



**IRDAI PUBLIC DISCLOSURES**  
FOR THE SIX MONTHS ENDED SEPTEMBER 30, 2017

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

**REVENUE ACCOUNT FOR THE QUARTER ENDED SEPTEMBER 30, 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	Group Pension Variable	Total (A)	Individual & Group Life	Group Variable	Life Group Pension	Individual & Group Pension	Group Pension Variable	Annuity	Health	Total (B)	Individual Life	Individual Pension	Group Life	Group Pension		Total (C)
<b>Premiums earned - net</b>																			
(a) First year premium		2,992,745	72,844	-	3,065,589	1,151,332	-	279,915	(97,508)	-	92,341	1,426,080	6,063,240	301,377	-	(19,308)	-	6,345,309	10,836,978
(b) Renewal premium		9,616,431	470,355	-	10,086,786	2,377,216	-	493,045	(84,028)	-	176,710	2,962,943	11,490,174	2,230,964	-	(245,746)	-	13,475,392	26,525,121
(c) Single premium		60	-	-	60	6,128,788	794,522	1,235,661	2,808,638	1,454,705	652	12,422,966	449,273	21,006	3,512,423	597,909	-	4,580,811	17,003,637
<b>Premium</b>	<b>L-4</b>	<b>12,609,236</b>	<b>543,199</b>	<b>-</b>	<b>13,152,435</b>	<b>9,657,336</b>	<b>794,522</b>	<b>2,008,621</b>	<b>2,627,102</b>	<b>1,454,705</b>	<b>269,703</b>	<b>16,811,989</b>	<b>18,002,687</b>	<b>2,553,347</b>	<b>3,512,423</b>	<b>332,855</b>	<b>-</b>	<b>24,401,312</b>	<b>54,365,736</b>
(d) Reinsurance ceded		(9,054)	-	-	(9,054)	(386,624)	-	-	-	-	(37,335)	(423,959)	(38,417)	-	-	-	-	(38,417)	(471,430)
(e) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Sub Total</b>		<b>12,600,182</b>	<b>543,199</b>	<b>-</b>	<b>13,143,381</b>	<b>9,270,712</b>	<b>794,522</b>	<b>2,008,621</b>	<b>2,627,102</b>	<b>1,454,705</b>	<b>232,368</b>	<b>16,388,030</b>	<b>17,964,270</b>	<b>2,553,347</b>	<b>3,512,423</b>	<b>332,855</b>	<b>-</b>	<b>24,362,895</b>	<b>53,894,306</b>
<b>Income from investments</b>																			
(a) Interest, dividends & rent - gross		3,671,407	354,887	-	4,026,294	1,245,324	246,265	464,273	276,584	286,691	7,165	2,526,302	3,732,621	767,530	624,612	145,788	-	5,270,551	11,823,147
(b) Profit on sale / redemption of investments		2,744,073	1,656	-	2,745,729	21,857	854	4,126	416	184,471	228	211,952	6,101,966	1,170,079	288,104	100,217	-	7,660,366	10,618,047
(c) (Loss on sale / redemption of investments)		(162,739)	-	-	(162,739)	(180)	(4)	-	-	-	-	(184)	(495,364)	(106,983)	(40,859)	(10,302)	-	(653,508)	(816,431)
(d) Transfer / gain on revaluation / change in fair value		-	-	-	-	-	-	-	-	-	-	-	3,020,179	673,808	(81,267)	(31,259)	-	3,581,461	3,581,461
(e) Amortisation of premium / discount on investments		(155,473)	(10,444)	-	(165,917)	958	767	(11,140)	(2,952)	(3,675)	(117)	(16,159)	24,249	8,697	2,868	876	-	36,690	(145,386)
<b>Sub Total</b>		<b>6,097,268</b>	<b>346,099</b>	<b>-</b>	<b>6,443,367</b>	<b>1,267,959</b>	<b>247,882</b>	<b>457,259</b>	<b>274,048</b>	<b>467,487</b>	<b>7,276</b>	<b>2,721,911</b>	<b>12,383,651</b>	<b>2,513,131</b>	<b>793,458</b>	<b>205,320</b>	<b>-</b>	<b>15,895,560</b>	<b>25,060,838</b>
Other income - Contribution from the Shareholders' Account		-	-	-	-	-	9,514	(10,661)	51,225	-	-	50,078	-	-	-	-	-	-	50,078
Income on Unclaimed amount of Policyholders		-	-	-	-	-	-	-	-	-	-	-	147,817	-	-	-	-	147,817	147,817
Other income		54,818	2,951	-	57,769	12,271	4	1,871	-	1,937	725	16,808	45,034	3,783	(7)	-	-	48,810	123,387
<b>TOTAL (A)</b>		<b>18,752,268</b>	<b>892,249</b>	<b>-</b>	<b>19,644,517</b>	<b>10,550,942</b>	<b>1,051,922</b>	<b>2,457,090</b>	<b>2,952,375</b>	<b>1,924,129</b>	<b>240,369</b>	<b>19,176,827</b>	<b>30,540,772</b>	<b>5,070,261</b>	<b>4,305,874</b>	<b>538,175</b>	<b>-</b>	<b>40,455,082</b>	<b>79,276,426</b>
<b>Commission</b>																			
First year commission		744,750	4,307	-	749,057	147,708	-	20,624	-	-	7,476	175,808	1,091,144	15,642	-	-	-	1,106,786	2,031,651
Renewal commission		239,463	6,664	-	246,127	8,015	-	9,052	-	-	7,658	24,725	61,606	16,986	-	-	-	78,592	349,444
Single commission		2	-	-	2	70,888	20	-	-	15,986	2	86,896	5,917	129	594	-	-	6,640	93,538
<b>Sub Total</b>	<b>L-5</b>	<b>984,215</b>	<b>10,971</b>	<b>-</b>	<b>995,186</b>	<b>226,611</b>	<b>20</b>	<b>29,676</b>	<b>-</b>	<b>15,986</b>	<b>15,136</b>	<b>287,429</b>	<b>1,158,667</b>	<b>32,757</b>	<b>594</b>	<b>-</b>	<b>-</b>	<b>1,192,018</b>	<b>2,474,633</b>
Operating expenses related to insurance business	<b>L-6</b>	2,448,718	24,233	-	2,472,951	1,863,793	1,258	47,449	4,161	53,974	105,680	2,076,315	2,584,008	52,550	5,406	(2,809)	-	2,639,155	7,188,421
Provisions for doubtful debts		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bad debts written off		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for tax		(17,104)	-	-	(17,104)	227,772	(650)	-	-	-	12,556	239,678	(190,175)	-	4,327	-	-	(185,848)	36,726
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (net)		(4,830)	-	-	(4,830)	-	-	-	-	-	-	-	-	-	-	-	-	-	(4,830)
(b) Others - Provision for standard and non standard assets		(58,646)	(15)	-	(58,661)	(94)	-	(16)	-	(29)	(8)	(147)	(543)	(78)	-	-	-	(621)	(59,429)
Goods and Services Tax/Service Tax on linked charges		-	-	-	-	-	-	-	-	-	-	-	652,684	77,908	17,577	4,299	-	752,468	752,468
<b>TOTAL (B)</b>		<b>3,352,353</b>	<b>35,189</b>	<b>-</b>	<b>3,387,542</b>	<b>2,318,082</b>	<b>628</b>	<b>77,109</b>	<b>4,161</b>	<b>69,931</b>	<b>133,364</b>	<b>2,603,275</b>	<b>4,204,641</b>	<b>163,137</b>	<b>27,904</b>	<b>1,490</b>	<b>-</b>	<b>4,397,172</b>	<b>10,387,989</b>
Benefits paid (net)	<b>L-7</b>	2,873,172	187,958	-	3,061,130	1,606,345	186,266	24,449	279,567	298,365	27,261	2,422,253	18,506,807	3,253,664	1,628,014	267,193	-	23,655,678	29,139,061
Interim bonuses paid		26,447	1,772	-	28,219	-	-	-	-	-	-	-	-	-	-	-	-	-	28,219
Terminal bonuses paid		457,954	23,837	-	481,791	-	-	-	-	-	-	-	-	-	-	-	-	-	481,791
Change in valuation of liability against life policies in force																			
(a) Gross		11,976,077	557,391	-	12,533,468	8,116,703	868,878	2,186,146	2,668,647	1,408,200	32,370	15,280,944	20,789	14,825	232	(2,520)	-	33,326	27,847,738
(b) Amount ceded in reinsurance		(5,369)	-	-	(5,369)	(2,841,967)	-	-	-	-	(27,145)	(2,869,112)	40	-	-	-	-	40	(2,874,441)
(c) Amount accepted in reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Unit Reserve		-	-	-	-	-	-	-	-	-	-	-	9,048,831	1,036,525	2,601,152	253,124	-	12,939,632	12,939,632
(e) Funds for discontinued policies		-	-	-	-	-	-	-	-	-	-	-	(1,112,529)	269,555	-	-	-	(842,974)	(842,974)
<b>TOTAL (C)</b>		<b>15,328,281</b>	<b>770,958</b>	<b>-</b>	<b>16,099,239</b>	<b>6,881,081</b>	<b>1,055,144</b>	<b>2,210,595</b>	<b>2,948,214</b>	<b>1,706,565</b>	<b>32,486</b>	<b>14,834,085</b>	<b>26,463,938</b>	<b>4,574,569</b>	<b>4,229,398</b>	<b>517,797</b>	<b>-</b>	<b>35,785,702</b>	<b>66,719,026</b>
<b>SURPLUS / (DEFICIT) (D) = (A)-(B)-(C)</b>		<b>71,634</b>	<b>86,102</b>	<b>-</b>	<b>157,736</b>	<b>1,351,779</b>	<b>(3,850)</b>	<b>169,386</b>	<b>-</b>	<b>147,633</b>	<b>74,519</b>	<b>1,739,467</b>	<b>(127,807)</b>	<b>332,555</b>	<b>48,572</b>	<b>18,888</b>	<b>-</b>	<b>272,208</b>	<b>2,169,411</b>
<b>APPROPRIATIONS</b>																			
Transfer to Shareholders' Account		-	-	-	-	1,351,779	(3,850)	169,386	-	147,633	74,519	1,739,467	(127,807)	332,555	48,572	18,888	-	272,208	2,011,675
Transfer to other reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Funds for future appropriation - Provision for lapsed policies unlikely to be revived (Linked Individual)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance being funds for future appropriations (Participating - Life & Pension)		71,634	86,102	-	157,736	-	-	-	-	-	-	-	-	-	-	-	-	-	157,736
<b>TOTAL (D)</b>		<b>71,634</b>	<b>86,102</b>	<b>-</b>	<b>157,736</b>	<b>1,351,779</b>	<b>(3,850)</b>	<b>169,386</b>	<b>-</b>	<b>147,633</b>	<b>74,519</b>	<b>1,739,467</b>	<b>(127,807)</b>	<b>332,555</b>	<b>48,572</b>	<b>18,888</b>	<b>-</b>	<b>272,208</b>	<b>2,169,411</b>
<b>The total surplus as mentioned below :</b>																			
(a) Interim bonuses paid		26,447	1,772	-	28,219	-	-	-	-	-	-	-	-	-	-	-	-	-	28,219
(b) Terminal bonuses paid		457,954	23,837	-	481,791	-	-	-	-	-	-	-	-	-	-	-	-	-	481,791
(c) Allocation of bonus to Policyholders'		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Surplus shown in the Revenue Account		71,634	86,102	-	157,736	1,351,779	(3,850)	169,386	-	147,633	74,519	1,739,467	(127,807)	332,555	48,572	18,888	-	272,208	2,169,411
<b>Total surplus :[(a)+(b)+(c)+(d)]</b>		<b>556,035</b>	<b>111,711</b>	<b>-</b>	<b>667,746</b>	<b>1,351,779</b>	<b>(3,850)</b>	<b>169,386</b>	<b>-</b>	<b>147,633</b>	<b>74,519</b>	<b>1,739,467</b>	<b>(127,807)</b>	<b>332,555</b>	<b>48,572</b>	<b>18,888</b>	<b>-</b>	<b>272,208</b>	<b>2,679,421</b>

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 SIX MONTHS ENDED SEPTEMBER 30, 2017

(₹ '000)																			
Policyholders' Account (Technical Account)																			
Particulars	Schedule	Participating Funds				Non Participating Funds						Unit Linked Funds					Total Policyholder Fund (A + B + C)		
		Individual & Group Life	Individual & Group Pension	Pension Group Variable	Total (A)	Individual & Group Life	Life Group Variable	Individual & Group Pension	Pension Group Variable	Annuity	Health	Total (B)	Individual Life	Individual Pension	Group Life	Group Pension		Total (C)	
<b>Premiums earned - net</b>																			
(a) First year premium		5,010,934	132,748	-	5,143,682	2,051,363	-	391,651	-	-	173,458	2,616,472	9,803,586	441,230	-	-	-	10,244,816	18,004,970
(b) Renewal premium		16,758,669	796,605	-	17,555,274	4,184,509	-	761,976	-	-	293,065	5,239,550	20,589,219	3,989,889	-	-	-	24,579,108	47,373,932
(c) Single premium		124	-	-	124	11,180,278	1,903,331	1,285,661	3,345,218	2,189,583	(547)	19,903,524	834,007	28,534	4,645,529	612,359	-	6,120,429	26,024,077
<b>Premium</b>	<b>L-4</b>	<b>21,769,727</b>	<b>929,353</b>	<b>-</b>	<b>22,699,080</b>	<b>17,416,150</b>	<b>1,903,331</b>	<b>2,439,288</b>	<b>3,345,218</b>	<b>2,189,583</b>	<b>465,976</b>	<b>27,759,546</b>	<b>31,226,812</b>	<b>4,459,653</b>	<b>4,645,529</b>	<b>612,359</b>	<b>-</b>	<b>40,944,353</b>	<b>91,402,979</b>
(d) Reinsurance ceded		(16,463)	-	-	(16,463)	(723,562)	-	-	-	-	(74,697)	(798,259)	(78,637)	-	-	-	-	(78,637)	(893,359)
(e) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Sub Total</b>		<b>21,753,264</b>	<b>929,353</b>	<b>-</b>	<b>22,682,617</b>	<b>16,692,588</b>	<b>1,903,331</b>	<b>2,439,288</b>	<b>3,345,218</b>	<b>2,189,583</b>	<b>391,279</b>	<b>26,961,287</b>	<b>31,148,175</b>	<b>4,459,653</b>	<b>4,645,529</b>	<b>612,359</b>	<b>-</b>	<b>40,865,716</b>	<b>90,509,620</b>
<b>Income from investments</b>																			
(a) Interest, dividends & rent - gross		7,204,168	703,159	-	7,907,327	2,350,866	471,093	895,558	506,829	549,214	14,059	4,787,619	7,730,899	1,599,840	1,249,876	293,841	-	10,874,456	23,569,402
(b) Profit on sale/redemption of investments		3,995,066	17,196	-	4,012,262	66,098	7,797	17,643	8,580	202,016	798	302,932	12,313,453	3,205,451	550,400	189,297	-	16,258,601	20,573,795
(c) (Loss on sale/redemption of investments)		(181,000)	-	-	(181,000)	(180)	(4)	-	-	-	-	(184)	(830,716)	(178,200)	(79,259)	(21,988)	-	(1,110,783)	(1,291,967)
(d) Transfer/gain on revaluation/change in fair value		-	-	-	-	-	-	-	-	-	-	-	8,547,743	1,345,982	241,130	37,869	-	10,172,724	10,172,724
(e) Amortisation of premium/discount on investments		(271,804)	(19,585)	-	(291,389)	6,230	1,931	(18,508)	(3,213)	(7,697)	(232)	(21,489)	46,922	17,384	5,663	1,742	-	71,711	(241,147)
<b>Sub Total</b>		<b>10,746,430</b>	<b>700,790</b>	<b>-</b>	<b>11,447,220</b>	<b>2,423,014</b>	<b>480,817</b>	<b>894,693</b>	<b>512,196</b>	<b>743,533</b>	<b>14,625</b>	<b>5,068,878</b>	<b>27,808,301</b>	<b>5,989,837</b>	<b>1,967,810</b>	<b>500,761</b>	<b>-</b>	<b>36,266,709</b>	<b>52,782,807</b>
Other income - Contribution from the Shareholders' Account		-	-	-	-	-	9,514	-	64,695	-	-	74,209	-	-	-	-	-	-	74,209
Income on Unclaimed amount of Policyholders		-	-	-	-	-	-	-	-	-	-	246,520	-	-	-	-	-	246,520	246,520
Other income		152,166	4,536	-	156,702	20,135	-	2,848	-	2,590	1,168	26,741	347,862	5,440	-	-	-	353,302	536,745
<b>TOTAL (A)</b>		<b>32,651,860</b>	<b>1,634,679</b>	<b>-</b>	<b>34,286,539</b>	<b>19,135,737</b>	<b>2,393,662</b>	<b>3,336,829</b>	<b>3,922,109</b>	<b>2,935,706</b>	<b>407,072</b>	<b>32,131,115</b>	<b>59,550,858</b>	<b>10,454,930</b>	<b>6,613,339</b>	<b>1,113,120</b>	<b>-</b>	<b>77,732,247</b>	<b>144,149,901</b>
<b>Commission</b>																			
First year commission		1,242,401	7,709	-	1,250,110	222,313	-	29,116	-	-	15,211	266,640	1,783,806	22,576	-	-	-	1,806,382	3,323,132
Renewal commission		409,015	10,875	-	419,890	13,740	-	14,144	-	-	12,960	40,844	109,517	29,959	-	-	-	139,476	600,210
Single commission		2	-	-	2	81,513	(253)	-	-	20,624	2	101,886	10,701	185	1,169	-	-	12,055	113,943
<b>Sub Total</b>	<b>L-5</b>	<b>1,651,418</b>	<b>18,584</b>	<b>-</b>	<b>1,670,002</b>	<b>317,566</b>	<b>(253)</b>	<b>43,260</b>	<b>-</b>	<b>20,624</b>	<b>28,173</b>	<b>409,370</b>	<b>1,904,024</b>	<b>52,720</b>	<b>1,169</b>	<b>-</b>	<b>-</b>	<b>1,957,913</b>	<b>4,037,285</b>
Operating expenses related to insurance business	<b>L-6</b>	4,490,955	49,297	-	4,540,252	3,255,980	2,934	71,245	5,115	85,366	213,020	3,633,660	4,554,282	89,966	7,125	937	-	4,652,310	12,826,222
Provisions for doubtful debts		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bad debts written off		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for tax		15,902	-	-	15,902	429,599	(1)	-	-	-	16,498	446,096	(246,737)	-	8,366	-	-	(238,371)	223,627
Provisions (other than taxation)																			
(a) For diminution in the value of investments (net)		(4,983)	-	-	(4,983)	-	-	-	-	-	-	-	-	-	-	-	-	-	(4,983)
(b) Others - Provision for standard and non standard assets		(58,715)	(17)	-	(58,732)	(86)	-	(18)	-	(27)	(6)	(137)	(564)	(101)	-	-	-	(665)	(59,534)
Goods and Services Tax/Service Tax on linked charges		-	-	-	-	-	-	-	-	-	-	-	1,142,217	135,949	31,434	7,708	-	1,317,308	1,317,308
<b>TOTAL (B)</b>		<b>6,094,577</b>	<b>67,864</b>	<b>-</b>	<b>6,162,441</b>	<b>4,003,059</b>	<b>2,680</b>	<b>114,487</b>	<b>5,115</b>	<b>105,963</b>	<b>257,685</b>	<b>4,488,989</b>	<b>7,353,222</b>	<b>278,534</b>	<b>48,094</b>	<b>8,645</b>	<b>-</b>	<b>7,688,495</b>	<b>18,339,925</b>
Benefits paid (net)	<b>L-7</b>	5,158,645	367,661	-	5,526,306	2,830,618	361,612	45,219	441,688	502,491	60,118	4,241,746	35,084,694	6,583,196	2,829,265	590,880	-	45,088,035	54,856,087
Interim bonuses paid		73,351	3,455	-	76,806	-	-	-	-	-	-	-	-	-	-	-	-	-	76,806
Terminal bonuses paid		827,903	42,687	-	870,590	-	-	-	-	-	-	-	-	-	-	-	-	-	870,590
Change in valuation of liability against life policies in force																			
(a) Gross		20,046,331	986,017	-	21,032,348	13,064,822	2,029,370	3,007,737	3,475,306	2,137,413	36,279	23,750,927	78,194	23,065	7,726	(11,917)	-	97,068	44,880,343
(b) Amount ceded in reinsurance		(5,305)	-	-	(5,305)	(3,312,346)	-	-	-	-	(44,925)	(3,357,271)	3,344	-	-	-	-	3,344	(3,359,232)
(c) Amount accepted in reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Unit Reserve		-	-	-	-	-	-	-	-	-	-	-	15,459,558	1,778,986	3,618,320	464,149	-	21,321,013	21,321,013
(e) Funds for discontinued policies		-	-	-	-	-	-	-	-	-	-	-	892,800	1,090,229	-	-	-	1,983,029	1,983,029
<b>TOTAL (C)</b>		<b>26,100,925</b>	<b>1,399,820</b>	<b>-</b>	<b>27,500,745</b>	<b>12,583,094</b>	<b>2,390,982</b>	<b>3,052,956</b>	<b>3,916,994</b>	<b>2,639,904</b>	<b>51,472</b>	<b>24,635,402</b>	<b>51,518,590</b>	<b>9,475,476</b>	<b>6,455,311</b>	<b>1,043,112</b>	<b>-</b>	<b>68,492,489</b>	<b>120,628,636</b>
<b>SURPLUS / (DEFICIT) (D) = (A)-(B)-(C)</b>		<b>456,358</b>	<b>166,995</b>	<b>-</b>	<b>623,353</b>	<b>2,549,584</b>	<b>-</b>	<b>169,386</b>	<b>-</b>	<b>189,839</b>	<b>97,915</b>	<b>3,006,724</b>	<b>679,046</b>	<b>700,920</b>	<b>109,934</b>	<b>61,363</b>	<b>-</b>	<b>1,551,263</b>	<b>5,181,340</b>
<b>APPROPRIATIONS</b>																			
Transfer to Shareholders' Account		-	-	-	-	2,549,584	-	169,386	-	189,839	97,915	3,006,724	679,046	700,920	109,934	61,363	-	1,551,263	4,557,987
Transfer to other reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Funds for Future Appropriation - Provision for lapsed policies unlikely to be revived (Linked Individual)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations (Participating - Life & Pension)		456,358	166,995	-	623,353	-	-	-	-	-	-	-	-	-	-	-	-	-	623,353
<b>TOTAL (D)</b>		<b>456,358</b>	<b>166,995</b>	<b>-</b>	<b>623,353</b>	<b>2,549,584</b>	<b>-</b>	<b>169,386</b>	<b>-</b>	<b>189,839</b>	<b>97,915</b>	<b>3,006,724</b>	<b>679,046</b>	<b>700,920</b>	<b>109,934</b>	<b>61,363</b>	<b>-</b>	<b>1,551,263</b>	<b>5,181,340</b>
<b>The total surplus as mentioned below :</b>																			
(a) Interim bonuses paid		73,351	3,455	-	76,806	-	-	-	-	-	-	-	-	-	-	-	-	-	76,806
(b) Terminal bonuses paid		827,903	42,687	-	870,590	-	-	-	-	-	-	-	-	-	-	-	-	-	870,590
(c) Allocation of bonus to Policyholders		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Surplus shown in the Revenue account		456,358	166,995	-	623,353	2,549,584	-	169,386	-	189,839	97,915	3,006,724	679,046	700,920	109,934	61,363	-	1,551,263	5,181,340
<b>(e) Total Surplus :[(a)+(b)+(c)+(d)]</b>		<b>1,357,612</b>	<b>213,137</b>	<b>-</b>	<b>1,570,749</b>	<b>2,549,584</b>	<b>-</b>	<b>169,386</b>	<b>-</b>	<b>189,839</b>	<b>97,915</b>	<b>3,006,724</b>	<b>679,046</b>	<b>700,920</b>	<b>109,934</b>	<b>61,363</b>	<b>-</b>	<b>1,551,263</b>	<b>6,128,736</b>

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 SEPTEMBER 30, 2016

## Policyholders' Account (Technical Account)

(₹ '000)

Particulars	Schedule	Participating Funds				Non Participating Funds							Unit Linked Funds					Total Policyholder Fund (A + B + C)
		Individual & Group Life	Individual & Group Pension	Group Pension Variable	Total (A)	Individual & Group Life	Life Group Variable	Individual & Group Pension	Group Pension Variable	Annuity	Health	Total (B)	Individual Life	Individual Pension	Group Life	Group Pension	Total (C)	
<b>Premiums earned - net</b>																		
(a) First year premium		2,578,863	125,113	-	2,703,976	779,210	-	195,373	(76,103)	-	112,874	1,011,354	3,293,227	298,096	-	(18,320)	3,573,003	7,288,333
(b) Renewal premium		8,379,836	331,703	-	8,711,539	2,091,573	-	330,741	(263,521)	-	72,898	2,231,691	11,512,102	2,293,066	-	(537,630)	13,267,538	24,210,768
(c) Single premium		-	9,800	-	9,800	4,469,027	993,570	1,995,077	1,868,929	754,271	(1,438)	10,079,436	202,404	335,795	1,463,342	734,963	2,736,504	12,825,740
<b>Premium</b>	<b>L-4</b>	<b>10,958,699</b>	<b>466,616</b>	<b>-</b>	<b>11,425,315</b>	<b>7,339,810</b>	<b>993,570</b>	<b>2,521,191</b>	<b>1,529,305</b>	<b>754,271</b>	<b>184,334</b>	<b>13,322,481</b>	<b>15,007,733</b>	<b>2,926,957</b>	<b>1,463,342</b>	<b>179,013</b>	<b>19,577,045</b>	<b>44,324,841</b>
(d) Reinsurance ceded		(8,775)	-	-	(8,775)	(322,775)	-	-	-	-	(79,939)	(402,714)	(47,334)	-	-	-	(47,334)	(458,823)
(e) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Sub Total</b>		<b>10,949,924</b>	<b>466,616</b>	<b>-</b>	<b>11,416,540</b>	<b>7,017,035</b>	<b>993,570</b>	<b>2,521,191</b>	<b>1,529,305</b>	<b>754,271</b>	<b>104,395</b>	<b>12,919,767</b>	<b>14,960,399</b>	<b>2,926,957</b>	<b>1,463,342</b>	<b>179,013</b>	<b>19,529,711</b>	<b>43,866,018</b>
<b>Income from investments</b>																		
(a) Interest, dividends & rent - gross		3,046,045	305,777	-	3,351,822	825,519	159,840	317,265	139,667	219,477	6,594	1,668,362	3,604,320	691,937	548,809	133,463	4,978,529	9,998,713
(b) Profit on sale / redemption of investments		2,517,751	346,348	-	2,864,099	120,789	3,249	11,502	902	1,464	45	137,951	7,794,158	2,285,484	350,725	100,434	10,530,801	13,532,851
(c) (Loss on sale / redemption of investments)		(119,526)	(9,686)	-	(129,212)	(108)	-	-	-	(9)	-	(117)	(526,636)	(211,014)	(9,207)	(1,948)	(748,805)	(878,134)
(d) Transfer / gain on revaluation / change in fair value		-	-	-	-	-	-	-	-	-	-	-	10,594,169	1,622,457	968,190	250,913	13,435,729	13,435,729
(e) Amortisation of premium / discount on investments		(79,049)	(5,695)	-	(84,744)	5,140	4,218	336	3,653	(3,417)	(159)	9,771	23,701	9,735	2,653	1,614	37,703	(37,270)
<b>Sub Total</b>		<b>5,365,221</b>	<b>636,744</b>	<b>-</b>	<b>6,001,965</b>	<b>951,340</b>	<b>167,307</b>	<b>329,103</b>	<b>144,222</b>	<b>217,515</b>	<b>6,480</b>	<b>1,815,967</b>	<b>21,489,712</b>	<b>4,398,599</b>	<b>1,861,170</b>	<b>484,476</b>	<b>28,233,957</b>	<b>36,051,889</b>
Other income - Contribution from the Shareholders' Account		-	-	-	-	-	-	-	16,965	(34,654)	57,406	39,717	-	-	-	-	-	39,717
Income on Unclaimed amount of Policyholders		-	-	-	-	-	-	-	-	-	-	-	150,878	-	-	-	150,878	150,878
Other income		41,590	1,637	-	43,227	7,310	3	883	-	242	530	8,968	13,905	3,474	(1)	-	17,378	69,573
<b>TOTAL (A)</b>		<b>16,356,735</b>	<b>1,104,997</b>	<b>-</b>	<b>17,461,732</b>	<b>7,975,685</b>	<b>1,160,880</b>	<b>2,851,177</b>	<b>1,690,492</b>	<b>937,374</b>	<b>168,811</b>	<b>14,784,419</b>	<b>36,614,894</b>	<b>7,329,030</b>	<b>3,324,511</b>	<b>663,489</b>	<b>47,931,924</b>	<b>80,178,075</b>
<b>Commission</b>																		
First year commission		612,368	7,635	-	620,003	84,354	-	14,313	-	-	12,932	111,599	535,876	15,883	-	-	551,759	1,283,361
Renewal commission		217,440	4,617	-	222,057	6,086	-	5,934	-	-	3,905	15,925	63,027	18,691	-	-	81,718	319,700
Single commission		-	-	-	-	735	123	-	-	5,955	4	6,817	2,865	2,712	-	-	5,577	12,394
<b>Sub Total</b>	<b>L-5</b>	<b>829,808</b>	<b>12,252</b>	<b>-</b>	<b>842,060</b>	<b>91,175</b>	<b>123</b>	<b>20,247</b>	<b>-</b>	<b>5,955</b>	<b>16,841</b>	<b>134,341</b>	<b>601,768</b>	<b>37,286</b>	<b>-</b>	<b>-</b>	<b>639,054</b>	<b>1,615,455</b>
Operating expenses related to insurance business	<b>L-6</b>	2,135,465	(15,676)	-	2,119,789	1,642,018	69	(9,591)	(2,040)	10,959	126,293	1,767,708	1,439,070	(34,464)	(15,235)	(6,225)	1,383,146	5,270,643
Provisions for doubtful debts		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bad debts written off		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for tax		143,190	-	-	143,190	67,042	408	-	-	-	-	67,450	19,980	-	5,767	-	25,747	236,387
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (net)		(65,001)	(4)	-	(65,001)	(43)	-	2	-	(15)	(3)	(59)	(128)	(45)	-	-	(173)	(65,001)
(b) Others - Provision for standard and non standard assets		(488)	-	-	(488)	(43)	-	2	-	(15)	(3)	(59)	(128)	(45)	-	-	(173)	(724)
Service tax on linked charges		-	-	-	-	-	-	-	-	-	-	-	460,262	56,370	11,754	3,049	531,435	531,435
<b>TOTAL (B)</b>		<b>3,042,974</b>	<b>(3,428)</b>	<b>-</b>	<b>3,039,546</b>	<b>1,800,192</b>	<b>600</b>	<b>10,658</b>	<b>(2,040)</b>	<b>16,899</b>	<b>143,131</b>	<b>1,969,440</b>	<b>2,520,952</b>	<b>59,147</b>	<b>2,286</b>	<b>(3,176)</b>	<b>2,579,209</b>	<b>7,588,195</b>
Benefits paid (net)	<b>L-7</b>	1,950,140	153,294	-	2,103,434	1,125,465	879,988	8,422	270,185	148,173	13,393	2,445,626	17,422,997	4,392,538	845,400	216,531	22,877,466	27,426,526
Interim bonuses paid		34,216	1,756	-	35,972	-	-	-	-	-	-	-	-	-	-	-	-	35,972
Terminal bonuses paid		320,939	13,677	-	334,616	-	-	-	-	-	-	-	-	-	-	-	-	334,616
Change in valuation of liability against life policies in force		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Gross		10,062,735	635,069	-	10,697,804	6,045,669	277,874	2,686,380	1,422,347	772,302	11,993	11,216,565	248,387	36,151	9,646	(1,742)	292,442	22,206,811
(b) Amount ceded in reinsurance		(84)	-	-	(84)	(1,393,520)	-	-	-	-	294	(1,393,226)	352	-	-	-	352	(1,392,958)
(c) Amount accepted in reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Unit Reserve		-	-	-	-	-	-	-	-	-	-	-	16,760,390	2,256,807	2,415,233	430,949	21,863,379	21,863,379
(e) Funds for discontinued policies		-	-	-	-	-	-	-	-	-	-	-	(1,184,140)	200,959	-	-	(983,181)	(983,181)
<b>TOTAL (C)</b>		<b>12,367,946</b>	<b>803,796</b>	<b>-</b>	<b>13,171,742</b>	<b>5,777,614</b>	<b>1,157,862</b>	<b>2,694,802</b>	<b>1,692,532</b>	<b>920,475</b>	<b>25,680</b>	<b>12,268,965</b>	<b>33,247,986</b>	<b>6,886,455</b>	<b>3,270,279</b>	<b>645,738</b>	<b>44,050,458</b>	<b>69,491,165</b>
<b>SURPLUS / (DEFICIT) (D) = (A)-(B)-(C)</b>		<b>945,815</b>	<b>304,629</b>	<b>-</b>	<b>1,250,444</b>	<b>397,879</b>	<b>2,418</b>	<b>145,717</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>546,014</b>	<b>845,956</b>	<b>383,428</b>	<b>51,946</b>	<b>20,927</b>	<b>1,302,257</b>	<b>3,098,715</b>
<b>APPROPRIATIONS</b>																		
Transfer to Shareholders' Account		-	-	-	-	397,879	2,418	145,717	-	-	-	546,014	845,956	383,428	51,946	20,927	1,302,257	1,848,271
Transfer to other reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Funds for future appropriation - Provision for lapsed policies unlikely to be revived (Linked individual)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance being funds for future appropriations (Participating - Life & Pension)		945,815	304,629	-	1,250,444	-	-	-	-	-	-	-	-	-	-	-	-	1,250,444
<b>TOTAL (D)</b>		<b>945,815</b>	<b>304,629</b>	<b>-</b>	<b>1,250,444</b>	<b>397,879</b>	<b>2,418</b>	<b>145,717</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>546,014</b>	<b>845,956</b>	<b>383,428</b>	<b>51,946</b>	<b>20,927</b>	<b>1,302,257</b>	<b>3,098,715</b>
<b>The total surplus as mentioned below :</b>																		
(a) Interim bonuses paid		34,216	1,756	-	35,972	-	-	-	-	-	-	-	-	-	-	-	-	35,972
(b) Terminal bonuses paid		320,939	13,677	-	334,616	-	-	-	-	-	-	-	-	-	-	-	-	334,616
(c) Allocation of bonus to Policyholders'		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Surplus shown in the Revenue Account		945,815	304,629	-	1,250,444	397,879	2,418	145,717	-	-	-	546,014	845,956	383,428	51,946	20,927	1,302,257	3,098,715
<b>(e) Total surplus : (a)+(b)+(c)+(d)</b>		<b>1,300,970</b>	<b>320,062</b>	<b>-</b>	<b>1,621,032</b>	<b>397,879</b>	<b>2,418</b>	<b>145,717</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>546,014</b>	<b>845,956</b>	<b>383,428</b>	<b>51,946</b>	<b>20,927</b>	<b>1,302,257</b>	<b>3,469,303</b>

