved)	IORB	11.21	0.07	0.62%	0.62%	30.92	4.78	15.45%	15.45%	29.44	6.04	20.51%	20.51%			
	TAXABLE BONDS																
C27	Infrastructure - PSU - Debentures / Bonds	IPTD	3,297.87	38.27	1.16%	1.16%	3,072.77	337.43	10.98%	10.98%	1,988.24	177.49	8.93%	8.93%			
C28	Infrastructure - PSU - CPs	IPCP	-	-	0.00%	0.00%	36.84	1.61	4.38%	4.38%	39.65	2.48	6.25%	6.25%			
C29	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	866.99	7.69	0.89%	0.89%	680.24	84.06	12.36%	12.36%	543.31	52.20	9.61%	9.61%			
	(d) INFRASTRUCTURE - OTHER INVESTMENTS																
C34	Infrastructure - Equity and Equity related instruments (including unlisted)	IOEQ	188.69	25.07	13.29%	13.29%	322.77	21.86	6.77%	6.77%	573.03	-25.86	-4.51%	-4.51%			
C35	Infrastructure - Debentures / Bonds / CPs / loans	IODS	27.17	0.38	1.41%	1.41%	27.01	3.173	11.75%	11.75%	26.20	0.76	2.89%	2.89%			
D	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS																
D01	PSU - Equity shares - Quoted	EAQ	2,239.67	269.31	12.02%	12.02%	1,993.63	810.94	40.68%	40.68%	2,283.33	-264.14	-11.57%	-11.57%			
D02	Corporate Securities - Equity shares (Ordinary) - Quoted	EACE	21,015.75	2,862.44	13.62%	13.62%	20,491.04	4,138.92	20.20%	20.20%	19,184.60	-562.29	-2.93%	-2.93%			
D04	Equity Shares (incl. Equity related Instruments) - Promoter Group	EEPG	2,313.67	415.89	17.98%	17.98%	2,251.47	687.49	30.54%	30.54%	1,911.37	98.83	5.17%	5.17%			
D07	Corporate Securities - Preference Shares	EPNQ	3.38	0.12	3.54%	3.54%	3.21	0.36	11.17%	11.17%	2.92	0.55	18.69%	18.69%			
D09	Corporate Securities - Debentures	ECOS	3,268.41	43.89	1.34%	1.34%	2,916.80	333.13	11.42%	11.42%	1,781.26	164.83	9.25%	9.25%			
D10	Corporate Securities - Debentures / Bonds/ CPs / Loan - (Promoter Group)	EDPG	146.08	1.23	0.84%	0.84%	118.56	14.63	12.34%	12.34%	115.35	10.18	8.83%	8.83%			
D16	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	7.11	0.16	2.30%	2.30%	8.97	0.85	9.48%	9.48%	34.02	4.43	13.01%	13.01%			
D17	Deposits - CDs with Scheduled Banks	EDCD	49.22	0.80	1.63%	1.63%	288.84	23.07	7.99%	7.99%	582.75	46.63	8.00%	8.00%			
D18	Deposits - Repo / Reverse Repo	ECMR	808.77	11.78	1.46%	1.46%	741.65	45.96	6.20%	6.20%	655.01	46.43	7.09%	7.09%			
D21	CCIL - CBLO	ECBO	1,025.76	14.44	1.41%	1.41%	770.55	46.27	6.01%	6.01%	413.42	25.68	6.21%	6.21%			
D22	Commercial Papers	ECCP	80.50	1.49	1.86%	1.86%	76.13	6.17	8.10%	8.10%	75.87	6.15	8.10%	8.10%			
D23	Application Money	ECAM	694.33	0.83	0.12%	0.12%	694.33	0.83	0.12%	0.12%	132.15	0.96	0.73%	0.73%			
D24	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	52.33	0.65	1.25%	1.25%	52.21	5.14	9.84%	9.84%	51.45	4.47	8.68%	8.68%			
D25	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EPPD	-	-	0.00%	0.00%	5.02	0.18	3.51%	3.51%	5.09	0.41	8.12%	8.12%			
D31	Net Current Assets (Only in respect of ULP Business)	ENCA	954.35	-	0.00%	0.00%	954.35	-	0.00%	0.00%	1,112.69	-	0.00%	0.00%			
E	OTHER INVESTMENTS																
E03	Equity Shares (incl Co-op Societies)	OESH	1,620.53	180.66	11.15%	11.15%	1,043.90	274.09	26.26%	26.26%	998.47	-36.29	-3.63%	-3.63%			
E06	Debentures	OLDB	142.54	2.31	1.62%	1.62%	177.74	19.69	11.08%	11.08%	93.13	5.46	5.86%	5.86%			
E04	Equity Shares (PSUs & Unlisted)	OEPU	96.31	18.76	19.47%	19.47%	44.99	30.42	67.62%	67.62%	56.79	-29.91	-52.68%	-52.68%			
E17	Securitized Assets	OPSA	-	-	0.00%	0.00%	-	-	0.00%	0.00%	31.90	1.39	4.37%	4.37%			
E19	Passively Managed Equity ETF (Non Promotor Group)	OETF	678.96	106.52	15.69%	15.69%	627.28	166.65	26.57%	26.57%	370.66	-55.89	-15.08%	-15.08%			
E25	Reclassified Approved Investments - Debt (Point 6 under Note for Regulation 4 to 9)	ORAD	2.90	0.06	2.16%	2.16%	2.90	0.06	2.16%	2.16%	-	-	0.00%	0.00%			
E26	Reclassified Approved Investments - Equity (Point 6 under Note for Regulation 4 to 9)	ORAE	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%			
	TOTAL		52,307.03	4,264.43			50,049.46	8,556.85			45,540.66	253.58					

