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IRDAI PUBLIC DISCLOSURES
FOR THE YEAR ENDED MARCH 31, 2018

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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

REVENUE ACCOUNT FOR THE QUARTER ENDED MARCH 31, 2018

(₹ '000)																	
Particulars	Schedule	Participating Funds			Non Participating Funds						Unit Linked Funds				Total Policyholder Fund (A + B + C)		
		Individual & Group Life	Individual & Group Pension	Total (A)	Individual & Group Life	Life Group Variable	Individual & Group Pension	Group Pension Variable	Annuity	Individual & Group Health	Total (B)	Individual Life	Individual Pension	Group Life		Group Pension	Total (C)
Policyholders' Account (Technical Account)																	
Premiums earned - net																	
(a) First year premium		5,176,236	97,885	5,274,121	2,066,792	-	356,005	-	-	141,644	2,564,441	9,287,469	229,988	-	-	9,517,457	17,356,019
(b) Renewal premium		16,407,303	713,249	17,120,552	4,020,145	-	746,025	-	-	174,245	4,940,415	21,419,034	3,241,726	-	-	24,660,760	46,721,727
(c) Single premium		349	-	349	9,422,568	2,807,969	1,134,742	2,181,012	6,484,390	75,468	22,106,149	1,041,421	30,891	2,091,237	216,619	3,380,168	25,486,666
(d) Premium	L-4	21,583,888	811,134	22,395,022	15,509,505	2,807,969	2,236,772	2,181,012	6,484,390	391,357	29,611,005	31,747,924	3,502,605	2,091,237	216,619	37,558,385	89,564,412
(e) Reinsurance ceded		(9,805)	-	(9,805)	(455,586)	-	-	-	-	(46,864)	(502,450)	(52,002)	-	-	-	(52,002)	(564,257)
(f) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sub Total		21,574,083	811,134	22,385,217	15,053,919	2,807,969	2,236,772	2,181,012	6,484,390	344,493	29,108,555	31,695,922	3,502,605	2,091,237	216,619	37,506,383	89,000,155
Income from investments																	
(a) Interest, dividends & rent - gross		3,984,625	368,137	4,352,762	1,439,613	281,861	529,065	335,247	388,018	7,250	2,981,054	3,508,460	769,671	661,962	143,148	5,083,241	12,417,057
(b) Profit on sale / redemption of investments		379,497	692	380,189	56,154	372	20,039	-	15,507	379	92,451	7,684,805	1,590,913	109,412	26,750	9,411,880	9,884,520
(c) (Loss on sale / redemption of investments)		(7,993)	-	(7,993)	(5,125)	-	(1,946)	-	(2)	-	(7,073)	(1,049,313)	(227,555)	(203,185)	(46,224)	(1,526,277)	(1,541,343)
(d) Transfer / gain on revaluation / change in fair value		-	-	-	-	-	-	-	-	-	-	(24,778,322)	(4,478,197)	(574,172)	(138,918)	(29,969,609)	(29,969,609)
(e) Amortisation of premium / discount on investments		(169,136)	(10,872)	(180,008)	(2,526)	(2,293)	(14,737)	(7,946)	11,993	(106)	(15,615)	22,728	4,869	7,943	1,571	37,111	(158,512)
Sub Total		4,186,993	357,957	4,544,950	1,488,116	279,940	532,421	327,301	415,516	7,523	3,050,817	(14,611,642)	(2,340,299)	1,960	(13,673)	(16,963,654)	(9,367,887)
Other income																	
(a) Contribution from the Shareholders' Account		-	35,167	35,167	1,349,953	10,137	-	20,023	-	125,504	1,505,617	-	-	-	-	-	1,540,784
(b) Income on Unclaimed amount of Policyholders		-	-	-	-	-	-	-	-	-	-	91,762	-	-	-	91,762	91,762
(c) Others		47,633	1,381	49,014	6,162	(31)	1,386	-	2,391	1,018	10,926	20,107	1,209	8	-	21,324	81,264
TOTAL (A)		25,808,709	1,205,639	27,014,348	17,898,150	3,098,015	2,770,579	2,528,336	6,902,297	478,538	33,675,915	17,196,149	1,163,515	2,093,205	202,946	20,655,815	81,346,078
Commission																	
First year commission		1,272,677	5,225	1,277,902	237,712	-	26,173	-	12,107	13,552	289,544	1,672,549	13,447	-	-	1,685,996	3,253,442
Renewal commission		412,810	9,218	422,028	14,332	-	13,663	-	-	5,104	33,099	107,494	25,535	-	-	133,029	588,156
Single commission		6	-	6	180,296	750	-	-	53,293	3	234,342	10,769	(115)	105	-	10,759	245,107
Sub Total	L-5	1,685,493	14,443	1,699,936	432,340	750	39,836	-	65,400	18,659	556,985	1,790,812	38,867	105	-	1,829,784	4,086,705
Operating expenses related to insurance business																	
Provisions for doubtful debts	L-6	4,020,870	40,949	4,061,819	3,818,167	4,013	35,377	2,844	103,468	202,692	4,166,561	2,728,829	38,224	2,581	244	2,769,878	10,998,258
Bad debts written off		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for tax		1,154,779	-	1,154,779	355,339	(2,365)	-	-	-	27,194	380,168	(145,639)	-	(1,169)	-	(146,808)	1,388,139
Provisions (other than taxation)																	
(a) For diminution in the value of investments (net)		175,339	26,338	201,677	-	-	-	-	-	-	-	-	-	-	-	-	201,677
(b) Others - Provision for standard and non standard assets		1,083	-	1,083	(3)	-	(1)	-	-	-	(4)	10	(1)	-	-	9	1,088
Goods and Services Tax/Service Tax on linked charges		-	-	-	-	-	-	-	-	-	-	761,499	83,437	18,660	4,157	867,753	867,753
TOTAL (B)		7,037,564	81,730	7,119,294	4,605,843	2,398	75,212	2,844	168,868	248,545	5,103,710	5,135,511	160,527	20,177	4,401	5,320,616	17,543,620
Benefits paid (net)	L-7	2,584,982	558,753	3,143,735	2,521,969	359,614	3,529,148	472,761	353,242	(42,821)	7,193,913	23,968,972	7,604,423	818,240	596,486	32,988,121	43,325,769
Interim bonuses paid		105,535	11,045	116,580	-	-	-	-	-	-	-	-	-	-	-	-	116,580
Terminal bonuses paid		574,927	93,187	668,114	-	-	-	-	-	-	-	-	-	-	-	-	668,114
Change in valuation of liability against life policies in force																	
(a) Gross		15,067,753	(93,100)	14,974,653	6,563,499	2,750,038	(1,058,017)	2,052,731	6,318,616	136,442	16,763,309	(380,405)	21,881	(21,932)	7,622	(372,834)	31,365,128
(b) Amount ceded in reinsurance		(38,048)	-	(38,048)	2,099,749	-	-	-	-	(26,793)	2,072,956	(509)	-	-	-	(509)	2,034,399
(c) Amount accepted in reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Unit Reserve		-	-	-	-	-	-	-	-	-	-	(7,523,987)	(5,850,994)	1,251,138	(415,158)	(12,539,001)	(12,539,001)
(e) Funds for discontinued policies		-	-	-	-	-	-	-	-	-	-	(3,994,672)	(1,141,376)	-	-	(5,136,048)	(5,136,048)
TOTAL (C)		18,295,149	569,885	18,865,034	11,185,217	3,109,652	2,471,131	2,525,492	6,671,858	66,828	26,030,178	12,069,399	633,934	2,047,446	188,950	14,939,729	59,834,941
SURPLUS / (DEFICIT) (D) = (A)-(B)-(C)		475,996	554,024	1,030,020	2,107,090	(14,035)	224,236	-	61,571	163,165	2,542,027	(8,761)	369,054	25,582	9,595	395,470	3,967,517
APPROPRIATIONS																	
Transfer to Shareholders' Account		941,451	86,214	1,027,665	2,107,090	(14,035)	224,236	-	61,571	163,165	2,542,027	(8,761)	369,054	25,582	9,595	395,470	3,965,162
Transfer to other reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance being funds for future appropriations (Participating - Life & Pension)		(465,455)	467,810	2,355	-	-	-	-	-	-	-	-	-	-	-	-	2,355
TOTAL (D)		475,996	554,024	1,030,020	2,107,090	(14,035)	224,236	-	61,571	163,165	2,542,027	(8,761)	369,054	25,582	9,595	395,470	3,967,517
The total surplus as mentioned below :																	
(a) Interim bonuses paid		105,535	11,045	116,580	-	-	-	-	-	-	-	-	-	-	-	-	116,580
(b) Terminal bonuses paid		574,927	93,187	668,114	-	-	-	-	-	-	-	-	-	-	-	-	668,114
(c) Allocation of bonus to Policyholders'		6,493,285	590,258	7,083,543	-	-	-	-	-	-	-	-	-	-	-	-	7,083,543
(d) Surplus shown in the Revenue Account		475,996	554,024	1,030,020	2,107,090	(14,035)	224,236	-	61,571	163,165	2,542,027	(8,761)	369,054	25,582	9,595	395,470	3,967,517
(e) Total surplus : [(a)+(b)+(c)+(d)]		7,649,743	1,248,514	8,898,257	2,107,090	(14,035)	224,236	-	61,571	163,165	2,542,027	(8,761)	369,054	25,582	9,595	395,470	11,835,754

REVENUE ACCOUNT FOR THE YEAR ENDED MARCH 31, 2017

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	Total (A)	Individual & Group Life	Life Group Variable	Individual & Group Pension	Pension Group Variable	Annuity	Individual & Group Health	Total (B)	Individual Life	Individual Pension	Group Life		Group Pension
Premiums earned - net																
(a) First year premium		11,934,598	525,810	12,460,408	3,918,963.0	-	786,661.0	-	-	406,924.0	5,112,548.00	17,880,274	1,117,076	-	-	18,997,350
(b) Renewal premium		36,213,281	1,616,358	37,829,639	8,397,518.0	-	1,407,466.0	-	-	374,236.0	10,179,220.00	50,579,618	9,656,146	-	-	60,235,764
(c) Single premium		60	9,800	9,860	18,085,577.0	5,082,132.0	5,198,262.0	6,150,306.0	3,461,136.0	4,777.0	37,982,190.00	1,245,044	1,492,572	7,431,646	1,478,617	11,647,879
Premium	L-4	48,147,939	2,151,968	50,299,907	30,402,058.0	5,082,132.0	7,392,389.0	6,150,306.0	3,461,136.0	785,937.0	53,273,958.00	69,704,936	12,265,794	7,431,646	1,478,617	90,880,993
(d) Reinsurance ceded		(24,129)	-	(24,129)	(1,287,326.0)	-	-	-	-	(207,871.0)	(1,495,197.00)	(186,888)	-	-	-	(186,888)
(e) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sub Total		48,123,810	2,151,968	50,275,778	29,114,732.00	5,082,132.00	7,392,389.00	6,150,306.00	3,461,136.00	578,066.00	51,778,761.00	69,518,048	12,265,794	7,431,646	1,478,617	90,694,105
Income from investments																
(a) Interest, dividends & rent - gross		12,287,405	1,231,443	13,518,848	3,433,852	663,305	1,387,380	621,577	882,021	26,139	7,014,274	14,587,751	2,775,479	2,239,947	539,830	20,143,007
(b) Profit on sale/redemption of investments		4,202,201	534,815	4,737,016	447,753	15,799	66,091	12,293	5,533	382	547,851	25,011,010	6,708,924	1,464,031	471,815	33,655,780
(c) (Loss on sale/redemption of investments)		(309,300)	(63,448)	(372,748)	(59,116)	-	(76)	-	(15)	(1)	(59,208)	(2,382,147)	(832,452)	(204,583)	(48,988)	(3,468,170)
(d) Transfer/gain on revaluation/change in fair value		-	-	-	-	-	-	-	-	-	-	28,896,270	5,717,820	997,221	225,277	35,836,588
(e) Amortisation of premium/discount on investments		(317,636)	(25,924)	(343,560)	35,664	11,724	(4,067)	12,055	(13,806)	(605)	40,965	91,336	37,811	17,557	9,043	155,747
Sub Total		15,862,670	1,676,886	17,539,556	3,858,153	690,828	1,449,328	645,925	873,733	25,915	7,543,882	66,204,220	14,407,582	4,514,173	1,196,977	86,322,952
Other income																
(a) Contribution from the Shareholders' Account		-	69,169	69,169	-	28,634	-	72,788	183,299	-	284,721	-	-	-	-	353,890
(b) Income on Unclaimed amount of Policyholders		-	-	-	-	-	-	-	-	-	-	616,270	-	-	-	616,270
(c) Others		184,558	6,867	191,425	28,358	25	3,548	-	1,157	1,927	35,015	130,300	62,257	4	192,561	419,001
TOTAL (A)		64,171,038	3,904,890	68,075,928	33,001,243	5,801,619	8,845,285	6,869,019	4,519,325	605,908	59,642,379	136,468,838	26,735,633	11,945,823	2,675,594	177,826,888
Commission																
First year commission		2,886,530	31,247	2,917,777	453,758	-	57,263	-	-	44,590	555,611	2,935,146	60,479	-	-	2,995,625
Renewal commission		939,478	20,714	960,192	28,684	-	25,495	-	-	19,146	73,325	264,693	78,712	-	-	343,405
Single commission		1	-	1	11,281	1,654	-	-	27,586	12	40,533	15,695	17,825	260	-	33,780
Sub Total	L-5	3,826,009	51,961	3,877,970	493,723	1,654	82,758	-	27,586	63,748	669,469	3,215,534	157,016	260	-	3,372,810
Operating expenses related to insurance business	L-6	9,157,121	160,132	9,317,253	5,841,581	11,962	155,056	14,405	131,567	419,515	6,574,086	7,678,317	262,258	17,433	3,463	7,961,471
Provisions for doubtful debts		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bad debts written off		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for tax		1,138,252	-	1,138,252	590,061	-	-	-	-	3,443	593,504	(226,179)	-	14,199	-	(211,980)
Provisions (other than taxation)																
(a) For diminution in the value of investments (net)		96,091	26,348	122,439	-	-	-	-	-	-	-	-	-	-	-	122,439
(b) Others - Provision for standard and non standard assets		(458)	(4)	(462)	(58,343)	-	-	-	(45)	(2)	(58,390)	(744)	(101)	-	(845)	(59,697)
Service tax on linked charges		-	-	-	-	-	-	-	-	-	-	1,873,730	226,342	48,338	12,325	2,160,735
TOTAL (B)		14,217,015	238,437	14,455,452	6,867,022	13,616	237,814	14,405	159,108	486,704	7,778,669	12,540,658	645,515	80,230	15,788	13,282,191
Benefits paid (net)	L-7	8,218,247	851,618	9,069,865	4,217,802	2,272,763	676,832	1,140,677	712,895	89,636	9,110,605	61,329,561	13,895,779	3,937,058	1,078,840	80,241,238
Interim bonuses paid		142,505	9,843	152,348	-	-	-	-	-	-	-	-	-	-	-	152,348
Terminal bonuses paid		1,337,866	91,959	1,429,825	-	-	-	-	-	-	-	-	-	-	-	1,429,825
Change in valuation of liability against life policies in force																
(a) Gross		38,451,841	2,056,037	40,507,878	18,890,796	3,515,240	7,535,561	5,713,937	3,647,322	72,194	39,375,050	422,430	4,244	(473)	2,824	429,025
(b) Amount ceded in reinsurance		14,143	-	14,143	(476,276)	-	-	-	-	(63,062)	(539,338)	26,134	-	-	-	26,134
(c) Amount accepted in reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Unit Reserve		-	-	-	-	-	-	-	-	-	-	61,847,797	9,355,099	7,755,577	1,567,941	80,526,414
(e) Funds for discontinued policies		-	-	-	-	-	-	-	-	-	-	(1,267,310)	1,475,550	-	208,240	208,240
TOTAL (C)		48,164,602	3,009,457	51,174,059	22,632,322	5,788,003	8,212,393	6,854,614	4,360,217	98,768	47,946,317	122,358,612	24,730,672	11,692,162	2,649,605	161,431,051
SURPLUS / (DEFICIT) (D) = (A)-(B)-(C)		1,789,421	656,996	2,446,417	3,501,899	-	395,058	-	-	20,436	3,917,393	1,569,568	1,359,446	173,431	10,201	3,112,646
APPROPRIATIONS																
Transfer to Shareholders' Account		766,107	67,248	833,355	3,501,899	-	395,058	-	-	20,436	3,917,393	1,569,568	1,359,446	173,431	10,201	7,863,394
Transfer to other reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations (Participating - Life & Pension)		1,023,314	589,748	1,613,062	-	-	-	-	-	-	-	-	-	-	-	1,613,062
TOTAL (E)		1,789,421	656,996	2,446,417	3,501,899	-	395,058	-	-	20,436	3,917,393	1,569,568	1,359,446	173,431	10,201	3,112,646
The total surplus as mentioned below :																
(a) Interim bonuses paid		142,505	9,843	152,348	-	-	-	-	-	-	-	-	-	-	-	152,348
(b) Terminal bonuses paid		1,337,866	91,959	1,429,825	-	-	-	-	-	-	-	-	-	-	-	1,429,825
(c) Allocation of bonus to Policyholders		5,414,593	503,430	5,918,023	-	-	-	-	-	-	-	-	-	-	-	5,918,023
(d) Surplus shown in the Revenue Account		1,789,421	656,996	2,446,417	3,501,899	-	395,058	-	-	20,436	3,917,393	1,569,568	1,359,446	173,431	10,201	9,476,456
(e) Total surplus :[(a)+(b)+(c)+(d)]		8,684,385	1,262,228	9,946,613	3,501,899	-	395,058	-	-	20,436	3,917,393	1,569,568	1,359,446	173,431	10,201	16,976,652

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED MARCH 31, 2018

(₹ '000)

Particulars	Schedule	For the quarter ended March 31, 2018	For the year ended March 31, 2018	For the quarter ended March 31, 2017	For the year ended March 31, 2017
Amounts transferred from the Policyholders' Account (Technical account)		3,965,162	10,022,033	2,104,374	7,863,394
Income from investments					
(a) Interest, dividends & rent – gross		616,468	2,250,492	468,316	1,833,107
(b) Profit on sale/redemption of investments		380,007	967,032	406,011	619,786
(c) (Loss on sale/ redemption of investments)		-	(337,766)	(32,776)	(153,091)
(d) Amortisation of (premium) / discount on investments		(23,001)	(77,164)	(11,442)	(31,202)
Other income		-	130,180	-	3
TOTAL (A)		4,938,636	12,954,807	2,934,483	10,131,997
Expenses other than those directly related to the insurance business	L-6A	6,297	125,411	173,632	680,170
Bad debts written off		-	-	-	-
Provisions (other than taxation)					
(a) For diminution in the value of investments (net)		2,628	(4,064)	(5,218)	(43,499)
(b) Provision for doubtful debts		-	-	-	-
(c) Others - Provision for standard and non standard assets		(605)	(468)	(7)	3
Contribution to the Policyholders' Account		1,540,784	1,566,482	189,773	353,890
TOTAL (B)		1,549,104	1,687,361	358,180	990,564
Profit before tax		3,389,532	11,267,446	2,576,303	9,141,433
Provision for taxation		(78,899)	177,412	105,947	220,097
Profit after tax		3,468,431	11,090,034	2,470,356	8,921,336
APPROPRIATIONS					
(a) Balance at the beginning of the period/year		20,468,095	16,134,918	13,664,562	9,858,344
(b) Interim dividends paid during the period/year		-	(2,732,204)	-	(2,197,413)
(c) Proposed final dividend		-	-	-	-
(d) Dividend distribution tax		-	(556,222)	-	(447,349)
Profit carried forward to the Balance Sheet		23,936,526	23,936,526	16,134,918	16,134,918
Earnings Per Share - Basic (₹)		1.73	5.53	1.24	4.47
Earnings Per Share - Diluted (₹)		1.72	5.50	1.23	4.44
Nominal value per equity share (₹)		10.00	10.00	10.00	10.00

BALANCE SHEET AS AT MARCH 31, 2018

Particulars	Schedule	(₹ '000)	
		As at March 31, 2018	As at March 31, 2017
SOURCES OF FUNDS			
SHAREHOLDERS' FUNDS:			
Share capital	L-8, L-9	20,117,400	19,984,753
Share application money received pending allotment of shares		8,874	-
Reserves and surplus	L-10	27,064,024	18,078,976
Credit / (Debit) fair value change account		301,565	323,064
Sub-Total		47,491,863	38,386,793
BORROWINGS			
	L-11	-	-
POLICYHOLDERS' FUNDS:			
Credit / (Debit) fair value change account		6,220,204	3,981,437
Policy liabilities		423,192,719	323,819,326
Provision for linked liabilities		465,648,975	430,289,670
Add: Fair value change		80,332,932	77,774,939
Provision for linked liabilities		545,981,907	508,064,609
Funds for discontinued policies			
i) Discontinued on account of non-payment of premium		25,758,834	29,791,549
ii) Others		113,190	148,651
Total provision for linked & discontinued Policyholders' liabilities		571,853,931	538,004,809
Sub-Total		1,001,266,854	865,805,572
Funds for Future Appropriations		9,591,962	8,667,828
TOTAL		1,058,350,679	912,860,193
APPLICATION OF FUNDS			
INVESTMENTS			
- Shareholders'	L-12	40,703,311	32,455,808
- Policyholders'	L-13	453,471,355	346,915,391
Assets held to cover linked liabilities	L-14	571,853,931	538,004,809
LOANS	L-15	187,391	478,516
FIXED ASSETS	L-16	3,414,037	3,529,158
CURRENT ASSETS			
Cash and bank balances	L-17	11,084,746	7,964,970
Advances and other assets	L-18	24,099,813	21,712,520
Sub-Total (A)		35,184,559	29,677,490
CURRENT LIABILITIES			
PROVISIONS	L-19	46,027,194	37,735,448
	L-20	436,711	465,531
Sub-Total (B)		46,463,905	38,200,979
NET CURRENT ASSETS (C) = (A - B)		(11,279,346)	(8,523,489)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)			
DEBIT BALANCE IN PROFIT & LOSS ACCOUNT (Shareholders' Account)	L-21	-	-
TOTAL		1,058,350,679	912,860,193

CONTINGENT LIABILITIES

Particulars		(₹'000)	
		As at March 31, 2018	As at March 31, 2017
1) Partly paid-up investments		7,248,536	5,650,000
2) Claims, other than against policies, not acknowledged as debts by the Company		7,734	7,766
3) Underwriting commitments outstanding		-	-
4) Guarantees given by or on behalf of the Company		3,384	917
5) Statutory demands/ liabilities in dispute, not provided for		1,015,960	997,270
6) Reinsurance obligations to the extent not provided for in accounts		-	-
7) Others		-	-
Amount transferred to Senior Citizen Welfare Fund		44,676	-
TOTAL		8,320,289	6,655,953

FORM L-4-PREMIUM SCHEDULE

(₹ '000)

	Particulars	For the quarter ended March 31, 2018	For the year ended March 31, 2018	For the quarter ended March 31, 2017	For the year ended March 31, 2017
1	First year premiums	17,356,019	47,384,564	16,118,811	36,570,306
2	Renewal premiums	46,721,727	122,148,040	39,312,530	108,244,623
3	Single premiums	25,486,666	66,111,529	16,809,184	49,639,929
	Total Premiums	89,564,412	235,644,133	72,240,525	194,454,858
	Premium income from business written:				
	In India	89,564,412	235,644,133	72,240,525	194,454,858
	Outside India	-	-	-	-
	Total Premiums	89,564,412	235,644,133	72,240,525	194,454,858

FORM L-5 - COMMISSION SCHEDULE

(₹ '000)

Particulars	For the quarter ended March 31, 2018	For the year ended March 31, 2018	For the quarter ended March 31, 2017	For the year ended March 31, 2017
Commission paid				
Direct - First year premiums	3,253,442	8,702,299	2,879,719	6,469,013
- Renewal premiums	588,156	1,549,659	495,533	1,376,922
- Single premiums	245,107	497,347	25,648	74,314
Add : Commission on re-insurance accepted	-	-	-	-
Less: Commission on re-insurance ceded	-	-	-	-
Net Commission	4,086,705	10,749,305	3,400,900	7,920,249
Break up of the commission expenses (gross) incurred to procure business :				
Agents	567,832	1,452,950	476,164	1,326,166
Brokers	160,661	536,221	154,712	415,091
Corporate agency	3,351,267	8,745,622	2,766,999	6,173,812
Others - Common Service Centres	-	3	6	20
- Insurance Marketing Firm	1,450	4,056	1,007	3,148
- Micro Finance	5,495	10,453	2,012	2,012
Total	4,086,705	10,749,305	3,400,900	7,920,249

FORM L-6-OPERATING EXPENSES SCHEDULE

(₹ '000)