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 SIX MONTHS ENDED SEPTEMBER 30, 2016

(₹ '000)																			
Policyholders' Account (Technical Account)																			
Particulars	Schedule	Participating Funds				Non Participating Funds							Unit Linked Funds				Total Policyholder Fund (A + B + C)		
		Individual & Group Life	Individual & Group Pension	Pension Group Variable	Total (A)	Individual & Group Life	Life Group Variable	Individual & Group Pension	Pension Group Variable	Annuity	Health	Total (B)	Individual Life	Individual Pension	Group Life	Group Pension		Total (C)	
<b>Premiums earned - net</b>																			
(a) First year premium		4,606,379	219,864	-	4,826,242	1,399,615.0	-	311,706.0	-	-	210,795.0	1,922,116.00	5,707,802	432,826	-	-	-	6,140,628	12,888,986
(b) Renewal premium		14,211,888	585,058	-	14,796,946	3,458,314.0	-	483,921.0	-	-	133,590.0	4,075,825.00	20,301,855	4,028,962	-	-	-	24,330,817	43,203,588
(c) Single premium		-	9,800	-	9,800	7,542,488.0	1,394,543.0	2,245,077.0	2,582,185.0	1,516,399.0	(363.0)	15,280,329.00	284,822	1,089,143	3,002,110	735,566	5,111,641	20,401,770	20,401,770
<b>Premium</b>	L-4	<b>18,818,266</b>	<b>814,722</b>	<b>-</b>	<b>19,632,988</b>	<b>12,400,417.0</b>	<b>1,394,543.0</b>	<b>3,040,704.0</b>	<b>2,582,185.0</b>	<b>1,516,399.0</b>	<b>344,022.0</b>	<b>21,278,270.00</b>	<b>26,294,479</b>	<b>5,550,931</b>	<b>3,002,110</b>	<b>735,566</b>	<b>35,583,086</b>	<b>76,494,344</b>	<b>76,494,344</b>
(d) Reinsurance ceded		(17,575)	-	-	(17,575)	(603,607.0)	-	-	-	-	(159,308.0)	(762,915.00)	(97,128)	-	-	-	(97,128)	(877,618)	(877,618)
(e) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Sub Total</b>		<b>18,800,691</b>	<b>814,722</b>	<b>-</b>	<b>19,615,413</b>	<b>11,796,810.00</b>	<b>1,394,543.00</b>	<b>3,040,704.00</b>	<b>2,582,185.00</b>	<b>1,516,399.00</b>	<b>184,714.00</b>	<b>20,515,355.00</b>	<b>26,197,351</b>	<b>5,550,931</b>	<b>3,002,110</b>	<b>735,566</b>	<b>35,485,958</b>	<b>75,616,726</b>	<b>75,616,726</b>
<b>Income from investments</b>																			
(a) Interest, dividends & rent - gross		5,916,463	610,603	-	6,527,066	1,582,127	316,640	608,527	262,743	415,831	13,004	3,198,872	7,571,444	1,505,317	1,088,723	269,452	10,434,936	20,160,874	20,160,874
(b) Profit on sale/redemption of investments		3,785,798	500,224	-	4,286,022	179,555	4,401	13,198	1,028	3,031	155	201,368	12,500,260	3,487,150	573,316	147,502	16,708,228	16,708,228	16,708,228
(c) (Loss on sale/redemption of investments)		(240,080)	(38,206)	-	(278,286)	(154)	-	(71)	-	(9)	-	(234)	(1,365,348)	(569,308)	(41,217)	(8,994)	(1,984,867)	(2,263,387)	(2,263,387)
(d) Transfer/gain on revaluation/change in fair value		-	-	-	-	-	-	-	-	-	-	-	22,499,120	4,576,150	1,366,617	379,340	28,821,227	28,821,227	28,821,227
(e) Amortisation of premium/discount on investments		(135,484)	(10,878)	-	(146,362)	2,694	6,012	3,447	7,412	(6,175)	(298)	13,092	47,508	20,419	11,892	7,287	87,106	(46,164)	(46,164)
<b>Sub Total</b>		<b>9,326,697</b>	<b>1,061,743</b>	<b>-</b>	<b>10,388,440</b>	<b>1,764,222</b>	<b>327,053</b>	<b>625,101</b>	<b>271,183</b>	<b>412,678</b>	<b>12,861</b>	<b>3,413,098</b>	<b>41,252,984</b>	<b>9,019,728</b>	<b>2,999,331</b>	<b>794,587</b>	<b>54,066,630</b>	<b>67,868,168</b>	<b>67,868,168</b>
Other income - Contribution from the Shareholders' Account		-	-	-	-	-	-	-	27,635	29,789	112,260	169,664	-	-	-	-	-	-	169,664
Income on Unclaimed amount of Policyholders		-	-	-	-	-	-	-	-	-	-	-	287,918	-	-	-	-	-	287,918
Other income		86,388	3,184	-	89,572	13,543	(2)	1,676	-	654	1,087	16,958	91,442	60,639	4	-	152,085	258,615	258,615
<b>TOTAL (A)</b>		<b>28,213,776</b>	<b>1,879,649</b>	<b>-</b>	<b>30,093,425</b>	<b>13,574,575</b>	<b>1,721,594</b>	<b>3,667,481</b>	<b>2,881,003</b>	<b>1,959,500</b>	<b>310,922</b>	<b>24,115,075</b>	<b>67,829,695</b>	<b>14,631,298</b>	<b>6,001,445</b>	<b>1,530,153</b>	<b>89,992,591</b>	<b>144,201,091</b>	<b>144,201,091</b>
<b>Commission</b>																			
First year commission		1,093,565	13,505	-	1,107,070	164,496	-	23,108	-	-	26,234	213,838	953,955	23,122	-	-	977,077	2,297,985	2,297,985
Renewal commission		372,755	7,798	-	380,553	11,175	-	8,854	-	-	6,866	26,895	109,854	32,324	-	-	142,178	549,626	549,626
Single commission		-	-	-	-	3,779	(99)	-	-	-	12,042	6	15,728	3,925	13,916	260	18,101	33,829	33,829
<b>Sub Total</b>	L-5	<b>1,466,320</b>	<b>21,303</b>	<b>-</b>	<b>1,487,623</b>	<b>179,450</b>	<b>(99)</b>	<b>31,962</b>	<b>-</b>	<b>12,042</b>	<b>33,106</b>	<b>256,461</b>	<b>1,067,734</b>	<b>69,362</b>	<b>260</b>	<b>-</b>	<b>1,137,356</b>	<b>2,881,440</b>	<b>2,881,440</b>
Operating expenses related to insurance business	L-6	3,749,035	72,380	-	3,821,415	2,541,666	2,863	64,860	5,268	59,409	248,825	2,922,891	2,892,278	143,240	6,129	1,501	3,043,148	9,787,454	9,787,454
Provisions for doubtful debts		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bad debts written off		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for tax		17,154	-	-	17,154	264,781	2,485	-	-	-	-	267,266	(6,420)	-	7,344	-	924	285,344	285,344
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (net)		(96,954)	-	-	(96,954)	-	-	-	-	-	-	-	-	-	-	-	-	(96,954)	(96,954)
(b) Others - Provision for standard and non standard assets		(642)	(1)	-	(643)	(87)	-	2	-	(34)	-	(119)	(647)	(60)	-	-	(707)	(1,469)	(1,469)
Service tax on linked charges		-	-	-	-	-	-	-	-	-	-	-	879,996	107,653	22,407	5,916	1,015,972	1,015,972	1,015,972
<b>TOTAL (B)</b>		<b>5,134,913</b>	<b>93,682</b>	<b>-</b>	<b>5,228,595</b>	<b>2,985,810</b>	<b>5,249</b>	<b>96,824</b>	<b>5,268</b>	<b>71,417</b>	<b>281,931</b>	<b>3,446,499</b>	<b>4,832,941</b>	<b>320,195</b>	<b>36,140</b>	<b>7,417</b>	<b>5,196,693</b>	<b>13,871,787</b>	<b>13,871,787</b>
Benefits paid (net)	L-7	3,420,457	304,031	-	3,724,488	2,310,452	1,221,117	11,170	432,522	289,149	43,463	4,307,873	32,641,806	8,275,325	1,729,227	562,939	43,209,297	51,241,658	51,241,658
Interim bonuses paid		50,755	2,913	-	53,668	-	-	-	-	-	-	-	-	-	-	-	-	53,668	53,668
Terminal bonuses paid		430,640	25,690	-	456,330	-	-	-	-	-	-	-	-	-	-	-	-	456,330	456,330
Change in valuation of liability against life policies in force																			
(a) Gross		18,804,698	1,173,156	-	19,977,854	9,187,830	480,482	3,385,728	2,443,213	1,598,934	(2,743)	17,093,444	308,630	54,146	13,168	(9,190)	366,754	37,438,052	37,438,052
(b) Amount ceded in reinsurance		286	-	-	286	(2,480,943)	-	-	-	-	(11,729)	(2,492,672)	20,949	-	-	-	20,949	(2,471,437)	(2,471,437)
(c) Amount accepted in reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Unit Reserve		-	-	-	-	-	-	-	-	-	-	-	28,035,708	4,510,183	4,129,267	944,896	37,620,054	37,620,054	37,620,054
(e) Funds for discontinued policies		-	-	-	-	-	-	-	-	-	-	-	278,519	865,071	-	-	1,143,590	1,143,590	1,143,590
<b>TOTAL (C)</b>		<b>22,706,836</b>	<b>1,505,790</b>	<b>-</b>	<b>24,212,626</b>	<b>9,017,339</b>	<b>1,701,599</b>	<b>3,396,898</b>	<b>2,875,735</b>	<b>1,888,083</b>	<b>28,991</b>	<b>18,908,645</b>	<b>61,285,612</b>	<b>13,704,725</b>	<b>5,871,662</b>	<b>1,498,645</b>	<b>82,360,644</b>	<b>125,481,915</b>	<b>125,481,915</b>
<b>SURPLUS / (DEFICIT) (D) = (A)-(B)-(C)</b>		<b>372,027</b>	<b>280,177</b>	<b>-</b>	<b>652,204</b>	<b>1,571,426</b>	<b>14,746</b>	<b>173,759</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,759,931</b>	<b>1,711,142</b>	<b>606,378</b>	<b>93,643</b>	<b>24,091</b>	<b>2,435,254</b>	<b>4,847,389</b>	<b>4,847,389</b>
<b>APPROPRIATIONS</b>																			
Transfer to Shareholders' Account		-	-	-	-	1,571,426	14,746	173,759	-	-	-	1,759,931	1,711,142	606,378	93,643	24,091	2,435,254	4,195,185	4,195,185
Transfer to other reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Funds for Future Appropriation - Provision for lapsed policies unlikely to be revived (Linked Individual)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations (Participating - Life & Pension)		372,027	280,177	-	652,204	-	-	-	-	-	-	-	-	-	-	-	-	652,204	652,204
<b>TOTAL (E)</b>		<b>372,027</b>	<b>280,177</b>	<b>-</b>	<b>652,204</b>	<b>1,571,426</b>	<b>14,746</b>	<b>173,759</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,759,931</b>	<b>1,711,142</b>	<b>606,378</b>	<b>93,643</b>	<b>24,091</b>	<b>2,435,254</b>	<b>4,847,389</b>	<b>4,847,389</b>
<b>The total surplus as mentioned below :</b>																			
(a) Interim bonuses paid		50,755	2,913	-	53,668	-	-	-	-	-	-	-	-	-	-	-	-	53,668	53,668
(b) Terminal bonuses paid		430,640	25,690	-	456,330	-	-	-	-	-	-	-	-	-	-	-	-	456,330	456,330
(c) Allocation of bonus to Policyholders		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Surplus shown in the Revenue Account		372,027	280,177	-	652,204	1,571,426	14,746	173,759	-	-	-	1,759,931	1,711,142	606,378	93,643	24,091	2,435,254	4,847,389	4,847,389
<b>(e) Total surplus -[(a)+(b)+(c)+(d)]</b>		<b>853,422</b>	<b>308,780</b>	<b>-</b>	<b>1,162,202</b>	<b>1,571,426</b>	<b>14,746</b>	<b>173,759</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,759,931</b>	<b>1,711,142</b>	<b>606,378</b>	<b>93,643</b>	<b>24,091</b>	<b>2,435,254</b>	<b>5,357,387</b>	<b>5,357,387</b>

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

PROFIT AND LOSS ACCOUNT FOR THE SIX MONTHS ENDED SEPTEMBER 30, 2017

(₹ '000)

Particulars	Schedule	For the quarter ended September 30, 2017	For the six months ended September 30, 2017	For the quarter ended September 30, 2016	For the six months ended September 30, 2016
Amounts transferred from the Policyholders' Account (Technical account)		2,011,675	4,557,987	1,848,271	4,195,185
<b>Income from investments</b>					
(a) Interest, dividends & rent – gross		540,317	1,053,765	451,746	899,511
(b) Profit on sale/redemption of investments		337,054	524,959	197,917	212,336
(c) (Loss on sale/ redemption of investments)		(323,553)	(334,689)	(59,880)	(120,274)
(d) Amortisation of (premium) / discount on investments		(16,934)	(32,570)	(6,636)	(9,233)
Other income		-	130,180	1	2
<b>TOTAL (A)</b>		<b>2,548,559</b>	<b>5,899,632</b>	<b>2,431,419</b>	<b>5,177,527</b>
Expenses other than those directly related to the insurance business	<b>L-6A</b>	49,702	111,845	190,744	329,581
Bad debts written off		-	-	-	-
Provisions (other than taxation)					
(a) For diminution in the value of investments (net)		(941)	(2,661)	(37,543)	(38,281)
(b) Provision for doubtful debts		-	-	-	-
(c) Others - Provision for standard and non standard assets		36	85	(6)	26
Contribution to the Policyholders' Fund		50,078	74,209	39,717	169,664
<b>TOTAL (B)</b>		<b>98,875</b>	<b>183,478</b>	<b>192,912</b>	<b>460,990</b>
Profit before tax		2,449,684	5,716,154	2,238,507	4,716,537
Provision for taxation		64,833	167,712	55,801	71,843
Profit after tax		2,384,851	5,548,442	2,182,706	4,644,694
<b>APPROPRIATIONS</b>					
(a) Balance at the beginning of the period/year		19,298,509	16,134,918	12,320,332	9,858,344
(b) Interim dividends paid during the period/year		-	-	-	-
(c) Proposed final dividend		-	-	-	-
(d) Dividend distribution tax		-	-	-	-
<b>Profit carried forward to the Balance Sheet</b>		<b>21,683,360</b>	<b>21,683,360</b>	<b>14,503,038</b>	<b>14,503,038</b>
Earnings Per Share - Basic (₹)		1.19	2.77	1.09	2.33
Earnings Per Share - Diluted (₹)		1.19	2.76	1.09	2.32
Nominal value per equity share (₹)		10.00	10.00	10.00	10.00

## BALANCE SHEET AS AT September 30, 2017

(₹ '000)

Particulars	Schedule	As at September 30, 2017	As at September 30, 2016
<b>SOURCES OF FUNDS</b>			
SHAREHOLDERS' FUNDS:			
Share capital	L-8, L-9	20,055,454	19,974,565
Share application money received pending allotment of shares		10,339	-
Reserves and surplus	L-10	24,204,544	16,363,521
Credit / (Debit) fair value change account		490,516	259,849
<b>Sub-Total</b>		<b>44,760,853</b>	<b>36,597,935</b>
BORROWINGS			
	L-11	-	-
POLICYHOLDERS' FUNDS:			
Credit / (Debit) fair value change account		5,670,976	1,321,207
Policy liabilities		365,340,437	278,973,049
Insurance reserves		-	-
Provision for linked liabilities		441,437,959	394,398,670
Add: Fair value change		87,947,663	70,759,579
<b>Provision for linked liabilities</b>		<b>529,385,622</b>	<b>465,158,249</b>
Funds for discontinued policies			
i) Discontinued on account of non-payment of premium		31,779,674	30,677,396
ii) Others		143,555	198,154
<b>Total provision for linked &amp; discontinued Policyholders' liabilities</b>		<b>561,308,851</b>	<b>496,033,799</b>
<b>Sub-Total</b>		<b>932,320,264</b>	<b>776,328,055</b>
Funds for Future Appropriations (Participating - Life & Pension)		9,291,181	7,706,970
Funds for Future Appropriation - Provision for lapsed policies unlikely to be revived (Linked Individual)		-	-
<b>TOTAL</b>		<b>986,372,298</b>	<b>820,632,960</b>
<b>APPLICATION OF FUNDS</b>			
INVESTMENTS			
- Shareholders'	L-12	37,169,242	29,034,010
- Policyholders'	L-13	396,862,172	291,777,097
Assets held to cover linked liabilities	L-14	561,308,851	496,033,799
LOANS	L-15	162,356	555,748
FIXED ASSETS	L-16	3,436,015	3,400,125
CURRENT ASSETS			
Cash and bank balances	L-17	2,788,264	2,416,506
Advances and other assets	L-18	20,604,293	22,886,260
<b>Sub-Total (A)</b>		<b>23,392,557</b>	<b>25,302,766</b>
CURRENT LIABILITIES			
PROVISIONS	L-19	35,549,441	25,030,428
	L-20	409,454	440,157
<b>Sub-Total (B)</b>		<b>35,958,895</b>	<b>25,470,585</b>
<b>NET CURRENT ASSETS (C) = (A - B)</b>		<b>(12,566,338)</b>	<b>(167,819)</b>
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)			
DEBIT BALANCE IN PROFIT & LOSS ACCOUNT (Shareholders' Account)	L-21	-	-
		-	-
<b>TOTAL</b>		<b>986,372,298</b>	<b>820,632,960</b>

## CONTINGENT LIABILITIES

(₹'000)

Particulars	As at September 30, 2017	As at September 30, 2016
1) Partly paid-up investments	8,850,000	-
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	3,423	943
5) Statutory demands/ liabilities in dispute, not provided for	997,270	997,270
6) Reinsurance obligations to the extent not provided for in accounts	-	-
7) Others	-	-
<b>TOTAL</b>	<b>9,858,427</b>	<b>1,005,979</b>



## FORM L-4-PREMIUM SCHEDULE

		(₹ '000)			
	Particulars	For the quarter ended September 30, 2017	For the six months ended September 30, 2017	For the quarter ended September 30, 2016	For the six months ended September 30, 2016
1	First year premiums	10,836,978	18,004,970	7,288,333	12,888,986
2	Renewal premiums	26,525,121	47,373,932	24,210,768	43,203,588
3	Single premiums	17,003,637	26,024,077	12,825,740	20,401,770
	<b>Total Premiums</b>	<b>54,365,736</b>	<b>91,402,979</b>	<b>44,324,841</b>	<b>76,494,344</b>
	<b>Premium income from business written:</b>				
	In India	54,365,736	91,402,979	44,324,841	76,494,344
	Outside India	-	-	-	-
	<b>Total Premiums</b>	<b>54,365,736</b>	<b>91,402,979</b>	<b>44,324,841</b>	<b>76,494,344</b>

## FORM L-5 - COMMISSION SCHEDULE

(₹ '000)				
Particulars	For the quarter ended September 30, 2017	For the six months ended September 30, 2017	For the quarter ended September 30, 2016	For the six months ended September 30, 2016
Commission paid				
Direct - First year premiums	2,031,651	3,323,132	1,283,361	2,297,985
- Renewal premiums	349,444	600,210	319,700	549,626
- Single premiums	93,538	113,943	12,394	33,829
Add : Commission on re-insurance accepted	-	-	-	-
Less: Commission on re-insurance ceded	-	-	-	-
<b>Gross Commission</b>	<b>2,474,633</b>	<b>4,037,285</b>	<b>1,615,455</b>	<b>2,881,440</b>
<b>Break up of the commission expenses (gross) incurred to procure business :</b>				
Agents	355,231	569,491	308,417	555,150
Brokers	138,869	254,816	87,689	166,500
Corporate agency	1,978,944	3,209,366	1,218,816	2,158,670
Others - Common Service Centres	1	2	4	12
- Insurance Marketing Firm	608	1,757	529	1,108
- Micro Finance	980	1,853	-	-
<b>Total</b>	<b>2,474,633</b>	<b>4,037,285</b>	<b>1,615,455</b>	<b>2,881,440</b>

## FORM L-6-OPERATING EXPENSES SCHEDULE

		(₹ '000)			
	Particulars	For the quarter ended September 30, 2017	For the six months ended September 30, 2017	For the quarter ended September 30, 2016	For the six months ended September 30, 2016
1	Employees' remuneration & welfare benefits	3,039,468	5,632,719	2,875,323	5,052,726
2	Travel, conveyance and vehicle running expenses	58,561	103,821	53,448	106,309
3	Training expenses	142,039	227,896	62,440	152,373
4	Rents, rates & taxes	188,345	376,713	144,890	208,769
5	Repairs	8,391	21,046	16,059	27,013
6	Printing & stationery	17,741	41,587	18,986	41,543
7	Communication expenses	58,856	113,686	56,739	105,171
8	Legal & professional charges	305,251	521,251	(1,391)	376,189
9	Medical fees	57,349	92,603	31,696	79,445
10	Auditors' fees, expenses etc				
	a) as auditor	2,000	4,000	2,000	4,000
	b) as adviser or in any other capacity, in respect of				
	(i) Taxation matters	121	242	110	220
	(ii) Insurance matters	-	-	-	-
	(iii) Management services; and	-	-	-	-
	c) in any other capacity	1,809	3,237	1,154	3,979
11	Advertisement and publicity	2,049,241	2,772,112	1,062,149	1,521,479
12	Interest & bank charges	24,747	43,536	20,527	38,970
13	Others				
	(a) Information technology expenses	176,947	368,820	140,936	292,411
	(b) General Office & other expenses	161,726	335,698	181,077	332,636
	(c) Stamp Duty	167,632	346,919	122,974	232,744
	(d) Business development expenses	595,517	1,548,399	368,640	980,194
14	Depreciation on fixed assets				
	(i) Depreciation on fixed assets owned by Policyholders	93,676	199,024	(99,740)	2,535
	(ii) Reimbursement of Depreciation for use of Shareholders' fixed assets	11,199	22,713	186,152	191,879
15	Goods and Service Tax/Service tax	27,805	50,200	26,474	36,869
	<b>TOTAL</b>	<b>7,188,421</b>	<b>12,826,222</b>	<b>5,270,643</b>	<b>9,787,454</b>

## FORM L-6A-SHAREHOLDERS' EXPENSES SCHEDULE

		(₹ '000)			
	Particulars	For the quarter ended September 30, 2017	For the six months ended September 30, 2017	For the quarter ended September 30, 2016	For the six months ended September 30, 2016
1	Employees' remuneration & welfare benefits	22,068	23,397	19,031	14,878
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	-	24,499	96,700	96,700
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	-	-	-	-
11	Advertisement and publicity	-	-	-	-
12	Interest & bank charges	-	-	-	-
13	Others				
	(a) Corporate social responsibility expenses	11,138	30,345	25,289	27,634
	(b) Directors' fees	3,620	6,150	2,600	3,960
	(c) Directors' Commission	1,500	3,000	1,500	5,000
	(d) Other general expenses	11,376	24,454	45,624	181,409
14	Depreciation on fixed assets				
	(a) Depreciation on fixed assets owned by Shareholders	11,199	22,713	186,152	191,879
	(b) Reimbursement of depreciation by Policyholders for use of Shareholders' fixed assets	(11,199)	(22,713)	(186,152)	(191,879)
	<b>TOTAL</b>	<b>49,702</b>	<b>111,845</b>	<b>190,744</b>	<b>329,581</b>

HDFC Standard Life Insurance Company Limited

FORM L-7- BENEFITS PAID [NET]

Particulars	(₹ '000)			
	For the quarter ended September 30, 2017	For the six months ended September 30, 2017	For the quarter ended September 30, 2016	For the six months ended September 30, 2016
1. Insurance claims				
(a) Claims by death	2,190,231	4,409,459	1,680,501	3,060,451
(b) Claims by maturity	4,756,439	7,888,996	2,257,133	3,609,546
(c) Annuities / pensions payment	168,886	349,193	129,490	264,292
(d) Other benefits				
(i) Money back payment	186,733	319,677	158,288	292,619
(ii) Vesting of pension policy	595,085	1,024,669	460,758	892,721
(iii) Surrenders	16,509,401	31,948,222	16,331,761	30,527,312
(iv) Health	57,520	149,029	72,752	141,800
(v) Discontinuance/ Lapse Termination	2,319,412	3,835,655	3,647,722	7,259,848
(vi) Withdrawals	2,390,687	5,353,655	2,803,376	5,372,097
(vii) Waiver of Premium	40,422	77,058	43,763	79,047
(viii) Interest on unclaimed amount of Policyholders	146,712	295,732	143,052	271,736
<b>Sub Total (A)</b>	<b>29,361,528</b>	<b>55,651,345</b>	<b>27,728,596</b>	<b>51,771,469</b>
2. Amount ceded in reinsurance:				
(a) Claims by death	(160,133)	(693,551)	(272,438)	(476,138)
(b) Claims by maturity	-	-	-	-
(c) Annuities / pensions payment	-	-	-	-
(d) Other benefits				
(i) Health	(62,334)	(101,707)	(29,632)	(53,673)
<b>Sub Total (B)</b>	<b>(222,467)</b>	<b>(795,258)</b>	<b>(302,070)</b>	<b>(529,811)</b>
3. Amount accepted in reinsurance:				
(a) Claims by death	-	-	-	-
(b) Claims by maturity	-	-	-	-
(c) Annuities / pensions payment	-	-	-	-
(d) Other benefits				
(i) Health	-	-	-	-
<b>Sub Total (C)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>TOTAL (A+B+C)</b>	<b>29,139,061</b>	<b>54,856,087</b>	<b>27,426,526</b>	<b>51,241,658</b>
<b>Benefits Paid to Claimants:</b>				
In India	29,139,061	54,856,087	27,426,526	51,241,658
Outside India	-	-	-	-
<b>Total</b>	<b>29,139,061</b>	<b>54,856,087</b>	<b>27,426,526</b>	<b>51,241,658</b>

Notes:

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

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

**HDFC Standard Life Insurance Company Limited**

**FORM L-8-SHARE CAPITAL SCHEDULE**

(₹ '000)

Particulars		As at September 30, 2017	As at September 30, 2016
1	Authorised capital Equity Shares of ₹ 10 each	30,000,000	30,000,000
2	Issued capital Equity Shares of ₹ 10 each	20,055,454	19,974,565
3	Subscribed capital Equity Shares of ₹ 10 each	20,055,454	19,974,565
4	Called-up capital Equity Shares of ₹ 10 each	20,055,454	19,974,565
	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	-	-
<b>TOTAL</b>		<b>20,055,454</b>	<b>19,974,565</b>

**Note:**

Of the above, Share Capital amounting to ₹ 12,297,601 thousands (Previous year : ₹ 12,297,601 thousands) is held by Housing Development Finance Corporation Limited, the holding company.