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.

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, 2017

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 last Downgrade	Remarks
A.	<u>During the Quarter</u>								
	-	-	-	-	-	-	-	-	
B.	<u>As on Date</u>								
	14% ARCH Pharmalabs NCD Mat 16-Feb-2019	OLDB	20.00	Jun 13, 2012	ICRA Ltd	ICRA A	ICRA D	Apr 12, 2013	
	9.15% Tata Power NCD mat 17-Sep-2018	IODS	6.00	Sep 23, 2010	CRISIL Ltd	CRISIL AA	CRISIL AA-	Oct 18, 2013	
	9.15% Tata Power NCD mat 17-Sep-2019	IODS	5.99	Sep 23, 2010	CRISIL Ltd	CRISIL AA	CRISIL AA-	Oct 18, 2013	
	9.15% Tata Power NCD mat 17-Sep-2020	IODS	5.99	Sep 23, 2010	CRISIL Ltd	CRISIL AA	CRISIL AA-	Oct 18, 2013	
	9.55% Hindalco Industries Ltd NCD Mat 25-Apr-2022	OLDB	34.71	Apr 27, 2012	CRISIL Ltd	CRISIL AA+	CRISIL AA-	Aug 03, 2015	
	9.55% Hindalco Industries Ltd NCD Mat 27-Jun-2022	OLDB	24.72	Jul 17, 2013	CRISIL Ltd	CRISIL AA+	CRISIL AA-	Aug 03, 2015	
	9.60% Hindalco Industries Ltd NCD Mat 02-Aug-2022	OLDB	44.25	Oct 01, 2013	CRISIL Ltd	CRISIL AA+	CRISIL AA-	Aug 03, 2015	
	8.30% Steel Authority of India Ltd (SAIL) NCD Mat 21-JAN-2020	ECOS	20.00	Jan 23, 2015	FITCH Ltd	FITCH AAA	FITCH AA	Apr 20, 2016	
	8.90% Steel Authority of India Ltd (SAIL) NCD Mat 01/05/2019	ECOS	10.01	May 01, 2009	FITCH Ltd	FITCH AAA	FITCH AA	Apr 20, 2016	
	10.40% PNB NCD Perpetual Bond Mat 20-Jul-2017	EUPD	15.04	Jan 30, 2009	CARE Ltd	CARE AAA	CARE AA	Jul 20, 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.