	Particulars	For the quarter ended March 31, 2018	For the year ended March 31, 2018	For the quarter ended March 31, 2017	For the year ended March 31, 2017
1	Employees' remuneration & welfare benefits	3,985,117	12,917,701	3,002,521	11,042,014
2	Travel, conveyance and vehicle running expenses	73,628	243,857	53,937	213,166
3	Training expenses	250,435	649,108	188,757	401,138
4	Rents, rates & taxes	224,462	790,829	451,761	839,866
5	Repairs	21,016	52,278	18,579	58,313
6	Printing & stationery	32,409	100,065	30,713	97,703
7	Communication expenses	86,401	262,576	70,986	233,109
8	Legal & professional charges	444,326	1,267,865	303,899	1,063,713
9	Medical fees	57,863	197,931	56,587	179,071
10	Auditors' fees, expenses etc				
	a) as auditor	3,800	9,800	3,800	9,800
	b) as adviser or in any other capacity, in respect of				
	(i) Taxation matters	121	484	118	448
	(ii) Insurance matters	-	-	-	-
	(iii) Management services; and	-	-	-	-
	c) in any other capacity	(1,013)	3,911	1,136	5,235
11	Advertisement and publicity	2,593,580	7,159,761	1,335,224	3,768,608
12	Interest & bank charges	39,231	107,567	31,503	90,555
13	Others				
	(a) Information technology expenses	268,002	867,744	166,987	629,622
	(b) General Office & other expenses	191,148	699,952	586,398	1,119,204
	(c) Stamp Duty	264,823	823,526	209,263	568,836
	(d) Business development expenses	2,318,893	4,914,023	1,418,987	3,019,168
14	Depreciation on fixed assets				
	(i) Depreciation on fixed assets owned by Policyholders	104,975	398,445	97,107	192,531
	(ii) Reimbursement of Depreciation for use of Shareholders' fixed assets	11,514	46,057	11,539	215,025
15	Goods and Services Tax/Service tax	27,527	79,559	36,651	105,685
	TOTAL	10,998,258	31,593,039	8,076,453	23,852,810

FORM L-6A-SHAREHOLDERS' EXPENSES SCHEDULE

(₹ '000)

	Particulars	For the quarter ended March 31, 2018	For the year ended March 31, 2018	For the quarter ended March 31, 2017	For the year ended March 31, 2017
1	Employees' remuneration & welfare benefits	52,255	103,082	28,661	69,234
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	(128,010)	(147,576)	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				
	(i) Taxation matters	-	-	-	-
	(ii) Insurance matters	-	-	-	-
	(iii) Management services; and	-	-	-	-
	c) in any other capacity	252	(3,857)	3,850	3,850
11	Advertisement and publicity	-	-	-	-
12	Interest & bank charges	-	-	-	-
13	Others				
	(a) Corporate social responsibility expenses	54,817	98,009	71,705	109,100
	(b) Directors' fees	4,620	15,090	1,670	6,700
	(c) Directors' Commission	1,500	6,000	1,500	8,000
	(d) Other general expenses	20,863	54,663	15,430	217,448
14	Depreciation on fixed assets				
	(a) Depreciation on fixed assets owned by Shareholders	11,514	46,057	11,539	215,025
	(b) Reimbursement of depreciation by Policyholders for use of Shareholders' fixed assets	(11,514)	(46,057)	(11,539)	(215,025)
15	Goods and Services Tax/Service tax	-	-	-	-
	TOTAL	6,297	125,411	173,632	680,170

HDFC Standard Life Insurance Company Limited

FORM L-7- BENEFITS PAID [NET]

(₹ '000)

Particulars	For the quarter ended March 31, 2018	For the year ended March 31, 2018	For the quarter ended March 31, 2017	For the year ended March 31, 2017
1. Insurance claims				
(a) Claims by death	3,368,195	10,366,284	1,415,280	6,283,078
(b) Claims by maturity	5,337,626	17,587,477	5,215,173	12,293,147
(c) Annuities / pensions payment	296,991	836,882	232,710	640,016
(d) Other benefits				
(i) Money back payment	23,163	657,433	235,254	714,850
(ii) Vesting of pension policy	1,435,626	3,049,968	989,703	2,370,699
(iii) Surrenders	19,780,596	69,622,499	14,028,720	53,532,323
(iv) Health	28,390	212,686	59,350	249,093
(v) Discontinuance/ Lapse Termination	7,724,617	14,338,704	2,680,786	12,295,171
(vi) Withdrawals	5,806,726	13,612,867	3,164,057	10,527,504
(vii) Waiver of Premium	58,297	173,206	57,930	178,062
(viii) Interest on unclaimed amount of Policyholders	96,098	459,443	116,509	546,223
Sub Total (A)	43,956,325	130,917,449	28,195,472	99,630,166
2. Amount ceded in reinsurance:				
(a) Claims by death	(536,171)	(1,745,406)	(177,799)	(1,103,661)
(b) Claims by maturity	-	-	-	-
(c) Annuities / pensions payment	-	-	-	-
(d) Other benefits				
(i) Health	(94,385)	(223,266)	(890)	(104,797)
Sub Total (B)	(630,556)	(1,968,672)	(178,689)	(1,208,458)
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)	43,325,769	128,948,777	28,016,783	98,421,708
Benefits Paid to Claimants:				
In India	43,325,769	128,948,777	28,016,783	98,421,708
Outside India	-	-	-	-
Total	43,325,769	128,948,777	28,016,783	98,421,708

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, 2018	As at March 31, 2017
1	Authorised capital Equity Shares of ₹ 10 each	30,000,000	30,000,000
2	Issued capital Equity Shares of ₹ 10 each	20,117,400	19,984,753
3	Subscribed capital Equity Shares of ₹ 10 each	20,117,400	19,984,753
4	Called-up capital Equity Shares of ₹ 10 each	20,117,400	19,984,753
	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		20,117,400	19,984,753

Note:

Of the above, Share Capital amounting to ₹ 10,385,141 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, 2018		As at March 31, 2017	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
- Indian / Holding company - Housing Development Finance Corporation Limited (HDFC)	1,038,514,075	51.62%	1,229,760,125	61.53%
- Foreign - Standard Life (Mauritius Holdings) 2006 Limited (Standard Life)	589,626,265	29.31%	698,208,033	34.94%
Others	383,599,703	19.07%	70,507,125	3.53%
Total	2,011,740,043	100.00%	1,998,475,283	100.00%

HDFC Standard Life Insurance Company Limited

FORM L-10-RESERVES AND SURPLUS SCHEDULE

(₹ '000)

	Particulars	As at	
		March 31, 2018	March 31, 2017
1	Capital reserve	-	-
2	Capital redemption reserve	-	-
3	Share premium		
	Opening balance	1,944,058	1,687,015
	Add: Additions during the year	1,183,440	257,043
	Less: Adjustments during the year	-	-
		3,127,498	1,944,058
4	Revaluation reserve	-	-
	Opening balance	-	500,492
	Add: Additions during the year	-	-
	Less: Adjustments during the year*	-	(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	23,936,526	16,134,918
	TOTAL	27,064,024	18,078,976

Note:

*As per directions of IRDAI on reclassification of the investment property in previous years.

HDFC Standard Life Insurance Company Limited

FORM L-11-BORROWINGS SCHEDULE

(₹ '000)

	Particulars	As at March 31, 2018	As at March 31, 2017
1	Debentures/ bonds	-	-
2	Banks	-	-
3	Financial institutions	-	-
4	Others	-	-
	TOTAL	-	-

		(₹ '000)	
Particulars		As at March 31, 2018	As at March 31, 2017
LONG TERM INVESTMENTS			
1	Government Securities and Government guaranteed bonds including Treasury Bills	20,962,845	15,745,386
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares		
	(aa) Equity	4,489,590	5,809,404
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	1,958,096	1,607,295
	(e) Subsidiaries	1,214,023	1,214,023
	(f) Fixed Deposit	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	7,502,688	3,768,859
5	Other than Approved Investments	730,002	908,591
Sub Total (A)		36,857,244	29,053,558
SHORT TERM INVESTMENTS			
1	Government Securities and Government guaranteed bonds including Treasury Bills	349,886	543,448
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	2,002,190	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	-	508,636
	(e) Other Securities		
	(aa) Commercial Paper	-	245,899
	(bb) Certificate of Deposit	-	-
	(cc) Fixed Deposit	510,000	810,000
	(dd) CBLO/Repo Investments	983,991	1,284,262
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	-	10,005
5	Other than Approved Investments	-	-
Sub Total (B)		3,846,067	3,402,250
TOTAL (A+B)		40,703,311	32,455,808

Notes :

		(₹ '000)	
Sr. No.	Particulars	As at March 31, 2018	As at March 31, 2017
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	33,454,615	25,787,761
	b) Market Value of above investment	33,918,039	26,924,587
2	Investment in holding company at cost	250,000	310,578
3	Investment in subsidiaries company at cost	1,214,023	1,214,023
4	Fixed Deposits towards margin requirement for equity trade settlement:		
	a) Deposited with National Securities Clearing Corporation Limited (NSCCL)	450,000	730,000
	b) Deposited with Indian Clearing Corporation Limited (ICCL)	60,000	80,000
5	Equity shares includes shares transferred under securities lending and borrowing scheme (SLB) where the Company retains all the associated risk and rewards on these securities	42,083	NIL
6	Investment made out of catastrophe reserve	NIL	NIL

FORM L-13-INVESTMENTS - POLICYHOLDERS' SCHEDULE

		(₹ '000)	
Particulars	As at March 31, 2018	As at March 31, 2017	
LONG TERM INVESTMENTS			
1 Government Securities and Government guaranteed bonds including Treasury Bills	191,057,915	153,175,438	
2 Other Approved Securities	23,476,143	14,939,652	
3 Other Investments			
(a) Shares			
(aa) Equity	52,530,143	40,505,031	
(bb) Preference	-	-	
(b) Mutual Funds	-	-	
(c) Derivative Instruments	-	-	
(d) Debentures/ Bonds	44,176,808	38,028,594	
(e) Other Securities			
(aa) Fixed Deposit	-	-	
(bb) Deep Discount Bonds	2,229,855	1,420,912	
(cc) Infrastructure Investment Fund	799,070	-	
(f) Subsidiaries	-	-	
(g) Investment Properties-Real Estate	-	-	
4 Investments in Infrastructure and Social Sector	80,048,465	53,058,086	
5 Other than Approved Investments	6,712,994	8,362,008	
Sub Total (A)	401,031,393	309,489,721	
SHORT TERM INVESTMENTS			
1 Government Securities and Government guaranteed bonds including Treasury Bills	6,118,226	14,045,797	
2 Other Approved Securities	-	350,930	
3 Other Investments			
(a) Shares			
(aa) Equity	-	-	
(bb) Preference	-	-	
(b) Mutual Funds	7,456,651	-	
(c) Derivative Instruments	-	-	
(d) Debentures/ Bonds	9,561,038	5,830,503	
(e) Other Securities			
(aa) Commercial Paper	987,160	-	
(bb) Certificate of Deposit	-	-	
(cc) Fixed Deposit	2,200,000	-	
(dd) Deep Discount Bonds	374,768	522,340	
(ee) CBLO/Repo Investments	17,016,077	14,719,469	
(f) Subsidiaries	-	-	
(g) Investment Properties - Real Estate	-	-	
4 Investments in Infrastructure and Social Sector	8,491,667	1,903,422	
5 Other than Approved Investments	234,375	53,209	
Sub Total (B)	52,439,962	37,425,670	
TOTAL	453,471,355	346,915,391	

Notes :

		(₹ '000)	
Sr. No.	Particulars	As at March 31, 2018	As at March 31, 2017
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	389,769,397	302,131,093
	b) Market Value of above investment	388,620,454	313,123,999
2	Investment in holding company at cost	3,900,624	4,361,087
3	Investment in subsidiaries company at cost	NIL	NIL
4	Government Securities deposited with Reserve Bank of India in order to comply with the requirement prescribed under erstwhile Section 7 of the Insurance Act, 1938		
	a) Amortised cost	NIL	NIL
	b) Market Value of above investment	NIL	NIL
5	Government Securities deposited with the Clearing Corporation of India Ltd (CCIL) for collateralized borrowing and lending obligation segment.		
	a) Amortised cost	255,897	236,374
	b) Market Value of above investment	257,092	237,131
6	Fixed Deposits towards margin requirement for equity trade settlement and Bank Guarantee		
	a) Deposited with National Securities Clearing Corporation Limited (NSCCL)	NIL	NIL
	b) Deposited with Indian Clearing Corporation Limited (ICCL)	NIL	NIL
7	Equity shares includes shares transferred under securities lending and borrowing scheme (SLB) where the Company retains all the associated risk and rewards on these securities	344,770	NIL
8	Investment made out of catastrophe reserve	NIL	NIL

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

		(₹ '000)	
Particulars		As at March 31, 2018	As at March 31, 2017
LONG TERM INVESTMENTS			
1	Government Securities and Government guaranteed bonds including Treasury Bills	61,340,899	63,131,832
2	Other Approved Securities	1,894,303	1,713,280
3	Other Investments		
	(a) Shares		
	(aa) Equity	298,284,834	275,555,719
	(bb) Preference	25,954	32,271
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	53,975,283	45,598,437
	(e) Other Securities		
	(aa) Fixed Deposit	-	-
	(bb) Deep Discount Bonds	702,918	552,943
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	65,522,247	60,767,693
5	Other than Approved Investments	34,321,138	30,139,046
Sub Total (A)		516,067,576	477,491,221
SHORT TERM INVESTMENTS			
1	Government Securities and Government guaranteed bonds including Treasury Bills	16,337,603	22,880,462
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	2,978,770	6,242,810
	(e) Other Securities		
	(aa) Fixed Deposit	-	30,000
	(bb) Commercial Paper	1,763,157	959,688
	(cc) Certificate of Deposit	988,980	957,925
	(dd) Deep Discount Bonds	134,080	60,804
	(ee) Repo Investments	24,629,767	18,672,263
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	1,001,570	408,691
5	Other than Approved Investments	-	757,433
Sub Total (B)		47,833,927	50,970,076
OTHER ASSETS (NET)			
1	Interest Accrued and Dividend Receivable	5,883,699	6,111,613
2	Others (Net)	(43,371)	(3,963)
3	Other - Receivable	2,855,959	3,281,102
4	Investment Sold Awaiting Settlement	3,058,772	4,133,915
5	Investment Purchased Awaiting Settlement	(3,802,631)	(3,979,155)
Sub Total (C)		7,952,428	9,543,512
TOTAL (A+B+C)		571,853,931	538,004,809

Notes :

		(₹ '000)	
Sr. No.	Particulars	As at March 31, 2018	As at March 31, 2017
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	213,848,872	203,875,017
	b) Market Value of above investment	212,991,796	207,314,920
2	Investment in holding company at cost	7,052,656	5,647,665
3	Investment in subsidiaries company at cost	NIL	NIL
4	Fixed Deposits towards margin requirement for equity trade settlement:		
	a) Deposited with National Securities Clearing Corporation Limited (NSCCL)	NIL	NIL
	b) Deposited with Indian Clearing Corporation Limited (ICCL)	NIL	NIL
5	The value of equity shares lent by the Company under securities lending and borrowing scheme (SLB) and outstanding	1,918,789	NIL
6	Investment made out of catastrophe reserve	NIL	NIL

HDFC Standard Life Insurance Company Limited

FORM L-15-LOANS SCHEDULE

		(₹ '000)	
Particulars	As at March 31, 2018	As at March 31, 2017	
1 SECURITY-WISE CLASSIFICATION			
Secured			
(a) On mortgage of property			
(aa) In India *	22	47,454	
(bb) Outside India	-	-	
(b) On shares, bonds, government securities, etc.	-	-	
(c) Loans against policies	177,361	104,973	
(d) Others	-	-	
Unsecured			
(a) HDFC Standard Life Employees' Stock Option Trust	10,008	326,089	
TOTAL	187,391	478,516	
2 BORROWER-WISE CLASSIFICATION			
(a) Central and state governments	-	-	
(b) Banks and financial institutions	-	-	
(c) Subsidiaries	-	-	
(d) Companies	-	47,421	
(e) Loans against policies	177,361	104,973	
(f) Loans to employees	22	33	
(g) Others - HDFC Standard Life Employees' Stock Option Trust	10,008	326,089	
TOTAL	187,391	478,516	
3 PERFORMANCE-WISE CLASSIFICATION			
(a) Loans classified as standard			
(aa) In India	187,391	478,516	
(bb) Outside India	-	-	
(b) Non-standard loans less provisions			
(aa) In India	-	-	
(bb) Outside India	-	-	
TOTAL	187,391	478,516	
4 MATURITY-WISE CLASSIFICATION			
(a) Short term	11,741	51,787	
(b) Long term	175,650	426,729	
TOTAL	187,391	478,516	

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

Note-

- 1) Principal receivable within 12 months from the Balance Sheet date is ₹ 11,741 thousands (Previous Year : ₹ 24,921 thousands)
- 2) 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.
- 3) 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, 2017	Additions	Deductions	As at March 31, 2018	As at April 01, 2017	For the year ended	On Sales / Adjustments	As at March 31, 2018	As at March 31, 2018	As at March 31, 2017
1	Goodwill	-	-	-	-	-	-	-	-	-	-
2	Intangible Assets (Computer Software)*	1,557,287	305,825	-	1,863,112	1,128,050	212,901	-	1,340,951	522,161	429,237
3	Land-Freehold	-	-	-	-	-	-	-	-	-	-
4	Leasehold Improvements	15,252	195	-	15,447	10,962	1,588	-	12,550	2,897	4,290
5	Buildings	2,866,745	-	-	2,866,745	308,569	46,057	-	354,626	2,512,119	2,558,176
6	Furniture & Fittings	700,411	10,253	(12,622)	698,042	632,285	26,315	(12,621)	645,979	52,063	68,126
7	Information Technology Equipments	923,111	65,565	(34,001)	954,675	792,166	86,785	(33,958)	844,993	109,682	130,945
8	Vehicles	129,278	42,411	(15,809)	155,880	57,771	32,312	(9,430)	80,653	75,227	71,507
9	Office Equipments	602,845	19,808	(18,779)	603,874	496,873	38,541	(18,677)	516,737	87,137	105,972
	TOTAL	6,794,929	444,057	(81,211)	7,157,775	3,426,676	444,499	(74,686)	3,796,489	3,361,286	3,368,253
10	Capital Work in progress	160,905	335,903	(444,057)	52,751	-	-	-	-	52,751	160,905
	Grand Total	6,955,834	779,960	(525,268)	7,210,526	3,426,676	444,499	(74,686)	3,796,489	3,414,037	3,529,158
	Previous Year	7,160,196	916,156	(1,120,518)	6,955,834	3,196,451	407,555	(177,330)	3,426,676	3,529,158	

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, 2018	As at March 31, 2017
1	Cash (including cheques on hand, drafts and stamps)*	1,514,051	1,906,391
2	Bank balances		
	(a) Deposit accounts		
	(aa) Short-term (due within 12 months of Balance Sheet)	-	-
	(bb) Others	843,035	920
	(b) Current accounts	8,727,660	6,057,659
	(c) Others	-	-
3	Money at call and short notice		
	(a) With banks	-	-
	(b) With other institutions	-	-
4	Others	-	-
TOTAL		11,084,746	7,964,970
Balances with non-scheduled banks included in 2 and 3 above		-	-
CASH & BANK BALANCES			
1	In India	11,082,327	7,963,553
2	Outside India	2,419	1,417
TOTAL		11,084,746	7,964,970

Note :

* Cheques on hand amount to Rs. 1,514,051 thousands (Previous Year : Rs. 1,906,391 thousands)

FORM L-18-ADVANCES AND OTHER ASSETS SCHEDULE

(₹ '000)			
Particulars	As at March 31, 2018	As at March 31, 2017	
ADVANCES			
1 Reserve deposits with ceding companies	-	-	
2 Application money for investments	-	-	
3 Prepayments	446,442	263,478	
4 Advances to Directors/Officers	-	-	
5 Advance tax paid and taxes deducted at source (Net of provision for taxation)	3,047,386	2,503,044	
6 Others			
(a) Capital advances	9,892	8,352	
(b) Security deposits	373,438	322,051	
Less: Provision for Security deposit	<u>(12,012)</u>	<u>(11,577)</u>	
(c) Advances to employees	5,497	4,103	
(d) Other advances	311,692	470,945	
TOTAL (A)	4,182,335	3,560,396	
OTHER ASSETS			
1 Income accrued on investments	10,695,365	8,356,809	
2 Outstanding Premiums	1,609,312	1,359,176	
3 Agents' Balances	44,520	54,179	
Less: Provision for Agents' debit balances	<u>(44,520)</u>	<u>(54,179)</u>	
4 Foreign Agencies' Balances	-	-	
5 Due from other entities carrying on insurance business (including reinsurers)	319,541	234,739	
6 Due from subsidiaries/ holding Company	-	1,045	
7 Deposit with Reserve Bank of India [Pursuant to erstwhile section 7 of Insurance Act, 1938]	-	-	
8 Others			
(a) Fund Management Charges receivable from UL scheme (Including Goods and Services Tax/Service Tax)	98,674	21,663	
(b) Goods and Services Tax/Service Tax & Unutilised credits	164,457	35,014	
(c) Service Tax Deposits	9,900	9,900	
(d) Investment sold awaiting settlement	389,785	445,206	
(e) Other Assets	37,471	16,754	
(f) Assets held for unclaimed amount of policyholders	6,253,113	7,457,961	
(g) Income on unclaimed amount of policyholders	339,860	213,857	
TOTAL (B)	19,917,478	18,152,124	
TOTAL (A+B)	24,099,813	21,712,520	

HDFC Standard Life Insurance Company Limited

FORM L-19-CURRENT LIABILITIES SCHEDULE

		(₹ '000)	
Particulars	As at March 31, 2018	As at March 31, 2017	
1 Agents' balances	1,896,028	952,584	
2 Balances due to other insurance companies (including reinsurers)	146,093	246,571	
3 Deposits held on reinsurance ceded	-	-	
4 Premiums received in advance	157,827	158,447	
5 Unallocated premium	3,325,110	2,305,101	
6 Sundry creditors	11,783,908	9,336,743	
7 Due to Subsidiaries/ Holding Company	290,189	227,677	
8 Claims outstanding	312,108	305,004	
9 Annuities due	-	-	
10 Due to officers/ directors	-	-	
11 Others			
(a) Tax deducted to be remitted	368,906	268,560	
(b) Goods and Services Tax/Service Tax Liability	670,086	-	
(c) Investments purchased to be settled	5,008,251	4,961,319	
(d) Proposal Deposits refund	544,675	309,338	
(e) Others-payable (Payable to unit linked schemes)	2,995,601	6,776,699	
(f) Payable to Policyholders	11,933,739	4,215,400	
(g) Unclaimed dividend payable	1,700	187	
12 Unclaimed amount of policyholders	6,253,113	7,457,961	
13 Income on unclaimed fund	339,860	213,857	
TOTAL	46,027,194	37,735,448	

HDFC Standard Life Insurance Company Limited

FORM L-20-PROVISIONS SCHEDULE

(₹ '000)

Particulars		As at March 31, 2018	As at March 31, 2017
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) Employee benefits	320,605	349,425
TOTAL		436,711	465,531

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, 2018	As at March 31, 2017
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, 2018

Sr.No.	Particulars	For the quarter ended March 31, 2018	For the year ended March 31, 2018	For the quarter ended March 31, 2017	For the year ended March 31, 2017
1	New business premium income growth rate - segment wise				
	Participating - Individual & Group Life	5.14%	9.51%	13.91%	30.20%
	Participating - Individual & Group Pension	-42.46%	-41.17%	-35.76%	-13.53%
	Participating - Group Pension Variable	NA*	NA*	-100.00%	-100.00%
	Non Participating - Individual & Group Life	53.30%	52.96%	20.76%	48.31%
	Non Participating - Group Life Variable	29.27%	0.74%	139.91%	189.61%
	Non Participating - Individual & Group Pension	0.62%	-24.08%	-18.02%	97.76%
	Non Participating - Group Pension Variable	-6.82%	8.97%	129.45%	79.98%
	Non Participating - Annuity	385.34%	207.86%	28.03%	29.29%
	Non Participating - Individual & Group Health	94.90%	20.30%	-45.01%	-34.00%
	Unit Linked - Individual Life	13.23%	50.02%	50.03%	11.31%
	Unit Linked - Individual Pension	-63.35%	-61.00%	21.58%	5.42%
	Unit Linked - Group Life	-17.89%	9.26%	-11.86%	-2.78%
	Unit Linked - Group Pension	-58.11%	-25.07%	76.68%	38.41%
2	Net Retention Ratio	99.37%	99.18%	99.37%	99.12%
3	Expense of Management to Gross Direct Premium Ratio	16.84%	17.97%	15.89%	16.34%
4	Commission Ratio (Gross commission paid to Gross Premium)	4.56%	4.56%	4.71%	4.07%
5	Ratio of policy holder's liabilities to shareholder's funds	2115.39%	2115.39%	2267.69%	2267.69%
6	Growth rate of shareholders' fund	23.72%	23.72%	21.53%	21.53%
7	Ratio of surplus to policyholders' liability	0.39%	1.09%	0.33%	1.09%
8	Change in net worth (₹ Lakhs)	91,051	91,051	68,004	68,004
9	Profit after tax/Total Income	4.29%	3.43%	2.03%	2.90%
10	(Total real estate + loans)/(Cash & invested assets)	0.25%	0.25%	0.33%	0.33%
11	Total investments/(Capital + Surplus)	22.60	22.60	24.11	24.11
12	Total affiliated investments/(Capital+ Surplus)	0.26	0.26	0.31	0.31
13	Investment Yield (Gross and Net)				
	A. Without Unrealised Gains/Losses				
	Shareholders' Funds	2.59%	8.16%	2.77%	8.01%
	Policyholders' Funds				
	Non Linked				
	Participating	1.72%	8.94%	1.73%	9.28%
	Non Participating	1.92%	8.44%	2.15%	9.14%
	Linked				
	Non Participating	2.24%	9.36%	2.07%	10.42%
	B. With Unrealised Gains/Losses				
	Shareholders' Funds	-0.06%	5.77%	3.05%	12.74%
	Policyholders' Funds				
	Non Linked				
	Participating	0.37%	5.74%	2.77%	13.15%
	Non Participating	1.67%	5.75%	0.67%	11.39%
	Linked				
	Non Participating	-3.29%	8.47%	8.32%	17.41%
14	Conservation Ratio				
	Participating - Individual & Group Life	90.70%	89.96%	82.39%	88.67%
	Participating - Individual & Group Pension	86.84%	93.21%	76.95%	57.79%
	Participating - Group Variable - Pension	NA	NA	NA	NA
	Non Participating - Individual & Group Life	84.73%	85.13%	69.91%	86.97%
	Non Participating - Group Variable - Life	NA	NA	NA	NA
	Non Participating - Individual & Group Pension	88.69%	92.26%	80.80%	89.00%
	Non Participating - Group Variable - Pension	NA	NA	NA	NA
	Non Participating - Annuity	NA	NA	NA	NA
	Non Participating - Individual & Group Health	68.23%	74.79%	45.12%	41.73%
	Unit Linked - Individual Life	80.06%	79.52%	79.19%	77.43%
	Unit Linked - Individual Pension	82.59%	86.34%	90.18%	86.12%
	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	85.51%	87.10%	83.15%	83.81%
	25th month	76.93%	77.44%	75.93%	75.29%
	37th month	71.95%	70.93%	65.61%	64.73%
	49th month	63.19%	62.16%	57.67%	59.54%
	61st month	47.59%	50.98%	56.63%	58.77%
15 (b)	Policy Persistency Ratio (Original Premium Basis) (Refer note 1,2 & 3)				
	13th month	68.37%	68.64%	67.20%	67.67%
	25th month	61.18%	61.28%	66.08%	64.91%
	37th month	62.03%	60.47%	56.96%	57.51%
	49th month	55.66%	54.96%	52.42%	53.92%
	61st month	45.36%	47.39%	49.99%	49.95%