HDFC Standard Life Insurance Company Limited

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

	As at September 30, 2017		As at September 30, 2016	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
- Indian / Holding company - Housing Development Finance Corporation Limited (HDFC)	1,229,760,125	61.32%	1,229,760,125	61.57%
- Foreign - Standard Life (Mauritius Holdings) 2006 Limited (Standard Life)	698,208,033	34.81%	698,208,033	34.95%
Others - Domestic	77,577,212	3.87%	69,488,330	3.48%
<b>Total</b>	<b>2,005,545,370</b>	<b>100.00%</b>	<b>1,997,456,488</b>	<b>100.00%</b>

HDFC Standard Life Insurance Company Limited

FORM L-10-RESERVES AND SURPLUS SCHEDULE

(₹ '000)

	Particulars	As at	
		September 30, 2017	September 30, 2016
1	Capital reserve	-	-
2	Capital redemption reserve	-	-
3	Share premium		
	Opening balance	1,944,058	1,687,015
	Add: Additions during the year	577,126	173,468
	Less: Adjustments during the year	-	-
		2,521,184	1,860,483
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	21,683,360	14,503,038
	<b>TOTAL</b>	<b>24,204,544</b>	<b>16,363,521</b>

HDFC Standard Life Insurance Company Limited

FORM L-11-BORROWINGS SCHEDULE

(₹ '000)

	Particulars	As at September 30, 2017	As at September 30, 2016
1	Debentures/ bonds	-	-
2	Banks	-	-
3	Financial institutions	-	-
4	Others	-	-
	<b>TOTAL</b>	-	-



## FORM L-12-INVESTMENTS - SHAREHOLDERS' SCHEDULE

		(₹ '000)	
Particulars		As at September 30, 2017	As at September 30, 2016
<b>LONG TERM INVESTMENTS</b>			
1	Government Securities and Government guaranteed bonds including Treasury Bills	16,810,285	12,685,005
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares		
	(aa) Equity	6,383,912	4,906,106
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	1,856,548	1,395,967
	(e) Subsidiaries	1,214,023	1,173,103
	(f) Fixed Deposit	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	4,327,285	2,783,975
5	Other than Approved Investments	750,482	556,423
<b>Sub Total (A)</b>		<b>31,342,535</b>	<b>23,500,579</b>
<b>SHORT TERM INVESTMENTS</b>			
1	Government Securities and Government guaranteed bonds including Treasury Bills	347,667	1,708,433
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	50,025	460,298
	(e) Other Securities		
	(aa) Commercial Paper	-	476,995
	(bb) Certificate of Deposit	-	726,685
	(cc) Fixed Deposit	510,000	810,000
	(dd) CBLO/Repo Investments	4,919,015	1,290,764
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	-	60,256
5	Other than Approved Investments	-	-
<b>Sub Total (B)</b>		<b>5,826,707</b>	<b>5,533,431</b>
<b>TOTAL (A+B)</b>		<b>37,169,242</b>	<b>29,034,010</b>

## Notes :

		(₹ '000)	
Sr. No.	Particulars	As at September 30, 2017	As at September 30, 2016
1	Aggregate amount of Company's investments and the market value:		
	a) Aggregate amount of Company's investment other than listed Equity Securities & Mutual Funds	29,997,587	23,615,977
	b) Market Value of above investment	31,251,800	24,898,012
2	Investment in holding company at cost	250,000	310,578
3	Investment in subsidiaries company at cost	1,214,023	1,173,103
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	25	NIL
6	Investment made out of catastrophe reserve	NIL	NIL

## FORM L-13-INVESTMENTS - POLICYHOLDERS' SCHEDULE

		(₹ '000)	
Particulars		As at September 30, 2017	As at September 30, 2016
<b>LONG TERM INVESTMENTS</b>			
1	Government Securities and Government guaranteed bonds including Treasury Bills	170,776,530	134,008,801
2	Other Approved Securities	20,247,229	12,487,651
3	Other Investments		
	(a) Shares		
	(aa) Equity	48,612,874	32,479,412
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	38,809,742	33,394,002
	(e) Other Securities		
	(aa) Fixed Deposit	-	-
	(bb) Deep Discount Bonds	2,238,017	1,731,540
	(cc) Infrastructure Investment Fund	922,865	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	68,409,853	42,181,291
5	Other than Approved Investments	5,720,916	7,145,905
<b>Sub Total (A)</b>		<b>355,738,026</b>	<b>263,428,602</b>
<b>SHORT TERM INVESTMENTS</b>			
1	Government Securities and Government guaranteed bonds including Treasury Bills	16,456,573	8,706,842
2	Other Approved Securities	350,437	-
3	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	6,651,237	2,950,000
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	5,150,294	3,803,654
	(e) Other Securities		
	(aa) Commercial Paper	-	-
	(bb) Certificate of Deposit	-	723,131
	(cc) Fixed Deposit	-	2,349,500
	(dd) Deep Discount Bonds	543,976	-
	(ee) CBLO/Repo Investments	10,491,714	8,635,774
	(f) Subsidiaries	-	-
	(g) Investment Properties - Real Estate	-	-
4	Investments in Infrastructure and Social Sector	1,366,729	1,116,753
5	Other than Approved Investments	113,186	62,841
<b>Sub Total (B)</b>		<b>41,124,146</b>	<b>28,348,495</b>
<b>TOTAL</b>		<b>396,862,172</b>	<b>291,777,097</b>

## Notes :

		(₹ '000)	
Sr. No.	Particulars	As at September 30, 2017	As at September 30, 2016
1	Aggregate amount of Company's investments and the market value:		
	a) Aggregate amount of Company's investment other than listed Equity Securities & Mutual Funds	338,264,721	253,563,307
	b) Market Value of above investment	348,218,792	267,185,280
2	Investment in holding company at cost	3,504,683	3,430,196
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	244,113	207,331
	b) Market Value of above investment	246,253	204,369
6	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
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	214	NIL
8	Investment made out of catastrophe reserve	NIL	NIL

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

		(₹ '000)	
Particulars		As at September 30, 2017	As at September 30, 2016
<b>LONG TERM INVESTMENTS</b>			
1	Government Securities and Government guaranteed bonds including Treasury Bills	59,287,899	68,682,241
2	Other Approved Securities	2,569,697	183,415
3	Other Investments		
	(a) Shares		
	(aa) Equity	288,482,980	263,505,395
	(bb) Preference	33,808	32,271
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	49,101,292	40,091,391
	(e) Other Securities		
	(aa) Fixed Deposit	-	-
	(bb) Deep Discount Bonds	683,878	582,280
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	66,187,350	50,080,736
5	Other than Approved Investments	36,202,586	18,967,843
<b>Sub Total (A)</b>		<b>502,549,490</b>	<b>442,125,572</b>
<b>SHORT TERM INVESTMENTS</b>			
1	Government Securities and Government guaranteed bonds including Treasury Bills	19,812,861	28,410,146
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	3,665,980	2,899,203
	(e) Other Securities		
	(aa) Fixed Deposit	30,000	100,500
	(bb) Commercial Paper	2,172,136	954,971
	(cc) Certificate of Deposit	479,686	2,900,070
	(dd) Deep Discount Bonds	193,661	232,673
	(ee) Repo Investments	24,102,373	11,257,663
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	1,302,503	746,962
5	Other than Approved Investments	-	-
<b>Sub Total (B)</b>		<b>51,759,200</b>	<b>47,502,188</b>
<b>OTHER ASSETS (NET)</b>			
1	Interest Accrued and Dividend Receivable	5,705,656	5,560,851
2	Others (Net)	10,954	556,604
3	Other - Receivable	426,454	186,561
4	Investment Sold Awaiting Settlement	1,900,079	1,848,218
5	Investment Purchased Awaiting Settlement	(2,090,873)	(1,746,195)
6	Investment application - Pending allotment	1,047,891	-
<b>Sub Total (C)</b>		<b>7,000,161</b>	<b>6,406,039</b>
<b>TOTAL (A+B+C)</b>		<b>561,308,851</b>	<b>496,033,799</b>

## Notes :

		(₹ '000)	
Sr. No.	Particulars	As at September 30, 2017	As at September 30, 2016
1	Aggregate amount of Company's investments and the market value:		
	a) Aggregate amount of Company's investment other than listed Equity Securities & Mutual Funds	207,485,492	188,031,091
	b) Market Value of above investment	210,341,554	194,701,887
2	Investment in holding company at cost	4,894,214	3,276,629
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	1,415	Nil
6	Investment made out of catastrophe reserve	Nil	Nil

HDFC Standard Life Insurance Company Limited

FORM L-15-LOANS SCHEDULE

(₹ '000)

		As at	As at
Particulars		September 30, 2017	September 30, 2016
<b>1</b>	<b>SECURITY-WISE CLASSIFICATION</b>		
	Secured		
	(a) On mortgage of property		
	(aa) In India *	27	57,086
	(bb) Outside India	-	-
	(b) On shares, bonds, government securities, etc.	-	-
	(c) Loans against policies	137,331	108,829
	(d) Others	-	-
	Unsecured		
	(a) HDFC Standard Life Employees' Stock Option Trust	24,998	389,833
	<b>TOTAL</b>	<b>162,356</b>	<b>555,748</b>
<b>2</b>	<b>BORROWER-WISE CLASSIFICATION</b>		
	(a) Central and state governments	-	-
	(b) Banks and financial institutions	-	-
	(c) Subsidiaries	-	-
	(d) Companies	-	57,049
	(e) Loans against policies	137,331	108,829
	(f) Loans to employees	27	37
	(g) Others - HDFC Standard Life Employees' Stock Option Trust	24,998	389,833
	<b>TOTAL</b>	<b>162,356</b>	<b>555,748</b>
<b>3</b>	<b>PERFORMANCE-WISE CLASSIFICATION</b>		
	(a) Loans classified as standard		
	(aa) In India	162,356	555,748
	(bb) Outside India	-	-
	(b) Non-standard loans less provisions		
	(aa) In India	-	-
	(bb) Outside India	-	-
	<b>TOTAL</b>	<b>162,356</b>	<b>555,748</b>
<b>4</b>	<b>MATURITY-WISE CLASSIFICATION</b>		
	(a) Short term	9,960	5,481
	(b) Long term	152,396	550,267
	<b>TOTAL</b>	<b>162,356</b>	<b>555,748</b>

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

**Note-**

- Principal receivable within 12 months from the Balance Sheet date is ₹ 9,960 thousands  
(Previous year ₹ 25,278 thousands)
- 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.
- 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 September 30, 2017	As at April 01, 2017	For the six months ended	On Sales / Adjustments	As at September 30, 2017	As at September 30, 2017	As at September 30, 2016
1 Goodwill	-	-	-	-	-	-	-	-	-	-
2 Intangible Assets (Computer Software)*	1,557,287	114,824	-	1,672,111	1,128,050	102,920	-	1,230,970	441,141	321,769
3 Land-Freehold	-	-	-	-	-	-	-	-	-	-
4 Leasehold Improvements	15,252	195	-	15,447	10,962	799	-	11,761	3,686	4,072
5 Buildings	2,866,745	-	-	2,866,745	308,569	23,028	-	331,597	2,535,148	2,580,962
6 Furniture & Fittings	700,411	4,623	(8,808)	696,226	632,285	11,836	(8,807)	635,314	60,912	74,004
7 Information Technology Equipments	923,111	55,474	(19,894)	958,691	792,166	47,764	(19,893)	820,037	138,654	151,398
8 Vehicles	129,278	12,387	(4,345)	137,320	57,771	15,951	(1,711)	72,011	65,309	70,318
9 Office Equipments	602,845	9,211	(8,492)	603,564	496,873	19,438	(8,353)	507,958	95,606	111,596
<b>TOTAL</b>	<b>6,794,929</b>	<b>196,714</b>	<b>(41,539)</b>	<b>6,950,104</b>	<b>3,426,676</b>	<b>221,736</b>	<b>(38,764)</b>	<b>3,609,648</b>	<b>3,340,456</b>	<b>3,314,119</b>
10 Capital Work in progress	160,905	131,368	(196,714)	95,559	-	-	-	-	95,559	86,006
<b>Grand Total</b>	<b>6,955,834</b>	<b>328,082</b>	<b>(238,253)</b>	<b>7,045,663</b>	<b>3,426,676</b>	<b>221,736</b>	<b>(38,764)</b>	<b>3,609,648</b>	<b>3,436,015</b>	<b>3,400,125</b>
<b>Previous Year</b>	<b>7,160,196</b>	<b>304,373</b>	<b>(778,930)</b>	<b>6,685,639</b>	<b>3,196,451</b>	<b>194,414</b>	<b>(105,351)</b>	<b>3,285,514</b>	<b>3,400,125</b>	

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 September 30, 2017	As at September 30, 2016	
1 Cash (including cheques on hand, drafts and stamps)*	637,138	559,160	
2 Bank balances			
(a) Deposit accounts			
(aa) Short-term (due within 12 months of Balance Sheet)	-	-	
(bb) Others	3,443	985	
(b) Current accounts	2,147,683	1,856,361	
(c) Others	-	-	
3 Money at call and short notice			
(a) With banks	-	-	
(b) With other institutions	-	-	
4 Others	-	-	
<b>TOTAL</b>	<b>2,788,264</b>	<b>2,416,506</b>	
Balances with non-scheduled banks included in 2 and 3 above	-	-	
<b>CASH &amp; BANK BALANCES</b>			
1 In India	2,785,893	2,414,659	
2 Outside India	2,371	1,847	
<b>TOTAL</b>	<b>2,788,264</b>	<b>2,416,506</b>	

Note :

\* Cheques on hand amount to Rs. 637,138 thousands (Previous Year : Rs. 559,160 thousands)

HDFC Standard Life Insurance Company Limited

FORM L-18-ADVANCES AND OTHER ASSETS SCHEDULE

		(₹ '000)	
Particulars	As at September 30, 2017	As at September 30, 2016	
<b>ADVANCES</b>			
1 Reserve deposits with ceding companies	-	-	
2 Application money for investments	-	-	
3 Prepayments	214,254	203,610	
4 Advances to Directors/Officers	-	-	
5 Advance tax paid and taxes deducted at source (Net of provision for taxation)	3,510,012	2,843,776	
6 Others			
(a) Capital advances	942	16,488	
(b) Security deposits	327,783	320,606	
Less: Provision for Security deposit	<u>(11,950)</u>	<u>(11,206)</u>	
(c) Advances to employees	5,691	6,530	
(d) Other advances	173,310	545,847	
(e) Investment application - pending allotment	50,000	30,000	
<b>TOTAL (A)</b>	<b>4,270,042</b>	<b>3,955,651</b>	
<b>OTHER ASSETS</b>			
1 Income accrued on investments	9,830,958	7,506,732	
2 Outstanding Premiums	1,138,103	1,046,478	
3 Agents' Balances	55,011	42,850	
Less: Provision for Agents' debit balances	<u>(55,011)</u>	<u>(42,850)</u>	
4 Foreign Agencies' Balances	-	-	
5 Due from other entities carrying on insurance business (including reinsurers)	317,223	332,711	
6 Due from subsidiaries/ holding Company	11	-	
7 Deposit with Reserve Bank of India [Pursuant to erstwhile section 7 of Insurance Act, 1938]	-	-	
8 Others			
(a) Fund Management Charges (Including Service Tax) receivable from UL scheme	49,951	19,978	
(b) Goods and Services Tax/Service Tax & Unutilised credits	863,909	70,725	
(c) Service Tax Deposits	9,900	80,280	
(d) Investment sold awaiting settlement	11,736	145,181	
(e) Other Assets	148,420	18,181	
(f) Assets held for unclaimed amount of policyholders	3,964,040	9,710,343	
<b>TOTAL (B)</b>	<b>16,334,251</b>	<b>18,930,609</b>	
<b>TOTAL (A+B)</b>	<b>20,604,293</b>	<b>22,886,260</b>	

HDFC Standard Life Insurance Company Limited

FORM L-19-CURRENT LIABILITIES SCHEDULE

(₹ '000)

Particulars		As at September 30, 2017	As at September 30, 2016
1	Agents' balances	724,086	262,354
2	Balances due to other insurance companies (including reinsurers)	279,312	251,691
3	Deposits held on reinsurance ceded	-	-
4	Premiums received in advance	290,948	187,108
5	Unallocated premium	2,630,577	2,928,773
6	Sundry creditors	9,059,105	6,145,241
7	Due to Subsidiaries/ Holding Company	176,228	119,677
8	Claims outstanding	627,836	800,862
9	Annuities due	-	-
10	Due to officers/ directors	-	-
11	Others		
	(a) Tax deducted to be remitted	513,607	269,559
	(b) Goods and Services Tax/Service tax liability	1,236,517	302,724
	(c) Investments purchased to be settled	5,296,445	947,495
	(d) Others-payable (Payable to unit linked schemes)	414,529	165,267
	(e) Payable to Policyholders	10,336,024	2,939,232
	(f) Unclaimed dividend payable	187	102
12	Unclaimed amount of policyholders	3,964,040	9,710,343
<b>TOTAL</b>		<b>35,549,441</b>	<b>25,030,428</b>



HDFC Standard Life Insurance Company Limited

FORM L-20-PROVISIONS SCHEDULE

		(₹ '000)	
Particulars		As at September 30, 2017	As at September 30, 2016
1	For taxation (less payments and taxes deducted at source)	116,106	116,107
2	For proposed dividends	-	-
3	For dividend distribution tax	-	-
4	Others:		
	(a) Employee benefits	293,348	324,050
<b>TOTAL</b>		<b>409,454</b>	<b>440,157</b>

HDFC Standard Life Insurance Company Limited

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

(₹ '000)

	Particulars	As at September 30, 2017	As at September 30, 2016
1	Discount allowed in issue of shares/ debentures	-	-
2	Others	-	-
	<b>TOTAL</b>	-	-

## FORM L-22-ANALYTICAL RATIOS

Name of the Insurer : HDFC Standard Life Insurance Company Limited

Date : September 30, 2017

Sr.No.	Particulars	For the quarter ended September 30, 2017	Upto the half year ended September 30, 2017	For the quarter ended September 30, 2016	Upto the half year ended September 30, 2016
1	<b>New business premium income growth rate - segment wise</b>				
	Participating - Individual & Group Life	16.05%	8.79%	38.74%	78.71%
	Participating - Individual & Group Pension	-46.01%	-42.20%	3.80%	14.56%
	Participating - Group Pension Variable	NA*	NA*	-100.00%	-100.00%
	Non Participating - Individual & Group Life	38.72%	47.97%	65.99%	63.37%
	Non Participating - Group Life Variable	-20.03%	36.48%	190.64%	102.86%
	Non Participating - Individual & Group Pension	-30.81%	-34.40%	164.21%	186.00%
	Non Participating - Group Pension Variable	51.22%	29.55%	201.50%	37.80%
	Annuity	92.86%	44.39%	63.56%	25.30%
	Health	-16.55%	-17.83%	-31.96%	-19.37%
	Unit Linked - Individual Life	86.30%	77.51%	-20.16%	-18.07%
	Unit Linked - Individual Pension	-49.14%	-69.13%	-8.58%	26.25%
	Unit Linked - Group Life	140.03%	54.74%	-39.00%	-21.78%
	Unit Linked - Group Pension	-19.26%	-16.75%	25.89%	24.73%
2	<b>Net Retention Ratio</b>	99.13%	99.02%	98.96%	98.85%
3	<b>Expense of Management to Gross Direct Premium Ratio</b>	17.77%	18.45%	15.54%	16.56%
4	<b>Commission Ratio (Gross commission paid to Gross Premium)</b>	4.55%	4.42%	3.64%	3.77%
5	<b>Ratio of policy holder's liabilities to shareholder's funds</b>	2103.65%	2103.65%	2142.29%	2142.29%
6	<b>Growth rate of shareholders' fund</b>	16.60%	16.60%	15.87%	15.87%
7	<b>Ratio of surplus to policyholders' liability</b>	0.23%	0.55%	0.40%	0.62%
8	<b>Change in net worth ( ₹ Lakhs)</b>	63,740	63,741	50,116	50,116
9	<b>Profit after tax/Total Income</b>	2.99%	3.82%	2.70%	3.20%
10	<b>(Total real estate + loans)/(Cash &amp; invested assets)</b>	0.27%	0.27%	0.38%	0.38%
11	<b>Total investments/(Capital + Surplus)</b>	22.49	22.49	22.49	22.49
12	<b>Total affiliated investments/(Capital+ Surplus)</b>	0.22	0.22	0.23	0.23
13	<b>Investment Yield (Gross and Net)</b>				
	<b>A. Without Unrealised Gains/Losses</b>				
	Shareholders' Funds	1.57%	3.70%	2.05%	3.50%
	Policyholders' Funds				
	Non Linked				
	Participating	2.79%	5.09%	3.17%	5.70%
	Non Participating	2.11%	4.17%	2.35%	4.56%
	Linked				
	Non Participating	2.17%	4.77%	3.07%	5.22%
	<b>B. With Unrealised Gains/Losses</b>				
	Shareholders' Funds	1.65%	4.28%	4.79%	8.43%
	Policyholders' Funds				
	Non Linked				
	Participating	1.80%	4.60%	4.99%	9.01%
	Non Participating	1.54%	5.06%	5.40%	8.51%
	Linked				
	Non Participating	2.49%	5.98%	5.54%	11.13%
14	<b>Conservation Ratio</b>				
	Participating - Individual & Group Life	87.75%	89.06%	92.53%	92.81%
	Participating - Individual & Group Pension	102.96%	98.97%	46.76%	52.70%
	Participating - Group Variable - Pension	NA	NA	NA	NA
	Non Participating - Individual & Group Life	82.81%	86.14%	94.58%	89.36%
	Non Participating - Group Variable - Life	NA	NA	NA	NA
	Non Participating - Individual & Group Pension	93.71%	95.77%	97.69%	94.42%
	Non Participating - Group Variable - Pension	NA	NA	NA	NA
	Annuity	NA	NA	NA	NA
	Health	95.12%	85.10%	32.73%	37.93%
	Unit Linked - Individual Life	77.61%	79.16%	74.78%	75.74%
	Unit Linked - Individual Pension	86.10%	89.42%	82.38%	82.82%
	Unit Linked - Group Life	NA	NA	NA	NA
	Unit Linked - Group Pension	NA	NA	NA	NA
15 (a)	<b>Premium Persistency Ratio (Original Premium Basis) (Refer note 1,2 &amp; 3)</b>				
	13th month	86.18%	85.51%	80.45%	82.52%
	25th month	73.99%	76.51%	72.43%	71.36%
	37th month	68.17%	67.00%	62.81%	62.52%
	49th month	60.57%	60.19%	56.63%	61.77%
	61st month	50.55%	55.50%	55.99%	59.60%
15 (b)	<b>Policy Persistency Ratio (Original Premium Basis) (Refer note 1.2 &amp; 3)</b>				
	13th month	65.52%	68.04%	62.67%	69.23%
	25th month	56.11%	63.17%	60.67%	62.56%
	37th month	56.85%	59.10%	54.15%	55.95%
	49th month	51.93%	53.54%	50.97%	55.33%
	61st month	45.55%	49.63%	46.60%	48.58%

FORM L-22-ANALYTICAL RATIOS

Name of the Insurer : HDFC Standard Life Insurance Company Limited

Date : September 30, 2017

Sr.No.	Particulars	For the quarter ended September 30, 2017	Upto the half year ended September 30, 2017	For the quarter ended September 30, 2016	Upto the half year ended September 30, 2016
16	<b>NPA Ratio</b>				
	<b>A. Gross NPA Ratio</b>				
	Shareholder's Funds	NIL	NIL	NIL	NIL
	Policyholder's Funds				
	Non Linked				
	Par	NIL	NIL	0.05%	0.05%
	Non Par	NIL	NIL	0.12%	0.12%
	Linked				
	Non Par	NIL	NIL	NIL	NIL
	<b>B. Net NPA Ratio</b>				
	Shareholder's Funds	NIL	NIL	NIL	NIL
	Policyholder's Funds				
	Non Linked				
	Par	NIL	NIL	0.02%	0.02%
	Non Par	NIL	NIL	0.05%	0.05%
	Linked				
	Non Par	NIL	NIL	NIL	NIL

**Equity Holding Pattern for Life Insurers**

1	(a) No. of shares	2,005,545,370	2,005,545,370	1,997,456,488	1,997,456,488
2	(b) Percentage of shareholding (Indian / Foreign)				
	Indian	65.19%	65.19%	65.05%	65.05%
	Foreign	34.81%	34.81%	34.95%	34.95%
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) (₹)	1.19	2.77	1.09	2.33
4 (b)	(a) Diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized) (₹)	1.19	2.76	1.09	2.32
5 (a)	(b) Basic EPS after extraordinary items (net of tax expense) for the period (not to be annualized) (₹)	1.19	2.77	1.09	2.33
5 (b)	(b) Diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized) (₹)	1.19	2.76	1.09	2.32
6	(iv) Book value per share (₹)	22.32	22.32	18.32	18.32

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 September 30, 2017 have been calculated for the policies issued in the June to August period of the relevant years. E.g.: the 13th month persistency for the current year is calculated for the policies issued from June 2016 to August 2016.  
 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 six months ended September 30, 2017 have been calculated for the policies issued in the September to August period of the relevant six months. For eg: the 13th month persistency for current year is calculated for the policies issued from September 2015 to August 2016.  
 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 year and previous year  
 5. Ratios for the previous year's quarter & previous six months have been reclassified / regrouped wherever necessary.