Prasun Gajri
Chief Investment Officer

FORM L-35- DOWNGRADING OF INVESTMENT

FORM - 2

(Read with Regulation 10)

PART - A

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Registration Number: 101

Statement as on: March 31, 2017

Name of Fund : Pension & General Annuity and Group Business

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

₹ Crores

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of last Downgrade	Remarks
A.	<u>During the Quarter</u>								
	-	-	-	-	-	-	-	-	
B.	<u>As on Date</u>								
	8.90% Steel Authority of India Ltd (SAIL) NCD Mat 01/05/2019	ECOS	10.00	May 01, 2009	FITCH Ltd	FITCH AAA	FITCH AA	Apr 20, 2016	
	9.15% Punjab National Bank NCD Mat 18-Feb-2024	ECOS	10.00	Feb 18, 2009	CARE Ltd	CARE AAA	CARE AA	Jul 20, 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.

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, 2017

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 last Downgrade	Remarks
A.	<u>During the Quarter</u>								
-	-	-	-	-	-	-	-	-	
B.	<u>As on Date</u>								
	9.55% Hindalco Industries Ltd NCD Mat 25-Apr-2022	OLDB	15.70	Jul 19, 2013	CRISIL Ltd	CRISIL AA+	CRISIL AA-	Aug 03, 2015	
	9.55% Hindalco Industries Ltd NCD Mat 27-Jun-2022	OLDB	15.71	Jul 19, 2013	CRISIL Ltd	CRISIL AA+	CRISIL AA-	Aug 03, 2015	
	10.35% Torrent Power Ltd Mat 25-Mar-2021 (Series 2A)	IODS	10.71	Mar 26, 2013	CRISIL Ltd	CRISIL AA	CRISIL AA-	Dec 14, 2015	
	10.35% Torrent Power Ltd Mat 25-Mar-2022 (Series 2B)	IODS	10.86	Mar 26, 2013	CRISIL Ltd	CRISIL AA	CRISIL AA-	Dec 14, 2015	
	10.35% Torrent Power Ltd Mat 25-Mar-2023 (Series 2C)	IODS	5.47	Mar 26, 2013	CRISIL Ltd	CRISIL AA	CRISIL AA-	Dec 14, 2015	
	9.40% Vedanta Ltd Mat 25-Oct-2022	OLDB	50.47	Oct 29, 2012	CRISIL Ltd	CRISIL AA+	CRISIL AA-	Jan 28, 2016	
	9.24% Vedanta Ltd Mat 20-Dec-2022	OLDB	25.27	Mar 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	10.24	May 01, 2009	FITCH Ltd	FITCH AAA	FITCH AA	Apr 20, 2016	
	8.15% Tata Steel Ltd NCD Mat 01-Oct-2026	ECOS	98.20	Oct 04, 2016	Brickwork Ratings Ltd	BWR AA+	BWR AA	Oct 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.