FORM L-22-ANALYTICAL RATIOS

Name of the Insurer : HDFC Standard Life Insurance Company Limited

Date : March 31, 2018

Sr.No.	Particulars	For the quarter ended March 31, 2018	For the year ended March 31, 2018	For the quarter ended March 31, 2017	For the year ended March 31, 2017
16	NPA Ratio				
	A. Gross NPA Ratio				
	Shareholder's Funds	0.00%	0.00%	0.31%	0.31%
	Policyholder's Funds				
	Non Linked				
	Par	0.00%	0.00%	0.05%	0.05%
	Non Par	NIL	NIL	NIL	NIL
	Linked				
	Non Par	NIL	NIL	NIL	NIL
	B. Net NPA Ratio				
	Shareholder's Funds	0.00%	0.00%	0.13%	0.13%
	Policyholder's Funds				
	Non Linked				
	Par	0.00%	0.00%	0.02%	0.02%
	Non Par	NIL	NIL	NIL	NIL
	Linked				
	Non Par	NIL	NIL	NIL	NIL

Equity Holding Pattern for Life Insurers

1	(a) No. of shares	2,011,740,043	2,011,740,043	1,998,475,283	1,998,475,283
2	(b) Percentage of shareholding (Indian / Foreign)				
	Indian	61.77%	61.77%	65.06%	65.06%
	Foreign	38.23%	38.23%	34.94%	34.94%
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) (₹)	1.73	5.53	1.24	4.47
4 (b)	(a) Diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized) (₹)	1.72	5.50	1.23	4.44
5 (a)	(b) Basic EPS after extraordinary items (net of tax expense) for the period (not to be annualized) (₹)	1.73	5.53	1.24	4.47
5 (b)	(b) Diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized) (₹)	1.72	5.50	1.23	4.44
6	(iv) Book value per share (₹)	23.61	23.61	19.21	19.21

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, 2018 have been calculated for the policies issued in the December to February period of the relevant years. E.g.: the 13th month persistency for the current year is calculated for the policies issued from December 2016 to February 2017.
Group business, where persistency is measurable, has been included in the calculations. Rural business is excluded in the calculation of the persistency ratios.
3. The persistency ratios for the year ended March 31, 2018 have been calculated for the policies issued in the March to February period of the relevant years.
For eg: the 13th month persistency for current year is calculated for the policies issued from March 2016 to February 2017.
Group business, where persistency is measurable, has been included in the calculations. Rural business is excluded in the calculation of the persistency ratios.
4. *No New business in current and previous year.
5. Ratios for the previous year's quarter & previous year have been reclassified / regrouped wherever necessary.

HDFC Standard Life Insurance Company Limited

FORM L-23-RECEIPT AND PAYMENTS SCHEDULE

RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED MARCH 31, 2018

(₹ '000)

	Particulars	For the year ended March 31, 2018	For the year ended March 31, 2017
A	Cash Flows from the operating activities:		
1	Premium received from policyholders, including advance receipts	243,719,854	199,931,070
	Other receipts:		
2	Goods and Services Tax/Service tax shared by agents	160,583	119,023
3	Fees & charges	9,441	10,878
4	Miscellaneous income	1,448,085	297,229
5	Payments to the re-insurers, net of commissions and claims/ benefits	(408,088)	(578,329)
6	Payments of claims/benefits	(126,423,033)	(99,733,931)
7	Payments of commission and brokerage	(11,376,943)	(8,341,990)
8	Payments of other operating expenses	(32,424,407)	(23,476,358)
9	Deposits, advances and staff loans	105,367	(87,973)
10	Income taxes paid (net)	(2,477,228)	(2,114,310)
11	Goods and Services tax/Service Tax paid	(4,927,298)	(3,636,563)
12	Cash flows before extraordinary items	67,406,333	62,388,746
13	Cash flow from extraordinary operations	-	-
	Net cash flow from operating activities	67,406,333	62,388,746
B	Cash flows from investing activities:		
1	Purchase of fixed assets	(338,771)	(478,903)
2	Proceeds from sale of fixed assets	10,687	3,621
3	Purchases of investments	(606,284,343)	(1,423,541,383)
4	Loans disbursed	-	-
5	Loan against policies	(72,388)	(1,179)
6	Sale of investments	514,823,025	1,332,209,119
7	Repayments received	363,513	453,357
8	Rents/Interests/ dividends received	47,280,644	40,329,080
9	Investments in money market instruments and in liquid mutual funds (Net)	-	-
10	Expenses related to investments	(9,238)	(36,336)
	Net cash flow from investing activities	(44,226,871)	(51,062,624)
C	Cash flows from financing activities:		
1	Proceeds from issuance of share capital	132,647	31,872
2	Share Application money pending allotment	8,874	-
3	Share premium money received	1,183,440	257,043
4	Interest/dividends paid	(3,288,426)	(2,644,762)
	Net cash flow from financing activities	(1,963,465)	(2,355,847)
D	Net increase / (decrease) in cash and cash equivalents:	21,215,997	8,970,275
E	Cash and cash equivalents at the beginning of the year	46,792,212	37,821,937
F	Cash and cash equivalents at the end of the year	68,008,209	46,792,212

Components of Cash and cash equivalents at end of the year:			
(i)	Cash and cheques in hand	1,514,051	1,906,391
(ii)	Bank balances*	8,727,660	6,057,659
(iii)	Fixed Deposit (less than 3 months)	2,200,000	-
(iii)	Money market instruments	55,566,498	38,828,162
	Total cash and cash equivalents	68,008,209	46,792,212

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

(i)	Cash & cash equivalents	68,008,209	46,792,212
(ii)	Add: Deposit account - Others	843,035	920
(iii)	Less: Fixed deposits (less than 3 months)	(2,200,000)	-
(iii)	Less: Money market instruments	(55,566,498)	(38,828,162)
	Cash & Bank Balances as per Form L-17	11,084,746	7,964,970

*Note : Bank Balances includes unclaimed dividend Rs.1700 thousands (previous year Rs.187 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, 2018

(₹ Lakhs)

Sr.No.	Particulars	As at March 31, 2018	As at March 31, 2017
1	Linked		
a	Life	4,780,337	4,436,051
b	General annuity	-	-
c	Pension	971,633	980,150
d	Health	-	-
2	Non-Linked		
a	Life	3,327,654	2,563,311
b	General annuity	236,287	127,977
c	Pension	630,261	507,806
d	Health	4,294	2,946
	TOTAL	9,950,467	8,618,241

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	766	766	3.10	83.53	3,473	3,480	25.27	555.43	4,239	4,246	28.37	638.96
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	1,014	1,014	3.25	42.26	3,157	3,162	16.79	228.46	4,171	4,176	20.03	270.71
4	Bihar	1,218	1,218	5.59	78.52	2,531	2,533	15.29	228.86	3,749	3,751	20.88	307.38
5	Chhattisgarh	1,017	1,017	3.84	62.55	1,992	1,995	12.25	284.71	3,009	3,012	16.09	347.26
6	Goa	219	219	1.63	10.95	838	840	11.73	88.93	1,057	1,059	13.36	99.88
7	Gujarat	2,867	2,869	17.13	234.63	14,389	14,431	135.38	2,003.29	17,256	17,300	152.51	2,237.92
8	Haryana	2,709	2,709	11.17	169.03	7,050	7,067	64.76	915.37	9,759	9,776	75.94	1,084.40
9	Himachal Pradesh	579	579	3.15	35.51	425	426	2.75	36.98	1,004	1,005	5.90	72.49
10	Jammu & Kashmir	313	313	0.77	19.98	878	878	4.47	89.34	1,191	1,191	5.24	109.32
11	Jharkhand	727	728	3.28	37.07	2,252	2,258	15.51	178.59	2,979	2,986	18.79	215.66
12	Karnataka	1,502	1,504	6.71	150.37	8,019	8,053	145.31	1,500.76	9,521	9,557	152.02	1,651.14
13	Kerala	2,332	2,335	16.41	163.19	7,844	7,871	94.16	711.51	10,176	10,206	110.57	874.70
14	Madhya Pradesh	2,139	2,139	6.34	116.91	6,177	6,178	33.60	803.82	8,316	8,317	39.94	920.73
15	Maharashtra	31,907	31,913	99.67	3,119.86	144,417	144,604	885.69	34,039.73	176,324	176,517	985.36	37,159.59
16	Manipur	246	246	0.69	8.97	499	499	1.79	21.58	745	745	2.48	30.55
17	Meghalaya	98	98	0.58	3.55	235	235	1.36	14.80	333	333	1.94	18.35
18	Mizoram	4	4	0.01	0.06	105	105	0.49	7.69	109	109	0.50	7.74
19	Nagaland	28	28	0.06	0.97	118	118	0.27	4.28	146	146	0.33	5.25
20	Orissa	1,759	1,759	8.65	126.57	3,334	3,347	25.10	314.03	5,093	5,106	33.74	440.60
21	Punjab	4,344	4,345	19.76	223.45	6,344	6,344	39.50	539.83	10,688	10,689	59.27	763.28
22	Rajasthan	2,296	2,298	8.38	207.98	7,116	7,119	41.29	1,134.85	9,412	9,417	49.67	1,342.82
23	Sikkim	69	69	0.41	5.45	196	197	1.61	10.53	265	266	2.01	15.98
24	Tamil Nadu	1,527	1,528	6.84	135.08	13,708	13,750	143.49	1,690.04	15,235	15,278	150.33	1,825.12
25	Telangana	651	651	2.20	98.77	5,110	5,133	58.73	1,034.48	5,761	5,784	60.93	1,133.25
26	Tripura	44	44	0.15	2.43	184	184	0.57	11.00	228	228	0.72	13.43
27	Uttar Pradesh	4,685	4,687	19.54	339.78	12,415	12,428	83.85	1,557.85	17,100	17,115	103.39	1,897.63
28	UttaraKhand	488	488	1.75	36.63	1,001	1,006	7.69	129.72	1,489	1,494	9.44	166.35
29	West Bengal	2,769	2,773	11.88	149.65	10,141	10,170	87.38	803.13	12,910	12,943	99.26	952.77
30	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
31	Chandigarh	689	689	3.22	37.72	3,051	3,052	24.94	318.45	3,740	3,741	28.15	356.18
32	Dadra & Nagar haveli	-	-	-	-	-	-	-	-	-	-	-	-
33	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
34	Delhi	1,987	1,987	8.16	130.07	21,412	21,443	196.53	2,618.52	23,399	23,430	204.69	2,748.59
35	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
36	Puducherry	49	49	0.13	3.24	313	315	1.52	23.80	362	364	1.65	27.04
	TOTAL	71,042	71,066	274.44	5,834.74	288,724	289,221	2,179.06	51,900.34	359,766	360,287	2,453.50	57,735.07

FORM L-25- (i) : Geographical Distribution Channel - Individual for the year ended March 31, 2018

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date : March 31, 2018

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	2,036	2,036	7.21	322.36	9,767	9,780	58.41	1,513.40	11,803	11,816	65.62	1,835.75
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	2,431	2,431	7.22	100.31	8,930	8,938	42.05	620.98	11,361	11,369	49.27	721.29
4	Bihar	4,025	4,025	17.48	235.06	7,727	7,731	42.91	646.04	11,752	11,756	60.39	881.10
5	Chattisgarh	3,273	3,273	11.58	201.76	5,601	5,610	33.01	765.19	8,874	8,883	44.59	966.95
6	Goa	693	693	5.25	40.37	2,904	2,914	33.35	284.30	3,597	3,607	38.60	324.66
7	Gujarat	9,448	9,452	42.77	679.73	45,375	45,436	338.90	5,526.24	54,823	54,888	381.67	6,205.97
8	Haryana	9,350	9,350	33.48	489.26	20,692	20,718	158.64	2,555.41	30,042	30,068	192.12	3,044.67
9	Himachal Pradesh	1,696	1,696	8.46	88.66	1,301	1,302	7.89	96.40	2,997	2,998	16.35	185.07
10	Jammu & Kashmir	1,127	1,127	3.29	56.81	3,829	3,829	18.84	280.90	4,956	4,956	22.14	337.71
11	Jharkhand	2,387	2,388	9.03	139.77	7,122	7,130	41.53	571.63	9,509	9,518	50.56	711.40
12	Karnataka	3,796	3,800	15.52	380.27	22,321	22,384	303.38	4,056.20	26,117	26,184	318.90	4,436.47
13	Kerala	5,309	5,312	35.02	357.11	21,018	21,053	216.12	1,882.63	26,327	26,365	251.13	2,239.75
14	Madhya Pradesh	6,066	6,066	18.77	306.31	17,707	17,710	87.28	2,173.61	23,773	23,776	106.05	2,479.92
15	Maharashtra	96,481	96,491	261.31	8,870.44	406,203	406,538	2,110.80	98,337.05	502,684	503,029	2,372.11	107,207.48
16	Manipur	675	675	1.69	23.57	1,402	1,402	4.09	63.86	2,077	2,077	5.78	87.42
17	Meghalaya	280	280	1.30	13.56	714	714	3.59	41.18	994	994	4.88	54.75
18	Mizoram	27	27	0.10	0.68	414	414	1.72	23.18	441	441	1.82	23.86
19	Nagaland	70	70	0.17	2.04	329	329	0.84	12.23	399	399	1.01	14.28
20	Orissa	5,465	5,466	25.27	346.04	10,343	10,361	68.59	904.71	15,808	15,827	93.86	1,250.75
21	Punjab	16,468	16,469	66.02	687.75	20,727	20,727	111.43	1,592.38	37,195	37,196	177.45	2,280.13
22	Rajasthan	6,077	6,079	21.18	522.25	19,371	19,374	98.75	2,933.46	25,448	25,453	119.94	3,455.71
23	Sikkim	247	247	1.15	13.70	653	654	4.12	41.43	900	901	5.27	55.13
24	Tamil Nadu	4,383	4,384	16.45	333.68	41,285	41,349	333.37	4,818.55	45,668	45,733	349.83	5,152.22
25	Telangana	1,778	1,778	5.25	229.65	14,981	15,015	134.95	2,786.89	16,759	16,793	140.20	3,016.54
26	Tripura	128	128	0.42	7.89	492	492	1.61	30.55	620	620	2.03	38.43
27	Uttar Pradesh	14,495	14,498	56.03	959.82	35,539	35,563	209.33	4,187.30	50,034	50,061	265.37	5,147.12
28	UttaraKhand	1,423	1,423	5.04	104.50	3,194	3,206	20.18	382.25	4,617	4,629	25.21	486.75
29	West Bengal	8,912	8,916	31.85	428.30	31,953	32,003	212.59	2,538.52	40,865	40,919	244.44	2,966.82
30	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
31	Chandigarh	2,625	2,625	10.71	145.38	9,083	9,085	57.55	854.33	11,708	11,710	68.25	999.71
32	Dadra & Nagar haveli	-	-	-	-	-	-	-	-	-	-	-	-
33	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
34	Delhi	6,232	6,232	24.13	351.55	60,447	60,500	439.91	7,045.02	66,679	66,732	464.03	7,396.57
35	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
36	Puduchery	82	82	0.32	4.76	720	722	4.40	59.91	802	804	4.72	64.67
	TOTAL	217,485	217,519	743.46	16,443.35	832,144	832,983	5,200.12	147,625.73	1,049,629	1,050,502	5,943.58	164,069.08

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	-	-	-	-	4	247	5.47	46.96	4	247	5.47	46.96
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	2	43,659	7.95	151.70	2	43,659	7.95	151.70
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-
5	Chattisgarh	-	-	-	-	1	1,240	83.63	32.65	1	1,240	83.63	32.65
6	Goa	-	-	-	-	1	272	0.64	16.22	1	272	0.64	16.22
7	Gujarat	-	-	-	-	15	11,306	28.36	615.81	15	11,306	28.36	615.81
8	Haryana	-	-	-	-	12	1,071,321	178.38	4,975.30	12	1,071,321	178.38	4,975.30
9	Himachal Pradesh	-	-	-	-	1	219	96.84	0.02	1	219	96.84	0.02
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	0.08	(1.95)	-	-	0.08	(1.95)
12	Karnataka	-	-	-	-	26	787,442	188	4,884	26	787,442	188	4,884
13	Kerala	-	-	-	-	2	41,957	4.19	289.71	2	41,957	4.19	289.71
14	Madhya Pradesh	-	-	-	-	4	765	0.07	67.41	4	765	0.07	67.41
15	Maharashtra	-	-	-	-	57	6,080,599	910.68	59,995.89	57	6,080,599	910.68	59,995.89
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	2	140,908	14.89	438.99	2	140,908	14.89	438.99
21	Punjab	-	-	-	-	-	4,906	10.60	12.87	-	4,906	10.60	12.87
22	Rajasthan	-	-	-	-	-	1,835	5.07	92.61	-	1,835	5.07	92.61
23	Sikkim	-	-	-	-	1	219	0.02	13.18	1	219	0.02	13.18
24	Tamil Nadu	-	-	-	-	8	630,931	110	5,949	8	630,931	110	5,949
25	Telangana	-	-	-	-	11	1,541,413	48	4,308	11	1,541,413	48	4,308
26	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
27	Uttar Pradesh	-	-	-	-	5	297,119	11.43	835.36	5	297,119	11.43	835.36
28	Uttarakhand	-	-	-	-	1	240	0.02	15.37	1	240	0.02	15.37
29	West Bengal	-	-	-	-	12	1,723,147	61.60	9,897.06	12	1,723,147	61.60	9,897.06
30	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
31	Chandigarh	-	-	-	-	-	-	0.03	-	-	-	0.03	-
32	Dadra & Nagar haveli	-	-	-	-	1	1,303	0.09	78.44	1	1,303	0.09	78.44
33	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
34	Delhi	-	-	-	-	9	58,299	64.42	3,314.22	9	58,299	64.42	3,314.22
35	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
36	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	-	-	-	-	175	12,439,347	1,830.77	96,029.06	175	12,439,347	1,830.77	96,029.06

FORM L-25- : Geographical Distribution Channel - Group for the year ended March 31, 2018

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date : March 31, 2018

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	-	-	-	-	12	3,326	34.78	286.93	12	3,326	34.78	286.93
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	4	88,813	21.90	294.19	4	88,813	21.90	294.19
4	Bihar	-	-	-	-	-	-	1.00	-	-	-	1.00	-
5	Chattisgarh	-	-	-	-	1	1,240	121.08	32.65	1	1,240	121.08	32.65
6	Goa	-	-	-	-	2	835	5.34	29.49	2	835	5.34	29.49
7	Gujarat	-	-	-	-	38	28,150	72.18	1,661.05	38	28,150	72.18	1,661.05
8	Haryana	-	-	-	-	48	1,313,906	453.75	11,123.58	48	1,313,906	453.75	11,123.58
9	Himachal Pradesh	-	-	-	-	4	249	150.89	2.64	4	249	150.89	2.64
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	1	5,170	1.71	413.25	1	5,170	1.71	413.25
12	Karnataka	-	-	-	-	68	2,838,468	440.31	27,997.42	68	2,838,468	440.31	27,997.42
13	Kerala	-	-	-	-	8	122,238	14.55	1,125.30	8	122,238	14.55	1,125.30
14	Madhya Pradesh	-	-	-	-	4	765	0.07	83.04	4	765	0.07	83.04
15	Maharashtra	-	-	-	-	202	15,688,045	2,802.79	183,466.03	202	15,688,045	2,802.79	183,466.03
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	6	374,199	41.84	1,005.21	6	374,199	41.84	1,005.21
21	Punjab	-	-	-	-	2	12,740	16.31	39.55	2	12,740	16.31	39.55
22	Rajasthan	-	-	-	-	7	6,671	32.49	301.09	7	6,671	32.49	301.09
23	Sikkim	-	-	-	-	3	355	4.72	14.04	3	355	4.72	14.04
24	Tamil Nadu	-	-	-	-	43	2,535,849	451.01	19,552.31	43	2,535,849	451.01	19,552.31
25	Telangana	-	-	-	-	22	3,017,739	85.83	8,661.47	22	3,017,739	85.83	8,661.47
26	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
27	Uttar Pradesh	-	-	-	-	19	540,522	41.65	1,854.00	19	540,522	41.65	1,854.00
28	UttaraKhand	-	-	-	-	2	301	3.32	24.01	2	301	3.32	24.01
29	West Bengal	-	-	-	-	26	5,354,606	169.12	29,332.82	26	5,354,606	169.12	29,332.82
30	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
31	Chandigarh	-	-	-	-	1	164	0.07	21.53	1	164	0.07	21.53
32	Dadra & Nagar haveli	-	-	-	-	2	1,679	0.10	104.76	2	1,679	0.10	104.76
33	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
34	Delhi	-	-	-	-	46	234,015	439.22	21,950.00	46	234,015	439.22	21,950.00
35	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
36	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	-	-	-	-	571	32,170,045	5,406.03	309,376.35	571	32,170,045	5,406.03	309,376.35

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, 2018

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	4,070.33	Reconciliation of Investment Assets		
	Investments (Policyholders)	L-13	45,347.14			
	Investments (Linked Liabilities)	L-14	57,185.39	Balance Sheet Value of:		
2	Loans	L-15	18.74	A. Life Fund	33,560.66	
3	Fixed Assets	L-16	341.40	Less : Investment Loan as per L-15	-	33,560.66
4	Current Assets			B. Pension & General Annuity and Group Business		15,856.80
	a. Cash & Bank Balance	L-17	1,108.47	C. Unit Linked Funds		57,185.39
	b. Advances & Other Assets	L-18	2,409.98			
5	Current Liabilities					
	a. Current Liabilities	L-19	4,602.72			
	b. Provisions	L-20	43.67			
	c. Misc. Exp not Written Off	L-21	-			
	d. Debit Balance of P&L A/c		-			
	Application of Funds as per Balance Sheet (A)		105,835.06			
	Less: Other Assets	Schedule	Amount			
1	Loans (if any)	L-15	18.74			
2	Fixed Assets (if any)	L-16	341.40			
3	Cash & Bank Balance (if any)	L-17	1,108.47			
4	Advances & Other Assets (if any)	L-18	2,409.98			
5	Current Liabilities	L-19	4,602.72			
6	Provisions	L-20	43.67			
7	Misc. Exp not Written Off	L-21	-			
8	Investments held outside India		-			
9	Debit Balance of P&L A/c		-			
	TOTAL (B)		(767.80)			
	Investment Assets	(A-B)	106,602.86	(A+B+C)		106,602.86

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, 2018

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%	-	2,131.27	575.71	12,023.71	1,891.79	16,622.48	50.47%	-	16,622.48	16,497.64	
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not Less than 50%	-	2,131.27	575.71	12,513.28	1,909.33	17,129.59	52.01%	-	17,129.59	17,005.83	
3	Investment subject to Exposure Norms											-	
	a. Housing & Infrastructure											-	
	1. Approved Investments	Not Less than 15%	-	828.63	48.58	5,772.08	186.28	6,835.56	20.75%	16.68	6,852.24	6,808.98	
	2. Other Investments		-	1.82	-	17.99	-	19.81	0.06%	0.22	20.03	20.22	
	b. i) Approved Investments	Not exceeding 35%	121.40	885.85	739.75	5,768.70	779.28	8,294.98	24.82%	516.12	8,811.10	8,845.32	
	ii) Other Investments		-	71.48	10.00	695.44	-	776.92	2.36%	(29.21)	747.71	750.34	
TOTAL LIFE FUND			100%	121.40	3,919.05	1,374.04	24,767.48	2,874.90	33,056.86	100.00%	503.80	33,560.66	33,430.69

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%	1,072.10	4,154.31	5,226.41	33.22%	-	5,226.41	5,258.58	
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not Less than 40%	1,170.03	5,896.89	7,066.91	44.92%	-	7,066.91	7,092.33	
3	Balance in Approved Investment	Not Exceeding 60%	1,048.46	7,618.41	8,666.86	55.08%	123.03	8,789.89	8,825.89	
TOTAL PENSION, GENERAL ANNUITY FUND			100%	2,218.48	13,515.29	15,733.78	100.00%	123.03	15,856.80	15,918.22