## RECEIPTS AND PAYMENTS ACCOUNT FOR THE SIX MONTHS ENDED SEPTEMBER 30, 2017 (₹ '000)

		For the six months ended September 30, 2017	For the six months ended September 30, 2016
<b>A</b>	<b>Cash Flows from the operating activities:</b>		
1	Premium received from policyholders, including advance receipts	94,664,953	79,836,327
	Other receipts:		
2	Goods and Services Tax/Service tax shared by agents	66,289	48,031
3	Fees & charges	5,027	5,499
4	Miscellaneous income	863,913	207,934
5	Payments to the re-insurers, net of commissions and claims/ benefits	(243,912)	(431,173)
6	Payments of claims/benefits	(53,856,610)	(49,548,782)
7	Payments of commission and brokerage	(4,995,345)	(3,577,566)
8	Payments of other operating expenses	(13,883,640)	(10,907,902)
9	Deposits, advances and staff loans	298,098	305,653
10	Income taxes paid (net)	(1,398,307)	(1,072,355)
11	Goods and Services tax/Service Tax paid	(2,310,664)	(2,115,666)
12	Cash flows before extraordinary items	19,209,802	12,750,000
13	Cash flow from extraordinary operations	-	-
	<b>Net cash flow from operating activities</b>	<b>19,209,802</b>	<b>12,750,000</b>
<b>B</b>	<b>Cash flows from investing activities:</b>		
1	Purchase of fixed assets	(121,947)	(146,528)
2	Proceeds from sale of fixed assets	4,398	1,509
3	Purchases of investments	(329,318,106)	(282,153,157)
4	Loans disbursed	-	-
5	Loan against policies	(32,358)	(5,035)
6	Sale of investments	288,816,636	239,793,581
7	Repayments received	348,518	379,981
8	Rents/Interests/ dividends received	23,596,483	20,229,601
9	Investments in money market instruments and in liquid mutual funds (Net)	-	-
10	Expenses related to investments	(7,279)	(17,146)
	<b>Net cash flow from investing activities</b>	<b>(16,713,655)</b>	<b>(21,917,194)</b>
<b>C</b>	<b>Cash flows from financing activities:</b>		
1	Proceeds from issuance of share capital	70,701	21,684
2	Share Application money pending allotment	10,339	-
3	Share premium money received	577,126	173,468
	<b>Net cash flow from financing activities</b>	<b>658,166</b>	<b>195,152</b>
<b>D</b>	<b>Net increase / (decrease) in cash and cash equivalents:</b>	<b>3,154,313</b>	<b>(8,972,042)</b>
<b>E</b>	<b>Cash and cash equivalents at the beginning of the six months</b>	<b>46,792,212</b>	<b>37,821,937</b>
<b>F</b>	<b>Cash and cash equivalents at the end of the six months</b>	<b>49,946,525</b>	<b>28,849,895</b>

<b>Components of Cash and cash equivalents at end of the six months:</b>			
(i)	Cash and cheques in hand	637,138	559,160
(ii)	Bank balances*	2,147,683	1,856,361
(iii)	Money market instruments	47,161,704	26,434,374
	<b>Total cash and cash equivalents</b>	<b>49,946,525</b>	<b>28,849,895</b>

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

(i)	Cash & cash equivalents	49,946,525	28,849,895
(ii)	Add: Deposit account - Others	3,443	985
(iii)	Less: Money market instruments	(47,161,704)	(26,434,374)
	<b>Cash &amp; Bank Balances as per Form L-17</b>	<b>2,788,264</b>	<b>2,416,506</b>

\*Note : Bank Balances includes unclaimed dividend ₹ 187 thousands ( previous year ₹102 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 : September 30, 2017

(₹ Lakhs)

Sr.No.	Particulars	As at September 30, 2017	As at September 30, 2016
1	<b>Linked</b>		
a	Life	4,636,651	4,076,072
b	General annuity	-	-
c	Pension	1,013,595	919,745
d	Health	-	-
2	<b>Non-Linked</b>		
a	Life	2,881,540	2,219,277
b	General annuity	149,351	107,493
c	Pension	582,497	424,772
d	Health	2,859	2,709
	<b>TOTAL</b>	<b>9,266,493</b>	<b>7,750,069</b>

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	-	-	-	-	2,728	2,729	13.75	502.07	2,728	2,729	13.75	502.07
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	2,647	2,649	10.91	166.19	2,647	2,649	10.91	166.19
4	Bihar	-	-	-	-	3,004	3,006	15.32	204.66	3,004	3,006	15.32	204.66
5	Chattisgarh	-	-	-	-	2,236	2,239	11.24	274.86	2,236	2,239	11.24	274.86
6	Goa	-	-	-	-	1,022	1,024	9.63	90.63	1,022	1,024	9.63	90.63
7	Gujarat	-	-	-	-	13,835	13,846	85.09	1,581.24	13,835	13,846	85.09	1,581.24
8	Haryana	-	-	-	-	7,768	7,772	43.84	794.88	7,768	7,772	43.84	794.88
9	Himachal Pradesh	-	-	-	-	759	759	3.81	42.20	759	759	3.81	42.20
10	Jammu & Kashmir	-	-	-	-	1,518	1,518	6.83	96.86	1,518	1,518	6.83	96.86
11	Jharkhand	-	-	-	-	2,438	2,439	12.15	203.48	2,438	2,439	12.15	203.48
12	Karnataka	-	-	-	-	6,036	6,045	64.29	1,019.50	6,036	6,045	64.29	1,019.50
13	Kerala	-	-	-	-	5,778	5,780	49.56	494.38	5,778	5,780	49.56	494.38
14	Madhya Pradesh	-	-	-	-	5,601	5,601	23.20	625.11	5,601	5,601	23.20	625.11
15	Maharashtra	272	272	0.01	0.14	111,251	111,312	494.06	26,383.63	111,523	111,584	494.07	26,383.77
16	Manipur	-	-	-	-	502	502	1.40	22.31	502	502	1.40	22.31
17	Meghalaya	-	-	-	-	226	226	1.00	12.51	226	226	1.00	12.51
18	Mizoram	-	-	-	-	138	138	0.48	5.12	138	138	0.48	5.12
19	Nagaland	-	-	-	-	95	95	0.29	2.15	95	95	0.29	2.15
20	Orissa	-	-	-	-	4,185	4,189	21.95	346.16	4,185	4,189	21.95	346.16
21	Punjab	-	-	-	-	9,832	9,832	42.52	546.69	9,832	9,832	42.52	546.69
22	Rajasthan	-	-	-	-	6,133	6,133	26.23	804.23	6,133	6,133	26.23	804.23
23	Sikkim	-	-	-	-	261	261	1.41	16.58	261	261	1.41	16.58
24	Tamil Nadu	-	-	-	-	11,249	11,255	74.23	1,197.86	11,249	11,255	74.23	1,197.86
25	Telangana	-	-	-	-	4,173	4,175	25.67	655.22	4,173	4,175	25.67	655.22
26	Tripura	-	-	-	-	131	131	0.49	6.70	131	131	0.49	6.70
27	Uttar Pradesh	-	-	-	-	12,601	12,603	61.25	1,241.50	12,601	12,603	61.25	1,241.50
28	Uttarakhand	-	-	-	-	1,156	1,159	5.61	120.54	1,156	1,159	5.61	120.54
29	West Bengal	-	-	-	-	9,928	9,933	53.47	734.58	9,928	9,933	53.47	734.58
30	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
31	Chandigarh	-	-	-	-	2,877	2,877	14.23	258.17	2,877	2,877	14.23	258.17
32	Dadra & Nagar haveli	-	-	-	-	-	-	-	-	-	-	-	-
33	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
34	Delhi	-	-	-	-	15,695	15,703	95.17	1,759.15	15,695	15,703	95.17	1,759.15
35	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
36	Puducherry	-	-	-	-	135	135	0.94	10.27	135	135	0.94	10.27
	<b>TOTAL</b>	<b>272</b>	<b>272</b>	<b>0.01</b>	<b>0.14</b>	<b>245,938</b>	<b>246,066</b>	<b>1,270.02</b>	<b>40,219.41</b>	<b>246,210</b>	<b>246,338</b>	<b>1,270.02</b>	<b>40,219.54</b>

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	-	-	-	-	4,756	4,759	22.16	775.78	4,756	4,759	22.16	775.78
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	4,399	4,401	17.56	265.60	4,399	4,401	17.56	265.60
4	Bihar	-	-	-	-	5,279	5,281	25.47	359.96	5,279	5,281	25.47	359.96
5	Chattisgarh	-	-	-	-	3,594	3,598	16.52	400.73	3,594	3,598	16.52	400.73
6	Goa	-	-	-	-	1,669	1,673	14.97	143.12	1,669	1,673	14.97	143.12
7	Gujarat	-	-	-	-	24,956	24,970	151.19	2,571.42	24,956	24,970	151.19	2,571.42
8	Haryana	-	-	-	-	12,825	12,830	66.71	1,270.63	12,825	12,830	66.71	1,270.63
9	Himachal Pradesh	-	-	-	-	1,218	1,218	5.91	64.62	1,218	1,218	5.91	64.62
10	Jammu & Kashmir	-	-	-	-	2,583	2,583	11.16	152.56	2,583	2,583	11.16	152.56
11	Jharkhand	-	-	-	-	4,360	4,362	20.08	335.08	4,360	4,362	20.08	335.08
12	Karnataka	-	-	-	-	10,323	10,343	94.99	1,747.60	10,323	10,343	94.99	1,747.60
13	Kerala	-	-	-	-	9,937	9,942	81.69	812.36	9,937	9,942	81.69	812.36
14	Madhya Pradesh	-	-	-	-	9,787	9,789	39.07	1,009.27	9,787	9,789	39.07	1,009.27
15	Maharashtra	272	272	0.01	0.14	198,189	198,272	799.11	43,795.66	198,461	198,544	799.12	43,795.80
16	Manipur	-	-	-	-	883	883	2.27	38.85	883	883	2.27	38.85
17	Meghalaya	-	-	-	-	368	368	1.56	20.14	368	368	1.56	20.14
18	Mizoram	-	-	-	-	220	220	0.83	8.92	220	220	0.83	8.92
19	Nagaland	-	-	-	-	163	163	0.47	4.41	163	163	0.47	4.41
20	Orissa	-	-	-	-	6,932	6,937	37.89	524.77	6,932	6,937	37.89	524.77
21	Punjab	-	-	-	-	17,408	17,408	74.27	973.13	17,408	17,408	74.27	973.13
22	Rajasthan	-	-	-	-	9,670	9,670	40.13	1,321.68	9,670	9,670	40.13	1,321.68
23	Sikkim	-	-	-	-	436	436	2.10	27.31	436	436	2.10	27.31
24	Tamil Nadu	-	-	-	-	19,801	19,812	122.99	2,121.62	19,801	19,812	122.99	2,121.62
25	Telangana	-	-	-	-	7,151	7,159	42.84	1,081.95	7,151	7,159	42.84	1,081.95
26	Tripura	-	-	-	-	230	230	0.76	12.14	230	230	0.76	12.14
27	Uttar Pradesh	-	-	-	-	20,823	20,828	96.67	2,077.02	20,823	20,828	96.67	2,077.02
28	Uttarakhand	-	-	-	-	1,930	1,934	9.01	195.08	1,930	1,934	9.01	195.08
29	West Bengal	-	-	-	-	18,113	18,125	89.72	1,227.56	18,113	18,125	89.72	1,227.56
30	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
31	Chandigarh	-	-	-	-	5,266	5,266	24.41	415.97	5,266	5,266	24.41	415.97
32	Dadra & Nagar haveli	-	-	-	-	-	-	-	-	-	-	-	-
33	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
34	Delhi	-	-	-	-	26,281	26,292	144.56	2,904.90	26,281	26,292	144.56	2,904.90
35	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
36	Puducherry	-	-	-	-	249	249	1.68	23.26	249	249	1.68	23.26
<b>TOTAL</b>		<b>272</b>	<b>272</b>	<b>0.01</b>	<b>0.14</b>	<b>429,799</b>	<b>430,001</b>	<b>2,058.76</b>	<b>66,683.12</b>	<b>430,071</b>	<b>430,273</b>	<b>2,058.77</b>	<b>66,683.26</b>



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	-	-	-	-	3	590	5.31	30.81	3	590	5.31	30.81
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	12,439	13.22	47.21	-	12,439	13.22	47.21
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-
5	Chattisgarh	-	-	-	-	-	-	37.45	-	-	-	37.45	-
6	Goa	-	-	-	-	-	2	4.02	-	-	2	4.02	-
7	Gujarat	-	-	-	-	5	3,987	8.56	325.84	5	3,987	8.56	325.84
8	Haryana	-	-	-	-	7	17,205	152.15	1,957.25	7	17,205	152.15	1,957.25
9	Himachal Pradesh	-	-	-	-	-	-	-	0.55	-	-	-	0.55
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	1	5,170	1.51	413.60	1	5,170	1.51	413.60
12	Karnataka	-	-	-	-	14	433,753	76.89	1,657.50	14	433,753	76.89	1,657.50
13	Kerala	-	-	-	-	2	38,708	5.00	314.19	2	38,708	5.00	314.19
14	Madhya Pradesh	-	-	-	-	-	-	-	0.53	-	-	-	0.53
15	Maharashtra	-	-	-	-	51	3,013,844	752.35	39,710.36	51	3,013,844	752.35	39,710.36
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	3	39,723	17.10	106.00	3	39,723	17.10	106.00
21	Punjab	-	-	-	-	-	-	0.06	(2.92)	-	-	0.06	(2.92)
22	Rajasthan	-	-	-	-	2	1,038	7.44	41.68	2	1,038	7.44	41.68
23	Sikkim	-	-	-	-	2	136	0.70	0.85	2	136	0.70	0.85
24	Tamil Nadu	-	-	-	-	6	803,153	108.32	4,816.61	6	803,153	108.32	4,816.61
25	Telangana	-	-	-	-	5	579,830	19.92	1,673.53	5	579,830	19.92	1,673.53
26	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
27	Uttar Pradesh	-	-	-	-	7	65,806	8.48	341.49	7	65,806	8.48	341.49
28	Uttarakhand	-	-	-	-	-	-	2.63	-	-	-	2.63	-
29	West Bengal	-	-	-	-	2	789,906	27.49	4,761.92	2	789,906	27.49	4,761.92
30	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
31	Chandigarh	-	-	-	-	1	164	0.04	15.70	1	164	0.04	15.70
32	Dadra & Nagar haveli	-	-	-	-	-	-	-	-	-	-	-	-
33	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
34	Delhi	-	-	-	-	5	32,251	232.40	2,487.97	5	32,251	232.40	2,487.97
35	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
36	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
	<b>TOTAL</b>	-	-	-	-	<b>116</b>	<b>5,837,705</b>	<b>1,481.04</b>	<b>58,700.67</b>	<b>116</b>	<b>5,837,705</b>	<b>1,481.04</b>	<b>58,700.67</b>

## FORM L-25- : Geographical Distribution Channel - Group for the six months ended September 30, 2017

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date : September 30, 2017

Sr.No.	State / Union Territory	Rural (Group)				Urban (Group)				Total Business (Group)			
		No. of Policies	No. of Lives	Premium (₹ Crores)	Sum Assured (₹ Crores)	No. of Policies	No. of Lives	Premium (₹ Crores)	Sum Assured (₹ Crores)	No. of Policies	No. of Lives	Premium (₹ Crores)	Sum Assured (₹ Crores)
1	Andhra Pradesh	-	-	-	-	6	2,753	6.52	141.72	6	2,753	6.52	141.72
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	1	33,467	13.75	109.69	1	33,467	13.75	109.69
4	Bihar	-	-	-	-	-	-	1.00	-	-	-	1.00	-
5	Chattisgarh	-	-	-	-	-	-	37.45	-	-	-	37.45	-
6	Goa	-	-	-	-	1	562	4.05	13.27	1	562	4.05	13.27
7	Gujarat	-	-	-	-	10	8,353	14.58	677.53	10	8,353	14.58	677.53
8	Haryana	-	-	-	-	25	25,278	198.34	3,451.66	25	25,278	198.34	3,451.66
9	Himachal Pradesh	-	-	-	-	1	10	51.30	2.61	1	10	51.30	2.61
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	1	5,170	1.55	413.60	1	5,170	1.55	413.60
12	Karnataka	-	-	-	-	29	1,406,874	144.37	10,126.13	29	1,406,874	144.37	10,126.13
13	Kerala	-	-	-	-	2	54,319	7.44	439.33	2	54,319	7.44	439.33
14	Madhya Pradesh	-	-	-	-	-	-	-	15.53	-	-	-	15.53
15	Maharashtra	-	-	-	-	102	5,121,855	1,238.23	74,945.72	102	5,121,855	1,238.23	74,945.72
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	3	87,907	18.07	206.57	3	87,907	18.07	206.57
21	Punjab	-	-	-	-	-	-	0.11	(2.83)	-	-	0.11	(2.83)
22	Rajasthan	-	-	-	-	3	2,422	8.98	123.06	3	2,422	8.98	123.06
23	Sikkim	-	-	-	-	2	136	2.70	0.85	2	136	2.70	0.85
24	Tamil Nadu	-	-	-	-	26	1,053,436	150.98	8,176.29	26	1,053,436	150.98	8,176.29
25	Telangana	-	-	-	-	9	869,422	25.30	2,567.37	9	869,422	25.30	2,567.37
26	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
27	Uttar Pradesh	-	-	-	-	8	117,540	23.83	539.84	8	117,540	23.83	539.84
28	UttaraKhand	-	-	-	-	-	-	2.63	-	-	-	2.63	-
29	West Bengal	-	-	-	-	10	2,401,412	72.15	12,243.40	10	2,401,412	72.15	12,243.40
30	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
31	Chandigarh	-	-	-	-	1	164	0.04	20.68	1	164	0.04	20.68
32	Dadra & Nagar haveli	-	-	-	-	1	376	0.01	26.32	1	376	0.01	26.32
33	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
34	Delhi	-	-	-	-	24	121,087	320.77	15,623.31	24	121,087	320.77	15,623.31
35	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
36	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
	<b>TOTAL</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>265</b>	<b>11,312,543</b>	<b>2,344.14</b>	<b>129,861.66</b>	<b>265</b>	<b>11,312,543</b>	<b>2,344.14</b>	<b>129,861.66</b>

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: September 30, 2017

Statement of Investment Assets (Life Insurers)

(Business within India)

Periodicity of Submission: Quarterly

PART - A

Section I

₹ Crores

No	Particulars	Schedule	Amount	Particulars	Amount	Amount
1	Investments (Shareholders)	L-12	3,716.92	<b>Reconciliation of Investment Assets</b>		
	Investments (Policyholders)	L-13	39,686.22	<b>Total Investment Assets (as per Balance Sheet)</b>		<b>99,534.03</b>
	Investments (Linked Liabilities)	L-14	56,130.89	<b>Balance Sheet Value of:</b>		
2	Loans	L-15	16.24	<b>A. Life Fund</b>	29,944.35	
3	Fixed Assets	L-16	343.60	Less : Investment Loan as per L-15	-	29,944.35
4	Current Assets			<b>B. Pension &amp; General Annuity and Group Business</b>		13,458.79
	a. Cash & Bank Balance	L-17	278.83	<b>C. Unit Linked Funds</b>		56,130.89
	b. Advances & Other Assets	L-18	2,060.43			
5	Current Liabilities					
	a. Current Liabilities	L-19	3,554.94			
	b. Provisions	L-20	40.95			
	c. Misc. Exp not Written Off	L-21	-			
	d. Debit Balance of P&L A/c		-			
	<b>Application of Funds as per Balance Sheet (A)</b>		<b>98,637.23</b>			
	<b>Less: Other Assets</b>	<b>Schedule</b>	<b>Amount</b>			
1	Loans (if any)	L-15	16.24			
2	Fixed Assets (if any)	L-16	343.60			
3	Cash & Bank Balance (if any)	L-17	278.83			
4	Advances & Other Assets (if any)	L-18	2,060.43			
5	Current Liabilities	L-19	3,554.94			
6	Provisions	L-20	40.95			
7	Misc. Exp not Written Off	L-21	-			
8	Investments held outside India		-			
9	Debit Balance of P&L A/c		-			
	<b>TOTAL (B)</b>		<b>(896.80)</b>			
	<b>Investment Assets</b>	<b>(A-B)</b>	<b>99,534.03</b>	<b>(A+B+C)</b>		<b>99,534.03</b>

**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: September 30, 2017

Statement of Investment Assets (Life Insurers)

(Business within India)

Periodicity of Submission: Quarterly

**Section II**

₹ Crores

**NON - LINKED BUSINESS**

A. LIFE FUND		% as per Reg	SH		PH		Book Value (SH+PH)	Actual %	FVC Amount	Total Fund	Market Value		
			Balance	FRSM+	UL-Non Unit Res	PAR						NON PAR	
			(a)	(b)	(c)	(d)	(e)	(f) = [a+b+c+d+e]	(g) = [(f) - (a)]%	(h)	(i)=(f+h)	(j)	
1	Central Govt. Sec	Not Less than 25%	-	1,715.80	476.73	11,680.77	1,741.38	15,614.67	53.22%	-	15,614.67	16,069.87	
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not Less than 50%	-	1,715.80	476.73	12,169.02	1,758.92	16,120.47	54.95%	-	16,120.47	16,593.43	
3	<b>Investment subject to Exposure Norms</b>												
	a. Housing & Infrastructure											-	
	1. Approved Investments	Not Less than 15%	-	513.10	48.54	4,718.78	41.94	5,322.36	18.14%	34.78	5,357.15	5,477.53	
	2. Other Investments		-	1.69	-	17.98	-	19.68	0.07%	0.10	19.78	20.23	
	b. i) Approved Investments	Not exceeding 35%	121.40	1,244.50	449.39	4,922.36	592.99	7,330.63	24.57%	477.65	7,808.28	7,912.22	
	ii) Other Investments		-	71.38	10.00	585.44	-	666.83	2.27%	(28.15)	638.68	642.56	
<b>TOTAL LIFE FUND</b>			<b>100%</b>	<b>121.40</b>	<b>3,546.47</b>	<b>984.66</b>	<b>22,413.59</b>	<b>2,393.85</b>	<b>29,459.97</b>	<b>100.00%</b>	<b>484.39</b>	<b>29,944.35</b>	<b>30,645.97</b>

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%		1,044.46	3,779.98	4,824.43	36.15%	-	4,824.43	5,048.24	
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not Less than 40%		1,142.13	5,236.28	6,378.40	47.79%	-	6,378.40	6,644.08	
3	Balance in Approved investment	Not Exceeding 60%		975.02	5,993.24	6,968.27	52.21%	112.12	7,080.38	7,233.92	
<b>TOTAL PENSION, GENERAL ANNUITY FUND</b>			<b>100%</b>		<b>2,117.15</b>	<b>11,229.52</b>	<b>13,346.67</b>	<b>100.00%</b>	<b>112.12</b>	<b>13,458.79</b>	<b>13,878.00</b>

**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%	-	52,510.63	52,510.63	93.55%	
2	Other Investments	Not More than 25%	-	3,620.26	3,620.26	6.45%	
<b>TOTAL LINKED INSURANCE FUND</b>			<b>100%</b>	<b>-</b>	<b>56,130.89</b>	<b>56,130.89</b>	<b>100.00%</b>

**Notes:**

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

**CERTIFICATION:**

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

**Prasun Gajri**  
Chief Investment Officer

PARTICULARS	ULGF00111/08/03LiquidFund101	ULGF00620/06/07StableMgFd101	ULGF00211/08/03SecureMgtF101	ULGF00311/08/03DefensiveF101	ULGF00411/08/03BalancedMF101	ULIF00102/01/04LiquidFund101	ULIF00720/06/07StableMgFd101	ULGF01620/06/07SovereignF101	ULIF00202/01/04SecureMgtF101
Opening Balance (Market Value)	13.41	16.62	102.56	230.67	343.36	67.68	38.62	2.68	148.27
Add: Inflow during the Quarter	0.99	0.00	1.78	15.14	66.17	38.42	16.50	-	18.06
Increase / (Decrease) Value of Inv (P)	0.18	0.24	1.33	4.86	7.31	0.88	0.58	0.02	2.13
Less: Outflow during the Quarter	1.16	0.52	16.23	4.56	9.15	47.58	18.03	0.00	23.36
<b>TOTAL INVESTIBLE FUNDS (MKT VALUE)</b>	<b>13.43</b>	<b>16.34</b>	<b>89.44</b>	<b>246.10</b>	<b>407.69</b>	<b>59.41</b>	<b>37.66</b>	<b>2.70</b>	<b>145.11</b>

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
<b>Approved Investments (&gt;=75%)</b>																		
Central Govt Securities	13.35	99.45%	3.79	23.19%	33.84	37.83%	53.70	21.82%	79.56	19.51%	59.47	100.11%	6.28	16.68%	2.61	96.85%	46.28	31.89%
State Government Securities	-	0.00%	4.61	28.24%	-	0.00%	4.10	1.67%	-	0.00%	-	0.00%	9.23	24.50%	-	0.00%	-	0.00%
Other Approved Securities	-	0.00%	-	0.00%	1.08	1.21%	2.43	0.99%	1.93	0.47%	-	0.00%	-	0.00%	-	0.00%	1.79	1.23%
Corporate Bonds	-	0.00%	5.30	32.43%	21.60	24.15%	68.65	27.90%	72.65	17.82%	-	0.00%	15.34	40.73%	-	0.00%	28.04	19.32%
Infrastructure Bonds	-	0.00%	2.12	12.96%	30.06	33.60%	34.64	14.07%	42.88	10.52%	-	0.00%	5.87	15.58%	-	0.00%	60.17	41.46%
Equity	-	0.00%	-	0.00%	-	0.00%	64.16	26.07%	178.43	43.77%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Money Market Investments	0.06	0.48%	0.25	1.51%	0.44	0.49%	10.15	4.12%	35.76	8.77%	0.05	0.09%	0.25	0.67%	0.04	1.54%	4.03	2.78%
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%
<b>Sub Total (A)</b>	<b>13.42</b>	<b>99.93%</b>	<b>16.07</b>	<b>98.33%</b>	<b>87.01</b>	<b>97.29%</b>	<b>237.84</b>	<b>96.64%</b>	<b>411.21</b>	<b>100.86%</b>	<b>59.53</b>	<b>100.20%</b>	<b>36.97</b>	<b>98.16%</b>	<b>2.65</b>	<b>98.39%</b>	<b>140.30</b>	<b>96.68%</b>
<b>Current Assets:</b>																		
Accrued Interest	0.00	0.00%	0.26	1.61%	2.42	2.71%	5.70	2.32%	6.06	1.49%	0.00	0.00%	0.88	2.35%	0.04	1.42%	4.98	3.43%
Dividend Receivable	-	0.00%	-	0.00%	-	0.00%	0.03	0.01%	0.10	0.02%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Bank Balance	0.01	0.07%	0.01	0.06%	0.01	0.01%	0.01	0.01%	0.03	0.01%	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%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Other Current Assets (for Investments)	-	0.00%	0.00	0.00%	-	0.00%	0.01	0.00%	0.00	0.00%	0.05	0.09%	0.09	0.24%	-	0.00%	0.20	0.14%
<b>Less: Current Liabilities</b>																		
Payable for Investments	-	0.00%	-	0.00%	-	0.00%	-	0.00%	34.21	8.39%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Fund Mgmt Charges Payable	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.01	0.00%	0.02	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.01	0.00%
Other Current Liabilities (for Investments)	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.09	0.04%	1.04	0.25%	0.18	0.30%	0.29	0.77%	0.00	0.00%	0.37	0.26%
<b>Sub Total (B)</b>	<b>0.01</b>	<b>0.07%</b>	<b>0.27</b>	<b>1.67%</b>	<b>2.43</b>	<b>2.71%</b>	<b>5.65</b>	<b>2.30%</b>	<b>(29.07)</b>	<b>-7.13%</b>	<b>(0.12)</b>	<b>-0.20%</b>	<b>0.69</b>	<b>1.84%</b>	<b>0.04</b>	<b>1.61%</b>	<b>4.81</b>	<b>3.32%</b>
<b>Other Investments (&lt;=25%)</b>																		
Corporate Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.41	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%	2.61	1.06%	13.91	3.41%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Mutual Funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	11.23	2.75%	-	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%
<b>Sub Total (C)</b>	<b>-</b>	<b>0.00%</b>	<b>-</b>	<b>0.00%</b>	<b>-</b>	<b>0.00%</b>	<b>2.61</b>	<b>1.06%</b>	<b>25.55</b>	<b>6.27%</b>	<b>-</b>	<b>0.00%</b>	<b>-</b>	<b>0.00%</b>	<b>-</b>	<b>0.00%</b>	<b>-</b>	<b>0.00%</b>
<b>Total (A + B + C)</b>	<b>13.43</b>	<b>100.00%</b>	<b>16.34</b>	<b>100.00%</b>	<b>89.44</b>	<b>100.00%</b>	<b>246.10</b>	<b>100.00%</b>	<b>407.69</b>	<b>100.00%</b>	<b>59.41</b>	<b>100.00%</b>	<b>37.66</b>	<b>100.00%</b>	<b>2.70</b>	<b>100.00%</b>	<b>145.11</b>	<b>100.00%</b>
<b>Fund Carried Forward (as per LB2)</b>																		

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: September 30, 2017

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
Opening Balance (Market Value)	100.83	455.20	778.96	3,211.85	75.47	59.98	412.21	896.66	178.26
Add: Inflow during the Quarter	13.32	28.78	22.95	87.72	1.07	4.23	32.62	55.87	36.63
Increase / (Decrease) Value of Inv (Net)	2.30	10.24	25.05	104.81	0.72	0.90	5.64	17.80	4.22
Less: Outflow during the Quarter	15.47	47.76	101.09	345.87	50.24	0.52	23.49	3.17	3.17
<b>TOTAL INVESTIBLE FUNDS (MKT VALUE)</b>	<b>100.98</b>	<b>446.46</b>	<b>725.86</b>	<b>3058.51</b>	<b>27.01</b>	<b>64.59</b>	<b>426.98</b>	<b>950.83</b>	<b>215.94</b>