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, 2017

Particulars	For the quarter ended March 31, 2017				For the year ended March 31, 2017				For the quarter ended March 31, 2016				For the year ended March 31, 2016			
	Premium (₹ Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (₹ Lakhs)	Premium (₹ Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (₹ Lakhs)	Premium (₹ Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (₹ Lakhs)	Premium (₹ Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (₹ Lakhs)
1 First year Premium																
i Individual Single Premium- (ISP)																
From 0-10000	130.10	52,221	52,221	2,769.34	530.54	229,697	229,697	11,852.87	238.80	109,094	109,094	5,454.70	607.72	280,065	280,065	14,003.25
From 10,000-25,000	38.04	69	69	41.38	111.15	154	154	182.72	139.35	60	60	18.06	363.92	105	105	54.85
From 25001-50,000	223.91	422	422	361.59	587.79	1,076	1,076	972.20	171.49	282	282	207.53	402.65	627	627	591.72
From 50,001-75,000	88.34	118	118	271.31	206.55	278	278	568.31	61.08	71	71	187.97	106.00	133	133	470.55
From 75,000-100,000	313.64	314	314	572.91	811.79	811	811	1,472.79	194.77	201	201	484.35	386.61	391	391	1,017.81
From 1,00,001-1,25,000	38.76	32	32	301.69	85.12	72	72	994.47	22.38	17	17	73.00	52.14	39	39	453.92
Above ₹ 1,25,000	8,863.39	832	832	12,481.26	25,881.93	2,063	2,063	26,038.86	1,592.68	250	250	4,074.28	7,400.69	728	728	16,753.61
ii Individual Single Premium (ISPA)- Annuity																
From 0-50000	26.77	72	73	1.62	78.12	208	209	4.89	16.12	43	43	1.16	106.98	282	283	7.32
From 50,001-100,000	165.63	217	220	10.54	440.35	574	585	28.67	113.24	148	149	8.13	610.94	778	779	41.79
From 1,00,001-150,000	489.61	391	399	31.30	1,167.31	941	964	75.71	411.13	332	335	29.45	1,472.02	1,184	1,192	100.64
From 150,001-2,00,000	925.20	532	556	58.31	1,871.59	1,077	1,127	120.19	614.66	365	373	43.59	1,468.83	859	879	101.75
From 2,00,001-250,000	725.15	325	341	45.34	1,584.02	710	743	100.46	502.86	233	243	36.01	915.96	420	433	63.94
From 2,50,001-3,00,000	600.25	219	233	38.87	1,342.13	492	521	88.92	334.35	121	127	23.71	684.04	254	264	49.01
Above ₹ 3,00,000	10,427.80	984	1,043	671.69	28,127.83	2,608	2,779	1,860.64	8,443.10	713	747	635.71	21,511.38	1,599	1,673	1,543.95
iii Group Single Premium (GSP)																
From 0-10000	(30.22)	14	(5,232)	(29,987.53)	22.81	31	(899)	(500.42)	(2,915.08)	3	(14,482)	(151,141.43)	(217.44)	22	1,583	43,601.15
From 10,000-25,000	15.56	19	3,709	31,788.93	1,722.43	54	23,377	161,452.40	482.67	9	4,127	33,252.20	1,675.99	42	17,660	158,428.38
From 25001-50,000	38.26	36	16,484	45,705.08	1,044.70	93	47,040	215,848.47	307.33	15	10,646	29,328.34	832.78	63	30,355	173,991.42
From 50,001-75,000	33.51	23	9,824	42,767.48	605.93	61	33,165	185,544.56	138.43	6	3,919	13,237.54	519.28	31	16,203	103,513.70
From 75,000-100,000	32.21	15	9,077	20,946.55	399.96	47	44,266	208,095.72	257.03	14	5,837	28,450.58	554.83	41	13,352	77,849.11
From 1,00,001-1,25,000	46.34	11	13,713	20,638.93	476.02	41	47,690	385,198.71	191.51	3	4,517	8,185.17	408.76	24	13,608	61,450.54
Above ₹ 1,25,000	150,602.47	238	8,088,630	9,653,358.58	445,250.27	576	19,579,555	27,389,768.32	122,579.83	153	5,845,728	5,952,019.37	279,210.68	411	14,133,976	15,946,708.07
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	2,037.62	58,586	58,583	1,059,629.81	5,835.34	179,982	182,583	2,796,434.52	2,560.15	62,619	65,410	919,412.83	8,020.54	211,730	219,584	3,084,827.25
From 10,000-25,000	18,147.11	92,333	92,369	1,342,169.05	47,446.90	246,012	257,596	3,457,884.66	17,938.21	95,809	103,682	1,230,780.37	51,242.36	276,276	297,369	3,678,940.83
From 25001-50,000	46,208.94	112,806	112,849	692,808.98	102,812.41	254,283	255,840	1,680,713.94	35,837.32	90,089	90,865	886,098.47	93,163.83	236,073	238,278	1,673,050.51
From 50,001-75,000	10,429.95	17,529	17,529	172,250.25	23,570.13	39,702	39,717	445,778.09	7,374.05	12,478	12,494	137,510.98	18,627.21	31,399	31,427	401,028.88
From 75,000-100,000	33,828.15	35,122	35,122	310,660.87	74,630.11	78,380	78,382	728,328.88	25,897.62	27,238	27,238	245,375.27	64,466.03	69,085	69,085	856,749.30
From 1,00,001-1,25,000	3,544.72	3,320	3,320	49,545.25	8,326.53	7,720	7,719	144,141.20	2,408.70	2,261	2,261	51,755.20	6,273.15	5,750	5,750	136,475.10
Above ₹ 1,25,000	43,438.36	16,316	16,316	421,604.48	94,665.76	35,413	35,413	1,032,696.77	34,229.57	13,012	13,012	352,402.73	87,856.31	32,513	32,513	916,726.69
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, 2017