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%	-	53,753.28	53,753.28	94.00%
2	Other Investments	Not More than 25%	-	3,432.11	3,432.11	6.00%
TOTAL LINKED INSURANCE FUND			100%	-	57,185.39	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 representing solvency margin 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

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, 2018

PART - B

(₹ Crores)

PARTICULARS	ULGF00111/08/03LiquidFund101	ULGF00620/06/07StableMgFd101	ULGF00211/08/03SecureMgtF101	ULGF00311/08/03DefensiveF101	ULGF00411/08/03BalancedMF101	ULIF00102/01/04LiquidFund101	ULIF00720/06/07StableMgFd101	ULGF01620/06/07SovereignF101	ULIF00202/01/04SecureMgtF101
Opening Balance (Market Value)	12.91	16.33	91.46	245.63	415.56	77.62	37.28	2.65	129.37
Add: Inflow during the Quarter	0.01	0.02	2.70	5.56	5.04	37.35	11.53	0.01	19.65
Increase / (Decrease) Value of Inv [N]	0.16	0.26	1.07	-1.08	-9.81	0.97	0.57	0.02	1.41
Less: Outflow during the Quarter	0.20	0.43	1.38	4.09	11.07	60.62	14.02	0.01	31.59
TOTAL INVESTIBLE FUNDS (MKT VALUE)	12.88	16.18	93.86	246.02	399.72	55.32	35.37	2.68	118.84

INVESTMENT OF UNIT FUND	ULGF00111/08/03LiquidFund101		ULGF00620/06/07StableMgFd101		ULGF00211/08/03SecureMgtF101		ULGF00311/08/03DefensiveF101		ULGF00411/08/03BalancedMF101		ULIF00102/01/04LiquidFund101		ULIF00720/06/07StableMgFd101		ULGF01620/06/07SovereignF101		ULIF00202/01/04SecureMgtF101		
	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	12.05	93.53%	1.01	6.23%	32.96	35.12%	71.78	29.18%	69.88	17.48%	54.86	99.18%	1.01	2.85%	2.55	95.15%	40.11	33.75%	
State Government Securities	-	0.00%	4.59	28.39%	-	0.00%	1.84	0.75%	-	0.00%	-	0.00%	9.18	25.97%	-	0.00%	-	0.00%	
Other Approved Securities	-	0.00%	-	0.00%	1.04	1.11%	-	0.00%	1.86	0.47%	-	0.00%	-	0.00%	-	0.00%	1.72	1.45%	
Corporate Bonds	-	0.00%	6.88	42.53%	28.10	29.94%	66.20	26.91%	79.42	19.87%	0.00%	14.52	41.07%	-	0.00%	24.02	20.21%		
Infrastructure Bonds	-	0.00%	3.16	19.54%	26.91	28.67%	35.72	14.52%	33.79	8.45%	-	0.00%	9.27	26.21%	-	0.00%	45.49	38.28%	
Equity	-	0.00%	-	0.00%	-	0.00%	60.34	24.53%	184.25	46.09%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Money Market Investments	0.83	6.42%	0.10	0.65%	0.42	0.44%	0.95	0.39%	0.71	0.18%	0.43	0.77%	0.08	0.23%	0.09	3.23%	4.68	3.94%	
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)	12.88	99.95%	15.75	97.34%	89.43	95.28%	236.83	96.27%	369.91	92.54%	55.29	99.95%	34.07	96.33%	2.64	98.38%	116.01	97.62%	
Current Assets:																			
Accrued Interest	0.00	0.00%	0.54	3.33%	2.86	3.04%	4.37	1.78%	6.13	1.53%	0.00	0.00%	1.38	3.89%	0.04	1.45%	3.23	2.72%	
Dividend Receivable	-	0.00%	-	0.00%	-	0.00%	0.02	0.01%	0.01	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Bank Balance	0.01	0.08%	0.01	0.06%	0.01	0.01%	0.01	0.00%	0.01	0.00%	0.01	0.02%	0.01	0.03%	0.01	0.19%	0.01	0.01%	
Receivable for Sale of Investments	-	0.00%	-	0.00%	-	0.00%	0.14	0.06%	1.37	0.34%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Other Current Assets (for Investments)	0.00	0.00%	0.02	0.12%	1.58	1.68%	2.16	0.88%	0.93	0.23%	0.02	0.04%	-	0.00%	-	0.00%	-	0.00%	
Less: Current Liabilities																			
Payable for Investments	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	-	0.00%
Fund Mgmt Charges Payable	0.00	0.01%	0.00	0.01%	0.01	0.01%	0.02	0.01%	0.03	0.01%	0.00	0.01%	0.00	0.01%	0.00	0.01%	0.01	0.01%	
Other Current Liabilities (for Investments)	0.00	0.03%	0.14	0.84%	0.01	0.01%	0.16	0.07%	0.73	0.18%	0.00	0.00%	0.09	0.25%	0.00	0.01%	0.41	0.35%	
Sub Total (B)	0.01	0.05%	0.43	2.66%	4.43	4.72%	6.51	2.65%	7.69	1.92%	0.03	0.05%	1.30	3.67%	0.04	1.62%	2.82	2.38%	
Other Investments (<=25%)																			
Corporate Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.40	0.10%	-	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%	2.67	1.09%	10.09	2.52%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	11.62	2.91%	-	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%	2.67	1.09%	22.11	5.53%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Total (A + B + C)	12.88	100.00%	16.18	100.00%	93.86	100.00%	246.02	100.00%	399.72	100.00%	55.32	100.00%	35.37	100.00%	2.68	100.00%	118.84	100.00%	
Fund Carried Forward (as per LB2)	12.88		16.18		93.86		246.02		399.72		55.32		35.37		2.68		118.84		

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, 2018

PART - B

(₹ Crores)

PARTICULARS	ULIF00302/01/04DefensiveF101		ULIF00402/01/04BalancedMF101		ULIF00616/01/06EquityMgFd101		ULIF00502/01/04GrowthFund101		ULGF02225/02/12LiquidFund101		ULGF02825/02/12StableMgFd101		ULGF02325/02/12SecureMgtF101		ULGF02425/02/12DefensiveF101		ULGF02525/02/12BalancedMF101	
	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
Opening Balance (Market Value)	100.93		443.00		716.99		3,002.48		25.82		54.85		420.20		993.81		227.15	
Add: Inflow during the Quarter	19.34	11.55	25.73	5.81	85.06	11.87	64.52	2.15	28.62	111.23	1.85	28.62	6.81	92.01	22.50	16.49		
Increase / (Decrease) Value of Inv (Net)	-0.48	-0.48%	-10.91	-2.46%	-33.09	-4.62%	-115.88	-3.86%	0.36	1.36%	0.87	3.33%	5.41	1.29%	-6.98	-1.57%	-5.17	-1.16%
Less: Outflow during the Quarter	74.86	74.86%	14.19	3.20%	36.17	5.04%	386.49	12.87%	65.03	251.92%	0.58	2.15%	22.06	5.25%	70.01	17.00%	14.59	3.41%
TOTAL INVESTIBLE FUNDS (MKT VALUE)	97.81		421.65		628.38		2585.17		25.67		56.99		432.18		1008.83		223.88	
INVESTMENT OF UNIT FUND	ULIF00302/01/04DefensiveF101		ULIF00402/01/04BalancedMF101		ULIF00616/01/06EquityMgFd101		ULIF00502/01/04GrowthFund101		ULGF02225/02/12LiquidFund101		ULGF02825/02/12StableMgFd101		ULGF02325/02/12SecureMgtF101		ULGF02425/02/12DefensiveF101		ULGF02525/02/12BalancedMF101	
Approved Investments (>=75%)																		
Central Govt Securities	31.12	31.81%	94.08	22.31%	20.95	3.33%	-	0.00%	24.69	96.19%	1.41	2.48%	142.79	33.04%	259.63	25.74%	39.74	17.75%
State Government Securities	0.88	0.90%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	14.24	24.98%	-	0.00%	7.34	0.73%	-	0.00%
Other Approved Securities	-	0.00%	1.97	0.47%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	5.14	1.19%	8.73	0.87%	0.16	0.07%
Corporate Bonds	26.04	26.62%	71.57	16.97%	10.58	1.68%	-	0.00%	-	0.00%	25.72	45.12%	78.64	18.20%	277.01	27.46%	29.02	12.96%
Infrastructure Bonds	10.58	10.81%	26.46	6.27%	8.59	1.37%	-	0.00%	12.68	22.24%	181.53	42.00%	137.11	13.59%	28.93	12.92%		
Equity	25.59	26.16%	198.09	46.98%	515.14	81.98%	2,217.46	85.78%	-	0.00%	-	0.00%	-	0.00%	245.11	24.30%	110.92	49.55%
Money Market Investments	1.06	1.08%	0.20	0.05%	12.60	2.00%	78.50	3.04%	61.59	239.94%	0.55	0.97%	10.98	2.54%	63.15	6.26%	6.21	2.77%
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)	95.26	97.39%	392.37	93.06%	567.86	90.37%	2,295.96	88.81%	86.28	336.13%	54.59	95.80%	419.08	96.97%	998.08	98.93%	214.98	96.02%
Current Assets:																		
Accrued Interest	1.94	1.98%	6.06	1.44%	1.07	0.17%	0.06	0.00%	0.05	0.18%	1.90	3.33%	12.34	2.86%	18.62	1.85%	3.04	1.36%
Dividend Receivable	0.00	0.00%	0.02	0.00%	0.05	0.01%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.05	0.00%	0.02	0.01%
Bank Balance	0.01	0.01%	0.01	0.00%	0.01	0.00%	0.01	0.00%	0.01	0.04%	0.01	0.02%	0.02	0.00%	0.01	0.00%	0.01	0.00%
Receivable for Sale of Investments	0.06	0.06%	1.42	0.34%	3.54	0.56%	20.22	0.78%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.42	0.19%
Other Current Assets (for Investments)	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.41	0.02%	0.05	0.21%	0.49	0.86%	0.78	0.18%	0.83	0.08%	0.26	0.12%
Less: Current Liabilities																		
Payable for Investments	-	0.00%	-	0.00%	-	0.00%	22.35	0.86%	-	0.00%	-	0.00%	-	0.00%	18.59	1.84%	-	0.00%
Fund Mgmt Charges Payable	0.01	0.01%	0.04	0.01%	0.06	0.01%	0.23	0.01%	0.01	0.02%	0.00	0.01%	0.04	0.01%	0.08	0.01%	0.02	0.01%
Other Current Liabilities (for Investments)	0.63	0.65%	1.30	0.31%	4.34	0.69%	20.70	0.80%	60.72	236.54%	0.00	0.00%	0.01	0.00%	0.02	0.00%	0.00	0.00%
Sub Total (B)	1.37	1.40%	6.17	1.46%	0.28	0.04%	-22.58	-0.87%	-60.61	-236.13%	2.40	4.20%	13.10	3.03%	0.81	0.08%	3.74	1.67%
Other Investments (<=25%)																		
Corporate Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.20	0.02%	-	0.00%
Infrastructure Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Equity	1.18	1.21%	10.74	2.55%	27.62	4.40%	147.85	5.72%	-	0.00%	-	0.00%	-	0.00%	9.73	0.96%	4.07	1.82%
Mutual funds	-	0.00%	12.37	2.93%	32.62	5.19%	163.94	6.34%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	1.09	0.49%
Others	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Sub Total (C)	1.18	1.21%	23.11	5.48%	60.25	9.59%	311.79	12.06%	-	0.00%	-	0.00%	-	0.00%	9.93	0.98%	5.16	2.31%
Total (A + B + C)	97.81	100.00%	421.65	100.00%	628.38	100.00%	2,585.17	100.00%	25.67	100.00%	56.99	100.00%	432.18	100.00%	1,008.83	100.00%	223.88	100.00%
Fund Carried Forward (as per LB2)	97.81		421.65		628.38		2,585.17		25.67		56.99		432.18		1,008.83		223.88	

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, 2018

PART - B

(₹ Crores)

PARTICULARS	ULIF00802/01/04LiquidFund101	ULIF01420/06/07StableMgFd101	ULGF01520/06/07SovereignF101	ULIF00902/01/04SecureMgtF101	ULIF01002/01/04DefensiveF101	ULIF01102/01/04BalancedMF101	ULIF01316/01/06EquityMgFd101	ULIF01202/01/04GrowthFund101	ULGF02918/02/12LiquidFund101
Opening Balance (Market Value)	27.01	19.63	0.08	80.38	62.05	325.75	334.65	1,522.60	6.75
Add: Inflow during the Quarter	14.03	6.72	0.00	14.33	2.87	13.59	11.94	44.28	0.14
Increase / (Decrease) Value of Inv [Net]	0.32	0.29	0.00	0.95	-0.24	-6.80	-15.75	-60.21	0.08
Less: Outflow during the Quarter	17.39	9.36	0.00	21.40	7.56	31.46	41.91	211.63	0.30
TOTAL INVESTIBLE FUNDS (MKT VALUE)	23.98	17.28	0.08	74.26	57.11	301.08	288.93	1,295.04	6.68

INVESTMENT OF UNIT FUND	ULIF00802/01/04LiquidFund101		ULIF01420/06/07StableMgFd101		ULGF01520/06/07SovereignF101		ULIF00902/01/04SecureMgtF101		ULIF01002/01/04DefensiveF101		ULIF01102/01/04BalancedMF101		ULIF01316/01/06EquityMgFd101		ULIF01202/01/04GrowthFund101		ULGF02918/02/12LiquidFund101		
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	
Approved Investments (>=75%)																			
Central Govt Securities	20.99	87.51%	1.01	5.83%	0.07	96.64%	26.25	35.35%	14.84	25.98%	69.61	23.12%	11.94	4.13%	-	0.00%	6.22	93.20%	
State Government Securities	-	0.00%	6.89	39.86%	-	0.00%	-	0.00%	0.60	1.05%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Other Approved Securities	-	0.00%	-	0.00%	-	0.00%	1.04	1.40%	-	0.00%	1.86	0.62%	-	0.00%	-	0.00%	-	0.00%	
Corporate Bonds	-	0.00%	5.46	31.60%	-	0.00%	17.33	23.34%	15.20	26.62%	42.02	13.96%	3.68	1.27%	-	0.00%	-	0.00%	
Infrastructure Bonds	-	0.00%	3.37	19.48%	-	0.00%	24.83	33.44%	11.27	19.73%	14.78	4.91%	3.53	1.22%	-	0.00%	-	0.00%	
Equity	-	0.00%	-	0.00%	-	0.00%	-	0.00%	14.59	25.55%	162.70	54.04%	239.14	82.77%	1,143.47	88.30%	-	0.00%	
Money Market Investments	3.33	13.87%	0.15	0.88%	0.00	2.25%	3.58	4.83%	0.26	0.45%	0.05	0.02%	3.95	1.37%	12.45	9.96%	0.44	6.65%	
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)	24.31	101.39%	16.87	97.65%	0.08	98.88%	73.04	98.36%	56.76	99.39%	291.02	96.66%	262.24	90.76%	1,155.92	89.26%	6.67	99.86%	
Current Assets:																			
Accrued Interest	0.00	0.01%	0.57	3.31%	0.00	0.99%	2.05	2.75%	1.36	2.39%	3.74	1.24%	0.49	0.17%	0.01	0.00%	0.00	0.00%	
Dividend Receivable	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.00	0.00%	0.04	0.01%	0.02	0.01%	-	0.00%	-	0.00%	
Bank Balance	0.01	0.04%	0.01	0.06%	0.00	0.14%	0.01	0.01%	0.01	0.02%	0.01	0.00%	0.01	0.00%	0.01	0.00%	0.01	0.15%	
Receivable for Sale of Investments	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.04	0.06%	0.41	0.14%	1.67	0.58%	10.30	0.80%	-	0.00%	
Other Current Assets (for Investments)	-	0.00%	-	0.00%	0.00	0.00%	-	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.21	0.02%	0.00	0.00%	
Less: Current Liabilities																			
Payable for Investments	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	11.37	0.88%	-	0.00%	
Fund Mgmt Charges Payable	0.00	0.01%	0.00	0.01%	0.00	0.01%	0.01	0.01%	0.01	0.01%	0.03	0.01%	0.03	0.01%	0.11	0.01%	0.00	0.01%	
Other Current Liabilities (for Investments)	0.34	1.43%	0.17	1.00%	0.00	0.00%	0.83	1.12%	1.78	3.12%	1.19	0.40%	3.49	1.21%	20.86	1.61%	0.00	0.00%	
Sub Total (B)	-0.33	-1.39%	0.41	2.35%	0.00	1.12%	1.22	1.64%	-0.37	-0.65%	2.99	0.99%	-1.33	-0.46%	-21.81	-1.68%	0.01	0.14%	
Other Investments (<=25%)																			
Corporate Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Infrastructure Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Equity	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.72	1.26%	7.07	2.35%	12.82	4.44%	75.96	5.87%	-	0.00%	
Mutual Funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	15.19	5.26%	84.96	6.56%	-	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%	-	0.00%	0.72	1.26%	7.07	2.35%	28.02	9.70%	160.93	12.43%	-	0.00%	
Total (A + B + C)	23.98	100.00%	17.28	100.00%	0.08	100.00%	74.26	100.00%	57.11	100.00%	301.08	100.00%	288.93	100.00%	1,295.04	100.00%	6.68	100.00%	
Fund Carried Forward (as per LB2)	23.98		17.28		0.08		74.26		57.11		301.08		288.93		1,295.04		6.68		

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, 2018

PART - B

(₹ Crores)

PARTICULARS	ULGF03518/02/12StableMgFd101	ULGF03018/02/12SecureMgtF10	ULGF03118/02/12DefensiveF101	ULGF03218/02/12BalancedMF101	ULGF03318/02/12GrowthFund10	ULGF00928/03/05SecureMgtF101	ULGF01028/03/05DefensiveF101	ULGF01128/03/05BalancedMF101	ULIF01520/02/08LiquidFdl101
Opening Balance (Market Value)	68.12	101.02	158.82	201.96	1.06	0.08	4.40	14.68	48.72
Add: Inflow during the Quarter	1.46	1.05	2.85	4.49	-	0.00	0.01	0.02	23.12
Increase / (Decrease) Value of Inv [N]	1.07	0.89	-1.11	-4.77	-0.05	0.00	-0.01	-0.28	0.57
Less: Outflow during the Quarter	1.49	33.50	3.92	7.21	0.40	0.00	2.20	6.51	22.11
TOTAL INVESTIBLE FUNDS (MKT VALUE)	69.15	69.47	156.65	194.47	0.61	0.08	2.20	7.90	50.30

INVESTMENT OF UNIT FUND	ULGF03518/02/12StableMgFd101		ULGF03018/02/12SecureMgtF10		ULGF03118/02/12DefensiveF101		ULGF03218/02/12BalancedMF101		ULGF03318/02/12GrowthFund10		ULGF00928/03/05SecureMgtF101		ULGF01028/03/05DefensiveF101		ULGF01128/03/05BalancedMF101		ULIF01520/02/08LiquidFdl101		
	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	1.61	2.33%	23.40	33.69%	37.20	23.75%	34.11	17.54%	-	0.00%	0.08	93.97%	1.35	61.50%	2.14	27.11%	49.38	98.18%	
State Government Securities	15.61	22.58%	-	0.00%	1.23	0.79%	-	0.00%	-	0.00%	-	0.00%	0.11	5.09%	-	0.00%	-	0.00%	
Other Approved Securities	-	0.00%	0.86	1.24%	-	0.00%	0.50	0.26%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Corporate Bonds	27.63	39.96%	12.31	17.72%	39.20	25.02%	29.48	15.16%	-	0.00%	-	0.00%	-	0.00%	0.61	7.75%	-	0.00%	
Infrastructure Bonds	21.21	30.68%	29.87	43.00%	31.89	20.36%	23.10	11.88%	-	0.00%	-	0.00%	0.03	1.46%	0.42	5.28%	-	0.00%	
Equity	-	0.00%	-	0.00%	41.44	26.46%	99.30	51.06%	0.55	91.29%	-	0.00%	0.61	27.81%	3.74	47.33%	-	0.00%	
Money Market Investments	0.70	1.01%	0.92	1.33%	1.13	0.72%	0.16	0.08%	0.02	3.02%	0.00	4.18%	0.03	1.50%	0.35	4.47%	1.54	3.05%	
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)	66.77	96.55%	67.36	96.97%	152.10	97.10%	186.65	95.98%	0.57	94.31%	0.08	98.15%	2.14	97.36%	7.26	91.94%	50.92	101.23%	
Current Assets:																			
Accrued Interest	2.37	3.43%	2.09	3.01%	2.98	1.90%	2.87	1.47%	0.00	0.00%	0.00	1.27%	0.02	0.85%	0.08	1.05%	0.00	0.00%	
Dividend Receivable	-	0.00%	-	0.00%	0.01	0.00%	0.02	0.01%	0.00	0.04%	-	0.00%	0.00	0.01%	0.00	0.01%	-	0.00%	
Bank Balance	0.01	0.01%	0.01	0.02%	0.01	0.01%	0.01	0.01%	0.01	1.65%	0.00	0.61%	0.01	0.46%	0.01	0.13%	0.01	0.02%	
Receivable for Sale of Investments	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.00	0.00%	-	0.00%	0.00	0.05%	0.01	0.09%	-	0.00%	
Other Current Assets (for Investments)	0.01	0.01%	0.01	0.01%	0.02	0.01%	0.04	0.02%	0.00	0.00%	-	0.00%	0.00	0.00%	0.00	0.00%	-	0.00%	
Less: Current Liabilities																			
Payable for Investments	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Fund Mgmt Charges Payable	0.01	0.01%	0.01	0.01%	0.01	0.01%	0.02	0.01%	0.00	0.01%	0.00	0.01%	0.00	0.01%	0.00	0.01%	0.01	0.01%	
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	0.02%	0.00	0.00%	0.00	0.00%	0.62	1.24%	
Sub Total (B)	2.38	3.45%	2.10	3.03%	3.01	1.92%	2.91	1.50%	0.01	1.69%	0.00	1.85%	0.03	1.35%	0.10	1.26%	-0.62	-1.23%	
Other Investments (<=25%)																			
Corporate Bonds	-	0.00%	-	0.00%	-	0.00%	0.05	0.03%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Infrastructure Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Equity	-	0.00%	-	0.00%	1.54	0.98%	3.88	2.00%	0.02	4.01%	-	0.00%	0.03	1.29%	0.25	3.19%	-	0.00%	
Mutual funds	-	0.00%	-	0.00%	-	0.00%	0.97	0.50%	-	0.00%	-	0.00%	-	0.00%	0.29	3.61%	-	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%	1.54	0.98%	4.91	2.52%	0.02	4.01%	-	0.00%	0.03	1.29%	0.54	6.80%	-	0.00%	
Total (A + B + C)	69.15	100.00%	69.47	100.00%	156.65	100.00%	194.47	100.00%	0.61	100.00%	0.08	100.00%	2.20	100.00%	7.90	100.00%	50.30	100.00%	
Fund Carried Forward (as per LB2)	69.15		69.47		156.65		194.47		0.61		0.08		2.20		7.90		50.30		

FORM L-27- ULIP LINKED BSNS

PART - B

FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Registration Number: 101

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

Periodicity of Submission: Quarterly

Statement as on: March 31, 2018

(₹ Crores)

PARTICULARS	ULIF01620/02/08StableMFI101	ULIF01720/02/08SecureMFI101	ULIF01820/02/08DefnsvFdl101	ULIF01920/02/08BalncdMFI101	ULIF02020/02/08EquityMFI101	ULIF02120/02/08GrwthFndl101	ULGF03620/02/12LiquidFdl101	ULGF03720/02/12StableMFI101	ULGF03820/02/12SecureMFI101
Opening Balance (Market Value)	49.23	196.83	111.50	577.61	749.49	3,485.07	55.77	20.34	858.97
Add: Inflow during the Quarter	8.52	17.43	7.44	22.32	30.13	97.37	51.77	0.13	26.10
Increase / (Decrease) Value of Inv (Net)	0.66	2.33	-0.62	-14.83	-36.02	-147.53	0.63	0.26	9.85
Less: Outflow during the Quarter	9.51	21.42	9.37	34.51	45.05	188.74	6.52	0.53	27.24
TOTAL INVESTIBLE FUNDS (MKT VALUE)	48.90	195.17	108.94	550.60	698.54	3246.18	101.64	20.20	867.69