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		
	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	
<b>Approved Investments (&gt;=75%)</b>																			
Central Govt Securities	31.48	31.17%	95.54	21.40%	15.34	2.11%	-	0.00%	26.96	99.81%	17.25	26.71%	154.00	36.07%	180.63	19.00%	46.60	21.62%	
State Government Securities	1.46	1.45%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	14.30	22.15%	-	0.00%	12.17	1.28%	-	0.00%	
Other Approved Securities	-	0.00%	3.08	0.69%	2.79	0.38%	-	0.00%	-	0.00%	-	0.00%	5.02	1.17%	10.18	1.07%	0.79	0.37%	
Corporate Bonds	25.03	24.79%	77.21	17.29%	13.49	1.86%	-	0.00%	-	0.00%	25.43	39.37%	93.02	21.79%	302.32	31.80%	26.76	12.39%	
Infrastructure Bonds	10.93	10.82%	32.64	7.31%	4.29	0.59%	-	0.00%	-	0.00%	5.43	8.40%	169.66	39.74%	148.11	15.58%	30.14	13.96%	
Equity	25.85	25.60%	200.19	44.84%	601.03	82.80%	2,614.12	85.47%	-	0.00%	-	0.00%	-	0.00%	240.99	25.34%	97.78	45.28%	
Money Market Investments	2.99	2.96%	6.83	1.53%	1.45	0.20%	97.22	3.18%	0.04	0.16%	0.84	1.29%	0.48	0.11%	22.76	2.39%	4.53	2.10%	
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%	
<b>Sub Total (A)</b>	<b>97.74</b>	<b>96.79%</b>	<b>415.49</b>	<b>93.06%</b>	<b>638.40</b>	<b>87.95%</b>	<b>2,711.34</b>	<b>88.65%</b>	<b>27.00</b>	<b>99.97%</b>	<b>63.25</b>	<b>97.93%</b>	<b>422.18</b>	<b>98.88%</b>	<b>917.15</b>	<b>96.46%</b>	<b>206.68</b>	<b>95.71%</b>	
<b>Current Assets:</b>																			
Accrued Interest	1.94	1.92%	5.94	1.33%	1.15	0.16%	0.03	0.00%	0.00	0.00%	1.33	2.06%	11.71	2.74%	22.16	2.33%	2.89	1.34%	
Dividend Receivable	0.01	0.01%	0.13	0.03%	0.39	0.05%	1.32	0.04%	-	0.00%	-	0.00%	-	0.00%	0.11	0.01%	0.04	0.02%	
Bank Balance	0.01	0.01%	0.04	0.01%	0.09	0.01%	0.63	0.02%	0.01	0.04%	0.01	0.02%	0.01	0.00%	0.04	0.00%	0.02	0.01%	
Receivable for Sale of Investments	0.27	0.27%	-	0.00%	-	0.00%	4.71	0.15%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Other Current Assets (for Investments)	0.03	0.03%	0.59	0.13%	0.40	0.06%	1.94	0.06%	-	0.00%	0.00	0.00%	-	0.00%	2.50	0.26%	1.62	0.75%	
<b>Less: Current Liabilities</b>																			
Payable for Investments	-	0.00%	1.12	0.25%	3.35	0.46%	2.74	0.09%	-	0.00%	-	0.00%	5.52	1.29%	0.46	0.05%	0.17	0.08%	
Fund Mgmt Charges Payable	0.00	0.00%	0.02	0.00%	0.03	0.00%	0.13	0.00%	0.00	0.00%	0.00	0.00%	0.02	0.00%	0.04	0.00%	0.01	0.00%	
Other Current Liabilities (for Investments)	0.17	0.17%	1.34	0.30%	2.21	0.30%	6.51	0.21%	0.00	0.00%	0.00	0.00%	1.38	0.32%	0.82	0.09%	0.00	0.00%	
<b>Sub Total (B)</b>	<b>2.08</b>	<b>2.06%</b>	<b>4.22</b>	<b>0.94%</b>	<b>-3.56</b>	<b>-0.49%</b>	<b>-0.76</b>	<b>-0.02%</b>	<b>0.01</b>	<b>0.03%</b>	<b>1.34</b>	<b>2.07%</b>	<b>4.80</b>	<b>1.12%</b>	<b>23.50</b>	<b>2.47%</b>	<b>4.40</b>	<b>2.04%</b>	
<b>Other Investments (&lt;=25%)</b>																			
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	1.16	1.15%	14.28	3.20%	43.46	5.99%	176.90	5.78%	-	0.00%	-	0.00%	-	0.00%	9.98	1.05%	3.94	1.83%	
Mutual funds	-	0.00%	12.47	2.79%	47.56	6.55%	171.03	5.59%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.93	0.43%	
Others	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
<b>Sub Total (C)</b>	<b>1.16</b>	<b>1.15%</b>	<b>26.75</b>	<b>5.99%</b>	<b>91.02</b>	<b>12.54%</b>	<b>347.94</b>	<b>11.38%</b>	<b>-</b>	<b>0.00%</b>	<b>-</b>	<b>0.00%</b>	<b>-</b>	<b>0.00%</b>	<b>10.19</b>	<b>1.07%</b>	<b>4.87</b>	<b>2.26%</b>	
<b>Total (A + B + C)</b>	<b>100.98</b>	<b>100.00%</b>	<b>446.46</b>	<b>100.00%</b>	<b>725.86</b>	<b>100.00%</b>	<b>3,058.51</b>	<b>100.00%</b>	<b>27.01</b>	<b>100.00%</b>	<b>64.59</b>	<b>100.00%</b>	<b>426.98</b>	<b>100.00%</b>	<b>950.83</b>	<b>100.00%</b>	<b>215.94</b>	<b>100.00%</b>	
<b>Fund Carried Forward (as per LB2)</b>																			

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: September 30, 2017

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)	28.59	21.26	0.09	87.02	71.42	332.38	342.71	1,576.05	8.25
Add: Inflow during the Quarter	14.56	7.16	0.00	10.12	4.74	11.91	7.58	36.74	0.17
Increase / (Decrease) Value of Inv (N)	0.38	0.32	0.00	1.27	1.63	8.58	10.96	50.38	0.11
Less: Outflow during the Quarter	15.94	7.54	0.01	14.38	6.24	22.23	29.79	140.87	0.36
<b>TOTAL INVESTIBLE FUNDS (MKT VALUE)</b>	<b>27.58</b>	<b>21.20</b>	<b>0.08</b>	<b>84.02</b>	<b>71.55</b>	<b>330.63</b>	<b>331.46</b>	<b>1522.29</b>	<b>8.17</b>

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	
<b>Approved Investments (&gt;75%)</b>																			
Central Govt Securities	27.67	100.31%	5.39	25.40%	0.08	95.31%	27.04	32.19%	9.47	13.23%	72.75	22.00%	9.82	2.96%	-	0.00%	7.96	97.43%	
State Government Securities	-	0.00%	6.92	32.64%	-	0.00%	-	0.00%	1.00	1.39%	-	0.00%	3.06	0.92%	-	0.00%	-	0.00%	
Other Approved Securities	-	0.00%	-	0.00%	-	0.00%	1.08	1.29%	-	0.00%	1.93	0.58%	0.31	0.09%	-	0.00%	-	0.00%	
Corporate Bonds	-	0.00%	6.29	29.69%	-	0.00%	16.71	19.89%	19.24	26.90%	49.66	15.02%	3.47	1.05%	-	0.00%	-	0.00%	
Infrastructure Bonds	-	0.00%	2.12	9.99%	-	0.00%	33.88	40.33%	19.20	26.84%	21.26	6.43%	1.49	0.45%	-	0.00%	-	0.00%	
Equity	-	0.00%	-	0.00%	-	0.00%	-	0.00%	17.95	25.09%	164.57	49.77%	273.11	82.40%	1,295.61	85.11%	-	0.00%	
Money Market Investments	0.01	0.04%	0.08	0.37%	0.00	3.20%	2.45	2.92%	2.12	2.96%	7.81	2.36%	4.11	1.24%	52.15	3.43%	0.20	2.45%	
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%	
<b>Sub Total (A)</b>	<b>27.68</b>	<b>100.34%</b>	<b>20.80</b>	<b>98.09%</b>	<b>0.08</b>	<b>98.51%</b>	<b>81.17</b>	<b>96.61%</b>	<b>68.98</b>	<b>96.41%</b>	<b>317.98</b>	<b>96.17%</b>	<b>295.36</b>	<b>89.11%</b>	<b>1,347.76</b>	<b>88.54%</b>	<b>8.16</b>	<b>99.88%</b>	
<b>Current Assets:</b>																			
Accrued Interest	0.00	0.00%	0.44	2.06%	0.00	1.36%	2.85	3.39%	1.63	2.28%	3.89	1.18%	0.50	0.15%	0.02	0.00%	0.00	0.00%	
Dividend Receivable	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.01	0.01%	0.07	0.02%	0.18	0.05%	0.65	0.04%	-	0.00%	
Bank Balance	0.01	0.04%	0.01	0.05%	0.00	0.14%	0.01	0.01%	0.01	0.02%	0.02	0.01%	0.05	0.01%	0.32	0.02%	0.01	0.12%	
Receivable for Sale of Investments	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	2.29	0.15%	-	0.00%	
Other Current Assets (for Investments)	0.00	0.01%	0.07	0.33%	0.00	0.00%	0.14	0.16%	0.17	0.24%	0.13	0.04%	0.18	0.06%	1.22	0.08%	-	0.00%	
<b>Less: Current Liabilities</b>																			
Payable for Investments	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	1.52	0.46%	1.34	0.09%	-	0.00%	
Fund Mgmt Charges Payable	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.01	0.00%	0.01	0.00%	0.07	0.00%	0.00	0.00%	
Other Current Liabilities (for Investments)	0.10	0.38%	0.11	0.52%	0.00	0.00%	0.14	0.17%	0.07	0.09%	0.30	0.09%	0.29	0.09%	1.01	0.07%	0.00	0.00%	
<b>Sub Total (B)</b>	<b>-0.09</b>	<b>-0.34%</b>	<b>0.41</b>	<b>1.91%</b>	<b>0.00</b>	<b>1.49%</b>	<b>2.85</b>	<b>3.39%</b>	<b>1.75</b>	<b>2.45%</b>	<b>3.80</b>	<b>1.15%</b>	<b>-0.91</b>	<b>-0.28%</b>	<b>2.09</b>	<b>0.14%</b>	<b>0.01</b>	<b>0.12%</b>	
<b>Other Investments (&lt;=25%)</b>																			
Corporate Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.10	0.03%	-	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%	0.82	1.14%	7.64	2.31%	19.38	5.85%	87.72	5.76%	-	0.00%	
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	1.22	0.37%	17.53	5.29%	84.72	5.57%	-	0.00%	
Others	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
<b>Sub Total (C)</b>	<b>-</b>	<b>0.00%</b>	<b>-</b>	<b>0.00%</b>	<b>-</b>	<b>0.00%</b>	<b>-</b>	<b>0.00%</b>	<b>0.82</b>	<b>1.14%</b>	<b>8.86</b>	<b>2.68%</b>	<b>37.02</b>	<b>11.17%</b>	<b>172.44</b>	<b>11.33%</b>	<b>-</b>	<b>0.00%</b>	
<b>Total (A + B + C)</b>	<b>27.58</b>	<b>100.00%</b>	<b>21.20</b>	<b>100.00%</b>	<b>0.08</b>	<b>100.00%</b>	<b>84.02</b>	<b>100.00%</b>	<b>71.55</b>	<b>100.00%</b>	<b>330.63</b>	<b>100.00%</b>	<b>331.46</b>	<b>100.00%</b>	<b>1,522.29</b>	<b>100.00%</b>	<b>8.17</b>	<b>100.00%</b>	
<b>Fund Carried Forward (as per LB2)</b>																			

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: September 30, 2017

PART - B

₹ Crores

PARTICULARS	ULGF03518/02/12StableMgtFd101	ULGF03018/02/12SecureMgtF101	ULGF03118/02/12DefensiveF101	ULGF03218/02/12BalancedMF101	ULGF03318/02/12GrowthFund101	ULGF00928/03/05SecureMgtF101	ULGF01028/03/05DefensiveF101	ULGF01128/03/05BalancedMF101	ULIF01520/02/08LiquidFdl101
Opening Balance (Market Value)	66.61	116.68	153.23	191.24	1.35	0.08	10.49	31.98	57.51
Add: Inflow during the Quarter	1.58	2.35	2.89	4.41	-	-	0.01	0.06	14.44
Increase / (Decrease) Value of Inv [N]	1.00	1.63	3.21	4.61	0.03	0.00	0.22	0.70	0.68
Less: Outflow during the Quarter	1.59	2.25	2.43	4.41	0.25	0.00	3.35	10.01	23.01
<b>TOTAL INVESTIBLE FUNDS (MKT VALUE)</b>	<b>67.60</b>	<b>118.40</b>	<b>156.89</b>	<b>195.85</b>	<b>1.12</b>	<b>0.08</b>	<b>7.37</b>	<b>22.74</b>	<b>49.60</b>

INVESTMENT OF UNIT FUND	ULGF03518/02/12StableMgtFd101		ULGF03018/02/12SecureMgtF101		ULGF03118/02/12DefensiveF101		ULGF03218/02/12BalancedMF101		ULGF03318/02/12GrowthFund101		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	
<b>Approved Investments (&gt;=75%)</b>																			
Central Govt Securities	13.22	19.55%	40.28	34.02%	21.83	13.91%	42.36	21.63%	-	0.00%	0.08	93.49%	2.60	35.22%	11.24	49.42%	49.83	100.46%	
State Government Securities	15.69	23.21%	-	0.00%	2.04	1.30%	-	0.00%	-	0.00%	0.21	2.83%	0.21	2.83%	-	0.00%	-	0.00%	
Other Approved Securities	-	0.00%	1.20	1.02%	-	0.00%	1.04	0.53%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Corporate Bonds	23.68	35.03%	25.86	21.84%	47.46	30.25%	32.98	16.84%	-	0.00%	1.09	14.78%	1.09	14.78%	-	0.00%	-	0.00%	
Infrastructure Bonds	12.24	18.10%	48.80	41.22%	36.43	23.22%	19.27	9.84%	-	0.00%	0.94	12.70%	0.94	12.70%	-	0.00%	-	0.00%	
Equity	-	0.00%	-	0.00%	37.74	24.05%	90.99	46.46%	1.05	93.50%	-	0.00%	2.09	28.32%	9.88	43.44%	-	0.00%	
Money Market Investments	1.09	1.62%	0.58	0.49%	5.38	3.43%	0.17	0.09%	0.01	0.60%	0.00	4.65%	0.21	2.82%	0.16	0.68%	0.06	0.13%	
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%	
<b>Sub Total (A)</b>	<b>65.92</b>	<b>97.51%</b>	<b>116.72</b>	<b>98.58%</b>	<b>150.88</b>	<b>96.17%</b>	<b>186.81</b>	<b>95.38%</b>	<b>1.06</b>	<b>94.10%</b>	<b>0.08</b>	<b>98.14%</b>	<b>7.13</b>	<b>96.67%</b>	<b>21.27</b>	<b>93.54%</b>	<b>49.90</b>	<b>100.59%</b>	
<b>Current Assets:</b>																			
Accrued Interest	1.67	2.48%	3.18	2.69%	4.10	2.61%	2.72	1.39%	0.00	0.00%	0.00	1.26%	0.14	1.92%	0.21	0.92%	0.00	0.00%	
Dividend Receivable	-	0.00%	-	0.00%	0.02	0.01%	0.04	0.02%	0.00	0.07%	-	0.00%	0.00	0.01%	0.01	0.04%	-	0.00%	
Bank Balance	0.01	0.02%	0.01	0.01%	0.02	0.01%	0.02	0.01%	0.01	0.92%	0.00	0.62%	0.01	0.14%	0.01	0.05%	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%	
Other Current Assets (for Investments)	-	0.00%	-	0.00%	0.41	0.26%	0.98	0.50%	0.00	0.00%	-	0.00%	0.00	0.00%	0.00	0.00%	0.06	0.12%	
<b>Less: Current Liabilities</b>																			
Payable for Investments	-	0.00%	1.51	1.27%	0.07	0.04%	0.16	0.08%	-	0.00%	-	0.00%	-	0.00%	0.06	0.24%	-	0.00%	
Fund Mgmt Charges Payable	0.00	0.00%	0.01	0.00%	0.01	0.00%	0.01	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.01%	
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%	0.35	0.72%	
<b>Sub Total (B)</b>	<b>1.68</b>	<b>2.49%</b>	<b>1.68</b>	<b>1.42%</b>	<b>4.47</b>	<b>2.85%</b>	<b>3.60</b>	<b>1.84%</b>	<b>0.01</b>	<b>0.98%</b>	<b>0.00</b>	<b>1.86%</b>	<b>0.15</b>	<b>2.07%</b>	<b>0.17</b>	<b>0.76%</b>	<b>-0.29</b>	<b>-0.59%</b>	
<b>Other Investments (&lt;=25%)</b>																			
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%	1.55	0.99%	3.71	1.89%	0.06	4.92%	-	0.00%	0.09	1.26%	0.74	3.26%	-	0.00%	
Mutual funds	-	0.00%	-	0.00%	-	0.00%	1.68	0.86%	-	0.00%	-	0.00%	-	0.00%	0.56	2.44%	-	0.00%	
Others	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
<b>Sub Total (C)</b>	<b>-</b>	<b>0.00%</b>	<b>-</b>	<b>0.00%</b>	<b>1.55</b>	<b>0.99%</b>	<b>5.44</b>	<b>2.78%</b>	<b>0.06</b>	<b>4.92%</b>	<b>-</b>	<b>0.00%</b>	<b>0.09</b>	<b>1.26%</b>	<b>1.30</b>	<b>5.70%</b>	<b>-</b>	<b>0.00%</b>	
<b>Total (A + B + C)</b>	<b>67.60</b>	<b>100.00%</b>	<b>118.40</b>	<b>100.00%</b>	<b>156.89</b>	<b>100.00%</b>	<b>195.85</b>	<b>100.00%</b>	<b>1.12</b>	<b>100.00%</b>	<b>0.08</b>	<b>100.00%</b>	<b>7.37</b>	<b>100.00%</b>	<b>22.74</b>	<b>100.00%</b>	<b>49.60</b>	<b>100.00%</b>	
<b>Fund Carried Forward (as per LB2)</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: September 30, 2017

₹ Crores

PARTICULARS	ULIF01620/02/08StableMFI101	ULIF01720/02/08SecureMFI101	ULIF01820/02/08DefnsvFdl101	ULIF01920/02/08BalncdMFI101	ULIF02020/02/08EquityMFI101	ULIF02120/02/08GrwthFnd101	ULGF03620/02/12LiquidFdl101	ULGF03720/02/12StableMFI101	ULGF03820/02/12SecureMFI101									
Opening Balance (Market Value)	50.94	210.78	112.96	571.26	704.27	3,320.37	65.98	46.98	767.17									
Add: Inflow during the Quarter	5.93	16.82	6.58	18.61	23.92	94.81	18.47	0.15	110.23									
Increase / (Decrease) Value of Inv [N]	0.68	2.61	2.29	12.03	21.33	98.35	0.79	0.52	9.82									
Less: Outflow during the Quarter	8.10	23.62	8.63	30.00	38.64	187.15	20.08	27.80	26.50									
<b>TOTAL INVESTIBLE FUNDS (MKT VALUE)</b>	<b>49.45</b>	<b>206.58</b>	<b>113.16</b>	<b>571.90</b>	<b>710.89</b>	<b>3326.37</b>	<b>65.17</b>	<b>19.86</b>	<b>860.72</b>									
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		
<b>Approved Investments (&gt;=75%)</b>																		
Central Govt Securities	12.55	25.38%	65.51	31.71%	33.47	29.58%	114.50	20.02%	8.58	1.21%	-	0.00%	65.15	99.97%	6.79	34.19%	253.45	29.45%
State Government Securities	-	0.00%	-	0.00%	1.77	1.56%	-	0.00%	5.09	0.72%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Other Approved Securities	-	0.00%	2.39	1.16%	-	0.00%	3.28	0.57%	3.72	0.52%	-	0.00%	-	0.00%	-	0.00%	7.42	0.86%
Corporate Bonds	20.02	40.48%	53.85	26.07%	23.88	21.11%	112.32	19.64%	22.01	3.10%	-	0.00%	-	0.00%	8.02	40.40%	212.74	24.72%
Infrastructure Bonds	11.72	23.71%	68.76	33.28%	16.10	14.23%	35.90	6.28%	14.71	2.07%	-	0.00%	-	0.00%	4.16	20.96%	310.56	36.08%
Equity	-	0.00%	-	0.00%	28.99	25.62%	251.65	44.00%	568.46	79.96%	2,811.51	84.52%	-	0.00%	-	0.00%	-	0.00%
Money Market Investments	3.51	7.10%	10.13	4.90%	4.70	4.16%	14.10	2.47%	4.44	0.62%	136.10	4.09%	0.01	0.02%	0.15	0.74%	60.03	6.97%
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%
<b>Sub Total (A)</b>	<b>47.80</b>	<b>96.68%</b>	<b>200.63</b>	<b>97.12%</b>	<b>108.91</b>	<b>96.25%</b>	<b>531.75</b>	<b>92.98%</b>	<b>627.02</b>	<b>88.20%</b>	<b>2,947.61</b>	<b>88.61%</b>	<b>65.16</b>	<b>99.99%</b>	<b>19.12</b>	<b>96.30%</b>	<b>844.19</b>	<b>98.08%</b>
<b>Current Assets:</b>																		
Accrued Interest	1.71	3.45%	5.95	2.88%	2.48	2.19%	7.81	1.37%	1.49	0.21%	-0.00	0.00%	0.00	0.00%	0.73	3.66%	23.33	2.71%
Dividend Receivable	-	0.00%	-	0.00%	0.01	0.01%	0.16	0.03%	0.36	0.05%	1.41	0.04%	-	0.00%	-	0.00%	-	0.00%
Bank Balance	0.01	0.02%	0.01	0.01%	0.01	0.01%	0.05	0.01%	0.08	0.01%	0.66	0.02%	0.01	0.02%	0.01	0.05%	0.01	0.00%
Receivable for Sale of Investments	-	0.00%	-	0.00%	0.30	0.27%	-	0.00%	-	0.00%	4.81	0.14%	-	0.00%	-	0.00%	-	0.00%
Other Current Assets (for Investments)	0.06	0.12%	0.21	0.10%	0.09	0.08%	0.29	0.05%	0.48	0.07%	2.16	0.07%	0.00	0.00%	0.00	0.00%	4.82	0.56%
<b>Less: Current Liabilities</b>																		
Payable for Investments	-	0.00%	-	0.00%	-	0.00%	1.44	0.25%	3.26	0.46%	2.80	0.08%	-	0.00%	-	0.00%	11.55	1.34%
Fund Mgmt Charges Payable	0.00	0.01%	0.01	0.01%	0.01	0.01%	0.04	0.01%	0.05	0.01%	0.23	0.01%	0.00	0.01%	0.00	0.01%	0.06	0.01%
Other Current Liabilities (for Investments)	0.13	0.26%	0.21	0.10%	0.07	0.06%	0.13	0.02%	0.33	0.05%	1.29	0.04%	0.00	0.00%	0.00	0.00%	0.02	0.00%
<b>Sub Total (B)</b>	<b>1.64</b>	<b>3.32%</b>	<b>5.95</b>	<b>2.88%</b>	<b>2.82</b>	<b>2.49%</b>	<b>6.70</b>	<b>1.17%</b>	<b>-1.24</b>	<b>-0.17%</b>	<b>4.73</b>	<b>0.14%</b>	<b>0.01</b>	<b>0.01%</b>	<b>0.74</b>	<b>3.70%</b>	<b>16.53</b>	<b>1.92%</b>
<b>Other Investments (&lt;=25%)</b>																		
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%	1.43	1.26%	17.86	3.12%	41.46	5.83%	191.04	5.74%	-	0.00%	-	0.00%	-	0.00%
Mutual funds	-	0.00%	-	0.00%	-	0.00%	15.60	2.73%	43.65	6.14%	183.00	5.50%	-	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%
<b>Sub Total (C)</b>	<b>-</b>	<b>0.00%</b>	<b>-</b>	<b>0.00%</b>	<b>1.43</b>	<b>1.26%</b>	<b>33.46</b>	<b>5.85%</b>	<b>85.11</b>	<b>11.97%</b>	<b>374.04</b>	<b>11.24%</b>	<b>-</b>	<b>0.00%</b>	<b>-</b>	<b>0.00%</b>	<b>-</b>	<b>0.00%</b>
<b>Total (A + B + C)</b>	<b>49.45</b>	<b>100.00%</b>	<b>206.58</b>	<b>100.00%</b>	<b>113.16</b>	<b>100.00%</b>	<b>571.90</b>	<b>100.00%</b>	<b>710.89</b>	<b>100.00%</b>	<b>3,326.37</b>	<b>100.00%</b>	<b>65.17</b>	<b>100.00%</b>	<b>19.86</b>	<b>100.00%</b>	<b>860.72</b>	<b>100.00%</b>
<b>Fund Carried Forward (as per LB2)</b>																		

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: September 30, 2017

₹ 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	ULIF02808/10/08GrwthFdlI101
Opening Balance (Market Value)	565.64	87.53	41.62	38.74	146.82	78.22	362.71	443.52	1,993.24
Add: Inflow during the Quarter	125.56	8.81	20.74	5.91	21.53	5.99	14.78	18.68	79.32
Increase / (Decrease) Value of Inv (N)	11.12	1.86	0.48	1.77	1.63	1.63	8.84	13.64	58.91
Less: Outflow during the Quarter	80.98	1.04	24.16	13.58	23.62	7.45	25.52	28.93	142.16
<b>TOTAL INVESTIBLE FUNDS (MKT VALUE)</b>	<b>621.34</b>	<b>97.16</b>	<b>38.68</b>	<b>31.51</b>	<b>146.51</b>	<b>78.39</b>	<b>360.81</b>	<b>446.91</b>	<b>1989.32</b>

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	ULIF02808/10/08GrwthFdlI101	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
<b>Approved Investments (&gt;=75%)</b>										
Central Govt Securities	85.91	13.83%	24.43	25.14%	38.81	100.32%	10.21	32.41%	45.86	31.30%
State Government Securities	12.56	2.02%	-	0.00%	-	0.00%	-	0.00%	1.23	1.57%
Other Approved Securities	2.43	0.39%	0.31	0.32%	-	0.00%	1.65	1.13%	-	0.00%
Corporate Bonds	205.91	33.14%	9.47	9.74%	-	0.00%	11.61	36.84%	36.20	24.71%
Infrastructure Bonds	104.23	16.78%	12.13	12.48%	-	0.00%	6.43	20.41%	49.53	33.81%
Equity	149.94	24.13%	43.96	45.25%	-	0.00%	-	0.00%	19.69	25.11%
Money Market Investments	33.76	5.43%	2.93	3.02%	0.03	0.07%	2.20	6.98%	9.04	6.17%
Mutual Funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Deposit with Banks	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
<b>Sub Total (A)</b>	<b>594.75</b>	<b>95.72%</b>	<b>93.23</b>	<b>95.96%</b>	<b>38.83</b>	<b>100.39%</b>	<b>30.45</b>	<b>96.64%</b>	<b>142.28</b>	<b>97.12%</b>
<b>Current Assets:</b>										
Accrued Interest	12.74	2.05%	1.20	1.24%	0.00	0.00%	1.19	3.77%	4.23	2.88%
Dividend Receivable	0.07	0.01%	0.02	0.02%	-	0.00%	-	0.00%	0.01	0.01%
Bank Balance	0.03	0.01%	0.02	0.02%	0.01	0.03%	0.01	0.03%	0.01	0.01%
Receivable for Sale of Investments	4.15	0.67%	-	0.00%	-	0.00%	-	0.00%	0.21	0.27%
Other Current Assets (for Investments)	3.45	0.55%	0.49	0.50%	0.24	0.62%	0.02	0.05%	0.03	0.02%
<b>Less: Current Liabilities</b>										
Payable for Investments	0.28	0.04%	0.08	0.08%	-	0.00%	-	0.00%	-	0.00%
Fund Mgmt Charges Payable	0.04	0.01%	0.01	0.01%	0.00	0.01%	0.00	0.01%	0.01	0.01%
Other Current Liabilities (for Investments)	0.01	0.00%	0.01	0.01%	0.40	1.02%	0.15	0.48%	0.03	0.02%
<b>Sub Total (B)</b>	<b>20.12</b>	<b>3.24%</b>	<b>1.63</b>	<b>1.67%</b>	<b>-0.15</b>	<b>-0.39%</b>	<b>1.06</b>	<b>3.36%</b>	<b>4.23</b>	<b>2.88%</b>
<b>Other Investments (&lt;=25%)</b>										
Corporate Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Infrastructure Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Equity	6.47	1.04%	1.87	1.93%	-	0.00%	-	0.00%	0.89	1.13%
Mutual Funds	-	0.00%	0.43	0.44%	-	0.00%	-	0.00%	0.98	0.27%
Others	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
<b>Sub Total (C)</b>	<b>6.47</b>	<b>1.04%</b>	<b>2.30</b>	<b>2.37%</b>	<b>-</b>	<b>0.00%</b>	<b>-</b>	<b>0.00%</b>	<b>0.89</b>	<b>1.13%</b>
<b>Total (A + B + C)</b>	<b>621.34</b>	<b>100.00%</b>	<b>97.16</b>	<b>100.00%</b>	<b>38.68</b>	<b>100.00%</b>	<b>31.51</b>	<b>100.00%</b>	<b>146.51</b>	<b>100.00%</b>
<b>Fund Carried Forward (as per LB2)</b>										

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: September 30, 2017

PART - B

₹ Crores

PARTICULARS	ULGF04311/02/12LiquidFdlI101	ULGF04811/02/12StableMFI101	ULGF04411/02/12SecureMFI101	ULGF04511/02/12DefnsvFdlI101	ULGF04611/02/12BalncdMFI101	ULIF02904/08/08MoneyPlusF101	ULIF03004/08/08BondOprrFd101	ULIF03204/08/08Large-CapF101	ULIF03104/08/08Mid-capFnd101
Opening Balance (Market Value)	8.41	24.99	112.77	211.98	10.24	15.34	33.26	61.41	71.21
Add: Inflow during the Quarter	0.98	0.57	14.53	11.95	1.14	9.75	4.69	6.96	9.28
Increase / (Decrease) Value of Inv (N)	0.11	0.33	1.39	4.07	0.21	0.18	0.32	1.53	4.50
Less: Outflow during the Quarter	0.11	0.20	0.84	6.25	0.86	11.48	5.24	9.68	12.91
<b>TOTAL INVESTIBLE FUNDS (MKT VALUE)</b>	<b>9.38</b>	<b>25.68</b>	<b>127.85</b>	<b>221.74</b>	<b>10.73</b>	<b>13.79</b>	<b>33.03</b>	<b>60.23</b>	<b>72.08</b>