Particulars	For the quarter ended March 31, 2017				For the year ended March 31, 2017				For the quarter ended March 31, 2016				For the year ended March 31, 2016			
	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	9,657.29	260,047	267,288	2,845,944.01	29,237.34	608,020	623,433	7,773,090.64	10,318.78	199,726	204,839	1,906,705.32	28,278.56	459,298	470,718	5,374,096.53
From 10,000-25,000	70,127.84	494,657	512,653	4,470,092.90	195,908.23	1,133,426	1,174,041	11,312,338.18	84,951.99	452,533	465,696	3,088,158.35	183,511.67	1,039,034	1,070,710	8,055,003.96
From 25001-50,000	108,722.86	333,262	335,476	2,050,811.93	301,571.85	755,572	760,749	4,925,466.20	100,945.45	295,832	297,416	1,512,580.24	284,118.48	692,289	696,201	3,743,484.89
From 50,001- 75,000	22,948.91	58,675	58,724	555,577.69	63,635.04	108,595	108,696	1,212,348.90	19,705.12	50,402	50,432	399,478.85	55,635.82	94,435	94,494	888,606.57
From 75,000-100,000	73,554.41	87,487	87,491	820,272.47	200,203.67	209,786	209,786	2,008,961.56	65,887.15	75,286	75,291	642,797.89	181,949.61	187,178	187,193	1,637,828.76
From 1,00,001 -1,25,000	8,174.90	11,942	11,943	211,261.64	23,621.13	21,583	21,602	427,352.08	7,040.47	10,317	10,318	153,404.85	20,317.11	18,459	18,461	309,772.63
Above ₹ 1,25,000	97,787.53	40,541	40,543	1,136,426.86	260,735.11	94,234	94,243	2,704,246.09	85,502.01	34,152	34,154	879,790.72	226,720.34	81,362	81,366	2,141,052.16
ii Individual- Annuity																
From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Above ₹ 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
iii Group																
From 0-10000	-	-	-	-	(0.14)	(1)	(1)	(0.59)	4.61	62	62	24.30	4.61	62	62	24.30
From 10,000-25,000	-	-	-	-	0.82	5	5	4.13	20.89	112	112	103.85	21.27	114	114	105.76
From 25001-50,000	-	-	-	-	-	-	-	-	7.36	20	20	36.69	7.36	20	20	36.69
From 50,001- 75,000	-	-	-	-	-	-	-	-	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
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, 2017