INVESTMENT OF UNIT FUND	ULIF01620/02/08StableMFI101		ULIF01720/02/08SecureMFI101		ULIF01820/02/08DefnsvFdl101		ULIF01920/02/08BalncdMFI101		ULIF02020/02/08EquityMFI101		ULIF02120/02/08GrwthFndl101		ULGF03620/02/12LiquidFdl101		ULGF03720/02/12StableMFI101		ULGF03820/02/12SecureMFI101		
	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	3.99	8.15%	66.15	33.90%	34.11	31.31%	116.76	21.21%	18.37	2.63%	-	0.00%	53.33	52.47%	4.03	19.96%	281.28	32.42%	
State Government Securities	-	0.00%	-	0.00%	0.95	0.87%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Other Approved Securities	-	0.00%	2.30	1.18%	-	0.00%	3.17	0.57%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	7.15	0.82%	
Corporate Bonds	21.11	43.16%	44.71	22.91%	27.26	25.02%	100.15	18.19%	22.15	3.17%	-	0.00%	-	0.00%	5.66	28.01%	197.51	22.76%	
Infrastructure Bonds	19.74	40.37%	72.21	37.00%	11.56	10.61%	32.50	5.90%	12.09	1.73%	-	0.00%	-	0.00%	7.74	38.31%	320.87	36.98%	
Equity	-	0.00%	-	0.00%	28.82	26.45%	257.28	46.73%	562.27	80.49%	2,751.52	84.76%	-	0.00%	-	0.00%	-	0.00%	
Money Market Investments	2.32	4.74%	3.61	1.85%	2.65	2.43%	0.23	0.04%	12.05	1.72%	115.83	3.57%	38.19	37.57%	2.03	10.05%	34.15	3.94%	
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)	47.15	96.42%	188.99	96.83%	105.35	96.70%	510.08	92.64%	626.93	89.75%	2,867.36	88.33%	91.52	90.04%	19.46	96.32%	840.95	96.92%	
Current Assets:																			
Accrued Interest	1.85	3.79%	6.35	3.25%	2.07	1.90%	8.38	1.52%	2.01	0.29%	0.09	0.00%	0.00	0.00%	0.71	3.53%	25.33	2.92%	
Dividend Receivable	-	0.00%	-	0.00%	0.01	0.01%	0.02	0.00%	0.05	0.01%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Bank Balance	0.01	0.02%	0.01	0.01%	0.01	0.01%	0.01	0.00%	0.01	0.00%	0.01	0.00%	0.01	0.01%	0.01	0.05%	0.01	0.00%	
Receivable for Sale of Investments	-	0.00%	-	0.00%	0.07	0.06%	1.83	0.33%	3.82	0.55%	23.88	0.74%	-	0.00%	-	0.00%	-	0.00%	
Other Current Assets (for Investments)	0.15	0.31%	-	0.00%	0.01	0.01%	0.34	0.06%	0.36	0.05%	0.48	0.01%	10.12	9.96%	0.02	0.12%	1.54	0.18%	
Less: Current Liabilities																			
Payable for Investments	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	26.15	0.81%	-	0.00%	-	0.00%	-	0.00%	
Fund Mgmt Charges Payable	0.01	0.01%	0.03	0.01%	0.01	0.01%	0.08	0.01%	0.10	0.01%	0.44	0.01%	0.01	0.01%	0.00	0.01%	0.12	0.01%	
Other Current Liabilities (for Investments)	0.25	0.52%	0.15	0.08%	0.00	0.00%	0.04	0.01%	0.06	0.01%	4.98	0.15%	0.00	0.00%	0.00	0.00%	0.02	0.00%	
Sub Total (B)	1.75	3.58%	6.18	3.17%	2.15	1.97%	10.46	1.90%	6.10	0.87%	-7.12	-0.22%	10.12	9.96%	0.74	3.68%	26.73	3.08%	
Other Investments (<=25%)																			
Corporate Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Infrastructure Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Equity	-	0.00%	-	0.00%	1.45	1.33%	13.96	2.54%	29.84	4.27%	180.76	5.57%	-	0.00%	-	0.00%	-	0.00%	
Mutual funds	-	0.00%	-	0.00%	-	0.00%	16.10	2.92%	35.68	5.11%	205.17	6.32%	-	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%	1.45	1.33%	30.06	5.46%	65.52	9.38%	385.94	11.89%	-	0.00%	-	0.00%	-	0.00%	
Total (A + B + C)	48.90	100.00%	195.17	100.00%	108.94	100.00%	550.60	100.00%	698.54	100.00%	3,246.18	100.00%	101.64	100.00%	20.20	100.00%	867.69	100.00%	
Fund Carried Forward (as per LB2)	48.90		195.17		108.94		550.60		698.54		3,246.18		101.64		20.20		867.69		

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, 2018

PART - B

(₹ Crores)

PARTICULARS	ULGF03920/02/12DefnsvFdlI101	ULGF04020/02/12BalncdMFI101	ULIF02208/10/08LiquidFdlI101	ULIF02308/10/08StableMFI101	ULIF02408/10/08SecureMFI101	ULIF02508/10/08DefnsvFdlI101	ULIF02608/10/08BalncdMFI101	ULIF02708/10/08EquityMFI101	ULIF02808/10/08GrwthFndI101
Opening Balance (Market Value)	684.81	111.83	37.74	30.08	139.62	76.00	365.39	466.57	2,064.94
Add: Inflow during the Quarter	57.55	14.56	21.11	8.15	18.61	4.89	11.35	15.13	59.50
Increase / (Decrease) Value of Inv (Net)	-5.81	-2.58	0.45	0.40	1.59	-0.42	-7.47	-22.80	-86.59
Less: Outflow during the Quarter	4.75	0.81	21.93	8.18	24.72	6.70	26.76	34.70	144.14
TOTAL INVESTIBLE FUNDS (MKT VALUE)	731.80	123.00	37.37	30.45	135.10	73.78	342.51	424.19	1893.72

INVESTMENT OF UNIT FUND	ULGF03920/02/12DefnsvFdlI101		ULGF04020/02/12BalncdMFI101		ULIF02208/10/08LiquidFdlI101		ULIF02308/10/08StableMFI101		ULIF02408/10/08SecureMFI101		ULIF02508/10/08DefnsvFdlI101		ULIF02608/10/08BalncdMFI101		ULIF02708/10/08EquityMFI101		ULIF02808/10/08GrwthFndI101		
	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	169.02	23.10%	22.12	17.98%	37.23	99.62%	6.81	22.35%	46.76	34.61%	18.86	25.56%	73.88	21.57%	10.15	2.39%	-	0.00%	
State Government Securities	8.81	1.20%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.66	0.89%	-	0.00%	-	0.00%	-	0.00%	
Other Approved Securities	-	0.00%	0.30	0.24%	-	0.00%	-	0.00%	1.59	1.18%	-	0.00%	2.05	0.60%	0.30	0.07%	-	0.00%	
Corporate Bonds	219.54	30.00%	16.97	13.79%	-	0.00%	9.50	31.21%	30.13	22.30%	19.63	26.61%	53.27	15.55%	9.72	2.29%	-	0.00%	
Infrastructure Bonds	98.79	13.50%	9.26	7.53%	-	0.00%	10.18	33.42%	49.91	36.94%	12.68	17.19%	24.95	7.29%	10.15	2.39%	-	0.00%	
Equity	192.91	26.36%	55.29	44.95%	-	0.00%	-	0.00%	-	0.00%	19.21	26.04%	175.85	51.34%	343.47	80.97%	1,606.61	84.84%	
Money Market Investments	15.00	2.05%	11.78	9.58%	0.13	0.35%	3.09	10.15%	2.59	1.92%	0.43	0.58%	0.20	0.06%	7.64	1.80%	64.15	3.39%	
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)	704.08	96.21%	115.72	94.08%	37.37	99.97%	29.58	97.14%	130.98	96.95%	71.47	96.87%	330.20	96.41%	381.43	89.92%	1,670.76	88.23%	
Current Assets:																			
Accrued Interest	15.48	2.12%	1.36	1.11%	0.00	0.00%	0.96	3.14%	4.37	3.23%	1.49	2.01%	4.61	1.35%	1.06	0.25%	0.05	0.00%	
Dividend Receivable	0.03	0.00%	0.01	0.01%	-	0.00%	-	0.00%	-	0.00%	0.00	0.00%	0.06	0.02%	0.03	0.01%	-	0.00%	
Bank Balance	0.01	0.00%	0.01	0.01%	0.01	0.03%	0.01	0.03%	0.01	0.01%	0.01	0.01%	0.01	0.00%	0.01	0.00%	0.01	0.00%	
Receivable for Sale of Investments	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.04	0.06%	0.39	0.12%	2.35	0.55%	14.11	0.74%	
Other Current Assets (for Investments)	5.66	0.77%	3.03	2.47%	0.01	0.01%	-	0.00%	-	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	1.04	0.05%	
Less: Current Liabilities																			
Payable for Investments	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Fund Mgmt Charges Payable	0.10	0.01%	0.02	0.01%	0.01	0.01%	0.00	0.01%	0.02	0.01%	0.01	0.01%	0.05	0.01%	0.06	0.01%	0.26	0.01%	
Other Current Liabilities (for Investments)	0.02	0.00%	0.00	0.00%	0.00	0.00%	0.09	0.29%	0.23	0.17%	0.10	0.14%	0.09	0.03%	0.84	0.20%	2.11	0.11%	
Sub Total (B)	21.07	2.88%	4.40	3.57%	0.01	0.03%	0.87	2.86%	4.12	3.05%	1.43	1.94%	4.94	1.44%	2.56	0.60%	-2.65	-0.14%	
Other Investments (<=25%)																			
Corporate Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Infrastructure Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Equity	6.66	0.91%	2.36	1.92%	-	0.00%	-	0.00%	-	0.00%	0.88	1.19%	7.37	2.15%	18.37	4.33%	106.06	5.60%	
Mutual funds	-	0.00%	0.53	0.43%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	21.83	5.15%	119.55	6.31%	
Others	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Sub Total (C)	6.66	0.91%	2.89	2.35%	-	0.00%	-	0.00%	-	0.00%	0.88	1.19%	7.37	2.15%	40.20	9.48%	225.61	11.91%	
Total (A + B + C)	731.80	100.00%	123.00	100.00%	37.37	100.00%	30.45	100.00%	135.10	100.00%	73.78	100.00%	342.51	100.00%	424.19	100.00%	1,893.72	100.00%	
Fund Carried Forward (as per LB2)	731.80		123.00		37.37		30.45		135.10		73.78		342.51		424.19		1,893.72		

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, 2018

PART - B

(₹ Crores)

PARTICULARS	ULGF04311/02/12LiquidFdlI101	ULGF04811/02/12StableMFI101	ULGF04411/02/12SecureMFI101	ULGF04511/02/12DefnsvFdlI101	ULGF04611/02/12BalncdMFI101	ULIF02904/08/08MoneyPlusF101	ULIF03004/08/08BondOprrtFd101	ULIF03204/08/08Large-CapF101	ULIF03104/08/08Mid-capFnd101
Opening Balance (Market Value)	8.91	25.74	136.71	229.49	9.96	12.90	30.51	62.82	76.98
Add: Inflow during the Quarter	27.51	0.51	5.33	21.15	0.86	20.91	3.79	15.53	5.56
Increase / (Decrease) Value of Inv [Net]	0.10	0.35	1.62	-1.88	-0.25	0.16	0.33	-3.17	-6.88
Less: Outflow during the Quarter	27.30	0.85	1.92	15.84	1.22	19.79	4.01	16.15	10.56
TOTAL INVESTIBLE FUNDS (MKT VALUE)	9.22	25.75	141.74	232.93	9.35	14.18	30.62	59.03	65.09

INVESTMENT OF UNIT FUND	ULGF04311/02/12LiquidFdlI101		ULGF04811/02/12StableMFI101		ULGF04411/02/12SecureMFI101		ULGF04511/02/12DefnsvFdlI101		ULGF04611/02/12BalncdMFI101		ULIF02904/08/08MoneyPlusF101		ULIF03004/08/08BondOprrtFd101		ULIF03204/08/08Large-CapF101		ULIF03104/08/08Mid-capFnd101	
	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	8.89	96.37%	1.00	3.87%	47.02	33.17%	56.81	24.39%	1.74	18.58%	12.04	84.93%	17.54	57.27%	0.00	0.00%	-	0.00%
State Government Securities	-	0.00%	-	0.00%	-	0.00%	1.66	0.71%	-	0.00%	-	0.00%	0.41	1.34%	0.00	0.00%	-	0.00%
Other Approved Securities	-	0.00%	-	0.00%	0.94	0.66%	-	0.00%	0.04	0.43%	-	0.00%	-	0.00%	0.00	0.00%	-	0.00%
Corporate Bonds	-	0.00%	11.52	44.75%	32.96	23.25%	68.87	29.57%	0.31	3.35%	-	0.00%	5.22	17.06%	0.00	0.00%	-	0.00%
Infrastructure Bonds	-	0.00%	10.95	42.53%	54.32	38.32%	35.93	15.43%	1.70	18.19%	-	0.00%	1.41	4.61%	0.00	0.00%	-	0.00%
Equity	-	0.00%	-	0.00%	-	0.00%	60.11	25.80%	4.91	52.54%	-	0.00%	-	0.00%	56.11	95.06%	60.29	92.63%
Money Market Investments	0.33	3.53%	1.28	4.96%	1.94	1.37%	2.18	0.94%	0.11	1.23%	2.20	15.50%	3.13	10.21%	1.68	2.84%	0.34	0.53%
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.00	0.00%	-	0.00%
Deposit with Banks	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.00	0.00%	-	0.00%
Sub Total (A)	9.21	99.90%	24.75	96.11%	137.18	96.78%	225.55	96.83%	8.82	94.31%	14.24	100.43%	27.71	90.49%	57.79	97.90%	60.64	93.16%
Current Assets:																		
Accrued Interest	0.00	0.00%	1.00	3.87%	4.41	3.11%	5.13	2.20%	0.12	1.26%	0.19	1.35%	0.82	2.67%	0.00	0.00%	0.00	0.00%
Dividend Receivable	-	0.00%	-	0.00%	-	0.00%	0.01	0.00%	0.00	0.01%	-	0.00%	-	0.00%	0.01	0.01%	0.01	0.01%
Bank Balance	0.01	0.11%	0.01	0.04%	0.01	0.01%	0.01	0.01%	0.01	0.11%	0.01	0.07%	0.01	0.03%	0.01	0.02%	0.01	0.02%
Receivable for Sale of Investments	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.00	0.00%	0.32	0.49%
Other Current Assets (for Investments)	0.00	0.01%	-	0.00%	0.16	0.11%	0.02	0.01%	0.16	1.73%	-	0.00%	-	0.00%	0.04	0.07%	0.37	0.56%
Less: Current Liabilities																		
Payable for Investments	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.00	0.00%	-	0.00%
Fund Mgmt Charges Payable	0.00	0.01%	0.00	0.01%	0.02	0.01%	0.03	0.01%	0.00	0.01%	0.00	0.02%	0.01	0.02%	0.01	0.02%	0.01	0.02%
Other Current Liabilities (for Investments)	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.01	0.00%	0.00	0.00%	0.26	1.83%	0.13	0.42%	0.00	0.01%	0.00	0.01%
Sub Total (B)	0.01	0.10%	1.00	3.89%	4.56	3.22%	5.13	2.20%	0.29	3.10%	-0.06	-0.43%	0.69	2.26%	0.04	0.07%	0.69	1.06%
Other Investments (<=25%)																		
Corporate Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	2.22	7.24%	0.00	0.00%	-	0.00%
Infrastructure Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.00	0.00%	-	0.00%
Equity	-	0.00%	-	0.00%	-	0.00%	2.25	0.96%	0.20	2.09%	-	0.00%	-	0.00%	1.20	2.03%	3.76	5.78%
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.05	0.50%	-	0.00%	-	0.00%	0.00	0.00%	-	0.00%
Others	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.00	0.00%	-	0.00%
Sub Total (C)	-	0.00%	-	0.00%	-	0.00%	2.25	0.96%	0.24	2.59%	-	0.00%	2.22	7.24%	1.20	2.03%	3.76	5.78%
Total (A + B + C)	9.22	100.00%	25.75	100.00%	141.74	100.00%	232.93	100.00%	9.35	100.00%	14.18	100.00%	30.62	100.00%	59.03	100.00%	65.09	100.00%
Fund Carried Forward (as per LB2)	9.22		25.75		141.74		232.93		9.35		14.18		30.62		59.03		65.09	

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, 2018

PART - B

(₹ Crores)

PARTICULARS	ULIF03304/08/08ManagerFnd101	ULIF03501/01/10BlueChipFd101	ULIF03401/01/10IncomeFund101	ULIF03601/01/10OpprntnyFd101	ULIF03701/01/10VantageFnd101	ULIF03901/09/10BalancedFd101	ULIF04126/10/10CaptiGuaFd101	ULIF03801/09/10ShortTrmFd101	ULIF04001/09/10HighestNAV101
Opening Balance (Market Value)	481.67	4,276.14	2,210.02	10,399.82	254.73	5,842.52	13.17	160.15	7,964.95
Add: Inflow during the Quarter	4.57	467.77	382.76	1,863.05	3.74	709.31	-	20.12	11.56
Increase / (Decrease) Value of Inv (Net)	-19.68	-186.34	19.76	-789.83	-7.12	-217.88	-0.41	2.18	-111.30
Less: Outflow during the Quarter	21.74	312.13	233.41	587.43	10.86	363.52	1.43	22.70	511.13
TOTAL INVESTIBLE FUNDS (MKT VALUE)	444.82	4245.44	2379.14	10885.62	240.49	5970.43	11.33	159.75	7354.09

INVESTMENT OF UNIT FUND	ULIF03304/08/08ManagerFnd101		ULIF03501/01/10BlueChipFd101		ULIF03401/01/10IncomeFund101		ULIF03601/01/10OpprntnyFd101		ULIF03701/01/10VantageFnd101		ULIF03901/09/10BalancedFd101		ULIF04126/10/10CaptiGuaFd101		ULIF03801/09/10ShortTrmFd101		ULIF04001/09/10HighestNAV101	
	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	33.16	7.46%	-	0.00%	711.04	29.89%	-	0.00%	26.34	10.95%	749.40	12.55%	1.95	17.24%	-	0.00%	1,400.60	19.05%
State Government Securities	2.07	0.47%	-	0.00%	27.09	1.14%	-	0.00%	0.96	0.40%	-	0.00%	-	0.00%	10.18	6.37%	-	0.00%
Other Approved Securities	1.52	0.34%	-	0.00%	5.05	0.21%	-	0.00%	0.36	0.15%	21.66	0.36%	-	0.00%	-	0.00%	-	0.00%
Corporate Bonds	72.07	16.20%	-	0.00%	998.15	41.95%	-	0.00%	17.08	7.10%	712.97	11.94%	-	0.00%	71.69	44.87%	1,588.56	21.60%
Infrastructure Bonds	27.21	6.12%	-	0.00%	521.34	21.91%	-	0.00%	30.69	12.76%	310.98	5.21%	-	0.00%	65.03	40.71%	1,409.29	19.16%
Equity	290.69	65.35%	3,475.83	81.87%	-	0.00%	8,485.70	77.95%	154.01	64.04%	3,556.86	59.57%	7.98	70.39%	-	0.00%	2,542.97	34.58%
Money Market Investments	4.45	1.00%	323.18	7.61%	3.86	0.16%	1,148.65	10.55%	2.36	0.98%	18.35	0.31%	1.29	11.41%	2.69	1.68%	197.05	2.68%
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)	431.18	96.93%	3,799.00	89.48%	2,266.53	95.27%	9,634.35	88.51%	231.78	96.38%	5,370.21	89.95%	11.22	99.03%	149.59	93.64%	7,138.46	97.07%
Current Assets:																		
Accrued Interest	4.18	0.94%	0.15	0.00%	63.50	2.67%	0.01	0.00%	2.06	0.86%	53.84	0.90%	0.06	0.55%	6.67	4.17%	173.20	2.36%
Dividend Receivable	0.06	0.01%	0.02	0.00%	-	0.00%	4.07	0.04%	0.05	0.02%	0.18	0.00%	-	0.00%	-	0.00%	-	0.00%
Bank Balance	0.01	0.00%	0.03	0.00%	0.02	0.00%	0.01	0.00%	0.01	0.00%	0.01	0.00%	0.01	0.09%	0.01	0.01%	0.01	0.00%
Receivable for Sale of Investments	0.57	0.13%	-	0.00%	-	0.00%	197.81	1.82%	0.27	0.11%	20.40	0.34%	-	0.00%	-	0.00%	-	0.00%
Other Current Assets (for Investments)	0.00	0.00%	61.79	1.46%	34.40	1.45%	285.46	2.62%	0.07	0.03%	97.68	1.64%	-0.00	0.00%	0.26	0.16%	0.04	0.00%
Less: Current Liabilities																		
Payable for Investments	-	0.00%	8.49	0.20%	23.24	0.98%	246.74	2.27%	-	0.00%	7.85	0.13%	-	0.00%	-	0.00%	-	0.00%
Fund Mgmt Charges Payable	0.09	0.02%	0.61	0.01%	0.35	0.01%	1.57	0.01%	0.04	0.01%	0.87	0.01%	0.00	0.01%	0.02	0.01%	1.09	0.01%
Other Current Liabilities (for Investments)	0.93	0.21%	0.13	0.00%	0.07	0.00%	0.33	0.00%	0.01	0.00%	0.17	0.00%	0.11	0.95%	0.13	0.08%	13.70	0.19%
Sub Total (B)	3.81	0.86%	52.76	1.24%	74.26	3.12%	238.72	2.19%	2.42	1.01%	163.23	2.73%	-0.04	-0.32%	6.79	4.25%	158.46	2.15%
Other Investments (<=25%)																		
Corporate Bonds	-	0.00%	-	0.00%	38.35	1.61%	-	0.00%	-	0.00%	3.63	0.06%	-	0.00%	3.38	2.11%	-	0.00%
Infrastructure Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	18.01	0.24%
Equity	9.83	2.21%	122.98	2.90%	-	0.00%	1,012.55	9.30%	6.28	2.61%	201.31	3.37%	0.15	1.29%	-	0.00%	39.16	0.53%
Mutual funds	-	0.00%	270.70	6.38%	-	0.00%	-	0.00%	-	0.00%	232.04	3.89%	-	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)	9.83	2.21%	393.68	9.27%	38.35	1.61%	1,012.55	9.30%	6.28	2.61%	436.99	7.32%	0.15	1.29%	3.38	2.11%	57.17	0.78%
Total (A + B + C)	444.82	100.00%	4,245.44	100.00%	2,379.14	100.00%	10,885.62	100.00%	240.49	100.00%	5,970.43	100.00%	11.33	100.00%	159.75	100.00%	7,354.09	100.00%
Fund Carried Forward (as per LB2)	444.82		4,245.44		2,379.14		10,885.62		240.49		5,970.43		11.33		159.75		7,354.09	

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, 2018

PART - B

(₹ Crores)

PARTICULARS	ULIF04224/01/11PenGuaFnd101	ULIF05110/03/11DiscontdPF101	ULIF05201/10/13DiscontdPF101	ULIF04818/06/12PenSuPls12101	ULIF05301/08/13EquityPlus101	ULIF05601/08/13Bond Funds101	ULIF05501/08/13DivrEqtyFd101	ULIF05801/08/13ConsertvFd101	ULIF06001/04/14PenEqPlsFd101										
Opening Balance (Market Value)	108.54	2,607.73	493.08	2,927.98	40.56	19.78	41.20	13.10	115.76										
Add: Inflow during the Quarter	-	206.98	39.61	220.44	22.71	13.60	27.51	20.07	366.27										
Increase / (Decrease) Value of Inv [Net]	-0.11	35.70	6.33	-76.86	-1.78	0.38	-2.17	0.20	-5.88										
Less: Outflow during the Quarter	10.48	642.15	160.07	228.58	6.51	7.80	6.73	15.54	351.28										
TOTAL INVESTIBLE FUNDS (MKT VALUE)	97.95	2,208.26	378.94	2,842.98	54.98	25.96	59.81	17.82	124.87										
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	Actual Inv.	% Actual	
Approved Investments (>=75%)																			
Central Govt Securities	2.46	2.51%	1,920.73	86.98%	379.20	100.07%	75.23	2.65%	-	0.00%	16.46	63.40%	-	0.00%	9.34	52.40%	-	0.00%	
State Government Securities	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.11	0.44%	-	0.00%	-	0.00%	-	0.00%	
Other Approved Securities	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Corporate Bonds	28.40	28.99%	-	0.00%	-	0.00%	331.12	11.65%	-	0.00%	2.63	10.13%	-	0.00%	3.65	20.46%	-	0.00%	
Infrastructure Bonds	36.09	36.85%	-	0.00%	-	0.00%	770.45	27.10%	0.00	0.00%	3.97	15.30%	-	0.00%	3.16	17.70%	-	0.00%	
Equity	19.18	19.58%	-	0.00%	-	0.00%	1,548.54	54.47%	43.34	78.83%	-	0.00%	46.63	77.96%	-	0.00%	100.47	80.46%	
Money Market Investments	0.44	0.45%	337.43	15.28%	5.95	1.57%	40.96	1.44%	4.49	8.16%	1.66	6.38%	4.33	7.23%	0.52	2.92%	11.17	8.95%	
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)	86.57	88.38%	2,258.17	102.26%	385.14	101.64%	2,766.29	97.30%	47.82	86.99%	24.83	95.65%	50.95	85.19%	16.66	93.49%	111.64	89.41%	
Current Assets:																			
Accrued Interest	3.57	3.65%	42.87	1.94%	8.94	2.36%	45.02	1.58%	0.00	0.00%	0.29	1.11%	0.00	0.00%	0.34	1.92%	0.01	0.01%	
Dividend Receivable	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.00	0.01%	-	0.00%	-	0.00%	-	0.00%	0.01	0.01%	
Bank Balance	0.01	0.01%	0.01	0.00%	0.01	0.00%	0.01	0.00%	0.00	0.00%	0.00	0.01%	0.00	0.00%	0.00	0.01%	0.00	0.00%	
Receivable for Sale of Investments	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.11	0.20%	-	0.00%	-	0.00%	-	0.00%	0.31	0.25%	
Other Current Assets (for Investments)	0.00	0.00%	-	0.00%	-	0.00%	12.02	0.42%	2.91	5.29%	0.84	3.25%	3.02	5.06%	1.00	5.59%	3.32	2.66%	
Less: Current Liabilities																			
Payable for Investments	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Fund Mgmt Charges Payable	0.01	0.01%	0.13	0.01%	0.02	0.01%	0.42	0.01%	0.01	0.01%	0.00	0.01%	0.01	0.01%	0.00	0.01%	0.02	0.01%	
Other Current Liabilities (for Investments)	0.99	1.01%	92.67	4.20%	15.13	3.99%	5.69	0.20%	0.00	0.00%	0.00	0.01%	0.00	0.00%	0.18	1.00%	0.01	0.01%	
Sub Total (B)	2.58	2.63%	-49.91	-2.26%	-6.20	-1.64%	50.94	1.79%	3.02	5.50%	1.13	4.35%	3.02	5.05%	1.16	6.51%	3.62	2.90%	
Other Investments (<=25%)																			
Corporate Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Infrastructure Bonds	8.47	8.64%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Equity	0.33	0.34%	-	0.00%	-	0.00%	25.74	0.91%	2.92	5.31%	-	0.00%	2.67	4.46%	-	0.00%	6.39	5.12%	
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	1.21	2.20%	-	0.00%	3.17	5.30%	-	0.00%	3.21	2.57%	
Others	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Sub Total (C)	8.80	8.99%	-	0.00%	-	0.00%	25.74	0.91%	4.13	7.52%	-	0.00%	5.84	9.76%	-	0.00%	9.60	7.69%	
Total (A + B + C)	97.95	100.00%	2,208.26	100.00%	378.94	100.00%	2,842.98	100.00%	54.98	100.00%	25.96	100.00%	59.81	100.00%	17.82	100.00%	124.87	100.00%	
Fund Carried Forward (as per LB2)	97.95		2,208.26		378.94		2,842.98		54.98		25.96		59.81		17.82		124.87		