INVESTMENT OF UNIT FUND	ULGF04311/02/12LiquidFdlI101	ULGF04811/02/12StableMFI101	ULGF04411/02/12SecureMFI101	ULGF04511/02/12DefnsvFdlI101	ULGF04611/02/12BalncdMFI101	ULIF02904/08/08MoneyPlusF101	ULIF03004/08/08BondOprrFd101	ULIF03204/08/08Large-CapF101	ULIF03104/08/08Mid-capFnd101	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
<b>Approved Investments (&gt;=75%)</b>										
Central Govt Securities	9.21	98.12%	7.90	30.76%	37.39	29.25%	28.50	12.85%	2.87	26.79%
State Government Securities	-	0.00%	-	0.00%	-	0.00%	2.75	1.24%	-	0.00%
Other Approved Securities	-	0.00%	-	0.00%	0.98	0.76%	2.43	1.10%	0.04	0.39%
Corporate Bonds	-	0.00%	7.89	30.73%	31.39	24.55%	63.26	28.53%	0.32	2.95%
Infrastructure Bonds	-	0.00%	5.25	20.45%	46.51	36.38%	48.67	21.95%	1.53	14.22%
Equity	-	0.00%	-	0.00%	-	0.00%	53.93	24.32%	5.13	47.84%
Money Market Investments	0.17	1.78%	3.83	14.90%	9.66	7.56%	12.43	5.60%	0.38	3.55%
Mutual Funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Deposit with Banks	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
<b>Sub Total (A)</b>	<b>9.37</b>	<b>99.90%</b>	<b>24.87</b>	<b>96.83%</b>	<b>125.93</b>	<b>98.50%</b>	<b>211.96</b>	<b>95.59%</b>	<b>10.27</b>	<b>95.74%</b>
<b>Current Assets:</b>										
Accrued Interest	0.00	0.00%	0.80	3.13%	3.52	2.75%	4.31	1.95%	0.12	1.10%
Dividend Receivable	-	0.00%	-	0.00%	-	0.00%	0.02	0.01%	0.00	0.02%
Bank Balance	0.01	0.11%	0.01	0.04%	0.01	0.01%	0.02	0.01%	0.01	0.10%
Receivable for Sale of Investments	-	0.00%	-	0.00%	-	0.00%	2.33	1.05%	-	0.00%
Other Current Assets (for Investments)	0.00	0.00%	-	0.00%	0.01	0.00%	1.05	0.48%	0.06	0.60%
<b>Less: Current Liabilities</b>										
Payable for Investments	-	0.00%	-	0.00%	1.61	1.26%	0.10	0.04%	0.01	0.08%
Fund Mgmt Charges Payable	0.00	0.01%	0.00	0.01%	0.01	0.01%	0.02	0.01%	0.00	0.01%
Other Current Liabilities (for Investments)	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.11	0.05%	0.00	0.00%
<b>Sub Total (B)</b>	<b>0.01</b>	<b>0.10%</b>	<b>0.81</b>	<b>3.17%</b>	<b>1.92</b>	<b>1.50%</b>	<b>7.52</b>	<b>3.39%</b>	<b>0.19</b>	<b>1.74%</b>
<b>Other Investments (&lt;=25%)</b>										
Corporate Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Infrastructure Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Equity	-	0.00%	-	0.00%	-	0.00%	2.26	1.02%	0.22	2.03%
Mutual Funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.05	0.50%
Others	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
<b>Sub Total (C)</b>	<b>-</b>	<b>0.00%</b>	<b>-</b>	<b>0.00%</b>	<b>-</b>	<b>0.00%</b>	<b>2.26</b>	<b>1.02%</b>	<b>0.27</b>	<b>2.52%</b>
<b>Total (A + B + C)</b>	<b>9.38</b>	<b>100.00%</b>	<b>25.68</b>	<b>100.00%</b>	<b>127.85</b>	<b>100.00%</b>	<b>221.74</b>	<b>100.00%</b>	<b>10.73</b>	<b>100.00%</b>
<b>Fund Carried Forward (as per LB2)</b>										

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: September 30, 2017

₹ Crores

PARTICULARS	ULIF03304/08/08ManagerFnd101	ULIF03501/01/10BlueChipFd101	ULIF03401/01/10IncomeFund101	ULIF03601/01/10OpprtntyFd101	ULIF03701/01/10VantageFnd101	ULIF03901/09/10BalancedFd101	ULIF04126/10/10CaptGuaFd101	ULIF03801/09/10ShortTrmFd101	ULIF04001/09/10HighestNAV101
Opening Balance (Market Value)	483.11	3,707.69	2,096.86	7,856.16	261.18	5,076.57	13.50	163.76	8,514.53
Add: Inflow during the Quarter	3.45	286.48	251.69	953.51	1.99	422.53	0.01	14.46	72.93
Increase / (Decrease) Value of Inv (Net)	12.04	117.01	26.65	294.06	7.73	117.88	0.24	2.32	148.55
Less: Outflow during the Quarter	25.98	209.69	192.71	415.42	15.80	234.17	0.62	16.51	509.64
<b>TOTAL INVESTIBLE FUNDS (MKT VALUE)</b>	<b>472.62</b>	<b>3901.49</b>	<b>2182.49</b>	<b>8688.30</b>	<b>255.09</b>	<b>5382.81</b>	<b>13.13</b>	<b>164.04</b>	<b>8226.37</b>

INVESTMENT OF UNIT FUND	ULIF03304/08/08ManagerFnd101		ULIF03501/01/10BlueChipFd101		ULIF03401/01/10IncomeFund101		ULIF03601/01/10OpprtntyFd101		ULIF03701/01/10VantageFnd101		ULIF03901/09/10BalancedFd101		ULIF04126/10/10CaptGuaFd101		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
<b>Approved Investments (&gt;=75%)</b>																		
Central Govt Securities	26.41	5.59%	-	0.00%	504.12	23.10%	-	0.00%	24.59	9.64%	559.52	10.39%	0.24	1.82%	25.79	15.72%	1,665.09	20.24%
State Government Securities	10.11	2.14%	-	0.00%	42.91	1.97%	-	0.00%	6.68	2.62%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Other Approved Securities	-	0.00%	-	0.00%	9.72	0.45%	-	0.00%	0.37	0.14%	20.27	0.38%	-	0.00%	-	0.00%	-	0.00%
Corporate Bonds	73.29	15.51%	-	0.00%	797.63	36.55%	-	0.00%	15.62	6.12%	580.75	10.79%	-	0.00%	72.14	43.98%	1,478.18	17.97%
Infrastructure Bonds	39.52	8.36%	-	0.00%	517.02	23.69%	-	0.00%	40.33	15.81%	329.27	6.12%	-	0.00%	50.24	30.63%	1,338.67	16.27%
Equity	299.22	63.31%	3,182.22	81.56%	-	0.00%	6,715.68	77.30%	157.78	61.85%	3,228.04	59.97%	12.08	92.04%	-	0.00%	3,420.35	41.58%
Money Market Investments	8.02	1.70%	331.38	8.49%	185.67	8.51%	871.81	10.03%	0.38	0.15%	137.80	2.56%	0.36	2.76%	7.80	4.76%	26.33	0.32%
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%
<b>Sub Total (A)</b>	<b>456.57</b>	<b>96.60%</b>	<b>3,513.59</b>	<b>90.06%</b>	<b>2,057.07</b>	<b>94.25%</b>	<b>7,587.49</b>	<b>87.33%</b>	<b>245.74</b>	<b>96.33%</b>	<b>4,855.66</b>	<b>90.21%</b>	<b>12.69</b>	<b>96.62%</b>	<b>155.97</b>	<b>95.08%</b>	<b>7,928.62</b>	<b>96.38%</b>
<b>Current Assets:</b>																		
Accrued Interest	5.35	1.13%	-	0.00%	57.48	2.63%	0.01	0.00%	2.23	0.88%	44.39	0.82%	0.01	0.06%	4.61	2.81%	171.20	2.08%
Dividend Receivable	0.23	0.05%	1.09	0.03%	-	0.00%	4.33	0.05%	0.06	0.02%	1.92	0.04%	0.00	0.03%	-	0.00%	1.15	0.01%
Bank Balance	0.04	0.01%	0.71	0.02%	0.01	0.00%	0.01	0.00%	0.02	0.01%	0.41	0.01%	0.01	0.10%	0.01	0.01%	0.95	0.01%
Receivable for Sale of Investments	-	0.00%	2.00	0.05%	26.38	1.21%	88.39	1.02%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	42.30	0.51%
Other Current Assets (for Investments)	0.12	0.03%	9.33	0.24%	6.15	0.28%	127.68	1.47%	0.03	0.01%	14.71	0.27%	0.00	0.00%	0.23	0.14%	2.34	0.03%
<b>Less: Current Liabilities</b>																		
Payable for Investments	-	0.00%	10.02	0.26%	-	0.00%	74.70	0.86%	-	0.00%	18.81	0.35%	-	0.00%	-	0.00%	28.20	0.34%
Fund Mgmt Charges Payable	0.05	0.01%	0.29	0.01%	0.16	0.01%	0.64	0.01%	0.02	0.01%	0.40	0.01%	0.00	0.01%	0.01	0.01%	0.61	0.01%
Other Current Liabilities (for Investments)	0.26	0.05%	1.33	0.03%	1.62	0.07%	4.36	0.05%	0.01	0.00%	2.42	0.04%	0.00	0.02%	0.17	0.11%	4.56	0.06%
<b>Sub Total (B)</b>	<b>5.43</b>	<b>1.15%</b>	<b>1.49</b>	<b>0.04%</b>	<b>88.24</b>	<b>4.04%</b>	<b>140.72</b>	<b>1.62%</b>	<b>2.31</b>	<b>0.91%</b>	<b>39.80</b>	<b>0.74%</b>	<b>0.02</b>	<b>0.17%</b>	<b>4.66</b>	<b>2.84%</b>	<b>184.56</b>	<b>2.24%</b>
<b>Other Investments (&lt;=25%)</b>																		
Corporate Bonds	-	0.00%	-	0.00%	37.18	1.70%	-	0.00%	-	0.00%	3.66	0.07%	-	0.00%	3.41	2.08%	-	0.00%
Infrastructure Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	10.78	0.13%
Equity	10.62	2.25%	129.49	3.32%	-	0.00%	960.08	11.05%	7.04	2.76%	238.89	4.44%	0.42	3.21%	-	0.00%	102.41	1.24%
Mutual Funds	-	0.00%	256.91	6.58%	-	0.00%	-	0.00%	-	0.00%	244.81	4.55%	-	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%
<b>Sub Total (C)</b>	<b>10.62</b>	<b>2.25%</b>	<b>386.41</b>	<b>9.90%</b>	<b>37.18</b>	<b>1.70%</b>	<b>960.08</b>	<b>11.05%</b>	<b>7.04</b>	<b>2.76%</b>	<b>487.35</b>	<b>9.05%</b>	<b>0.42</b>	<b>3.21%</b>	<b>3.41</b>	<b>2.08%</b>	<b>113.19</b>	<b>1.38%</b>
<b>Total (A + B + C)</b>	<b>472.62</b>	<b>100.00%</b>	<b>3,901.49</b>	<b>100.00%</b>	<b>2,182.49</b>	<b>100.00%</b>	<b>8,688.30</b>	<b>100.00%</b>	<b>255.09</b>	<b>100.00%</b>	<b>5,382.81</b>	<b>100.00%</b>	<b>13.13</b>	<b>100.00%</b>	<b>164.04</b>	<b>100.00%</b>	<b>8,226.37</b>	<b>100.00%</b>
<b>Fund Carried Forward (as per LB2)</b>																		

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: September 30, 2017

PART - B

₹ Crores

PARTICULARS	ULIF04224/01/11PenGuaFnd110	ULIF05110/03/11DiscontdPF101	ULIF05201/10/13DiscontdPF101	ULIF04818/06/12PenSuPls12101	ULIF05301/08/13EquityPlus101	ULIF05601/08/13Bond Funds101	ULIF05501/08/13DivrEqyFd101	ULIF05801/08/13ConservFd101	ULIF06001/04/14PenEqPlsFd101
Opening Balance (Market Value)	112.44	2,819.57	457.05	2,603.83	21.87	10.73	20.54	9.27	85.85
Add: Inflow during the Quarter	0.47	143.79	22.98	128.30	4.77	5.71	5.18	3.39	292.50
Increase / (Decrease) Value of Inv (Net)	1.89	42.54	6.95	42.77	0.47	0.12	0.91	0.12	2.05
Less: Outflow during the Quarter	4.06	297.58	2.98	38.68	1.82	1.77	1.27	3.01	280.33
<b>TOTAL INVESTIBLE FUNDS (MKT VALUE)</b>	<b>110.75</b>	<b>2,708.31</b>	<b>484.01</b>	<b>2,736.23</b>	<b>25.31</b>	<b>14.80</b>	<b>25.36</b>	<b>9.76</b>	<b>100.06</b>

INVESTMENT OF UNIT FUND	ULIF04224/01/11PenGuaFnd110	ULIF05110/03/11DiscontdPF101	ULIF05201/10/13DiscontdPF101	ULIF04818/06/12PenSuPls12101	ULIF05301/08/13EquityPlus101	ULIF05601/08/13Bond Funds101	ULIF05501/08/13DivrEqyFd101	ULIF05801/08/13ConservFd101	ULIF06001/04/14PenEqPlsFd101	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
<b>Approved Investments (&gt;=75%)</b>										
Central Govt Securities	5.32	4.80%	2,265.68	83.66%	460.84	95.21%	84.30	3.08%	-	0.00%
State Government Securities	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Other Approved Securities	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Corporate Bonds	32.96	29.76%	-	0.00%	-	0.00%	297.80	10.88%	-	0.00%
Infrastructure Bonds	38.66	34.91%	-	0.00%	-	0.00%	744.00	27.19%	0.00	0.00%
Equity	18.08	16.32%	-	0.00%	-	0.00%	1,488.45	54.40%	20.09	79.39%
Money Market Investments	1.20	1.08%	407.18	15.03%	15.24	3.15%	23.99	0.88%	2.65	10.45%
Mutual Funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Deposit with Banks	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
<b>Sub Total (A)</b>	<b>96.22</b>	<b>86.88%</b>	<b>2,672.86</b>	<b>98.69%</b>	<b>476.08</b>	<b>98.36%</b>	<b>2,638.54</b>	<b>96.43%</b>	<b>22.74</b>	<b>89.85%</b>
<b>Current Assets:</b>										
Accrued Interest	3.09	2.79%	47.15	1.74%	7.23	1.49%	36.46	1.33%	0.00	0.00%
Dividend Receivable	0.01	0.01%	-	0.00%	-	0.00%	0.47	0.02%	0.01	0.03%
Bank Balance	0.01	0.01%	0.01	0.00%	0.01	0.00%	0.40	0.01%	0.01	0.02%
Receivable for Sale of Investments	-	0.00%	-	0.00%	-	0.00%	5.34	0.20%	-	0.00%
Other Current Assets (for Investments)	-	0.00%	1.98	0.07%	0.71	0.15%	5.03	0.18%	0.47	1.87%
<b>Less: Current Liabilities</b>										
Payable for Investments	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.05	0.21%
Fund Mgmt Charges Payable	0.01	0.01%	0.07	0.00%	0.01	0.00%	0.20	0.01%	0.00	0.01%
Other Current Liabilities (for Investments)	0.01	0.01%	13.60	0.50%	0.00	0.00%	0.69	0.03%	0.01	0.05%
<b>Sub Total (B)</b>	<b>3.09</b>	<b>2.79%</b>	<b>35.46</b>	<b>1.31%</b>	<b>7.93</b>	<b>1.64%</b>	<b>46.81</b>	<b>1.74%</b>	<b>0.42</b>	<b>1.66%</b>
<b>Other Investments (&lt;=25%)</b>										
Corporate Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Infrastructure Bonds	10.89	9.83%	-	0.00%	-	0.00%	5.50	0.20%	-	0.00%
Equity	0.56	0.50%	-	0.00%	-	0.00%	45.38	1.66%	1.71	6.76%
Mutual Funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.44	1.73%
Others	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
<b>Sub Total (C)</b>	<b>11.44</b>	<b>10.33%</b>	<b>-</b>	<b>0.00%</b>	<b>-</b>	<b>0.00%</b>	<b>50.88</b>	<b>1.86%</b>	<b>2.15</b>	<b>8.49%</b>
<b>Total (A + B + C)</b>	<b>110.75</b>	<b>100.00%</b>	<b>2,708.31</b>	<b>100.00%</b>	<b>484.01</b>	<b>100.00%</b>	<b>2,736.23</b>	<b>100.00%</b>	<b>25.31</b>	<b>100.00%</b>
<b>Fund Carried Forward (as per LB2)</b>										

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: September 30, 2017

PARTICULARS	ULIF06101/04/14PenIncFund101	ULIF06301/04/15CapGrwthFd101	ULIF06401/04/15CapSecFund101	Total of All Funds
Opening Balance (Market Value)	186.82	17.35	13.97	54,921.22
Add: Inflow during the Quarter	654.36	61.17	50.20	4,595.59
Increase / (Decrease) Value of Inv [Net]	2.47	0.63	0.09	1,362.14
Less: Outflow during the Quarter	614.67	57.26	46.12	4,748.07
<b>TOTAL INVESTIBLE FUNDS (MKT VALUE)</b>	<b>228.99</b>	<b>21.90</b>	<b>18.15</b>	<b>56,130.89</b>

INVESTMENT OF UNIT FUND	ULIF06101/04/14PenIncFund101		ULIF06301/04/15CapGrwthFd101		ULIF06401/04/15CapSecFund101		Total of All Funds	
	Actual Inv.	% Actual					Actual Inv.	% Actual
<b>Approved Investments (&gt;=75%)</b>								
Central Govt Securities	68.51	29.92%	-	0.00%	12.73	70.17%	7,910.08	14.09%
State Government Securities	1.19	0.52%	-	0.00%	-	0.00%	161.66	0.29%
Other Approved Securities	2.07	0.90%	-	0.00%	-	0.00%	95.31	0.17%
Corporate Bonds	95.88	41.87%	-	0.00%	2.04	11.23%	5,364.48	9.56%
Infrastructure Bonds	36.33	15.87%	-	0.00%	1.40	7.70%	4,700.46	8.37%
Equity	-	0.00%	16.04	73.23%	-	0.00%	30,850.87	54.96%
Money Market Investments	14.58	6.37%	2.32	10.58%	1.47	8.11%	2,724.75	4.85%
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Deposit with Banks	-	0.00%	-	0.00%	-	0.00%	3.00	0.01%
<b>Sub Total (A)</b>	<b>218.57</b>	<b>95.45%</b>	<b>18.36</b>	<b>83.81%</b>	<b>17.64</b>	<b>97.21%</b>	<b>51,810.61</b>	<b>92.30%</b>
<b>Current Assets:</b>								
Accrued Interest	5.35	2.34%	0.00	0.00%	0.36	2.00%	554.85	0.99%
Dividend Receivable	-	0.00%	0.01	0.03%	-	0.00%	15.72	0.03%
Bank Balance	0.00	0.00%	0.00	0.02%	0.00	0.00%	5.69	0.01%
Receivable for Sale of Investments	3.12	1.36%	-	0.00%	-	0.00%	190.01	0.34%
Other Current Assets (for Investments)	14.84	6.48%	1.01	4.61%	0.79	4.34%	219.43	0.39%
<b>Less: Current Liabilities</b>								
Payable for Investments	-	0.00%	-	0.00%	-	0.00%	209.09	0.37%
Fund Mgmt Charges Payable	0.02	0.01%	0.00	0.01%	0.00	0.01%	3.65	0.01%
Other Current Liabilities (for Investments)	12.88	5.62%	0.80	3.67%	0.64	3.55%	72.94	0.13%
<b>Sub Total (B)</b>	<b>10.42</b>	<b>4.55%</b>	<b>0.22</b>	<b>0.99%</b>	<b>0.51</b>	<b>2.79%</b>	<b>700.02</b>	<b>1.25%</b>
<b>Other Investments (&lt;=25%)</b>								
Corporate Bonds	-	0.00%	-	0.00%	-	0.00%	47.25	0.08%
Infrastructure Bonds	-	0.00%	-	0.00%	-	0.00%	27.16	0.05%
Equity	-	0.00%	1.95	8.89%	-	0.00%	2,313.58	4.12%
Mutual funds	-	0.00%	1.38	6.31%	-	0.00%	1,232.27	2.20%
Others	-	0.00%	-	0.00%	-	0.00%	-	0.00%
<b>Sub Total (C)</b>	<b>-</b>	<b>0.00%</b>	<b>3.33</b>	<b>15.20%</b>	<b>-</b>	<b>0.00%</b>	<b>3,620.26</b>	<b>6.45%</b>
<b>Total (A + B + C)</b>	<b>228.99</b>	<b>100.00%</b>	<b>21.90</b>	<b>100.00%</b>	<b>18.15</b>	<b>100.00%</b>	<b>56,130.89</b>	<b>100.00%</b>
<b>Fund Carried Forward (as per LB2)</b>								

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 Issuer: HDFC Standard Life Insurance Company Limited  
 Registration Number: 101  
 Link to FORM 3A (Part B)  
 Statement for the period: September 30, 2017  
 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	ULF00002/01/04LiquidFund101	January 2, 2004	Non Par	59.41	54.4946	54.4946	53.7786	53.0908	52.3712	51.4957	5.82%	6.93%	54.4946
2	Secure Managed Fund	ULF00002/01/05SecureMgtF101	January 2, 2004	Non Par	145.11	55.0563	55.0563	55.2077	53.9059	53.7418	52.3283	7.22%	10.55%	56.3809
3	Defensive Managed Fund	ULF00002/01/06DefensiveF101	January 2, 2004	Non Par	100.98	77.2305	77.2305	75.5072	73.0435	69.8933	69.8890	10.50%	11.05%	78.0944
4	Balanced Managed Fund	ULF00002/01/07BalancedMF101	January 2, 2004	Non Par	446.46	104.4955	104.4955	102.2131	98.7444	92.4240	93.7896	11.41%	11.15%	106.6101
5	Equity Managed Fund	ULF00016/01/08EquityMgtF101	January 17, 2006	Non Par	725.86	139.6849	139.6849	135.4122	130.0835	115.4772	121.0237	15.42%	11.34%	144.9450
6	Growth Fund	ULF00002/01/09GrowthFund101	January 2, 2004	Non Par	3058.51	160.3848	160.3848	155.4161	148.9546	131.0791	138.6631	15.07%	10.85%	166.2726
7	Liquid Fund	ULF00002/01/10LiquidFund101	January 2, 2004	Non Par	27.58	54.9256	54.9256	54.2058	53.5134	52.7880	51.8990	5.83%	6.91%	54.9256
8	Secure Managed Fund	ULF00002/01/11SecureMgtF101	January 2, 2004	Non Par	84.02	55.2272	55.2272	54.4316	53.0285	52.8837	51.5002	7.24%	10.55%	55.3989
9	Defensive Managed Fund	ULF00002/01/12DefensiveF101	January 2, 2004	Non Par	71.55	70.4276	70.4276	68.8605	66.5412	63.7274	63.4908	10.93%	11.20%	71.2162
10	Balanced Managed Fund	ULF01102/01/13BalancedMF101	January 2, 2004	Non Par	330.63	103.6326	103.6326	101.0333	96.9704	89.5516	91.7943	12.90%	12.7%	105.8015
11	Equity Managed Fund	ULF01316/01/14EquityMgtF101	January 17, 2006	Non Par	331.46	133.9825	133.9825	129.8596	124.7735	110.6513	115.9762	15.53%	11.48%	138.9515
12	Growth Fund	ULF01202/01/15GrowthFund101	January 2, 2004	Non Par	1,522.29	153.9867	153.9867	149.2120	143.1101	126.5671	133.2730	15.54%	10.83%	159.8358
13	Liquid Fund	ULGF00011/08/16LiquidFund101	July 23, 2003	Non Par	13.43	55.5597	55.5597	54.8235	54.1010	53.5556	52.4222	5.82%	7.03%	55.5597
14	Secure Managed Fund	ULGF00011/08/17SecureMgtF101	July 23, 2003	Non Par	89.44	55.3098	55.3098	55.5871	54.1252	53.8865	52.7522	6.80%	10.83%	56.5162
15	Defensive Managed Fund	ULGF00011/08/18DefensiveF101	July 23, 2003	Non Par	246.10	86.5638	86.5638	84.7863	81.9536	78.5747	78.4715	10.31%	11.05%	87.4946
16	Balanced Managed Fund	ULGF00011/08/19BalancedMF101	July 23, 2003	Non Par	407.69	130.7911	130.7911	128.1104	123.8620	115.9969	117.4461	11.36%	11.10%	133.5262
17	Secure Managed Fund	ULGF00028/03/20SecureMgtF101	March 28, 2005	Non Par	0.08	126.8205	126.8205	124.5010	122.1512	122.1181	120.0258	4.83%	14.09%	126.8205
18	Defensive Managed Fund	ULGF01028/03/21DefensiveF101	March 28, 2005	Non Par	7.37	70.0787	70.0787	68.5559	66.2568	63.6921	63.0790	11.10%	10.80%	71.0729
19	Balanced Managed Fund	ULGF01128/03/22BalancedMF101	March 28, 2005	Non Par	22.74	93.5438	93.5438	91.6692	88.6001	82.7697	83.9633	11.45%	11.43%	95.7808
20	Stable Managed Fund	ULGF00720/06/23StableMgtF101	June 20, 2007	Non Par	37.66	53.8810	53.8810	53.0813	52.3731	51.6514	50.7263	6.22%	7.31%	53.8810
21	Stable Managed Fund	ULGF01430/06/24StableMgtF101	June 20, 2007	Non Par	21.20	53.7712	53.7712	52.8827	52.2008	51.7171	50.9664	6.07%	7.2%	53.7712
22	Stable Managed Fund	ULGF00620/06/25StableMgtF101	June 20, 2007	Non Par	16.34	52.1155	52.1155	51.3502	50.6607	49.9860	49.1101	6.12%	7.31%	52.1155
23	Sovereign Fund	ULGF01620/06/26SovereignF101	June 20, 2007	Non Par	2.70	48.1007	48.1007	47.7104	46.0192	46.2972	45.3777	6.00%	11.5%	48.2054
24	Sovereign Fund	ULGF01520/06/27SovereignF101	June 20, 2007	Non Par	0.08	48.4080	48.4080	48.0249	46.1837	46.4638	45.6246	6.10%	11.39%	48.6266
25	Liquid Fund II	ULF01520/02/28LiquidFundII101	February 20, 2008	Non Par	49.60	20.3557	20.3557	20.1156	19.8838	19.5389	19.3372	5.27%	6.38%	20.3557
26	Secure Managed Fund II	ULF01720/02/29SecureMgtF101	February 20, 2008	Non Par	206.58	22.2231	22.2231	21.9518	21.4090	21.3407	20.8387	6.64%	10.27%	22.3003
27	Defensive Managed Fund II	ULF01820/02/30DefensiveF101	February 20, 2008	Non Par	113.16	22.8003	22.8003	22.3451	21.6404	20.7334	20.7762	9.74%	10.61%	23.0576
28	Balanced Managed Fund II	ULF01920/02/31BalancedMF101	February 20, 2008	Non Par	571.90	21.1102	21.1102	20.6761	19.9913	18.7477	19.0423	10.86%	10.40%	21.3328
29	Equity Managed Fund II	ULF02020/02/32EquityMgtF101	February 20, 2008	Non Par	710.89	20.9707	20.9707	20.3272	19.9335	17.4496	18.3383	14.67%	10.54%	21.7534
30	Growth Fund II	ULF02120/02/33GrowthFundII101	February 20, 2008	Non Par	3,326.37	18.2317	18.2317	17.7127	16.9996	15.0721	15.8862	14.76%	10.25%	18.9241
31	Stable Managed Fund II	ULF01620/02/34StableMF101	February 20, 2008	Non Par	49.45	19.8607	19.8607	19.5967	19.3560	19.1260	18.8318	5.46%	6.65%	19.8607
32	Money Plus Fund	ULF02904/08/35MoneyPlusF101	August 4, 2008	Non Par	13.79	17.3533	17.3533	17.1576	16.9584	16.7669	16.5081	5.12%	6.13%	17.3530
33	Bond Opportunities Fund	ULF03004/08/36BondOppF101	August 4, 2008	Non Par	33.03	19.3056	19.3056	19.1185	18.7117	18.6069	18.5143	4.27%	8.98%	19.3664
34	Mid-cap Fund	ULF03104/08/37Mid-capFund101	August 4, 2008	Non Par	72.08	45.6794	45.6794	42.9203	41.7607	36.0191	39.3023	16.23%	19.00%	47.4029
35	Large-cap Fund	ULF03204/08/38Large-CapF101	August 4, 2008	Non Par	60.23	24.2744	24.2744	23.6985	22.9067	20.1593	21.1862	14.58%	7.30%	25.2410
36	Manager's Fund	ULF03304/08/39ManagerFund101	August 4, 2008	Non Par	472.62	26.9297	26.9297	26.2806	25.3533	23.6207	24.7603	10.84%	10.84%	27.6801
37	Balanced Managed Fund II	ULF02608/10/40BalancedMF101	October 8, 2008	Non Par	369.81	29.3647	29.3647	28.6727	27.5468	26.4789	26.1033	12.49%	11.73%	30.0141
38	Defensive Managed Fund II	ULF02508/10/41DefensiveF101	October 8, 2008	Non Par	78.39	24.8006	24.8006	24.4705	23.6811	22.6583	22.6883	10.10%	10.70%	25.2609
39	Equity Managed Fund II	ULF02708/10/42EquityMgtF101	October 8, 2008	Non Par	446.91	31.1098	31.1098	30.1902	29.0425	25.8627	27.1623	14.53%	10.58%	32.2506
40	Growth Fund II	ULF02808/10/43GrowthFundII101	October 8, 2008	Non Par	1,989.32	34.6297	34.6297	33.6479	32.4524	28.6238	30.1894	14.71%	10.47%	35.9470
41	Liquid Fund II	ULF02208/10/44LiquidFundII101	October 8, 2008	Non Par	38.68	19.2848	19.2848	19.0579	18.8396	18.6076	18.3176	5.28%	6.42%	19.2848
42	Secure Managed Fund II	ULF02408/10/45SecureMgtF101	October 8, 2008	Non Par	146.51	21.9787	21.9787	21.7172	21.1829	21.1183	20.5963	6.70%	10.31%	22.0531
43	Stable Managed Fund II	ULF02308/10/46StableMF101	October 8, 2008	Non Par	31.51	19.0097	19.0097	18.7593	18.5231	18.1077	18.0136	5.53%	6.65%	19.0097
44	Income Fund	ULF03401/01/47IncomeFund101	January 5, 2010	Non Par	2,182.49	18.9594	18.9594	18.7228	18.2991	18.2664	17.7979	6.53%	9.77%	19.0205
45	Blue Chip Fund	ULF03501/01/48BlueChipF101	January 5, 2010	Non Par	3,901.49	20.0419	20.0419	19.4249	18.5948	16.5574	17.4077	15.13%	10.74%	20.7613
46	Opportunities Fund	ULF03601/01/49OpprtunF101	January 5, 2010	Non Par	8,688.30	27.8226	27.8226	26.8219	25.6749	21.9158	23.4002	18.90%	18.02%	28.8855
47	Vantage Fund	ULF03701/01/50VantageFund101	January 5, 2010	Non Par	255.09	22.2915	22.2915	21.6594	20.7230	18.7731	19.5264	14.16%	12.23%	22.8881
48	Highest NAV Guarantee Fund	ULF04001/09/51HighestNAV101	September 8, 2010	Non Par	8,236.37	14.7474	14.7474	14.6864	14.1770	13.6295	13.7608	7.17%	6.24%	15.0296
49	Short Term Fund	ULF03801/09/52ShortTermF101	September 14, 2010	Non Par	164.04	16.7708	16.7708	16.5355	16.3056	16.1390	15.8148	6.04%	7.13%	16.7708
50	Balanced Fund	ULF03901/09/53BalancedF101	September 8, 2010	Non Par	5,382.81	18.9940	18.9940	18.5580	17.9086	16.4539	16.9838	11.84%	10.29%	19.3365
51	Capital Guarantee Fund	ULF04126/10/54CapGuarF101	November 2, 2010	Non Par	13.13	16.6409	16.6409	16.3706	15.8862	14.4775	15.2317	9.25%	4.64%	17.3884
52	Pension Guarantee Fund I	ULF04240/11/55PensionGuarF101	February 1, 2011	Non Par	110.75	16.6955	16.6955	16.4195	16.0911	15.0889	15.5402	4.3%	8.74%	16.8662
53	Liquid Fund II	ULF04311/02/56LiquidFundII101	February 11, 2012	Non Par	9.38	19.1876	19.1876	18.9638	18.7460	18.5169	18.2876	5.17%	6.25%	19.1876
54	Stable Managed Fund II	ULF04811/02/57StableMF101	February 11, 2012	Non Par	25.68	18.9414	18.9414	18.6979	18.4719	18.2442	17.9778	5.36%	6.54%	18.9414
55	Secure Managed Fund II	ULF04411/02/58SecureMgtF101	February 11, 2012	Non Par	127.85	22.1107	22.1107	21.8426	21.3098	21.4144	20.7409	6.60%	10.25%	22.7373
56	Defensive Managed Fund II	ULF04511/02/59DefensiveF101	February 11, 2012	Non Par	221.74	24.4646	24.4646	24.0831	23.3912	22.4796	22.6927	9.17%	10.30%	24.7051
57	Balanced Managed Fund II	ULF04611/02/60BalancedMF101	February 11, 2012	Non Par	10.73	28.4190	28.4190	27.8512	26.8657	25.0681	25.5187	11.37%	11.06%	29.0180
58	Balanced Managed Fund II	ULF03218/02/61BalancedMF101	February 18, 2012	Non Par	195.85	100.6165	100.6165	98.2569	94.7962	88.5967	90.1734	11.58%	11.0%	102.6400
59	Defensive Managed Fund	ULF03318/02/62DefensiveF101	February 18, 2012	Non Par	156.89	89.1796	89.1796	87.7389	85.7292	83.4817	83.0390	9.73%	10.83%	89.8646
60	Growth Fund	ULF03318/02/63GrowthFund101	February 18, 2012	Non Par	1.12	153.7684	153.7684	151.3912	146.3981	137.5660	133.9634	15.30%	12.04%	159.9719
61	Liquid Fund	ULF03218/02/64LiquidFund												