	Channels	For the quarter ended March 31, 2017			For the year ended March 31, 2017			For the quarter ended March 31, 2016			For the year ended March 31, 2016		
		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	1,053	0.38	12	2,393	0.75	5	889	0.94	13	1,867	1.03
2	Corporate agents-Banks	5	235,544	12.63	8	792,788	43.72	5	252,373	7.44	24	854,635	22.24
3	Corporate agents -Others	-	(881)	(0.00)	1	(2,289)	0.24	-	(1,006)	(0.01)	-	(2,488)	0.41
4	Brokers	115	317,377	26.11	275	747,268	72.22	50	374,383	8.81	160	507,494	17.82
5	Micro agents	1	51,333	1.15	2	91,553	2.02	-	-	-	-	-	-
6	Direct business	230	5,531,779	1,467.13	605	18,142,481	4,376.27	143	5,033,653	1,193.23	437	12,865,229	2,788.33
7	Common Service Centres(CSC)	-	-	-	-	-	-	-	-	-	-	-	-
	Total(A)	356	6,136,205	1,507.40	903	19,774,194	4,495.22	203	5,660,292	1,210.42	634	14,226,737	2,829.83
1	Referral (B)	-	-	-	-	-	-	-	-	-	-	-	-
	Grand Total (A+B)	356	6,136,205	1,507.40	903	19,774,194	4,495.22	203	5,660,292	1,210.42	634	14,226,737	2,829.83

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, 2017

	Channels	For the quarter ended March 31, 2017		For the year ended March 31, 2017		For the quarter ended March 31, 2016		For the year ended March 31, 2016	
		No. of Policies	Premium (₹ Crores)	No. of Policies	Premium (₹ Crores)	No. of Policies	Premium (₹ Crores)	No. of Policies	Premium (₹ Crores)
1	Individual agents	96,388	232.61	355,206	650.72	155,666	178.20	411,769	492.21
2	Corporate agents-Banks	196,413	1,196.46	449,706	2,566.42	188,528	960.79	512,662	2,490.66
3	Corporate agents -Others	15,285	73.96	35,381	181.53	9,193	41.88	22,046	98.56
4	Brokers	13,569	61.36	39,431	177.69	11,979	52.67	34,127	136.18
5	Micro agents	-	-	-	-	-	-	-	-
6	Direct business	70,732	242.01	200,973	623.11	49,863	154.43	169,162	439.70
7	Common Service Centres(CSC)	250	0.02	1,196	0.05	207	0.01	524	0.02
8	Insurance Marketing Firm	123	0.48	360	1.57	-	-	-	-
	Total (A)	392,760	1,806.90	1,082,253	4,201.09	415,436	1,387.98	1,150,290	3,657.34
1	Referral (B)	-	0.01	-	0.04	-	0.02	-	0.05
	Grand Total (A+B)	392,760	1,806.91	1,082,253	4,201.13	415,436	1,388.00	1,150,290	3,657.39

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, 2017

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date : March 31, 2017

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*	159	96,629	4,442	1,355	854	926	104,365	518.74
2	Survival benefit	1,978	543	140	61	87	12	2,821	22.80
3	For Annuities / pension	19,033	1,461	350	89	48	56	21,037	103.64
4	For surrender	-	89,813	126	21	10	2	89,972	1,236.29
5	Other benefits #	-	12,211	7,145	6,855	17,479	11,125	54,815	574.11
1	Death claims \$	-	3,397	161	26	-	-	3,584	119.15
2	Health claims ^	-	663	45	5	2	-	715	4.33

FORM L-39-DATA ON SETTLEMENT OF CLAIMS - GROUP FOR THE QUARTER ENDED MARCH 31, 2017

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	-	77,254	-	-	-	-	77,254	78.26
5	Other benefits ##	-	144,469	-	-	-	-	144,469	251.65
1	Death claims \$	-	11,641	15	20	11	-	11,687	90.59
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:

a) The ageing of claims, in case of the death claim is computed from last requirement date of the claim.

b) Rural death claims are included in details of individual death claims.

c) 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 FOR THE QUARTER ENDED MARCH 31, 2017