FORM L-27- ULIP LINKED BSNS

FORM 3A

PART - B

(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

(₹ Crores)

Statement as on: March 31, 2018

PARTICULARS	ULIF06101/04/14PenIncFund101	ULIF06301/04/15CapGrwthFd101	ULIF06401/04/15CapSecFund101	Total of All Funds
Opening Balance (Market Value)	264.76	26.45	23.15	58,952.90
Add: Inflow during the Quarter	896.46	90.63	93.82	6,602.14
Increase / (Decrease) Value of Inv [Net]	2.55	-1.43	0.29	-1,928.87
Less: Outflow during the Quarter	840.02	85.21	83.08	6,440.77
TOTAL INVESTIBLE FUNDS (MKT VALUE)	323.75	30.43	34.17	57,185.39

INVESTMENT OF UNIT FUND	ULIF06101/04/14PenIncFund101		ULIF06301/04/15CapGrwthFd101		ULIF06401/04/15CapSecFund101		Total of All Funds	
	Actual Inv.	% Actual					Actual Inv.	% Actual
Approved Investments (>=75%)								
Central Govt Securities	112.07	34.61%	-	0.00%	21.19	62.00%	7,767.85	13.58%
State Government Securities	0.64	0.20%	-	0.00%	-	0.00%	116.07	0.20%
Other Approved Securities	2.02	0.62%	-	0.00%	-	0.00%	73.36	0.13%
Corporate Bonds	121.69	37.59%	-	0.00%	4.29	12.54%	5,779.11	10.11%
Infrastructure Bonds	44.24	13.66%	-	0.00%	5.88	17.21%	4,749.80	8.31%
Equity	-	0.00%	24.38	80.12%	-	0.00%	31,733.67	55.49%
Money Market Investments	26.21	8.10%	1.59	5.24%	0.14	0.42%	2,738.19	4.79%
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Deposit with Banks	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Sub Total (A)	306.86	94.78%	25.98	85.36%	31.50	92.17%	52,958.04	92.61%
Current Assets:								
Accrued Interest	7.81	2.41%	0.00	0.00%	0.87	2.54%	583.47	1.02%
Dividend Receivable	-	0.00%	-	0.00%	-	0.00%	4.90	0.01%
Bank Balance	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.81	0.00%
Receivable for Sale of Investments	-	0.00%	-	0.00%	-	0.00%	305.88	0.53%
Other Current Assets (for Investments)	9.06	2.80%	1.15	3.77%	1.82	5.31%	546.18	0.96%
Less: Current Liabilities								
Payable for Investments	-	0.00%	-	0.00%	-	0.00%	380.26	0.66%
Fund Mgmt Charges Payable	0.05	0.01%	0.00	0.01%	0.00	0.01%	7.49	0.01%
Other Current Liabilities (for Investments)	0.03	0.01%	0.00	0.01%	0.00	0.01%	258.23	0.45%
Sub Total (B)	16.79	5.19%	1.14	3.75%	2.68	7.83%	795.24	1.39%
Other Investments (<=25%)								
Corporate Bonds	0.10	0.03%	-	0.00%	-	0.00%	48.33	0.08%
Infrastructure Bonds	-	0.00%	-	0.00%	-	0.00%	26.48	0.05%
Equity	-	0.00%	1.54	5.08%	-	0.00%	2,123.23	3.71%
Mutual funds	-	0.00%	1.77	5.81%	-	0.00%	1,234.07	2.16%
Others	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Sub Total (C)	0.10	0.03%	3.31	10.89%	-	0.00%	3,432.11	6.00%
Total (A + B + C)	323.75	100.00%	30.43	100.00%	34.17	100.00%	57,185.39	100.00%
Fund Carried Forward (as per LB2)	323.75		30.43		34.17		57,185.39	

Notes:

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

Prasun Gajri
Chief Investment Officer

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, 2018

Periodicity of Submission: Quarterly

Statement of NAV of Segregated Funds

PART - C

No	Fund Name	SFIN	Date of Launch	Par/Non Par	Assets Under Management on the above date	NAV as per LB 2	NAV as on the above date	Previous Qtr NAV	2nd Previous Qtr NAV	3rd Previous Qtr NAV	4th Previous Qtr NAV	Return/Yield	3 Year Rolling CAGR	Highest NAV since inception
1	Liquid Fund	ULF00102/01/04LiquidFund101	January 2, 2004	Non Par	55.32	55.9040	55.9040	55.1999	54.4946	53.7786	53.0908	5.30%	6.43%	55.9040
2	Secure Managed Fund	ULF00202/01/04SecureMgfF101	January 2, 2004	Non Par	118.84	56.5639	56.5639	55.8844	56.1063	55.3077	53.9059	4.93%	7.82%	56.5639
3	Defensive Managed Fund	ULF00302/01/04DefensiveF101	January 2, 2004	Non Par	97.81	78.4069	78.4069	78.7594	77.2305	75.5072	73.0435	7.34%	8.62%	79.6060
4	Balanced Managed Fund	ULF00402/01/04BalancedMF101	January 2, 2004	Non Par	421.65	106.1604	106.1604	108.8795	104.8955	102.2131	98.7444	7.51%	8.20%	111.0520
5	Equity Managed Fund	ULF00516/01/06EquityMgfD101	January 17, 2006	Non Par	628.38	143.9597	143.9597	151.4356	139.6849	135.4122	130.0835	10.67%	8.59%	156.6225
6	Growth Fund	ULF00502/01/04GrowthFund101	January 2, 2004	Non Par	2,585.17	166.1071	166.1071	173.4809	160.3848	155.4161	148.9546	11.52%	9.15%	160.6256
7	Liquid Fund	ULF00802/01/04LiquidFund101	January 2, 2004	Non Par	23.98	56.3372	56.3372	55.6344	54.9256	54.2058	53.5134	5.28%	6.41%	56.3372
8	Secure Managed Fund	ULF00902/01/04SecureMgfF101	January 2, 2004	Non Par	74.26	55.7234	55.7234	55.0371	55.2272	54.4316	53.0285	5.08%	7.85%	55.7234
9	Defensive Managed Fund	ULF01002/01/04DefensiveF101	January 2, 2004	Non Par	57.11	71.4599	71.4599	71.7159	70.4276	68.8605	66.5412	7.39%	8.92%	72.5059
10	Balanced Managed Fund	ULF01102/01/04BalancedMF101	January 2, 2004	Non Par	301.08	105.4743	105.4743	107.7968	103.6326	101.0333	96.9704	8.77%	9.36%	109.9341
11	Equity Managed Fund	ULF01316/01/06EquityMgfD101	January 17, 2006	Non Par	288.93	137.7921	137.7921	145.0979	133.9825	129.8796	124.7735	10.43%	8.67%	149.9674
12	Growth Fund	ULF01202/01/04GrowthFund101	January 2, 2004	Non Par	1,295.04	159.5176	159.5176	166.6523	153.9867	149.2120	143.1101	11.40%	9.15%	173.5144
13	Liquid Fund	ULG00111/08/03LiquidFund101	July 23, 2003	Non Par	12.88	57.0041	57.0041	56.2858	55.5597	54.8235	54.1010	5.37%	6.53%	57.0041
14	Secure Managed Fund	ULG00211/08/03SecureMgfF101	July 23, 2003	Non Par	93.86	56.7750	56.7750	56.1102	56.3096	55.5871	54.1726	4.80%	7.66%	56.7750
15	Defensive Managed Fund	ULG00311/08/03DefensiveF101	July 23, 2003	Non Par	246.02	87.7891	87.7891	88.1830	86.5638	84.7863	81.9936	7.07%	8.68%	89.0800
16	Balanced Managed Fund	ULG00411/08/03BalancedMF101	July 23, 2003	Non Par	399.72	133.0236	133.0236	136.2793	130.7911	128.1104	123.6200	7.31%	8.19%	139.0289
17	Secure Managed Fund	ULG00928/03/05SecureMgfF101	March 28, 2005	Non Par	0.08	127.2785	127.2785	125.8446	125.8205	124.3610	122.1512	4.20%	11.64%	125.8446
18	Defensive Managed Fund	ULG01028/03/05DefensiveF101	March 28, 2005	Non Par	2.20	71.3915	71.3915	71.6319	70.0787	68.5559	66.2568	7.75%	8.69%	72.5093
19	Balanced Managed Fund	ULG01128/03/05BalancedMF101	March 28, 2005	Non Par	7.90	94.6516	94.6516	97.3724	93.5438	91.6692	88.6001	6.83%	8.14%	99.4105
20	Stable Managed Fund	ULG00720/06/07StableMgfD101	June 20, 2007	Non Par	35.37	55.2517	55.2517	54.3986	53.8810	53.0813	52.3731	5.90%	6.68%	55.2517
21	Stable Managed Fund	ULF01420/06/07StableMgfD101	June 20, 2007	Non Par	17.28	55.1092	55.1092	54.2596	53.7712	52.9827	52.3908	6.59%	55.1092	55.1092
22	Stable Managed Fund	ULG00620/06/07StableMgfD101	June 20, 2007	Non Par	16.18	53.4517	53.4517	52.6172	52.1155	51.3502	50.6607	5.51%	6.68%	53.4517
23	Sovereign Fund	ULG01620/06/07SovereignF101	June 20, 2007	Non Par	2.68	47.6767	47.6767	47.2530	48.1007	47.7104	46.0192	3.60%	7.00%	48.3054
24	Sovereign Fund	ULG01520/06/07SovereignF101	June 20, 2007	Non Par	0.08	47.9924	47.9924	47.5875	48.4080	48.0249	46.1837	3.27%	7.16%	48.6266
25	Liquid Fund II	ULF01520/02/08LiquidFid101	February 20, 2008	Non Par	50.30	20.8240	20.8240	20.5915	20.3557	20.1156	19.8838	4.73%	5.88%	20.8240
26	Secure Managed Fund II	ULF01720/02/08SecureMF101	February 20, 2008	Non Par	195.17	22.3860	22.3860	22.1187	22.2231	21.9518	21.4090	4.56%	7.45%	22.3860
27	Defensive Managed Fund II	ULF01820/02/08DefensMF101	February 20, 2008	Non Par	108.94	23.0904	23.0904	23.2166	22.8003	22.3451	21.6404	6.70%	8.24%	23.4825
28	Balanced Managed Fund II	ULF01920/02/08BalancedMF101	February 20, 2008	Non Par	550.60	21.3830	21.3830	21.9555	21.1102	20.7671	19.9913	6.96%	7.42%	23.9393
29	Equity Managed Fund II	ULF02020/02/08EquityMF101	February 20, 2008	Non Par	698.54	21.5725	21.5725	22.6867	20.9797	20.3672	19.5925	10.10%	7.86%	23.4526
30	Growth Fund II	ULF02120/02/08GrowthFund101	February 20, 2008	Non Par	3,246.18	18.8550	18.8550	19.6877	18.2317	17.7127	16.9996	10.80%	8.50%	20.4868
31	Stable Managed Fund II	ULF02220/02/08StableMF101	February 20, 2008	Non Par	48.90	20.3273	20.3273	20.0559	19.8607	19.5967	19.3560	5.02%	6.00%	20.3273
32	Money Plus Fund	ULF02904/08/08MoneyPlusF101	August 4, 2008	Non Par	14.18	17.6446	17.6446	17.4554	17.3533	17.3756	16.9584	4.05%	5.45%	17.6446
33	Bond Opportunities Fund	ULF03004/08/08BondOpF101	August 4, 2008	Non Par	30.62	19.3938	19.3938	19.1907	19.3056	19.1185	18.7117	3.65%	6.32%	19.3938
34	Mid-cap Fund	ULF03104/08/08Mid-capFnd101	August 4, 2008	Non Par	65.09	46.3304	46.3304	51.0410	45.6794	42.9203	41.7607	10.94%	14.24%	51.7165
35	Large-cap Fund	ULF03204/08/08Large-CapF101	August 4, 2008	Non Par	59.03	24.7055	24.7055	26.0813	24.2744	23.6985	22.9067	7.85%	5.53%	27.1353
36	Manager's Fund	ULF03304/08/08ManagerFnd101	August 4, 2008	Non Par	444.82	27.3385	27.3385	28.5281	26.9297	26.2806	25.5353	7.08%	8.35%	28.9186
37	Balanced Managed Fund II	ULF02608/10/08BalancedMF101	October 8, 2008	Non Par	342.51	29.8239	29.8239	30.4633	29.3647	28.6277	27.9468	8.27%	8.80%	31.0536
38	Defensive Managed Fund II	ULF02508/10/08DefensMF101	October 8, 2008	Non Par	73.78	25.2992	25.2992	25.4367	24.9806	24.4705	23.6811	6.83%	8.32%	25.7085
39	Equity Managed Fund II	ULF02708/10/08EquityMF101	October 8, 2008	Non Par	424.19	31.9415	31.9415	33.6374	31.1098	30.3902	29.0425	9.98%	8.43%	34.7503
40	Growth Fund II	ULF02808/10/08GrowthFund101	October 8, 2008	Non Par	1,893.72	35.7889	35.7889	37.4192	34.6297	33.6479	32.2924	10.83%	7.83%	38.9413
41	Liquid Fund II	ULF02208/10/08LiquidFid101	October 8, 2008	Non Par	37.37	19.7281	19.7281	19.5079	19.2848	19.0579	18.8396	4.72%	5.91%	19.7281
42	Secure Managed Fund II	ULF02408/10/08SecureMF101	October 8, 2008	Non Par	135.10	22.1385	22.1385	21.8793	21.9787	21.7172	21.1829	4.15%	7.49%	22.1385
43	Stable Managed Fund II	ULF02308/10/08StableMF101	October 8, 2008	Non Par	30.45	19.4631	19.4631	19.2095	19.0097	18.7593	18.5231	5.07%	6.02%	19.4631
44	Income Fund	ULF03401/01/10IncomeFund101	January 5, 2010	Non Par	2,379.14	19.0371	19.0371	18.8822	18.9594	18.7228	18.2591	4.26%	6.89%	19.0385
45	Blue Chip Fund	ULF03501/01/10BlueChipF101	January 5, 2010	Non Par	4,245.44	20.7172	20.7172	21.5455	20.0419	19.2499	18.5948	11.41%	8.76%	22.4857
46	Opportunities Fund	ULF03601/01/10OpportunityF101	January 5, 2010	Non Par	10,885.62	28.7398	28.7398	31.0011	27.8226	26.8219	25.6749	11.94%	14.44%	31.3594
47	Vantage Fund	ULF03701/01/10VantageFnd101	January 5, 2010	Non Par	240.49	22.7088	22.7088	23.3744	22.2915	21.6594	20.7230	9.58%	6.93%	23.9036
48	Highest NAV Guarantee Fund	ULF04001/09/10HighestNAV101	September 8, 2010	Non Par	7,354.09	14.9922	14.9922	15.2171	14.7474	14.4984	14.1770	5.75%	4.65%	15.8222
49	Short Term Fund	ULF03801/09/10ShortTrmF101	September 14, 2010	Non Par	159.75	17.0776	17.0776	16.8466	16.7708	16.5355	16.3056	4.73%	6.15%	17.0776
50	Balanced Fund	ULF03901/09/10BalancedF101	September 8, 2010	Non Par	5,970.43	19.3520	19.3520	20.0803	18.9440	18.5580	17.9086	8.06%	7.37%	20.5904
51	Capital Guarantee Fund	ULF04126/10/10CapGuarF101	November 2, 2010	Non Par	11.33	17.4517	17.4517	18.0622	16.6409	16.3706	15.8862	9.85%	4.44%	18.9287
52	Pension Guarantee Fund I	ULF04224/01/11PenGuarFnd101	February 1, 2011	Non Par	97.95	16.8975	16.8975	16.9190	16.6955	16.4195	16.0911	5.01%	6.72%	17.1015
53	Liquid Fund II	ULF04311/02/12LiquidFid101	February 11, 2012	Non Par	9.22	19.6283	19.6283	19.4093	19.1876	18.9638	18.7460	4.71%	5.77%	19.6283
54	Stable Managed Fund II	ULG04811/02/12StableMF101	February 11, 2012	Non Par	25.75	19.3778	19.3778	19.1139	18.9414	18.6979	18.4719	4.90%	5.91%	19.3778
55	Secure Managed Fund II	ULG04411/02/12SecureMF101	February 11, 2012	Non Par	141.74	22.2779	22.2779	22.0214	22.1107	21.8426	21.3098	4.54%	7.40%	22.2779
56	Defensive Managed Fund II	ULG04511/02/12DefensMF101	February 11, 2012	Non Par	232.93	24.6894	24.6894	24.8935	24.4664	24.0061	23.2912	6.00%	7.01%	25.1638
57	Balanced Managed Fund II	ULG04611/02/12BalancedMF101	February 11, 2012	Non Par	9.35	28.6793	28.6793	29.4768	28.4190	27.8512	26.8657	7.75%	7.76%	30.0665
58	Balanced Managed Fund	ULG03218/02/12BalancedMF101	February 18, 2012	Non Par	194.47	101.8968	101.8968	104.3653	100.6165	98.2569	94.7962	6.49%	8.46%	106.4641
59	Defensive Managed Fund	ULG03118/02/12DefensMF101	February 18, 2012	Non Par	156.65	69.9875	69.9875	70.4712	69.1756	67.7589	65.7292	6.48%	8.23%	71.2623
60	Growth Fund	ULG03318/02/12GrowthFund101	February 18, 2012	Non Par	0.61	159.2461	159.246							

FORM L-29-Details regarding debt securities

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date : March 31, 2018

(₹ Lakhs)

	MARKET VALUE				BOOK VALUE			
	As at March 31, 2018	As % of total for this class	As at March 31, 2017	As % of total for this class	As at March 31, 2018	As % of total for this class	As at March 31, 2017	As % of total for this class
Break down by credit rating								
AAA rated *	3,999,352.69	95.94%	3,041,723.13	94.39%	4,008,539.69	95.96%	3,047,239.70	94.42%
AA or better	129,912.93	3.12%	152,751.89	4.74%	129,193.35	3.09%	152,004.41	4.71%
Rated below AA but above A (A or better)	12,305.14	0.30%	18,665.51	0.58%	12,304.63	0.29%	18,620.99	0.58%
Rated below A but above B	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Any other \$	27,100.00	0.65%	9,411.31	0.29%	27,100.00	0.65%	9,411.31	0.29%
Total	4,168,670.76	100.00%	3,222,551.84	100.00%	4,177,137.67	100.00%	3,227,276.40	100.00%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	468,028.01	11.23%	407,747.10	12.65%	467,322.46	11.19%	406,528.32	12.60%
More than 1 year and upto 3 years	398,436.87	9.56%	423,832.15	13.15%	398,572.41	9.54%	423,756.99	13.13%
More than 3 years and up to 7 years	981,742.44	23.55%	1,223,609.28	37.97%	987,291.46	23.64%	1,229,735.69	38.10%
More than 7 years and up to 10 years	636,411.66	15.27%	462,925.39	14.37%	637,774.31	15.27%	463,688.68	14.37%
More than 10 years and up to 15 years	987,159.00	23.68%	273,683.78	8.49%	988,124.49	23.66%	272,822.52	8.45%
More than 15 years and up to 20 years	228,090.30	5.47%	61,686.19	1.91%	228,439.60	5.47%	61,314.15	1.90%
Above 20 years	468,802.48	11.25%	369,067.94	11.45%	469,612.95	11.24%	369,430.05	11.45%
Total	4,168,670.76	100.00%	3,222,551.84	100.00%	4,177,137.67	100.00%	3,227,276.40	100.00%
Breakdown by type of the issuer								
a. Central Government @	2,431,331.70	58.32%	2,050,501.18	63.63%	2,439,729.02	58.41%	2,055,431.86	63.69%
b. State Government	168,319.12	4.04%	97,542.62	3.03%	169,067.67	4.05%	97,827.98	3.03%
c. Corporate Securities	1,569,019.93	37.64%	1,074,508.03	33.34%	1,568,340.98	37.55%	1,074,016.57	33.28%
Total	4,168,670.76	100.00%	3,222,551.84	100.00%	4,177,137.67	100.00%	3,227,276.40	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, 2018

(₹ Lakhs)

Details regarding debt securities- ULIP

	MARKET VALUE				BOOK VALUE			
	As at March 31, 2018	As % of total for this class	As at March 31, 2017	As % of total for this class	As at March 31, 2018	As % of total for this class	As at March 31, 2017	As % of total for this class
Break down by credit rating								
AAA rated *	2,067,787.24	97.08%	2,007,934.49	96.85%	2,073,943.15	97.14%	1,972,852.54	96.86%
AA or better	54,649.90	2.57%	47,966.03	2.31%	54,312.33	2.54%	47,354.92	2.33%
Rated below AA but above A (A or better)	7,480.82	0.35%	16,948.68	0.82%	6,732.48	0.32%	16,221.01	0.80%
Rated below A but above B	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Any other \$	-	0.00%	300.00	0.01%	-	0.00%	300.00	0.01%
Total	2,129,917.96	100.00%	2,073,149.20	100.00%	2,134,987.96	100.00%	2,036,728.47	100.00%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	478,339.27	22.46%	509,700.78	24.59%	478,459.89	22.41%	509,420.40	25.01%
More than 1 year and upto 3 years	381,785.17	17.92%	217,734.04	10.50%	380,497.44	17.82%	215,873.10	10.60%
More than 3 years and up to 7 years	694,602.93	32.61%	735,359.24	35.47%	696,480.95	32.62%	713,599.82	35.04%
More than 7 years and up to 10 years	272,772.45	12.81%	342,258.24	16.51%	274,660.15	12.86%	333,592.69	16.38%
More than 10 years and up to 15 years	274,881.98	12.91%	198,109.76	9.56%	276,628.85	12.96%	197,313.42	9.69%
More than 15 years and up to 20 years	7,569.74	0.36%	39,639.39	1.91%	7,895.98	0.37%	37,224.47	1.83%
Above 20 years	19,966.42	0.94%	30,347.76	1.46%	20,364.69	0.95%	29,704.58	1.46%
Total	2,129,917.96	100.00%	2,073,149.20	100.00%	2,134,987.96	100.00%	2,036,728.47	100.00%
Breakdown by type of the issuer								
a. Central Government @	1,030,418.38	48.38%	1,054,388.89	50.86%	1,034,160.39	48.44%	1,039,847.62	51.05%
b. State Government	11,607.35	0.54%	9,589.48	0.46%	11,652.19	0.55%	9,401.31	0.46%
c. Corporate Securities	1,087,892.23	51.08%	1,009,170.83	48.68%	1,089,175.37	51.02%	987,479.55	48.48%
Total	2,129,917.96	100.00%	2,073,149.20	100.00%	2,134,987.96	100.00%	2,036,728.47	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, 2018

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, 2018	For the year ended March 31, 2018	For the quarter ended March 31, 2017	For the year ended March 31, 2017
1	HDFC Limited	Holding Company	Investment income Commission expense Sale of investments Charges for hiring training infrastructure facility Dividend paid Name Usage Fees	(192,179) 113 (470,000) 598 - 268,693	(747,284) 543 (1,020,000) 2,177 1,412,379 706,932	(222,047) 133 - 289 - 216,722	(676,770) 642 (867,632) 1,025 1,352,736 583,365
2	HDFC Pension Management Company Limited	Wholly Owned Subsidiary	Income from sharing of resources	(1,164)	(4,954)	(1,116)	(4,357)
3	HDFC International Life and Re Company Ltd	Wholly Owned Subsidiary	Capital infusion	-	-	-	86,353
4	HDFC Asset Management Company Limited	Fellow Subsidiary	Premium income	(2)	(3,564)	(13)	(2,630)
5	HDFC Credila Financial Services Pvt. Ltd.	Fellow Subsidiary	Group Term Insurance Premium Advance	(81)	(81)	-	-
6	HDFC Ergo General Insurance Company Limited	Fellow Subsidiary	Premium income Insurance claim received Insurance premium expenses Purchase of investments Sale of investments	(9,839) (957) 3,986 - (507,967)	(11,523) (7,124) 8,656 101,343 (507,967)	(7,091) (472) 2,438 - -	(7,357) (1,362) 8,512 - (110,944)
7	HDFC Sales Private Limited	Fellow Subsidiary	Commission expense	103,522	282,609	73,378	216,022
8	HDFC Capital Advisors Ltd.	Fellow Subsidiary	Premium income	(54)	(74)	(30)	(30)
9	Standard Life (Mauritius Holdings) 2006 Limited	Investing Company	Dividend paid	-	801,892	-	768,029
10	Key Management Personnel		Premium income Managerial remuneration Dividend paid	- 33,310 -	(421) 133,242 6,567	- 11,707 -	(421) 99,339 2,633
11	Relative of Key Management Personnel		Premium income	-	(27)	(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, 2018	For the year ended March 31, 2018	For the quarter ended March 31, 2017	For the year ended March 31, 2017
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 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 FD against Bank Guarantee	(95,113) (13,658) 3,209,499 - 33,363 7,745 751,021 - 1,423,935 -	(127,586) (257,508) 7,646,003 6,287 101,281 16,900 4,407,001 (3,050,468) 4,067,736 839,501	(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 -