FORM L-28- ULIP NAV

FORM - 3A  
 (Read with Regulation 10)  
 Name of the Issuer: HDFC Standard Life Insurance Company Limited  
 Registration Number: 101  
 Link to FORM 3A (Part B)  
 Statement for the period: September 30, 2017  
 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
66	Liquid Fund II	ULGF03620/02/12LiquidFndII101	February 20, 2012	Non Par	85.17	20.3328	20.3328	20.0931	19.8640	19.6203	19.3236	5.22%	6.36%	20.3328
67	Secure Managed Fund II	ULGF03820/02/12SecureMFFII101	February 20, 2012	Non Par	860.72	22.4187	22.4187	21.1349	21.6128	21.5212	21.0189	6.66%	10.26%	22.4870
68	Stable Managed Fund II	ULGF03720/02/12StableMFI101	February 20, 2012	Non Par	19.86	19.8603	19.8603	19.5915	19.3581	19.1238	18.8273	5.49%	6.63%	19.8603
69	Balanced Managed Fund	ULGF02125/02/12BalancedMF101	February 25, 2012	Non Par	215.94	105.8507	105.8507	103.4778	99.7631	93.3659	94.8614	11.58%	11.41%	107.9777
70	Defensive Managed Fund	ULGF02425/02/12DefensiveMF101	February 25, 2012	Non Par	950.81	76.6620	76.6620	75.1786	72.8811	70.2838	70.0410	9.45%	10.88%	77.4999
71	Liquid Fund	ULGF02025/02/12LiquidFund101	February 25, 2012	Non Par	27.01	54.9051	54.9051	54.1997	53.4950	52.7942	51.8608	5.87%	7.01%	54.9051
72	Secure Managed Fund	ULGF02325/02/12SecureMgF101	February 25, 2012	Non Par	426.98	56.5785	56.5785	55.8165	54.4036	54.1852	52.9084	6.94%	10.58%	56.7568
73	Stable Managed Fund	ULGF02825/02/12StableMgF101	February 25, 2012	Non Par	64.59	53.8477	53.8477	53.0603	52.3693	51.6700	50.7759	6.05%	7.24%	53.8477
74	Discontinued Policy Fund	ULUF05110/03/13DiscontdPF101	March 10, 2011	Non Par	2,708.31	16.3198	16.3198	16.0718	15.8539	15.6263	15.4789	6.15%	7.27%	16.4198
75	Pension Super Plus 2012	ULUF04818/06/12PensuPFI12101	December 6, 2012	Non Par	2,756.24	15.3839	15.3839	15.1306	14.6827	13.8228	14.0966	9.13%	7.59%	15.7144
76	Discontinued Policy Fund Pension	ULUF05201/10/13DiscontdPF101	October 1, 2013	Non Par	484.01	13.3550	13.3550	13.1586	12.9790	12.7920	12.5859	6.11%	7.24%	13.3550
77	Equity Plus Fund	ULUF05301/08/13EquityPlus101	June 24, 2014	Non Par	25.31	12.8272	12.8272	12.5344	12.1812	10.8503	11.1946	14.58%	7.19%	13.2888
78	Bond Fund	ULUF05601/08/13Bond Funds101	June 23, 2014	Non Par	14.80	13.4468	13.4468	13.2841	12.9420	12.9929	12.5491	7.11%	9.86%	13.4774
79	Diversified Equity Fund	ULUF05501/08/13DiveEqFund101	July 1, 2014	Non Par	25.36	15.3977	15.3977	14.6982	13.9113	12.1061	12.7225	20.70%	13.29%	15.7856
80	Conservative Fund	ULUF05801/08/13ConservF101	July 11, 2014	Non Par	9.76	12.8849	12.8849	12.7242	12.5621	12.5084	12.2484	5.20%	8.03%	12.8849
81	Pension Equity Plus Fund	ULUF06001/04/14PeneEqPlusF101	October 6, 2015	Non Par	100.06	12.0358	12.0358	11.7394	11.4182	10.2179	10.5064	14.56%	N.A.	12.4591
82	Pension Income Fund	ULUF06101/04/14PensIncFund101	October 6, 2015	Non Par	228.99	11.4546	11.4546	11.3103	11.0567	11.0941	10.7552	6.50%	N.A.	11.4810
83	Capital Growth Fund	ULUF06301/04/15CapGwthF101	October 21, 2016	Non Par	21.90	12.3208	12.3208	11.8803	11.1907	9.7920	N.A.	N.A.	N.A.	12.6491
84	Capital Secure Fund	ULUF06401/04/15CapSecFund101	October 21, 2016	Non Par	18.15	10.5972	10.5972	10.5286	10.2345	10.1929	N.A.	N.A.	N.A.	10.6410
<b>Total:</b>						<b>56,130.89</b>								

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

CERTIFICATION

Certified that the performance of all segregated funds have been placed and reviewed by the Board. All information given herein are correct, complete and nothing has been concealed or suppressed, to the best of my knowledge and belief.

Prasun Gajri  
 Chief Investment Officer



## FORM L-29-Details regarding debt securities

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date : September 30, 2017

(₹ Lakhs)

	MARKET VALUE				BOOK VALUE			
	As at September 30, 2017	As % of total for this class	As at September 30, 2016	As % of total for this class	As at September 30, 2017	As % of total for this class	As at September 30, 2016	As % of total for this class
<b>Break down by credit rating</b>								
AAA rated *	3,447,594.46	95.11%	2,530,178.23	92.77%	3,452,176.86	95.15%	2,533,066.93	92.81%
AA or better	160,797.33	4.44%	136,078.96	4.99%	159,745.91	4.40%	135,394.25	4.96%
Rated below AA but above A (A or better)	11,298.87	0.31%	27,976.40	1.03%	11,295.87	0.31%	27,926.65	1.02%
Rated below A but above B	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Any other \$	5,100.00	0.14%	33,002.98	1.21%	5,100.00	0.14%	33,002.98	1.21%
<b>Total</b>	<b>3,624,790.66</b>	<b>100.00%</b>	<b>2,727,236.56</b>	<b>100.00%</b>	<b>3,628,318.64</b>	<b>100.00%</b>	<b>2,729,390.82</b>	<b>100.00%</b>
<b>BREAKDOWN BY RESIDUAL MATURITY</b>								
Up to 1 year	402,464.07	11.10%	308,690.86	11.32%	400,071.28	11.03%	307,643.45	11.27%
More than 1 year and upto 3 years	468,802.17	12.93%	279,611.36	10.25%	468,663.96	12.92%	278,967.10	10.22%
More than 3 years and up to 7 years	934,676.39	25.79%	800,239.69	29.34%	940,476.70	25.92%	801,799.45	29.38%
More than 7 years and up to 10 years	524,168.93	14.46%	718,095.41	26.33%	524,157.79	14.45%	720,968.02	26.41%
More than 10 years and up to 15 years	743,715.51	20.52%	256,575.84	9.41%	743,173.02	20.48%	256,155.09	9.39%
More than 15 years and up to 20 years	134,564.96	3.71%	55,166.72	2.02%	134,694.03	3.71%	54,843.61	2.01%
Above 20 years	416,398.62	11.49%	308,856.68	11.32%	417,081.87	11.50%	309,014.11	11.32%
<b>Total</b>	<b>3,624,790.66</b>	<b>100.00%</b>	<b>2,727,236.56</b>	<b>100.00%</b>	<b>3,628,318.64</b>	<b>100.00%</b>	<b>2,729,390.82</b>	<b>100.00%</b>
<b>Breakdown by type of the issuer</b>								
a. Central Government @	2,264,292.34	62.47%	1,719,227.49	63.04%	2,268,213.59	62.51%	1,722,151.32	63.10%
b. State Government	139,702.17	3.85%	76,005.19	2.79%	140,177.60	3.86%	76,211.84	2.79%
c. Corporate Securities	1,220,796.16	33.68%	932,003.88	34.17%	1,219,927.44	33.62%	931,027.66	34.11%
<b>Total</b>	<b>3,624,790.66</b>	<b>100.00%</b>	<b>2,727,236.56</b>	<b>100.00%</b>	<b>3,628,318.64</b>	<b>100.00%</b>	<b>2,729,390.82</b>	<b>100.00%</b>

**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 : September 30, 2017

(₹ Lakhs)

Details regarding debt securities- ULIP

	MARKET VALUE				BOOK VALUE			
	As at September 30, 2017	As % of total for this class	As at September 30, 2016 #	As % of total for this class	As at September 30, 2017	As % of total for this class	As at September 30, 2016 #	As % of total for this class
<b>Break down by credit rating</b>								
AAA rated *	2,037,426.84	96.86%	1,882,428.09	96.68%	2,007,288.65	96.91%	1,815,562.68	96.67%
AA or better	58,247.32	2.77%	41,613.03	2.14%	56,914.79	2.75%	40,228.56	2.14%
Rated below AA but above A (A or better)	7,441.37	0.35%	21,972.75	1.13%	6,740.07	0.33%	21,319.24	1.14%
Rated below A but above B	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Any other \$	300.00	0.01%	1,005.00	0.05%	300.00	0.01%	1,005.00	0.05%
<b>Total</b>	<b>2,103,415.54</b>	<b>100.00%</b>	<b>1,947,018.87</b>	<b>100.00%</b>	<b>2,071,243.51</b>	<b>100.00%</b>	<b>1,878,115.48</b>	<b>100.00%</b>
<b>BREAKDOWN BY RESIDUAL MATURITY</b>								
Up to 1 year	517,592.00	24.61%	475,021.88	24.40%	516,882.66	24.96%	472,525.46	25.16%
More than 1 year and upto 3 years	317,413.77	15.09%	123,720.37	6.35%	314,097.84	15.16%	121,268.75	6.46%
More than 3 years and up to 7 years	716,891.09	34.08%	755,603.50	38.81%	700,948.02	33.84%	721,979.58	38.44%
More than 7 years and up to 10 years	303,118.80	14.41%	247,125.60	12.69%	294,822.50	14.23%	235,803.57	12.56%
More than 10 years and up to 15 years	199,387.82	9.48%	221,171.68	11.36%	195,350.12	9.43%	211,719.10	11.27%
More than 15 years and up to 20 years	29,139.78	1.39%	59,738.68	3.07%	29,521.76	1.43%	54,828.88	2.92%
Above 20 years	19,872.28	0.94%	64,637.17	3.32%	19,620.61	0.95%	59,990.13	3.19%
<b>Total</b>	<b>2,103,415.54</b>	<b>100.00%</b>	<b>1,947,018.87</b>	<b>100.00%</b>	<b>2,071,243.51</b>	<b>100.00%</b>	<b>1,878,115.48</b>	<b>100.00%</b>
<b>Breakdown by type of the issuer</b>								
a. Central Government @	1,041,562.53	49.52%	1,084,951.30	55.72%	1,032,313.78	49.84%	1,051,055.02	55.96%
b. State Government	16,165.77	0.77%	383.34	0.02%	15,879.38	0.77%	361.20	0.02%
c. Corporate Securities	1,045,687.24	49.71%	861,684.22	44.26%	1,023,050.35	49.39%	826,699.25	44.02%
<b>Total</b>	<b>2,103,415.54</b>	<b>100.00%</b>	<b>1,947,018.87</b>	<b>100.00%</b>	<b>2,071,243.51</b>	<b>100.00%</b>	<b>1,878,115.48</b>	<b>100.00%</b>

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

FORM L-30- RELATED PARTY TRANSACTIONS

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date : September 30, 2017

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

(₹ '000)

Sr.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / (received)*			
				For the quarter ended September 30, 2017	For the six months ended September 30, 2017	For the quarter ended September 30, 2016	For the six months ended September 30, 2016
1	HDFC Limited	Holding Company	Investment income Commission expense Sale of investments Charges for hiring training infrastructure facility Name Usage Fees	(336,667) 117 (250,000) 78 163,128	(366,308) 310 (400,000) 872 274,209	(138,657) 135 (50,000) - 132,975	(274,935) 363 (867,632) 736 229,483
2	HDFC Pension Management Company Limited	Wholly Owned Subsidiary	Income from sharing of resources	(1,155)	(2,310)	(1,081)	(2,161)
3	HDFC International Life and Re Company Ltd	Wholly Owned Subsidiary	Capital infusion	-	-	-	45,433
4	HDFC Asset Management Company Limited	Fellow Subsidiary	Premium income	(14)	(3,538)	(107)	(2,595)
5	HDFC Ergo General Insurance Company Limited (HDFC General Insurance Company Ltd has merged with HDFC ERGO General Insurance Company Limited)	Fellow Subsidiary	Premium income Insurance claim received Insurance premium expenses Purchase of investments	- (593) 3,752 101,343	(1,684) (4,869) 4,516 101,343	- (180) 4,521 -	(316) (510) 5,316 -
6	HDFC Sales Private Limited	Fellow Subsidiary	Commission expense	57,966	115,210	43,608	90,058
7	HDFC Capital Advisors Ltd.	Fellow Subsidiary	Group Term Insurance Premium	(5)	(19)	-	-
8	Key Management Personnel		Premium income Managerial remuneration	(119) 464,975	(322) 494,726	(243) 34,634	(322) 57,892
9	Relative of Key Management Personnel		Insurance Premium	(27)	(27)	(27)	(27)

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 September 30, 2017	For the six months ended September 30, 2017	For the quarter ended September 30, 2016	For the six months ended September 30, 2016
1	HDFC Bank Limited	Associate of holding Company	Premium income Investment income Commission expense Custodian fees paid Bank charges paid Insurance claim paid Purchase of investments Sale of investments 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	(527) (11,879) 1,708,737 - 22,746 1,829 - (1,855,484) 1,186,322	(15,220) (230,109) 2,726,986 6,287 35,113 4,107 3,155,252 (1,855,484) 1,542,098	(6,588) (28,518) 1,124,913 8,076 19,392 - 1,352,216 (1,010,000) 825,075	(11,726) (273,985) 1,991,552 16,067 43,199 1,790 1,604,143 (1,010,000) 1,174,475

\* 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 : September 30, 2017

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

Form Code:           K          

Name of Insurer:           HDFC Standard Life Insurance Company Limited.          

Registration  
Number:           11-128245          

Classification:           Total Business          

Item	Description	Adjusted Value (₹ lakhs)	
(1)	(2)		
01	Available assets in Policyholders' fund:		9,331,049
	Deduct:		
02	Mathematical reserves		(9,266,493)
03	Other liabilities		-
04	<b>Excess in Policyholders' funds</b>		<b>64,556</b>
05	Available assets in Shareholders' fund:		421,997
	Deduct:		
06	Other liabilities of shareholders' fund		-
07	<b>Excess in Shareholders' funds</b>		<b>421,997</b>
08	Total ASM (04)+(07)		486,553
09	Total RSM		242,665
<b>10</b>	<b>Solvency Ratio (ASM/RSM)</b>		<b>201%</b>

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:           October 11, 2017          

Notes

1. Item Nos. 01 and 05 are the amounts of the Adjusted Value of Assets as mentioned in Form IRDA-Assets- AA as specified under Schedule I of Insurance Regulatory and Development Authority (Assets, Liabilities, and Solvency Margin of Insurers) Regulations, 2016.

2. Item No. 02 is the amount of Mathematical Reserves as mentioned in Form H.

FORM L-33- NPAs

**FORM 7**

(Read with Regulation 10)

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Registration Number: 101

Statement as on: September 30,2017

Name of Fund: Life Fund

**DETAILS OF NON-PERFORMING ASSETS - QUARTERLY**

₹ Crores

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD ( As on 30 Sep 2017)	Prev. FY ( As on 31 Mar 2017)	YTD ( As on 30 Sep 2017)	Prev. FY ( As on 31 Mar 2017)	YTD ( As on 30 Sep 2017)	Prev. FY ( As on 31 Mar 2017)	YTD ( As on 30 Sep 2017)	Prev. FY ( As on 31 Mar 2017)	YTD ( As on 30 Sep 2017)	Prev. FY ( As on 31 Mar 2017)
1	Investments Assets (As per Form 5)	6,837.26	6,045.37	-	4.76	1,172.30	896.21	21,450.41	19,310.00	29,459.97	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)	6,837.26	6,033.72	-	4.76	1,172.30	896.21	21,450.41	19,310.00	29,459.97	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: September 30,2017

Name of Fund: **Pension & General Annuity and Group Business**

DETAILS OF NON-PERFORMING ASSETS - QUARTERLY

₹ Crores

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD ( As on 30 Sep 2017)	Prev. FY ( As on 31 Mar 2017)	YTD ( As on 30 Sep 2017)	Prev. FY ( As on 31 Mar 2017)	YTD ( As on 30 Sep 2017)	Prev. FY ( As on 31 Mar 2017)	YTD ( As on 30 Sep 2017)	Prev. FY ( As on 31 Mar 2017)	YTD ( As on 30 Sep 2017)	Prev. FY ( As on 31 Mar 2017)
1	Investments Assets (As per Form 5)	5,319.70	4,589.36	-	-	419.78	809.75	7,607.20	5,875.63	13,346.67	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)	5,319.70	4,589.36	-	-	419.78	809.75	7,607.20	5,875.63	13,346.67	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:

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

**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: September 30,2017

Name of Fund: Unit Linked Funds

DETAILS OF NON-PERFORMING ASSETS - QUARTERLY

₹ Crores

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD ( As on 30 Sep 2017)	Prev. FY ( As on 31 Mar 2017)	YTD ( As on 30 Sep 2017)	Prev. FY ( As on 31 Mar 2017)	YTD ( As on 30 Sep 2017)	Prev. FY ( As on 31 Mar 2017)	YTD ( As on 30 Sep 2017)	Prev. FY ( As on 31 Mar 2017)	YTD ( As on 30 Sep 2017)	Prev. FY ( As on 31 Mar 2017)
1	Investments Assets (As per Form 5)	10,139.36	9,896.95	-	-	2,728	2,062	43,263.78	41,841.55	56,130.89	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)	10,139.36	9,896.95	-	-	2,728	2,062	43,263.78	41,841.55	56,130.89	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

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: September 30,2017

Name of the Fund: Life Fund

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

₹ Crores

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year)						
			Investment (Rs.)	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)			
<b>A</b>	<b>CENTRAL GOVT. SECURITIES</b>																
A01	Central Government Bonds	CGSB	14,373.04	449.74	3.13%	3.13%	13,931.31	773.34	5.55%	5.55%	10,770.42	443.97	4.12%	4.12%			
A03	Deposit under Section 7 of Insurance Act, 1938	CDS5	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%			
A04	Treasury Bills	CTRB	1,013.63	15.48	1.53%	1.53%	940.97	27.98	2.97%	2.97%	653.95	20.96	3.21%	3.21%			
<b>B</b>	<b>CENTRAL GOVT. SEC. STATE GOVT OR OTHER APPROVED SECURITIES</b>																
B02	State Government Bonds	SGGB	16.55	0.36	2.18%	2.18%	16.55	0.72	4.35%	4.35%	62.65	2.72	4.34%	4.34%			
B04	Other Approved Securities (excluding Infrastructure Investments)	SGOA	430.65	8.76	2.03%	2.03%	422.80	17.25	4.08%	4.08%	412.71	16.98	4.11%	4.11%			
<b>C</b>	<b>(a) HOUSING &amp; LOANS TO STATE GOVT FOR HOUSING / FFE</b>																
C04	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	-	-	0.00%	0.00%	-	-	0.00%	0.00%	23.58	1.02	4.32%	4.32%			
C06	Debentures / Bonds / CPs / Loans - (Promoter Group)	HDPG	164.07	5.62	3.43%	3.43%	197.44	16.14	8.17%	8.17%	170.64	7.86	4.61%	4.61%			
	<b>TAXABLE BONDS</b>																
C09	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	161.05	3.57	2.22%	2.22%	161.14	7.11	4.41%	4.41%	164.95	7.79	4.72%	4.72%			
	<b>TAX FREE BONDS</b>																
C12	Bonds / Debentures issued by NHB / Institutions accredited by NHB - (TAX FREE BONDS)	HFDN	54.78	1.21	2.21%	2.21%	54.78	2.41	4.39%	4.39%	54.78	2.40	4.38%	4.38%			
	<b>(b) OTHER INVESTMENTS (HOUSING)</b>																
C14	Debentures / Bonds / CPs / Loans	HODS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%			
	<b>(c) INFRASTRUCTURE INVESTMENTS</b>																
C19	Infrastructure - PSU - Equity shares - Quoted	ITPE	90.97	3.57	3.92%	3.92%	90.25	3.73	4.14%	4.14%	66.80	7.72	11.56%	11.56%			
C20	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	74.01	2.86	3.86%	3.86%	78.90	3.85	4.88%	4.88%	57.85	1.46	2.52%	2.52%			
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%			
	<b>TAXABLE BONDS</b>																
C27	Infrastructure - PSU - Debentures / Bonds	IPTD	4,109.93	99.74	2.43%	2.43%	3,905.52	176.09	4.51%	4.51%	2,929.86	132.98	4.54%	4.54%			
C28	Infrastructure - PSU - CPs	IPCP	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%			
C29	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	14.35	0.35	2.42%	2.42%	14.34	0.69	4.82%	4.82%	14.23	0.69	4.85%	4.85%			
	<b>TAX FREE BONDS</b>																
C32	Infrastructure - PSU - Debentures / Bonds	IPFD	100.00	2.12	2.12%	2.12%	100.00	4.21	4.21%	4.21%	100.00	4.21	4.21%	4.21%			
	<b>(d) INFRASTRUCTURE - OTHER INVESTMENTS</b>																
C34	Infrastructure - Equity and Equity related instruments (including unlisted)	IOEQ	1.62	0.01	0.69%	0.69%	1.83	-0.03	-1.81%	-1.81%	26.00	0.06	0.24%	0.24%			
C35	Infrastructure - Debentures / Bonds / CPs / loans	IODS	17.98	0.42	2.32%	2.32%	17.98	0.83	4.61%	4.61%	17.97	0.83	4.60%	4.60%			
<b>D</b>	<b>APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS</b>																
D01	PSU - Equity shares - Quoted	EAEQ	279.05	-0.51	-0.18%	-0.18%	273.99	6.42	2.34%	2.34%	217.68	36.13	16.60%	16.60%			
D02	Corporate Securities - Equity shares (Ordinary) - Quoted	EACE	3,243.51	45.76	1.41%	1.41%	3,164.83	116.26	3.67%	3.67%	2,509.09	268.11	10.69%	10.69%			
D04	Equity Shares (incl. Equity related instruments) - Promoter Group	EEPG	203.19	0.01	0.01%	0.01%	203.19	1.99	0.98%	0.98%	337.37	53.15	15.75%	15.75%			
D09	Corporate Securities - Debentures	ECOS	1,618.58	38.72	2.39%	2.39%	1,602.55	74.57	4.65%	4.65%	1,025.65	47.62	4.64%	4.64%			
D08	Corporate Securities - Investment in Subsidiaries	ECIS	121.40	-	0.00%	0.00%	121.40	-	0.00%	0.00%	114.58	-	0.00%	0.00%			
	Corporate Securities - Derivative Instruments		-	0.00	0.00%	0.00%	-	0.00	0.00%	0.00%	-	6.68	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%	15.67	0.85	5.42%	5.42%			
D16	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCL, RBI	ECDB	78.07	1.49	1.91%	1.91%	79.52	3.01	3.79%	3.79%	113.05	4.30	3.80%	3.80%			
D17	Deposits - CDs with Scheduled Banks	EDCD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	91.19	3.44	3.77%	3.77%			
D18	Deposits - Repo / Reverse Repo	ECMR	268.96	3.96	1.47%	1.47%	295.01	8.65	2.93%	2.93%	279.73	8.21	2.94%	2.94%			
D21	CCL - CBL	ECBO	382.52	4.44	1.16%	1.16%	387.18	9.08	2.34%	2.34%	620.86	16.82	2.71%	2.71%			
D22	Commercial Papers	ECCP	-	-	0.00%	0.00%	24.80	0.41	1.65%	1.65%	23.32	0.57	2.45%	2.45%			
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	43.11	0.99	2.30%	2.30%	49.04	2.25	4.60%	4.60%	70.17	3.24	4.61%	4.61%			
D25	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EPDP	-	-	0.00%	0.00%	2.50	0.02	0.82%	0.82%	4.49	0.22	4.89%	4.89%			
D29	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	374.07	5.42	1.45%	1.45%	371.12	10.56	2.85%	2.85%	288.06	3.60	1.25%	1.25%			
D30	Mutual Funds - (under insurer's Promoter Group)	EMPG	214.56	0.38	0.18%	0.18%	387.59	3.28	0.85%	0.85%	156.88	0.71	0.45%	0.45%			
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	37.16	0.40	1.08%	1.08%	34.36	0.40	1.16%	1.16%	-	-	0.00%	0.00%			
<b>E</b>	<b>OTHER INVESTMENTS</b>																
E03	Equity Shares (incl Co-op Societies)	OESH	377.16	27.86	7.39%	7.39%	412.49	37.86	9.18%	9.18%	276.55	23.29	8.42%	8.42%			
E04	Equity Shares (PSUs & Unlisted)	OEPU	1.22	0.10	8.40%	8.40%	1.26	0.13	10.62%	10.62%	0.60	-0.14	-23.64%	-23.64%			
E06	Debentures	OLDB	70.16	0.37	0.53%	0.53%	123.32	4.59	3.72%	3.72%	224.53	11.72	5.22%	5.22%			
E11	Venture Fund / SEBI approved Alternate Investment Fund (Category I)	3.54	0.48	13.65%	13.65%	3.54	0.50	14.08%	14.08%	7.54	-	0.00%	0.00%				
E12	Venture Fund / SEBI approved Alternate Investment Fund (Category II)	60.67	0.74	1.22%	1.22%	60.53	1.14	1.88%	1.88%	19.05	0.22	1.15%	1.15%				
E14	Term Loans (without Charge)	4.25	0.01	0.30%	0.30%	4.48	0.11	2.38%	2.38%	-	-	0.00%	0.00%				
E15	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemcs	-	-	0.00%	0.00%	-	-	0.00%	0.00%	322.45	7.52	2.33%	2.33%				
E17	Securitized Assets	1.78	0.09	5.28%	5.28%	1.78	0.27	14.93%	14.93%	2.11	0.26	12.36%	12.36%				
E10	Preference Shares	130.00	1.95	1.50%	1.50%	130.00	1.95	1.50%	1.50%	130.00	0.32	0.25%	0.25%				
E25	Reclassified Approved Investments - Debt (Point 6 under Note for Regulation 4 to 9)	30.00	0.41	1.37%	1.37%	30.00	0.41	1.37%	1.37%	-	-	0.00%	0.00%				
E26	Reclassified Approved Investments - Equity (Point 6 under Note for Regulation 4 to 9)	21.50	0.03	0.14%	0.14%	21.55	0.08	0.39%	0.39%	-	-	0.00%	0.00%				
	<b>TOTAL</b>		<b>28,187.09</b>	<b>726.94</b>	<b>2.58%</b>	<b>2.58%</b>	<b>27,719.85</b>	<b>1,318.26</b>	<b>4.76%</b>	<b>4.76%</b>	<b>22,377.01</b>	<b>1,148.49</b>	<b>5.13%</b>	<b>5.13%</b>			