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date : March 31, 2017

Number of claims only

Sl. 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	1,077	526	13,555	399	1,945	1,509	84,623
2	Claims reported during the period ^{Note 1 a & b}	14,393	1,284	108,181	2,721	21,797	168,546	178,862
3	Claims settled during the period	(15,271)	(715)	(104,365)	(2,821)	(21,037)	(167,226)	(199,284)
4	Claims repudiated during the period	(131)	(45)	-	-	-	-	-
	(a) Less than 2 years from the date of acceptance of risk	(118)	(45)	-	-	-	-	-
	(b) Greater than 2 years from the date of acceptance of risk	(13)	-	-	-	-	-	-
5	Claims Rejected	(9)	(409)	-	-	-	-	(3)
6	Claims written back	-	(37)	-	-	-	-	-
7	Claims O/S at end of the period	59	604	17,371	299	2,705	2,829	64,198
	Less than 3 months	57	576	9,324	98	1,355	2,772	20,731
	3 months to 6 months	2	25	1,920	60	181	35	8,766
	6 months to 1 year	-	3	3,061	107	182	16	17,609
	1 year and above	-	-	3,066	34	987	6	17,092

1)\$ Death Claims:

- a) Claims which are intimated during the quarter are shown here.
- b) Claims for which all documentation have been completed are shown here.
- c) Rural death claims are included in details of Individual death claims.
- d) Micro Insurance claims are included in details of Individual death claims.

2)^ 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 51 claims reopened during the quarter, out of which 33 claims have been settled, 2 claims have been closed, 3 claims have been rejected. 13 are under process.

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

4)# Other Benefits:

- a) The other benefits for Individual business included above 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.
- b) Number of claims for Group business included above 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, 2017

GRIEVANCE DISPOSAL FOR THE QUARTER ENDING MARCH 31, 2017

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	2	75	26	-	51	-	228
b)	Policy servicing	1	118	90	-	28	1	483
c)	Proposal processing	4	119	95	-	28	-	618
d)	Survival claims	4	223	166	-	59	2	703
e)	ULIP related	1	14	9	-	6	-	69
f)	Unfair business practices	52	1,441	344	-	1,118	31	6,473
g)	Others	5	9	3	-	11	-	220
Total Number of complaints:		69	1,999	733	-	1,301	34	8,794

2	Total number of policies upto corresponding period of previous year	1,150,924
3	Total number of claims upto corresponding period of previous year	475,702
4	Total number of policies upto current period	1,083,156
5	Total number of claims upto current period	947,805
6	Total number of policy complaints (current period) per 10,000 policies (current year)	81
7	Total number of claim complaints (current Period) per 10,000 claims registered (current year)	10

8	Duration wise pending status	Complaints made by customers	Complaints made by intermediaries	Total
(a)	Upto 7 days	18	-	18
(b)	7-15 days	16	-	16
(c)	15-30 days	-	-	-
(d)	30-90 days	-	-	-
(e)	90 days & beyond	-	-	-
Total Number of complaints:		34	-	34

HDFC Standard Life Insurance Company Limited

L-42- Valuation Basis (Life Insurance) as at March 31, 2017

(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	6.7%	7.4%
(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%	270%
(a.2) Non-participating policies	24%	1200%
(a.3) Annuities	50%	50%
(a.4) Unit linked	30%	115%
(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, 2017

(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 No change
2. Expenses No change
3. Inflation No change

(9.b) Annuities

1. Interest Change, please refer to notes below
- 1a. Annuity in payment No change
- 1b. Annuity during deferred period N/A
- 1c. Pension : All Plans No change
2. Expenses No change
3. Inflation No change

(9.c) Unit Linked

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

(9.d) Health

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

(9.e) Group

1. Interest Changed, please refer to the notes below
2. Expenses No change
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 2017:

Payment Mode	Annual	Half Yearly	Quarterly	Monthly	Single/ Paid Up
All	638	710	851	968	516

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

3 Claim expense assumptions

Maturity / Surrender	₹ 111
Death	₹ 2,191

4 Interest Rate for Group Protection changed to 5.8%, from 6.5%.

5 Interest Rate for annuity has been changed to 7.35% in the first five years followed by 6.7% then on, from 7%