* 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, 2018

Sl. No.	Name of person	Role/designation	Details of change in the period
1	Mr. Deepak S. Parekh	Chairman, Non Executive Director	
2	Sir Gerry Grimstone	Non Executive Director	
3	Mr. Keki M. Mistry	Non Executive Director	
4	Mr. Norman K. Skeoch	Non Executive Director	
5	Ms.Renu Sud Karnad	Non Executive Director	
6	Dr. JJ Irani	Independent Director	Appointed wef August 11, 2017
7	Mr. AKT Chari	Independent Director	Appointed wef August 4, 2017
8	Mr. VK Viswanathan	Independent Director	
9	Mr. Prasad Chandran	Independent Director	
10	Mr. Sumit Bose	Independent Director	
11	Mr. Ranjan Mathai	Independent Director	Appointed wef July 17, 2017
12	Mr. Ketan Dalal	Independent Director	Vacated office on August 1, 2017
13	Mr. Ravi Narain	Independent Director	Vacated office on August 10, 2017
14	Dr. SA Dave	Independent Director	Vacated office on October 12, 2017 and reappointed wef October 25, 2017
15	Mr. James Aird	Alternate to Norman Keith Skeoch	Vacated office on October 12, 2017 Appointed wef February 2, 2018
16	Mr. Luke Savage	Alternate to Sir Gerry Grimstone	
17	Mr. Rushan Abadan	Alternate to Sir Gerry Grimstone	
18	Mr. Amitabh Chaudhry	Managing Director & Chief Executive Officer	
19	Ms.Vibha Padalkar	Executive Director & Chief Financial Officer	
20	Mr. Suresh Badami	Chief Distribution Officer	
21	Mr. Srinivasan Parthasarathy	Senior Executive Vice President, Chief & Appointed Actuary	
22	Mr. Prasun Gajri	Senior Executive Vice President & Chief Investment Officer	
23	Mr. Rajendra Ghag	Senior Executive Vice President & Chief Human Resource Officer	
24	Mr. Subrat Mohanty	Senior Executive Vice President & Head - Strategy, Operations, Business System & Technology and Health	
25	Mr. Sanjeev Kapur	Senior Executive Vice President - Bancassurance and Group Sales	
26	Mr. Sanjay Tripathi	Senior Executive Vice President - Marketing and Products	Vacated office on April 15, 2017
27	Mr. Khushru Sidhwa	Executive Vice President - Audit & Risk Management	
28	Mr. Sanjay Vij	Executive Vice President - Bancassurance	
29	Mr. Narendra Gangan	Executive Vice President, Company Secretary & Head - Compliance & Legal	Appointed wef July 18, 2017
30	Mr. Manish Ghiya	Executive Vice President, Company Secretary & Head - Compliance & Legal	Vacated office on July 17, 2017

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, 2018

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

Item	Description	Adjusted Value (₹ lakhs)
(1)	(2)	
01	Available assets in Policyholders' fund:	10,023,456
	Deduct:	
02	Mathematical reserves	(9,950,467)
03	Other liabilities	-
04	Excess in Policyholders' funds	72,989
05	Available assets in Shareholders' fund:	447,991
	Deduct:	
06	Other liabilities of shareholders' fund	-
07	Excess in Shareholders' funds	447,991
08	Total ASM (04)+(07)	520,981
09	Total RSM	271,731
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: April 17, 2018

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, 2018

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 2018)	Prev. FY (As on 31 Mar 2017)	YTD (As on 31 Mar 2018)	Prev. FY (As on 31 Mar 2017)	YTD (As on 31 Mar 2018)	Prev. FY (As on 31 Mar 2017)	YTD (As on 31 Mar 2018)	Prev. FY (As on 31 Mar 2017)	YTD (As on 31 Mar 2018)	Prev. FY (As on 31 Mar 2017)
1	Investments Assets (As per Form 5)	8,912.18	6,045.37	-	4.76	1,827.07	896.21	22,317.61	19,310.00	33,056.86	26,256.34
2	Gross NPA	-	20.00	-	-	-	-	-	-	-	20.00
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%	0.08%
4	Provision made on NPA	-	11.65	-	-	-	-	-	-	-	11.65
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	-	-	-	0.02	-	-	-	-	-	0.02
7	Net Investment Assets (1-4)	8,912.18	6,033.72	-	4.76	1,827.07	896.21	22,317.61	19,310.00	33,056.86	26,244.69
8	Net NPA (2-4)	-	8.35	-	-	-	-	-	-	-	8.35
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%	0.03%
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, 2018**

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 2018)	Prev. FY (As on 31 Mar 2017)	YTD (As on 31 Mar 2018)	Prev. FY (As on 31 Mar 2017)	YTD (As on 31 Mar 2018)	Prev. FY (As on 31 Mar 2017)	YTD (As on 31 Mar 2018)	Prev. FY (As on 31 Mar 2017)	YTD (As on 31 Mar 2018)	Prev. FY (As on 31 Mar 2017)
1	Investments Assets (As per Form 5)	5,741.68	4,589.36	-	-	1,009.28	809.75	8,982.82	5,875.63	15,733.78	11,274.74
2	Gross NPA	0.00	0.00	-	-	-	-	-	-	0.00	-
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	0.00	0.00	-	-	-	-	-	-	0.00	-
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)	5,741.68	4,589.36	-	-	1,009.28	809.75	8,982.82	5,875.63	15,733.78	11,274.74
8	Net NPA (2-4)	0.00	0.00	-	-	-	-	-	-	0.00	-
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:

- Gross NPA is investments classified as NPA, before any provisions.
- 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
- Net Investment assets is net of 'provisions'.
- Net NPA is gross NPAs less provisions.
- 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, 2018

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 2018)	Prev. FY (As on 31 Mar 2017)	YTD (As on 31 Mar 2018)	Prev. FY (As on 31 Mar 2017)	YTD (As on 31 Mar 2018)	Prev. FY (As on 31 Mar 2017)	YTD (As on 31 Mar 2018)	Prev. FY (As on 31 Mar 2017)	YTD (As on 31 Mar 2018)	Prev. FY (As on 31 Mar 2017)
1	Investments Assets (As per Form 5)	10,603.71	9,896.95	-	-	2,738	2,062	43,843.49	41,841.55	57,185.39	53,800.48
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)	10,603.71	9,896.95	-	-	2,738	2,062	43,843.49	41,841.55	57,185.39	53,800.48
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 amended from time to time.

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, 2018

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Name of the Fund Life Fund

(₹ 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	15,355.71	282.75	1.84%	1.84%	14,466.44	1,354.21	9.36%	9.36%	11,395.22	925.15	8.12%	8.12%
A03	Deposit under Section 7 of Insurance Act, 1938	CDSS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
A04	Treasury Bills	CTRB	949.13	14.64	1.54%	1.54%	977.73	58.73	6.01%	6.01%	747.25	46.83	6.27%	6.27%
B	CENTRAL GOVT. SEC, STATE GOVT OR OTHER APPROVED SECURITIES													
B02	State Government Bonds	SGGB	16.54	0.36	2.18%	2.18%	16.54	1.44	8.70%	8.70%	51.48	7.69	14.93%	14.93%
B04	Other Approved Securities (excluding Infrastructure Investments)	SGOA	490.25	9.82	2.00%	2.00%	456.26	36.91	8.09%	8.09%	413.33	33.96	8.22%	8.22%
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%	24.03	1.93	8.02%	8.02%
C06	Debentures / Bonds / CPs / Loans - (Promoter Group)	HDPG	159.53	1.55	0.97%	0.97%	177.55	19.06	10.73%	10.73%	221.60	19.57	8.83%	8.83%
	TAXABLE BONDS													
C09	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	150.04	3.27	2.18%	2.18%	157.36	13.86	8.81%	8.81%	153.64	14.26	9.28%	9.28%
	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	4.80	8.76%	8.76%	54.78	4.79	8.74%	8.74%
	(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	96.35	1.23	1.27%	1.27%	93.04	6.05	6.51%	6.51%	72.54	13.83	19.06%	19.06%
C20	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	94.07	1.01	1.07%	1.07%	83.63	5.75	6.87%	6.87%	75.33	2.52	3.35%	3.35%
C23	Infrastructure - Debentures / Bonds / CPs / loans - (Promoter Group)	IDPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
C26	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	5,667.35	111.66	1.97%	1.97%	4,680.00	398.80	8.52%	8.52%	3,149.08	278.57	8.85%	8.85%
C28	Infrastructure - PSU - CPs	IPCP	237.38	2.03	0.86%	0.86%	237.38	2.03	0.86%	0.86%	-	-	0.00%	0.00%
C29	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	14.41	0.34	2.36%	2.36%	14.37	1.38	9.59%	9.59%	14.26	1.38	9.66%	9.66%
	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	1.82	-	0.00%	0.00%	1.80	-0.02	-0.99%	-0.99%	15.29	0.10	0.65%	0.65%
C35	Infrastructure - Debentures / Bonds / CPs / loans	IODS	17.99	0.41	2.27%	2.27%	17.98	1.65	9.20%	9.20%	17.98	1.65	9.19%	9.19%
D	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS													
D01	PSU - Equity shares - Quoted	EAEQ	276.72	6.91	2.50%	2.50%	274.67	21.57	7.85%	7.85%	233.44	52.01	22.28%	22.28%
D02	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	3,221.83	51.92	1.61%	1.61%	3,205.68	247.80	7.73%	7.73%	2,687.21	305.27	11.36%	11.36%
D04	Equity Shares (incl. Equity related Instruments) - Promoter Group	EEPG	203.19	0.02	0.01%	0.01%	203.19	2.02	0.99%	0.99%	253.17	53.15	20.99%	20.99%
D09	Corporate Securities - Debentures	ECOS	2,075.46	44.94	2.17%	2.17%	1,750.77	158.69	9.06%	9.06%	1,262.18	118.15	9.36%	9.36%
D08	Corporate Securities - Investment in Subsidiaries	ECIS	121.40	-	0.00%	0.00%	121.40	-	0.00%	0.00%	116.74	-	0.00%	0.00%
	Corporate Securities - Derivative Instruments		-	-0.00	0.00%	0.00%	-	-	0.00%	0.00%	-	20.56	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%	-	-	0.00%	0.00%	12.27	0.98	7.98%	7.98%
D16	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	66.43	1.10	1.66%	1.66%	69.11	4.95	7.16%	7.16%	102.09	7.42	7.26%	7.26%
D17	Deposits - CDs with Scheduled Banks	EDCD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	84.08	4.83	5.75%	5.75%
D18	Deposits - Repo / Reverse Repo	ECMR	155.84	2.26	1.45%	1.45%	232.49	13.78	5.93%	5.93%	273.04	15.99	5.85%	5.85%
D21	CCIL - CBLO	ECBO	405.48	5.61	1.38%	1.38%	359.76	19.78	5.50%	5.50%	509.21	25.54	5.02%	5.02%
D22	Commercial Papers	ECCP	55.79	0.22	0.39%	0.39%	31.25	0.63	2.01%	2.01%	23.82	1.55	6.53%	6.53%
D23	Application Money	ECAM	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
D24	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	39.87	0.90	2.25%	2.25%	44.50	4.07	9.14%	9.14%	63.31	5.81	9.18%	9.18%
D25	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EPPD	-	-	0.00%	0.00%	2.50	0.02	0.82%	0.82%	3.50	0.34	9.83%	9.83%
D29	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	670.76	11.06	1.65%	1.65%	431.93	27.05	6.26%	6.26%	284.22	10.56	3.71%	3.71%
D30	Mutual Funds - (under Insurer's Promoter Group)	EMPG	209.49	2.10	1.00%	1.00%	183.62	6.79	3.70%	3.70%	249.97	2.11	0.84%	0.84%
D39	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - [Private Banks]	EAPB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
D41	Units of Infrastructure Investment Trust	EIIT	37.47	0.84	2.23%	2.23%	36.15	2.07	5.74%	5.74%	-	-	0.00%	0.00%
E	OTHER INVESTMENTS													
E03	Equity Shares (incl Co-op Societies)	OESH	357.24	0.01	0.00%	0.00%	384.90	32.56	8.46%	8.46%	283.71	22.78	8.03%	8.03%
E04	Equity Shares (PSUs & Unlisted)	OEPU	1.56	0.00	0.20%	0.20%	1.30	0.14	10.57%	10.57%	0.61	-0.14	-23.24%	-23.24%
E06	Debentures	OLDB	65.00	1.63	2.51%	2.51%	94.24	7.89	8.37%	8.37%	193.56	19.61	10.13%	10.13%
E11	Venture Fund / SEBI approved Alternate Investment Fund (Category I)	OAFI	4.09	0.02	0.42%	0.42%	3.68	0.52	14.23%	14.23%	6.78	-2.29	-33.82%	-33.82%
E12	Venture Fund / SEBI approved Alternate Investment Fund (Category II)	OAFB	72.88	0.80	1.10%	1.10%	65.53	2.35	3.58%	3.58%	31.49	0.41	1.30%	1.30%
E14	Term Loans (without Charge)	OTLW	-	-	0.00%	0.00%	4.48	0.11	2.38%	2.38%	5.02	0.12	2.35%	2.35%
E15	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	322.43	7.52	2.33%	2.33%
E17	Securitized Assets	OPSA	1.70	0.36	21.01%	21.01%	1.74	1.33	76.30%	76.30%	2.03	0.59	29.31%	29.31%
E10	Preference Shares	OPSH	130.00	-	0.00%	0.00%	130.00	1.95	1.50%	1.50%	130.00	2.27	1.75%	1.75%
E25	Reclassified Approved Investments - Debt (Point 6 under Note for Regulation 4 to 9)	ORAD	40.07	0.83	2.08%	2.08%	37.49	2.09	5.58%	5.58%	-	-	0.00%	0.00%
E26	Reclassified Approved Investments - Equity (Point 6 under Note for Regulation 4 to 9)	ORAE	22.12	-	0.00%	0.00%	21.43	0.02	0.11%	0.11%	-	-	0.00%	0.00%
TOTAL			31,639.76	563.84	1.78%	1.78%	29,226.68	2,471.23	8.46%	8.46%	23,639.67	2,035.75	8.61%	8.61%

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-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, 2018

Name of the Fund Pension & General Annuity and Group Business

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

(₹ Crores)

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year)						
			Investment (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	4,802.44	91.69	1.91%	1.91%	4,314.18	364.47	8.45%	8.45%	3,126.91	253.23	8.10%	8.10%			
A04	Treasury Bills	CTRB	620.92	9.08	1.46%	1.46%	527.25	31.72	6.02%	6.02%	138.92	7.86	5.66%	5.66%			
			-	-	-	-	-	-	-	-	-	-	-	-			
B	CENTRAL GOVT. SEC. STATE GOVT OR OTHER APPROVED SECURITIES																
B02	State Government Bonds	SGGB	1,692.42	34.19	2.02%	2.02%	1,369.80	109.47	7.99%	7.99%	647.81	55.43	8.56%	8.56%			
B04	Other Approved Securities (excluding Infrastructure Investments)	SGOA	173.77	3.38	1.94%	1.94%	159.17	12.45	7.82%	7.82%	89.40	7.37	8.24%	8.24%			
			-	-	-	-	-	-	-	-	-	-	-	-			
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	198.68	3.89	1.96%	1.96%	206.43	19.00	9.20%	9.20%	141.54	12.22	8.63%	8.63%			
	TAXABLE BONDS																
C09	Bonds / Debentures issued by NHB / Institution accredited by NHB	HTDN	586.22	12.06	2.06%	2.06%	501.61	42.29	8.43%	8.43%	412.15	38.34	9.30%	9.30%			
	(c) INFRASTRUCTURE INVESTMENTS																
C19	Infrastructure - PSU - Equity shares - Quoted	ITPE	11.83	0.15	1.31%	1.31%	11.83	0.34	2.84%	2.84%	9.02	1.81	20.09%	20.09%			
C20	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	11.17	0.05	0.42%	0.42%	11.17	0.09	0.84%	0.84%	9.71	0.09	0.95%	0.95%			
C23	Infrastructure - Debentures / Bonds / CPs / loans - (Promoter Group)	IDPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%			
C26	Onshore Rupee Bonds issued by ADB and IFC (Infrastructure-approved)	IORB	0.90	0.02	2.19%	2.19%	0.90	0.08	8.88%	8.88%	0.31	0.09	6.88%	6.88%			
	TAXABLE BONDS																
C27	Infrastructure - PSU - Debentures / Bonds	IPTD	2,615.35	49.47	1.89%	1.89%	2,314.26	194.81	8.42%	8.42%	1,297.86	107.74	8.30%	8.30%			
C28	Infrastructure - PSU - CPs	IPCP	181.85	1.56	0.86%	0.86%	181.85	1.56	0.86%	0.86%	-	-	0.00%	0.00%			
C29	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	114.17	2.42	2.12%	2.12%	84.05	7.42	8.83%	8.83%	70.07	6.34	9.05%	9.05%			
	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	32.16	0.74	2.31%	2.31%	32.16	1.01	3.15%	3.15%	29.35	6.40	21.79%	21.79%			
D02	Corporate Securities - Equity shares (Ordinary) - Quoted	EACE	375.21	-1.77	-0.47%	-0.47%	378.70	6.72	1.78%	1.78%	360.13	37.36	10.37%	10.37%			
D04	Equity Shares (incl. Equity related Instruments) - Promoter Group	EEPG	31.92	0.00	0.01%	0.01%	31.92	0.31	0.98%	0.98%	36.56	6.18	16.90%	16.90%			
D09	Corporate Securities - Debentures	ECOS	2,194.27	45.62	2.08%	2.08%	2,124.21	183.99	8.66%	8.66%	1,765.23	159.02	9.01%	9.01%			
D10	Corporate Securities - Debentures / Bonds/ CPs /Loan - (Promoter Group)	EDPG	35.00	0.89	2.55%	2.55%	35.00	3.62	10.35%	10.35%	45.89	4.76	10.37%	10.37%			
	Corporate Securities - Derivative Instruments		-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	4.73	0.00%	0.00%			
D16	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCL, RBI	ECDB	10.84	0.01	0.11%	0.11%	10.84	0.01	0.11%	0.11%	187.01	17.29	9.25%	9.25%			
D17	Deposits - CDs with Scheduled Banks	EDCD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	64.71	3.14	4.85%	4.85%			
D18	Deposits - Repo / Reverse Repo	ECMR	127.56	1.82	1.42%	1.42%	253.36	15.00	5.92%	5.92%	315.18	19.00	6.03%	6.03%			
D21	CCL - CBO	ECBO	298.79	4.18	1.40%	1.40%	236.18	11.65	4.93%	4.93%	210.54	6.27	2.98%	2.98%			
D22	Commercial Papers	ECCP	42.74	0.166	0.39%	0.39%	42.74	0.166	0.39%	0.39%	-	-	0.00%	0.00%			
D23	Application Money	ECAM	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%			
D24	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	14.91	0.34	2.26%	2.26%	18.31	1.70	9.28%	9.28%	20.00	1.86	9.31%	9.31%			
D25	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EPPD	-	-	0.00%	0.00%	2.50	0.02	0.82%	0.82%	8.23	0.80	9.71%	9.71%			
D29	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	315.63	4.94	1.57%	1.57%	173.90	9.97	5.74%	5.74%	62.66	3.03	4.84%	4.84%			
D30	Mutual Funds - (under Insurer's Promoter Group)	EMPG	172.89	1.82	1.05%	1.05%	130.85	3.40	2.60%	2.60%	43.42	0.67	1.55%	1.55%			
D39	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - [PSU Banks]	EAPS	130.60	2.72	2.08%	2.08%	105.06	5.06	4.82%	4.82%	-	-	0.00%	0.00%			
D39	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - [Private Banks]	EAPB	700.54	15.57	2.22%	2.22%	520.80	46.80	8.99%	8.99%	117.82	2.71	2.30%	2.30%			
D41	Units of Infrastructure Investment Trust	EIIT	57.66	1.31	2.26%	2.26%	49.63	3.04	6.13%	6.13%	-	-	0.00%	0.00%			
			-	-	-	-	-	-	-	-	-	-	-	-			
E	OTHER INVESTMENTS																
E03	Equity Shares (incl Co-op Societies)	OESH	-	-	0.00%	0.00%	-	-	0.00%	0.00%	27.59	-1.25	-4.54%	-4.54%			
E06	Debentures	OLDB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	77.32	9.84	12.73%	12.73%			
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	-	-	0.00%	0.00%	10.00	0.23	2.34%	2.34%	22.20	0.50	2.24%	2.24%			
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		15,550.45	286.33	1.84%	1.84%	13,838.70	1,076.42	7.78%	7.78%	9,338.56	772.82	8.28%	8.28%			

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, 2018

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	6,909.11	95.75	1.39%	1.39%	7,251.14	384.46	5.30%	5.30%	9,499.03	950.35	10.00%	10.00%			
A04	Treasury Bills	CTRB	500.15	7.41	1.48%	1.48%	608.80	36.31	5.96%	5.96%	241.95	15.37	6.35%	6.35%			
B	CENTRAL GOVT. SEC, STATE GOVT OR OTHER APPROVED SECURITIES																
B02	State Government Bonds	SGGB	116.72	2.04	1.75%	1.75%	126.15	8.09	6.41%	6.41%	5.85	2.34	39.94%	39.94%			
B04	Other Approved Securities (excluding Infrastructure Investments)	SGOA	73.25	0.52	0.70%	0.70%	84.73	4.40	5.20%	5.20%	27.69	1.57	5.68%	5.68%			
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%	24.03	1.93	8.02%	8.02%			
C06	Debentures / Bonds / CPs / Loans - (Promoter Group)	HDPG	709.39	10.43	1.47%	1.47%	602.63	36.21	6.01%	6.01%	458.19	46.84	10.22%	10.22%			
	TAXABLE BONDS																
C09	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	1,227.00	19.46	1.59%	1.59%	1,164.72	74.97	6.44%	6.44%	983.69	101.53	10.32%	10.32%			
	(c) INFRASTRUCTURE INVESTMENTS																
C19	Infrastructure - PSU - Equity shares - Quoted	ITPE	1,080.06	-104.58	-9.68%	-9.68%	1,004.74	96.10	9.56%	9.56%	699.85	268.87	38.42%	38.42%			
C20	Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	1,000.83	-183.40	-18.32%	-18.32%	946.28	50.37	5.32%	5.32%	675.05	110.29	16.34%	16.34%			
C26	Onshore Rupee Bonds issued by ADB and IFC (Infrastructure-approved)	IOBR	10.74	0.12	1.10%	1.10%	11.08	0.55	4.96%	4.96%	30.92	4.78	15.45%	15.45%			
	TAXABLE BONDS																
C27	Infrastructure - PSU - Debentures / Bonds	IPTD	3,739.28	54.81	1.47%	1.47%	3,648.29	214.97	5.89%	5.89%	3,072.77	337.43	10.98%	10.98%			
C28	Infrastructure - PSU - CPs	IPCP	94.88	1.07	1.12%	1.12%	61.67	3.03	4.91%	4.91%	36.84	1.61	4.38%	4.38%			
C29	Infrastructure - Other Corporate Securities - Debentures / Bonds	ICTD	836.06	10.04	1.20%	1.20%	856.54	49.92	5.83%	5.83%	680.24	84.06	12.36%	12.36%			
	(d) INFRASTRUCTURE - OTHER INVESTMENTS																
C34	Infrastructure - Equity and Equity related instruments (including unlisted)	IOEQ	156.28	1.81	1.16%	1.16%	138.59	13.44	9.70%	9.70%	322.77	21.86	6.77%	6.77%			
C35	Infrastructure - Debentures / Bonds / CPs / loans	IODS	26.44	0.48	1.80%	1.80%	26.92	2.023	7.52%	7.52%	27.01	3.17	11.75%	11.75%			
D	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS																
D01	PSU - Equity shares - Quoted	EAEQ	2,181.65	-301.90	-13.84%	-13.84%	2,267.58	-59.74	-2.63%	-2.63%	1,993.63	810.94	40.68%	40.68%			
D02	Corporate Securities - Equity shares (Ordinary) - Quoted	EACE	25,966.49	-1,007.46	-3.88%	-3.88%	24,618.55	3,433.04	13.94%	13.94%	20,491.04	4,138.92	20.20%	20.20%			
D04	Equity Shares (incl. Equity related Instruments) - Promoter Group	EEPG	3,003.58	21.86	0.73%	0.73%	2,831.42	741.20	26.18%	26.18%	2,251.47	687.49	30.54%	30.54%			
D07	Corporate Securities - Preference Shares	EPNQ	3.15	0.05	1.53%	1.53%	3.26	0.25	7.76%	7.76%	3.21	0.36	11.17%	11.17%			
D09	Corporate Securities - Debentures	ECOS	3,633.65	56.88	1.57%	1.57%	3,561.88	234.19	6.57%	6.57%	2,916.80	333.13	11.42%	11.42%			
D10	Corporate Securities - Debentures / Bonds / CPs / Loan - (Promoter Group)	EDPG	51.98	0.48	0.93%	0.93%	95.45	6.52	6.84%	6.84%	118.56	14.63	12.34%	12.34%			
D16	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	EACB	-	-	0.00%	0.00%	3.00	0.14	4.59%	4.59%	8.97	0.85	9.48%	9.48%			
D17	Deposits - CDs with Scheduled Banks	EDCD	130.74	2.07	1.58%	1.58%	114.35	7.48	6.54%	6.54%	288.84	23.07	7.99%	7.99%			
D18	Deposits - Repo / Reverse Repo	ECMR	966.03	13.95	1.44%	1.44%	858.89	50.62	5.89%	5.89%	741.65	45.96	6.20%	6.20%			
D21	CCIL - CBLO	ECBO	1,141.01	15.98	1.40%	1.40%	1,349.04	77.63	5.75%	5.75%	770.55	46.27	6.01%	6.01%			
D22	Commercial Papers	ECCP	156.34	2.66	1.70%	1.70%	184.51	12.56	6.81%	6.81%	76.13	6.17	8.10%	8.10%			
D23	Application Money	ECAM	-	-	0.00%	0.00%	-	-	0.00%	0.00%	694.33	0.83	0.12%	0.12%			
D24	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	45.50	0.78	1.72%	1.72%	49.77	3.40	6.83%	6.83%	52.21	5.14	9.84%	9.84%			
D25	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EPD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	5.02	0.18	3.51%	3.51%			
D31	Net Current Assets (Only in respect of ULIP Business)	ENCA	795.24	-	0.00%	0.00%	795.24	-	0.00%	0.00%	954.35	-	0.00%	0.00%			
D41	Units of Infrastructure Investment Trust	EIIT	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%			
E	OTHER INVESTMENTS																
E03	Equity Shares (incl Co-op Societies)	OESH	1,488.23	-269.29	-18.09%	-18.09%	1,644.10	-201.02	-12.23%	-12.23%	1,043.90	274.09	26.26%	26.26%			
E06	Debentures	OLDB	37.81	0.71	1.87%	1.87%	51.35	4.25	8.28%	8.28%	177.74	19.69	11.08%	11.08%			
E04	Equity Shares (PSUs & Unlisted)	OEPU	180.29	-71.09	-39.43%	-39.43%	139.59	-43.42	-31.11%	-31.11%	44.99	30.42	67.62%	67.62%			
E17	Securitized Assets	OPSA	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%			
E19	Passively Managed Equity ETF (Non Promoter Group)	OETF	1,418.17	-79.73	-5.62%	-5.62%	1,283.45	105.50	8.22%	8.22%	627.28	166.65	26.57%	26.57%			
E25	Reclassified Approved Investments - Debt (Point 6 under Note for Regulation 4 to 9)	ORAD	10.06	0.22	2.20%	2.20%	10.12	0.42	4.14%	4.14%	2.90	0.06	2.16%	2.16%			
E26	Reclassified Approved Investments - Equity (Point 6 under Note for Regulation 4 to 9)	ORAE	427.20	-13.49	-3.16%	-3.16%	419.21	-21.53	-5.13%	-5.13%	-	-	0.00%	0.00%			
	TOTAL		58,117.30	-1,711.38	-2.94%	-2.94%	56,813.06	5,326.33	9.38%	9.38%	50,049.46	8,556.85	17.10%	17.10%			

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.
5. Previous year figures have been regrouped/reclassified to conform to current year presentation.

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, 2018

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>								
	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	6.00	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	ECOS	34.76	Apr 27, 2012	CRISIL Ltd	CRISIL AA+	CRISIL AA	Aug 03, 2015	
	9.55% Hindalco Industries Ltd NCD Mat 27-Jun-2022	ECOS	24.77	Jul 17, 2013	CRISIL Ltd	CRISIL AA+	CRISIL AA	Aug 03, 2015	
	9.60% Hindalco Industries Ltd NCD Mat 02-Aug-2022	ECOS	44.39	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	ORAD	20.00	Jan 23, 2015	FITCH Ltd	FITCH AAA	FITCH AA-	Aug 03, 2017	
	8.90% Steel Authority of India Ltd (SAIL) NCD Mat 01/05/2019	ORAD	20.06	May 01, 2009	FITCH Ltd	FITCH AAA	FITCH AA-	Aug 03, 2017	

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, 2018

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>								
	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, 2018

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	ECOS	15.61	Jul 19, 2013	CRISIL Ltd	CRISIL AA+	CRISIL AA	Aug 03, 2015	
	9.55% Hindalco Industries Ltd NCD Mat 27-Jun-2022	ECOS	15.56	Jul 19, 2013	CRISIL Ltd	CRISIL AA+	CRISIL AA	Aug 03, 2015	
	10.35% Torrent Power Ltd Mat 25-Mar-2021 (Series 2A)	IODS	10.54	Mar 26, 2013	CRISIL Ltd	CRISIL AA	CRISIL AA-	Dec 14, 2015	
	10.35% Torrent Power Ltd Mat 25-Mar-2022 (Series 2B)	IODS	10.58	Mar 26, 2013	CRISIL Ltd	CRISIL AA	CRISIL AA-	Dec 14, 2015	
	10.35% Torrent Power Ltd Mat 25-Mar-2023 (Series 2C)	IODS	5.35	Mar 26, 2013	CRISIL Ltd	CRISIL AA	CRISIL AA-	Dec 14, 2015	
	8.15% Tata Steel Ltd NCD Mat 01-Oct-2026	ECOS	24.13	Oct 04, 2016	Brickwork Ratings Ltd	BWR AA+	BWR AA	Oct 28, 2016	
	8.90% Steel Authority of India Ltd (SAIL) NCD Mat 01/05/2019	ORAD	10.08	May 01, 2009	FITCH Ltd	FITCH AAA	FITCH AA-	Aug 03, 2017	

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, 2018

1	Particulars	For the quarter ended March 31, 2018				For the year ended March 31, 2018				For the quarter ended March 31, 2017				For the year ended March 31, 2017			
		Premium (₹ Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (₹ Lakhs)	Premium (₹ Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (₹ Lakhs)	Premium (₹ Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (₹ Lakhs)	Premium (₹ Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (₹ Lakhs)
	First year Premium																
	i Individual Single Premium- (ISP)																
	From 0-10000	22.35	111	111	206.65	67.30	5,573	5,573	693.84	130.10	52,221	52,221	2,769.34	530.54	229,697	229,697	11,852.87
	From 10,000-25,000	56.52	117	117	161.00	121.61	265	265	327.43	38.04	69	69	41.38	111.15	154	154	182.72
	From 25,001-50,000	371.04	727	727	617.21	800.31	1,550	1,550	1,378.35	223.91	422	422	361.59	587.79	1,076	1,076	972.20
	From 50,001- 75,000	135.80	203	203	257.72	256.27	376	376	1,053.15	88.34	118	118	271.31	206.55	278	278	568.31
	From 75,000-100,000	690.59	699	700	990.73	1,433.25	1,444	1,445	2,456.95	313.64	314	314	572.91	811.79	811	811	1,472.79
	From 1,00,001 -1,25,000	125.72	109	112	297.02	218.82	189	192	1,367.67	38.76	32	32	301.89	85.12	72	72	994.47
	Above ₹ 1,25,000	28,896.93	3,232	3,441	18,282.75	42,163.49	5,277	5,486	46,166.80	8,862.64	832	832	12,481.26	25,881.93	2,063	2,063	26,038.86
	ii Individual Single Premium (ISPA)- Annuity																
	From 0-50,000	119.01	323	324	8.16	202.87	544	548	13.80	26.77	72	73	1.62	78.12	208	209	4.89
	From 50,001-100,000	571.73	740	750	38.79	1,043.38	1,370	1,388	70.57	165.63	217	220	10.54	440.35	574	585	28.67
	From 1,00,001-150,000	1,045.71	841	851	71.20	2,062.97	1,663	1,693	139.20	489.61	391	399	31.30	1,167.31	941	964	75.71
	From 150,001- 2,00,000	1,804.69	1,008	1,039	121.43	3,525.12	1,990	2,067	236.49	925.20	532	556	58.31	1,871.59	1,077	1,127	120.19
	From 2,00,001-250,000	1,414.82	631	656	94.63	2,675.98	1,187	1,234	178.51	725.15	325	341	45.34	1,584.02	710	743	100.46
	From 2,50,001 -3,00,000	1,492.64	540	560	101.82	2,755.72	997	1,040	187.83	600.25	219	233	38.87	1,342.13	492	521	88.92
	Above ₹ 3,00,000	38,953.75	3,080	3,291	2,694.67	74,846.33	5,757	6,197	5,188.02	10,427.80	984	1,043	671.69	28,127.84	2,608	2,779	1,860.64
	iii Group Single Premium (GSP)																
	From 0-10,000	(2,986.19)	1.00	277.00	38,503.92	(3,404.19)	5	4,146	68,949.96	(1.14)	1	135	(4,513.36)	(11.36)	3.00	2,085.00	6,605.41
	From 10,000-25,000	5.59	1	536.00	570.97	13.45	4	1,279	1,242.02	2.72	1	216	296.08	8.69	2.00	396.00	740.65
	From 25,001-50,000	15.29	-	623	924.49	51.60	5	2,892	3,738.73	11.52	1	682	836.90	39.79	6.00	1,954.00	1,928.40
	From 50,001- 75,000	18.09	1	417	885.55	52.29	1	1,990	4,076.33	10.10	2	722	768.78	47.06	4.00	2,820.00	3,494.38
	From 75,000-100,000	13.60	-	515	933.74	59.42	1	3,048	5,006.37	11.23	-	608	341.41	50.73	2.00	2,339.00	2,715.69
	From 1,00,001 -1,25,000	21.11	1.00	418	1,185.83	73.45	5	1,202	3,956.89	22.68	-	1,659	1,268.30	69.10	-	4,499.00	3,133.37
	Above ₹ 1,25,000	182,082.41	64.00	8,795,541	7,704,736.11	532,105.56	176	22,632,316	22,738,027.08	144,978.12	49	3,855,101	4,491,360.65	433,369.07	117.00	12,669,111.00	13,804,832.20
	iv Group Single Premium- Annuity- GSPA																
	From 0-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	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 0-10,000	2,174.39	62,232	62,232	1,079,438.91	6,730.56	202,746	202,747	3,491,560.24	2,037.62	58,586	58,583	1,059,629.81	5,835.34	179,982	182,583	2,796,434.52
	From 10,000-25,000	16,659.38	90,764	90,764	2,016,864.68	52,279.65	280,348	280,348	5,881,611.95	18,147.11	92,333	92,369	1,342,169.05	47,446.90	246,012	257,596	3,457,884.66
	From 25,001-50,000	44,953.37	111,262	111,262	1,119,372.54	128,245.61	318,363	318,363	3,066,527.13	46,208.94	112,806	112,849	682,806.98	102,812.41	254,283	255,840	1,680,713.94
	From 50,001- 75,000	13,030.32	22,055	22,055	351,788.36	34,019.45	57,765	57,765	871,158.02	10,429.95	17,529	17,529	172,250.25	23,570.13	39,702	39,717	445,779.09
	From 75,000-100,000	36,255.11	37,581	37,581	406,254.10	98,493.41	102,815	102,815	1,097,515.46	33,828.15	35,122	35,122	310,660.87	74,630.11	78,380	78,382	728,326.88
	From 1,00,001 -1,25,000	4,750.63	4,306	4,306	103,213.03	11,841.21	10,914	10,914	280,927.26	3,544.72	3,320	3,320	49,545.25	8,326.53	7,720	7,719	144,141.20
	Above ₹ 1,25,000	51,825.83	19,205	19,205	672,632.03	130,574.40	48,496	48,496	1,658,149.07	43,439.09	16,316	16,316	421,604.48	94,665.75	35,413	35,413	1,032,696.77
	vi Individual non Single Premium- Annuity- INSPA																
	From 0-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Particulars	For the quarter ended March 31, 2018				For the year ended March 31, 2018				For the quarter ended March 31, 2017				For the year ended March 31, 2017			
	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 0-10,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 25,001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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 0-10,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 25,001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Above ₹ 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
ix Group Yearly Renewable Premium- - GYRP																
From 0-10,000	(26.40)	3	20,142.00	186,121.73	(23.27)	26	27,033	448,835.59	0.80	13.00	1,031.00	97,880.05	1.43	24.00	4,562.00	593,093.89
From 10,000-25,000	3.79	9	2,868.00	1,538.18	12.91	33	13,991	8,468.23	3.46	13.00	1,460.00	2,250.37	11.71	28.00	6,416.00	8,085.54
From 25,001-50,000	8.61	15	2,888.00	4,994.09	34.18	43	18,896	21,997.28	12.94	25.00	13,108.00	10,954.91	28.70	43.00	22,811.00	18,387.83
From 50,001- 75,000	6.43	8	1,742.00	4,421.16	26.59	22	24,924	20,475.33	10.91	13.00	4,875.00	8,982.41	25.64	28.00	18,901.00	18,347.08
From 75,000-100,000	7.86	6	4,506.00	4,550.65	25.29	15	16,289	16,866.18	14.09	12.00	6,963.00	11,670.04	30.12	23.00	18,403.00	22,259.73
From 1,00,001 -1,25,000	16.47	6	9,249.00	9,868.29	33.35	15	16,733	22,988.12	17.56	7.00	11,272.00	10,161.66	40.39	18.00	26,734.00	26,323.41
Above ₹ 1,25,000	3,891.82	60	3,599,625.00	1,643,671.71	11,542.58	220	9,405,306	7,573,007.25	3,493.47	111.00	1,965,058.00	3,444,256.15	8,277.87	218.00	5,562,960.00	6,568,871.35
2 Renewal Premium																
i Individual																
From 0-10,000	122,853.29	50,433	50,435	1,426,516.18	310,442.69	112,203	112,207	3,279,724.16	9,657.29	260,047	267,288	2,845,944.01	29,237.34	608,020	623,433	7,773,090.64
From 10,000-25,000	10,206.91	240,961	243,536	3,481,884.95	29,100.01	613,571	623,254	9,087,802.01	70,127.84	494,657	512,653	4,470,092.90	195,908.23	1,133,426	1,174,041	11,312,338.18
From 25,001-50,000	71,439.89	513,243	523,468	5,675,574.02	210,935.35	1,202,233	1,238,701	13,923,123.33	108,722.86	333,262	335,476	2,050,811.93	301,571.85	755,572	760,749	4,925,466.20
From 50,001- 75,000	129,125.56	388,281	390,064	2,529,037.96	330,911.44	850,866	856,613	5,845,650.36	22,948.91	58,675	58,724	555,577.69	63,635.04	108,595	108,696	1,212,348.90
From 75,000-100,000	28,831.60	71,876	71,932	712,376.49	75,004.04	131,203	131,327	1,518,931.54	73,554.41	87,487	87,491	820,272.47	200,203.67	209,786	209,795	2,008,961.56
From 1,00,001 -1,25,000	90,893.49	106,457	106,462	1,002,214.22	228,308.16	243,705	243,718	2,333,030.03	8,174.80	11,942	11,943	211,261.64	23,621.13	21,593	21,602	427,352.08
Above ₹ 1,25,000	10,340.13	14,727	14,728	254,360.21	28,278.84	26,518	26,520	525,938.73	97,787.53	40,541	40,543	1,136,426.86	260,735.14	94,234	94,243	2,704,246.09
ii Individual- Annuity																
From 0-10,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 25,001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Above ₹ 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
iii Group																
From 0-10,000	(39.25)	2.00	31,459.00	244,853.39	(188.93)	11.00	120,867.00	1,086,718.89	(32.12)	1.00	23,907.00	214,968.74	(128.18)	6.00	101,834.00	817,864.56
From 10,000-25,000	16.80	12.00	9,709.00	86,512.74	62.29	35.00	56,550.00	463,147.23	10.19	5.00	3,840.00	47,581.70	42.83	22.00	23,211.00	214,091.64
From 25,001-50,000	21.05	19.00	9,032.00	89,249.78	77.48	51.00	31,865.00	336,937.96	14.92	9.00	4,377.00	57,263.73	62.15	43.00	31,279.00	265,207.58
From 50,001- 75,000	25.10	18.00	9,833.00	96,052.73	83.20	44.00	30,138.00	302,367.73	13.55	8.00	4,573.00	41,318.44	49.84	34.00	14,934.00	241,598.79
From 75,000-100,000	23.06	13.00	6,444.00	68,672.60	66.76	38.00	17,581.00	227,908.08	7.75	3.00	1,595.00	12,137.69	50.60	21.00	24,891.00	204,586.85
From 1,00,001 -1,25,000	12.41	8.00	2,587.00	15,708.02	46.43	23.00	19,354.00	179,594.37	9.20	4.00	1,058.00	12,369.00	49.43	24.00	23,161.00	392,271.40
Above ₹ 1,25,000	3,467.22	156.00	500,847.00	3,952,911.79	8,352.61	380.00	998,735.00	8,440,102.99	2,128.19	78.00	331,421.00	2,080,345.75	7,407.20	243.00	1,460,683.00	7,116,118.23
iv Group- Annuity																
From 0-10,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 25,001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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, 2018

	Channels	For the quarter ended March 31, 2018			For the year ended March 31, 2018			For the quarter ended March 31, 2017			For the year ended March 31, 2017		
		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	8	2,555	11.24	14	4,118	11.92	5	1,228	0.39	9	2,334	0.74
2	Corporate agents-Banks	25	4,603,383	140.30	65	8,676,330	279.27	3	236,354	12.52	5	796,343	43.66
3	Corporate agents -Others	2	283,807	221.63	20	600,615	498.91	-	3	(0.00)	-	5	0.00
4	Brokers	39	203,712	21.94	157	524,646	70.78	81	300,225	22.67	155	646,962	60.96
5	Micro agents	-	162,238	4.32	2	412,784	10.45	1	51,333	1.15	2	91,553	2.02
6	Direct business	101	7,183,652	1,431.33	313	21,951,552	4,534.70	158	5,273,727	1,449.15	343	16,806,794	4,312.51
7	Common Service Centres(CSC)	-	-	-	-	-	-	-	-	-	-	-	-
	Total(A)	175	12,439,347	1,830.77	571	32,170,045	5,406.03	248	5,862,870	1,485.88	514	18,343,991	4,419.89
1	Referral (B)	-	-	-	-	-	-	-	-	-	-	-	-
	Grand Total (A+B)	175	12,439,347	1,830.77	571	32,170,045	5,406.03	248	5,862,870	1,485.88	514	18,343,991	4,419.89

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, 2018

	Channels	For the quarter ended March 31, 2018		For the year ended March 31, 2018		For the quarter ended March 31, 2017		For the year ended March 31, 2017	
		No. of Policies	Premium (₹ Crores)	No. of Policies	Premium (₹ Crores)	No. of Policies	Premium (₹ Crores)	No. of Policies	Premium (₹ Crores)
1	Individual agents	49,266	321.49	139,067	784.26	96,388	232.61	355,206	650.72
2	Corporate agents-Banks	183,732	1,419.35	514,538	3,493.60	196,413	1,196.46	449,706	2,566.42
3	Corporate agents -Others	25,176	104.29	67,884	285.99	15,285	73.96	35,381	181.53
4	Brokers	12,401	83.47	44,496	227.86	13,569	61.36	39,431	177.69
5	Micro agents	-	-	-	-	-	-	-	-
6	Direct business	89,065	523.12	283,268	1,148.77	70,732	242.01	200,973	623.11
7	Common Service Centres(CSC)	-	-	27	(0.01)	250	0.02	1,196	0.05
8	Insurance Marketing Firm	126	1.76	349	3.05	123	0.48	360	1.57
	Total (A)	359,766	2,453.48	1,049,629	5,943.53	392,760	1,806.90	1,082,253	4,201.09
1	Referral (B)	-	0.02	-	0.05	0	0.01	0	0.04
	Grand Total (A+B)	359,766	2,453.50	1,049,629	5,943.58	392,760	1,806.91	1,082,253	4,201.13

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, 2018

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date : March 31, 2018

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*	279	119,571	1	-	-	-	119,851	518.05
2	Survival benefit	594	455	283	141	45	25	1,543	6.49
3	For Annuities / pension	6,265	23,676	519	148	133	86	30,827	138.98
4	For surrender	-	48,154	110	8	1	2	48,275	1,687.16
5	Other benefits #	-	29,601	5,696	2,416	2,818	2,821	43,352	421.69
1	Death claims \$	-	2,472	879	74	-	-	3,425	190.33
2	Health claims ^	-	802	22	7	-	4	835	5.30

FORM L-39-DATA ON SETTLEMENT OF CLAIMS - GROUP FOR THE QUARTER ENDED MARCH 31, 2018

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	-	10,956	-	-	-	-	10,956	39.28
5	Other benefits ##	-	7,760	-	-	-	-	7,760	622.96
1	Death claims \$	-	25,157	4	-	-	-	25,161	175.03
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 claims beyond 1 month were due to review cases.

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

FORM L-40- : CLAIMS DATA FOR LIFE FOR THE QUARTER ENDED MARCH 31, 2018

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date : March 31, 2018

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	1,084	512	105,054	1,489	4,049	4,082	73,607
2	Claims reported during the period ^{Note 1 a & b}	28,032	1,172	59,448	1,661	34,145	57,566	73,591
3	Claims settled during the period	(28,586)	(835)	(119,851)	(1,543)	(30,827)	(59,231)	(51,112)
4	Claims repudiated during the period	(125)	(3)	-	-	-	-	(1)
	(a) Less than 2 years from the date of acceptance of risk	(119)	(3)	-	-	-	-	(1)
	(b) Greater than 2 years from the date of acceptance of risk	(6)	-	-	-	-	-	-
5	Claims Rejected	(14)	(286)	-	-	-	-	(13)
6	Claims written back	-	(254)	-	-	-	-	-
7	Claims O/S at end of the period	391	306	44,651	1,607	7,367	2,417	96,072
	Less than 3 months	373	296	11,756	503	4,455	2,340	36,886
	3 months to 6 months	9	8	21,030	534	826	27	12,064
	6 months to 1 year	9	1	4,721	285	791	24	14,645
	1 year and above	-	1	7,144	285	1,295	26	32,477

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 99 claims reopened during the quarter, out of which 61 claims have been settled, 8 claim have been closed, 23 claims have been rejected and 7 claims 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, 2018

GRIEVANCE DISPOSAL FOR THE QUARTER ENDING MARCH 31, 2018

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	29	10	-	21	-	196
b)	Policy servicing	6	62	42	-	29	-	290
c)	Proposal processing	1	46	37	-	12	-	368
d)	Survival claims	3	70	47	-	26	-	877
e)	ULIP related	-	5	4	-	2	-	72
f)	Unfair business practices	34	1,448	448	-	1,016	20	5,370
g)	Others	7	87	47	-	39	-	168
Total Number of complaints:		53	1,747	635	-	1,145	20	7,341

*Categorization shown under particulars are subject to change during resolution.

2	Total number of policies upto corresponding period of previous year [#]	1,082,767
3	Total number of claims upto corresponding period of previous year	947,805
4	Total number of policies upto current period	1,050,200
5	Total number of claims upto current period	919,023
6	Total number of policy complaints (current period) per 10,000 policies (current year)	70
7	Total number of claim complaints (current Period) per 10,000 claims registered (current year)	12

[#]Previous year figures have been reclassified.

8	Duration wise pending status	Complaints made by customers	Complaints made by intermediaries	Total
(a)	Upto 7 days	19	-	19
(b)	7-15 days	1	-	1
(c)	15-30 days	-	-	-
(d)	30-90 days	-	-	-
(e)	90 days & beyond	-	-	-
Total Number of complaints:		20	-	20

HDFC Standard Life Insurance Company Limited

L-42- Valuation Basis (Life Insurance) as at March 31, 2018

(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	7.0%	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	6.9%	6.9%
(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	42%	264%
(a.2) Non-participating policies	24%	960%
(a.3) Annuities	26%	36%
(a.4) Unit linked	29%	138%
(a.5) Health insurance	120%	144%
(b) Group Business (unit linked)	77%	480%

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 6.5% 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 2% and 6%.

(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, 2018

(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 is less than the 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 Change, please refer to notes below
2. Expenses Change, please refer to notes below
3. Inflation Change, please refer to notes below

(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 Change, please refer to notes below
3. Inflation Change, please refer to notes below

(9.c) Unit Linked

1. Interest No change
2. Expenses Change, please refer to notes below
3. Inflation Change, please refer to notes below

(9.d) Health

1. Interest No change
2. Expenses Change, please refer to notes below
3. Inflation Change, please refer to notes below

(9.e) Group

1. Interest No change
2. Expenses Change, please refer to notes below
3. Inflation Change, please refer to notes below

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 2018:

Payment Mode	Annual	Half Yearly	Quarterly	Monthly	Single/ Paid Up
All	645	718	861	979	522

For group business, renewal expense of Rs 5.5 to Rs. 15 per member is assumed.

3 Claim expense assumptions

Maturity / Surrender	₹ 112
Death	₹ 2,217

4 The inflation assumption has been changed from 7.5% p.a. to 6.5% p.a.

5 Interest Rate for annuity has been changed to 6.85% p.a., from 7.35% p.a. in the first five years followed by 6.70% p.a.

6 Interest Rate for Par Paid up policies changed from 5.8% to 7.0% in the first five years followed by 6.3% p.a.