1. Category of investment (COI) is as per Guidelines, as amended from time to time by IRDAI.

2. Gross Yield is based on daily simple average of investments.

3. Net Yield disclosed is net of tax.

4. In the previous year column, the figures of the corresponding Year to date of previous financial year is shown.

**CERTIFICATION**

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

Prasun Gajri  
Chief Investment Officer

FORM L-34- YIELD ON INVESTMENT

FORM - 1

(Read with Regulation 10)

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Registration Number: 101

Statement as on: September 30,2017

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 (%)			
<b>A</b>	<b>CENTRAL GOVT. SECURITIES</b>																
A01	Central Government Bonds	CGBB	4,222.00	84.76	2.01%	2.01%	4,090.04	161.28	3.94%	3.94%	2,899.87	121.16	4.18%	4.18%			
A04	Treasury Bills	CTRB	526.06	8.19	1.56%	1.56%	396.49	11.83	2.98%	2.98%	131.72	3.86	2.93%	2.93%			
<b>B</b>	<b>CENTRAL GOVT. SEC, STATE GOVT OR OTHER APPROVED SECURITIES</b>																
B02	State Government Bonds	SGGB	1,242.94	24.75	1.99%	1.99%	1,133.14	45.49	4.01%	4.01%	565.00	24.66	4.37%	4.37%			
B04	Other Approved Securities (excluding Infrastructure Investments)	SGOA	150.18	2.94	1.96%	1.96%	144.75	5.69	3.93%	3.93%	75.28	3.17	4.21%	4.21%			
<b>C</b>	<b>(a) HOUSING &amp; LOANS TO STATE GOVT FOR HOUSING / FFE</b>																
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	197.23	3.88	1.97%	1.97%	203.63	10.82	5.31%	5.31%	114.48	5.06	4.42%	4.42%			
	<b>TAXABLE BONDS</b>																
C09	Bonds / Debentures issued by NHB / Institution accredited by NHB	HTDN	473.03	10.10	2.14%	2.14%	470.82	20.01	4.25%	4.25%	432.42	20.65	4.78%	4.78%			
	<b>(c) INFRASTRUCTURE INVESTMENTS</b>																
C19	Infrastructure - PSU - Equity shares - Quoted	ITPE	11.83	0.18	1.53%	1.53%	11.83	0.18	1.53%	1.53%	7.74	1.33	17.18%	17.18%			
C20	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	11.17	0.05	0.42%	0.42%	11.17	0.05	0.42%	0.42%	7.35	0.08	1.06%	1.06%			
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	2.24%	2.24%	0.90	0.04	4.45%	4.45%	0.90	0.04	4.45%	4.45%			
	<b>TAXABLE BONDS</b>																
C27	Infrastructure - PSU - Debentures / Bonds	IPTD	2,197.42	57.52	2.62%	2.62%	2,100.05	98.14	4.67%	4.67%	1,037.74	44.37	4.28%	4.28%			
C28	Infrastructure - PSU - CPs	IPCP	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%			
C29	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	67.33	1.53	2.28%	2.28%	67.53	3.06	4.53%	4.53%	69.89	3.18	4.54%	4.54%			
	<b>TAX FREE BONDS</b>																
C32	Infrastructure - PSU - Debentures / Bonds	IPFD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%			
<b>D</b>	<b>APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS</b>																
D01	PSU - Equity shares - Quoted	EAEQ	32.16	0.04	0.13%	0.13%	32.16	0.18	0.56%	0.56%	27.63	5.09	18.44%	18.44%			
D02	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	379.29	2.11	0.56%	0.56%	380.43	5.53	1.45%	1.45%	334.20	37.53	11.23%	11.23%			
D04	Equity Shares (Incl. Equity related Instruments) - Promoter Group	EEPG	31.92	0.00	0.01%	0.01%	31.92	0.31	0.97%	0.97%	45.33	6.18	13.63%	13.63%			
D09	Corporate Securities - Debentures	ECOS	2,053.00	44.83	2.18%	2.18%	2,079.48	92.14	4.43%	4.43%	1,500.84	69.65	4.64%	4.64%			
D10	Corporate Securities - Debentures / Bonds/ CPs / Loan - (Promoter Group)	EDPG	35.00	0.91	2.61%	2.61%	35.00	1.82	5.19%	5.19%	50.00	2.57	5.13%	5.13%			
	Corporate Securities - Derivative Instruments		-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%			
D16	Deposits - Deposit with Scheduled Banks, Fis (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	218.57	9.96	4.56%	4.56%			
D17	Deposits - CDs with Scheduled Banks	EDCD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	68.81	2.59	3.77%	3.77%			
D18	Deposits - Repo / Reverse Repo	ECMR	288.07	4.28	1.49%	1.49%	307.52	9.08	2.95%	2.95%	296.78	9.11	3.07%	3.07%			
D21	CCIL - CBLO	ECBO	262.87	2.03	0.77%	0.77%	251.87	3.16	1.25%	1.25%	229.64	4.17	1.82%	1.82%			
D22	Commercial Papers	ECCP	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	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	20.00	0.47	2.35%	2.35%	20.00	0.94	4.68%	4.68%	20.00	0.93	4.66%	4.66%			
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%	13.93	0.67	4.85%	4.85%			
D29	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	119.02	1.77	1.49%	1.49%	117.67	3.41	2.90%	2.90%	65.14	1.41	2.16%	2.16%			
D30	Mutual Funds - (under Insurer's Promoter Group)	EMPG	73.27	0.15	0.20%	0.20%	90.14	0.95	1.05%	1.05%	47.11	0.29	0.62%	0.62%			
D39	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - [PSU Banks]	EAPS	39.73	0.23	0.58%	0.58%	39.73	0.23	0.58%	0.58%	-	-	0.00%	0.00%			
D39	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - [Private Banks]	EAPB	493.74	11.15	2.26%	2.26%	406.48	18.29	4.50%	4.50%	-	-	0.00%	0.00%			
D41	Units of Infrastructure Investment Trust	EIIT	43.15	0.43	1.00%	1.00%	39.64	0.43	1.09%	1.09%	-	-	0.00%	0.00%			
<b>E</b>	<b>OTHER INVESTMENTS</b>																
E03	Equity Shares (Incl Co-op Societies)	OESH	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%			
E06	Debentures	OLDB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	105.24	4.84	4.60%	4.60%			
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	10.00	0.22	2.22%	2.22%	10.00	0.23	2.34%	2.34%	-	-	0.00%	0.00%			
E26	Reclassified Approved Investments - Equity (Point 6 under Note for	ORAE	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%			
<b>TOTAL</b>			<b>12,981.32</b>	<b>262.55</b>	<b>2.02%</b>	<b>2.02%</b>	<b>12,474.88</b>	<b>493.29</b>	<b>3.95%</b>	<b>3.95%</b>	<b>8,365.61</b>	<b>383.46</b>	<b>4.58%</b>	<b>4.58%</b>			

Notes:

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

**CERTIFICATION**

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

Prasun Gajri  
Chief Investment Officer

## FORM L-34- YIELD ON INVESTMENT

## FORM - 1

(Read with Regulation 10)

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Registration Number: 101

Statement as on: September 30,2017

Name of the Fund Unit Linked Fund

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

₹ Crores

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year)						
			Investment (Rs.)	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)			
<b>A</b>	<b>CENTRAL GOVT. SECURITIES</b>																
A01	Central Government Bonds	CGSB	7,431.51	95.80	1.29%	1.29%	7,729.88	290.21	3.75%	3.75%	9,767.90	676.69	6.93%	6.93%			
A04	Treasury Bills	CTRB	739.56	11.30	1.53%	1.53%	586.53	17.55	2.99%	2.99%	162.34	5.51	3.39%	3.39%			
<b>B</b>	<b>CENTRAL GOVT. SEC. STATE GOVT OR OTHER APPROVED SECURITIES</b>																
B02	State Government Bonds	SGGB	123.16	2.00	1.63%	1.63%	116.30	6.11	5.26%	5.26%	3.72	0.33	8.94%	8.94%			
B04	Other Approved Securities (excluding Infrastructure Investments)	SGOA	108.05	1.62	1.50%	1.50%	92.38	3.94	4.27%	4.27%	10.37	0.91	8.75%	8.75%			
<b>C</b>	<b>(a) HOUSING &amp; LOANS TO STATE GOVT FOR HOUSING / FFE</b>																
C04	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	-	-	0.00%	0.00%	-	-	0.00%	0.00%	23.59	1.02	4.34%	4.34%			
C06	Debentures / Bonds / CPs / Loans - (Promoter Group)	HDPG	483.90	9.12	1.88%	1.88%	515.83	22.75	4.41%	4.41%	418.41	24.45	5.84%	5.84%			
	<b>TAXABLE BONDS</b>																
C09	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	1,109.49	24.66	2.22%	2.22%	1,096.60	50.47	4.60%	4.60%	960.01	62.77	6.54%	6.54%			
	<b>(c) INFRASTRUCTURE INVESTMENTS</b>																
C19	Infrastructure - PSU - Equity shares - Quoted	ITPE	968.20	113.97	11.77%	11.77%	914.00	127.58	13.96%	13.96%	604.94	134.35	22.21%	22.21%			
C20	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	897.96	53.08	5.91%	5.91%	893.92	93.76	10.49%	10.49%	583.28	3.95	0.68%	0.68%			
C26	Onshore Rupee Bonds issued by ADB and IFC (Infrastructure-approved)	IORB	11.33	0.18	1.63%	1.63%	11.24	0.52	4.60%	4.60%	50.42	4.44	8.80%	8.80%			
	<b>TAXABLE BONDS</b>																
C27	Infrastructure - PSU - Debentures / Bonds	IPTD	3,590.50	71.25	1.98%	1.98%	3,534.28	159.60	4.52%	4.52%	3,013.76	226.00	7.50%	7.50%			
C28	Infrastructure - PSU - CPs	IPCP	27.24	0.43	1.59%	1.59%	26.44	0.60	2.28%	2.28%	35.62	1.00	2.82%	2.82%			
C29	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	870.62	16.80	1.93%	1.93%	866.25	40.41	4.67%	4.67%	566.61	50.31	8.88%	8.88%			
	<b>(d) INFRASTRUCTURE - OTHER INVESTMENTS</b>																
C34	Infrastructure - Equity and Equity related Instruments (including unlisted)	IOEQ	122.65	1.73	1.41%	1.41%	122.71	2.72	2.22%	2.22%	445.49	6.56	1.47%	1.47%			
C35	Infrastructure - Debentures / Bonds / CPs / loans	IODS	27.24	0.70	2.57%	2.57%	27.13	1.420	5.24%	5.24%	26.76	2.04	7.64%	7.64%			
<b>D</b>	<b>APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS</b>																
D01	PSU - Equity shares - Quoted	EAEQ	2,290.92	152.49	6.66%	6.66%	2,250.97	27.39	1.22%	1.22%	1,845.53	484.75	26.27%	26.27%			
D02	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	24,157.96	667.54	2.76%	2.76%	23,762.81	1,861.78	7.83%	7.83%	20,073.82	2,706.37	13.48%	13.48%			
D04	Equity Shares (incl. Equity related Instruments) - Promoter Group	EEPG	2,801.21	245.76	8.77%	8.77%	2,700.79	613.17	22.70%	22.70%	2,216.62	396.72	17.90%	17.90%			
D07	Corporate Securities - Preference Shares	EPNQ	3.29	0.10	3.11%	3.11%	3.26	0.15	4.71%	4.71%	3.09	0.15	4.97%	4.97%			
D09	Corporate Securities - Debentures	ECOS	3,488.40	80.36	2.30%	2.30%	3,494.09	174.85	5.00%	5.00%	2,616.89	207.71	7.94%	7.94%			
D10	Corporate Securities - Debentures / Bonds/ CPs /Loan - (Promoter Group)	EDPG	108.23	2.10	1.94%	1.94%	126.62	5.92	4.67%	4.67%	90.27	9.86	10.92%	10.92%			
	Corporate Securities - Derivative Instruments		-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%			
D16	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	3.00	0.06	1.91%	1.91%	3.00	0.11	3.77%	3.77%	10.05	0.48	4.79%	4.79%			
D17	Deposits - CDs with Scheduled Banks	EDCD	156.22	2.62	1.68%	1.68%	129.81	4.31	3.32%	3.32%	409.65	16.67	4.07%	4.07%			
D18	Deposits - Repo / Reverse Repo	ECMR	812.04	12.09	1.49%	1.49%	810.48	24.17	2.98%	2.98%	696.95	22.42	3.22%	3.22%			
D21	CCIL - CBO	ECBO	1,342.12	19.56	1.46%	1.46%	1,220.00	35.53	2.91%	2.91%	697.07	21.66	3.11%	3.11%			
D22	Commercial Papers	ECPC	220.65	3.73	1.69%	1.69%	170.65	5.87	3.44%	3.44%	75.99	3.23	4.25%	4.25%			
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	51.89	1.09	2.10%	2.10%	51.88	2.04	3.93%	3.93%	51.98	3.04	5.85%	5.85%			
D25	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EPPD	-	-	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	700.02	-	0.00%	0.00%	700.02	-	0.00%	0.00%	640.60	-	0.00%	0.00%			
D41	Units of Infrastructure Investment Trust	EIIT	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%			
<b>E</b>	<b>OTHER INVESTMENTS</b>																
E03	Equity Shares (incl Co-op Societies)	OESH	1,735.42	-30.19	-1.74%	-1.74%	1,707.05	-57.07	-3.34%	-3.34%	880.85	176.64	20.05%	20.05%			
E06	Debentures	OLDB	37.49	0.84	2.24%	2.24%	65.05	3.09	4.75%	4.75%	190.10	12.05	6.34%	6.34%			
E04	Equity Shares (PSUs & Unlisted)	OEPD	117.84	12.54	10.64%	10.64%	119.79	10.38	8.67%	8.67%	29.30	7.91	26.99%	26.99%			
E17	Securitized Assets	OPSA	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%			
E19	Passively Managed Equity ETF (Non Promotor Group)	OETF	1,301.80	48.84	3.75%	3.75%	1,148.35	112.00	9.75%	9.75%	581.53	96.45	16.59%	16.59%			
E25	Reclassified Approved Investments - Debt (Point 6 under Note for Regulation 4 to 9)	ORAD	10.20	0.06	0.58%	0.58%	10.20	0.06	0.59%	0.59%	-	-	0.00%	0.00%			
E26	Reclassified Approved Investments - Equity (Point 6 under Note for Regulation 4 to 9)	ORAE	403.30	-45.53	-11.29%	-11.29%	420.12	-46.92	-11.17%	-11.17%	-	-	0.00%	0.00%			
<b>TOTAL</b>			<b>56,253.40</b>	<b>1,576.68</b>	<b>2.80%</b>	<b>2.80%</b>	<b>55,428.44</b>	<b>3,594.46</b>	<b>6.48%</b>	<b>6.48%</b>	<b>47,788.52</b>	<b>5,366.62</b>	<b>11.23%</b>	<b>11.23%</b>			

## 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: September 30, 2017

Name of Fund : Life Fund

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

PART - A

₹ Crores

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of last Downgrade	Remarks
<b>A.</b>	<b><u>During the Quarter</u></b>								
	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	10.00	May 01, 2009	FITCH Ltd	FITCH AAA	FITCH AA-	Aug 03, 2017	
<b>B.</b>	<b><u>As on Date</u></b>								
	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	34.74	Apr 27, 2012	CRISIL Ltd	CRISIL AA+	CRISIL AA	Aug 03, 2015	
	9.55% Hindalco Industries Ltd NCD Mat 27-Jun-2022	ECOS	24.75	Jul 17, 2013	CRISIL Ltd	CRISIL AA+	CRISIL AA	Aug 03, 2015	
	9.60% Hindalco Industries Ltd NCD Mat 02-Aug-2022	ECOS	44.32	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	10.00	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: September 30, 2017

Name of Fund : Pension & General Annuity and Group Business

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

₹ Crores

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of last Downgrade	Remarks
A.	<u>During the Quarter</u>								
	-	-	-	-	-	-	-	-	
B.	<u>As on Date</u>								
	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: September 30, 2017

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

PART - A

Name of Fund : Unit Linked Funds

₹ Crores

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of last Downgrade	Remarks
<b>A.</b>	<b><u>During the Quarter</u></b>								
	8.90% Steel Authority of India Ltd (SAIL) NCD Mat 01/05/2019	ORAD	10.17	May 01, 2009	FITCH Ltd	FITCH AAA	FITCH AA-	Aug 03, 2017	
<b>B.</b>	<b><u>As on Date</u></b>								
	9.55% Hindalco Industries Ltd NCD Mat 25-Apr-2022	ECOS	15.97	Jul 19, 2013	CRISIL Ltd	CRISIL AA+	CRISIL AA	Aug 03, 2015	
	9.55% Hindalco Industries Ltd NCD Mat 27-Jun-2022	ECOS	16.00	Jul 19, 2013	CRISIL Ltd	CRISIL AA+	CRISIL AA	Aug 03, 2015	
	10.35% Torrent Power Ltd Mat 25-Mar-2021 (Series 2A)	IODS	10.78	Mar 26, 2013	CRISIL Ltd	CRISIL AA	CRISIL AA-	Dec 14, 2015	
	10.35% Torrent Power Ltd Mat 25-Mar-2022 (Series 2B)	IODS	10.89	Mar 26, 2013	CRISIL Ltd	CRISIL AA	CRISIL AA-	Dec 14, 2015	
	10.35% Torrent Power Ltd Mat 25-Mar-2023 (Series 2C)	IODS	5.50	Mar 26, 2013	CRISIL Ltd	CRISIL AA	CRISIL AA-	Dec 14, 2015	
	9.40% Vedanta Ltd Mat 25-Oct-2022	ECOS	30.03	Oct 29, 2012	CRISIL Ltd	CRISIL AA+	CRISIL AA	Jan 28, 2016	
	9.24% Vedanta Ltd Mat 20-Dec-2022	ECOS	25.09	Mar 18, 2013	CRISIL Ltd	CRISIL AA+	CRISIL AA	Jan 28, 2016	
	8.15% Tata Steel Ltd NCD Mat 01-Oct-2026	ECOS	24.92	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	10.17	May 01, 2009	FITCH Ltd	FITCH AAA	FITCH AA-	Aug 03, 2017	

**Notes:**

- 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 : September 30, 2017

Particulars	For the quarter ended September 30, 2017				For the six months ended September 30, 2017				For the quarter ended September 30, 2016				For the six months ended September 30, 2016			
	Premium (₹ Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (₹ Lakhs)	Premium (₹ Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (₹ Lakhs)	Premium (₹ Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (₹ Lakhs)	Premium (₹ Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (₹ Lakhs)
<b>1 First year Premium</b>																
i Individual Single Premium- (ISP)																
From 0-10000	15.69	387	387	146.56	25.76	456	456	224.73	123.89	54,056	54,056	2,763.00	164.28	65,174	65,174	3,366.63
From 10,000-25,000	19.36	44	44	64.34	34.39	77	77	82.00	25.35	21	21	76.11	40.14	44	44	98.66
From 25,001-50,000	142.03	272	272	270.81	232.74	457	457	446.90	71.45	147	147	186.02	147.43	272	272	262.97
From 50,001-75,000	38.78	54	54	141.26	63.59	91	91	426.83	23.11	34	34	75.39	44.27	62	62	96.36
From 75,000-100,000	277.15	279	279	507.49	441.29	443	443	895.53	106.87	108	108	263.50	206.02	204	204	425.05
From 1,00,001-1,25,000	17.52	15	15	94.06	48.74	43	43	652.04	7.94	8	8	108.18	19.57	17	17	318.00
Above ₹ 1,25,000	4,329.42	736	736	9,143.62	7,990.17	1,178	1,178	17,104.25	5,201.79	368	368	5,490.49	13,384.66	637	637	8,122.04
ii Individual Single Premium (ISA)- Annuity																
From 0-50,000	26.71	71	71	1.82	48.55	129	129	3.21	15.77	41	41	0.99	35.85	93	93	2.35
From 50,001-100,000	188.05	250	252	12.69	290.19	387	390	19.33	108.15	140	145	7.12	192.97	251	258	13.07
From 1,00,001-150,000	346.16	281	285	22.99	644.80	524	537	42.26	209.13	169	175	13.56	454.46	368	379	30.49
From 150,001-2,00,000	602.73	346	368	40.38	1,055.10	607	638	69.55	280.74	162	169	18.31	645.40	372	389	43.25
From 2,00,001-250,000	429.71	196	196	28.54	798.19	352	365	52.07	269.22	122	130	17.22	599.26	268	280	39.05
From 2,50,001-3,00,000	317.70	114	119	21.59	719.00	260	274	48.14	305.39	110	117	20.23	523.43	192	201	35.76
Above ₹ 3,00,000	12,635.99	939	1,028	867.81	18,340.00	1,492	1,619	1,258.30	6,354.30	564	607	420.61	12,712.63	1,149	1,230	872.32
iii Group Single Premium (GSP)																
From 0-10,000	(119.76)	2.00	606.00	4,988.72	(287.41)	3	3,011	26,438.04	(0.76)	-	149	(1,678.18)	(9.20)	-	1,832.00	11,982.01
From 10,000-25,000	2.48	3	294.00	247.18	4.65	3	397	461.89	1.46	-	12	53.39	3.95	1.00	108.00	203.57
From 25,001-50,000	12.58	4	881	1,000.65	23.64	4	1,612	1,760.55	8.96	1	434	462.94	18.24	2.00	921.00	895.61
From 50,001-75,000	10.77	-	746	2,011.15	21.80	-	1,188	2,494.25	11.59	-	121	545.62	24.21	1.00	1,531.00	2,114.66
From 75,000-100,000	11.55	-	630	849.15	29.47	-	1,467	2,335.17	13.32	1	210	354.85	22.99	1.00	1,003.00	1,032.20
From 1,00,001-1,25,000	20.17	2.00	267	1,298.48	42.92	3	629	2,250.76	14.61	-	879	666.25	26.90	-	1,069.00	1,026.12
Above ₹ 1,25,000	146,247.23	45.00	4,335,825	4,926,541.29	229,676.21	73	7,999,595	9,108,761.23	106,118.06	22	3,233,056	3,199,232.18	174,760.26	33.00	5,650,769.00	5,636,432.15
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	1,667.07	49,831	49,831	899,034.82	3,018.88	93,970	93,971	1,605,353.32	1,298.92	39,804	40,936	548,670.28	2,545.70	83,362	85,550	1,091,890.17
From 10,000-25,000	12,830.14	68,531	68,531	1,501,467.83	22,663.44	120,408	120,408	2,466,709.09	10,545.98	54,949	60,076	675,101.17	19,728.32	103,310	112,253	1,340,862.60
From 25,001-50,000	29,846.29	73,757	73,757	721,973.31	50,706.62	127,049	127,049	1,177,963.07	19,951.92	49,590	50,292	346,558.50	36,219.79	90,716	91,862	637,460.05
From 50,001-75,000	7,559.38	12,781	12,781	156,877.70	12,641.58	21,891	21,891	306,331.13	4,582.58	7,620	7,628	97,295.27	8,201.21	13,623	13,631	176,532.68
From 75,000-100,000	22,835.99	23,785	23,785	252,391.16	36,887.29	38,938	38,938	408,868.46	14,423.85	15,131	15,131	149,282.13	25,250.57	28,999	27,001	263,836.40
From 1,00,001-1,25,000	2,891.72	2,515	2,515	71,879.66	4,389.29	4,193	4,193	105,732.70	1,683.43	1,535	1,535	34,581.23	2,888.44	2,606	2,606	61,524.03
Above ₹ 1,25,000	30,184.69	11,032	11,032	367,965.78	44,837.20	17,126	17,126	576,042.92	19,435.21	6,969	6,969	219,285.66	30,997.93	11,812	11,812	382,614.57
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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date : September 30, 2017

Particulars	For the quarter ended September 30, 2017				For the six months ended September 30, 2017				For the quarter ended September 30, 2016				For the six months ended September 30, 2016			
	Premium (₹ Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (₹ Lakhs)	Premium (₹ Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (₹ Lakhs)	Premium (₹ Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (₹ Lakhs)	Premium (₹ Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (₹ Lakhs)
vii Group Non Single Premium (GNSP)																
From 0-10,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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	1.51	9.00	1,742.00	72,741.94	2.23	14.00	2,753.00	174,597.64	(0.76)	1.00	414.00	209,516.72	(0.53)	1.00	734.00	326,756.98
From 10,000-25,000	2.67	5.00	2,668.00	1,311.78	7.15	17.00	7,955.00	4,170.64	3.08	4.00	1,689.00	1,006.26	6.24	13.00	3,130.00	2,803.25
From 25,001-50,000	8.18	8.00	7,327.00	4,343.84	14.74	18.00	9,666.00	11,024.17	5.05	6.00	2,141.00	2,569.45	11.83	13.00	8,165.00	5,654.03
From 50,001-75,000	3.44	1.00	3,662.00	1,469.65	11.28	7.00	15,658.00	6,492.96	5.24	6.00	3,486.00	3,960.34	9.11	9.00	7,657.00	6,772.38
From 75,000-100,000	4.23	3.00	3,060.00	3,926.54	11.64	4.00	9,349.00	7,999.41	10.42	8.00	6,624.00	7,423.46	10.42	8.00	6,624.00	7,423.46
From 1,00,001-1,25,000	3.39	2.00	259.00	3,241.99	10.04	6.00	4,080.00	9,220.47	7.14	2.00	6,437.00	4,027.71	11.59	5.00	8,326.00	7,712.55
Above ₹ 1,25,000	1,896.02	32.00	1,479,738.00	846,096.30	4,845.25	113.00	3,255,183.00	3,628,159.19	1,876.78	38.00	1,474,368.00	1,080,960.69	3,009.21	58.00	2,394,428.00	2,060,103.78
<b>2 Renewal Premium</b>																
i Individual																
From 0-10,000	6,644.51	201,121	204,635	2,447,074.07	12,075.76	383,796	390,966	4,593,355.60	6,861.42	206,718	210,673	2,262,652.25	12,319.85	316,796	323,800	3,680,785.01
From 10,000-25,000	47,922.17	370,773	382,580	3,761,691.52	91,493.34	700,589	723,097	7,061,909.04	45,222.54	354,509	364,214	2,979,036.27	83,417.28	567,203	584,656	5,077,891.35
From 25,001-50,000	70,910.82	241,610	243,446	1,637,892.61	126,334.41	448,764	452,061	3,012,904.75	68,509.12	223,524	224,812	1,349,459.59	119,768.45	352,732	354,998	2,201,809.98
From 50,001-75,000	16,055.03	48,577	48,604	507,322.04	28,797.00	91,580	91,637	944,140.15	14,261.31	42,547	42,572	406,941.04	25,388.67	58,023	58,053	605,718.26
From 75,000-100,000	49,250.61	61,859	61,863	604,354.03	84,448.37	110,987	110,995	1,095,130.94	46,069.18	55,853	55,857	535,917.29	77,723.12	90,344	90,350	875,052.12
From 1,00,001-1,25,000	6,476.00	10,621	10,623	178,774.52	11,300.51	19,697	19,700	324,424.33	5,620.80	9,252	9,254	142,196.99	9,756.24	12,101	12,103	204,992.83
Above ₹ 1,25,000	68,662.35	29,809	29,810	914,387.84	115,324.60	52,274	52,275	1,613,225.16	60,107.73	26,137	26,143	756,174.72	99,014.87	40,865	40,875	1,199,317.44
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	(70.93)	1.00	23,721.00	237,060.11	(106.42)	2.00	57,146.00	550,214.23	(22.89)	-	26,443.00	172,805.13	(43.60)	1.00	50,955.00	380,754.84
From 10,000-25,000	15.91	5.00	25,811.00	172,306.61	30.69	16.00	39,294.00	298,537.66	12.52	9.00	5,455.00	60,881.55	22.22	13.00	9,788.00	110,347.23
From 25,001-50,000	13.49	10.00	5,069.00	67,603.23	33.13	20.00	12,879.00	146,692.83	18.86	9.00	15,906.00	66,947.93	29.70	16.00	21,370.00	107,948.22
From 50,001-75,000	17.94	7.00	8,805.00	84,609.11	34.77	13.00	11,868.00	142,302.65	7.54	3.00	2,166.00	23,944.46	21.11	12.00	6,935.00	159,537.77
From 75,000-100,000	14.28	7.00	2,470.00	41,401.79	29.80	17.00	6,440.00	78,309.59	12.44	6.00	4,414.00	34,967.59	25.28	13.00	19,240.00	138,061.68
From 1,00,001-1,25,000	13.58	5.00	10,494.00	106,997.59	26.91	9.00	14,907.00	157,566.75	9.99	3.00	7,771.00	55,391.29	24.73	11.00	13,621.00	234,203.72
Above ₹ 1,25,000	2,624.86	58.00	88,754.00	1,036,984.96	3,916.50	144.00	324,203.00	3,403,609.34	3,460.65	55.00	820,400.00	2,915,192.23	4,567.98	112.00	984,515.00	4,057,743.20
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 : September 30, 2017

	Channels	For the quarter ended September 30, 2017			For the six months ended September 30, 2017			For the quarter ended September 30, 2016			For the six months ended September 30, 2016		
		No. of Policies/ No. of Schemes	No. of Lives Covered	Premium (₹ Crores)	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium (₹ Crores)	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium (₹ Crores)	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium (₹ Crores)
1	Individual agents	-	-	0.22	1	51	0.23	1	60	0.22	1	60	0.22
2	Corporate agents-Banks	19	1,394,141	43.97	27	1,697,638	60.63	1	205,745	10.51	1	370,171	19.70
3	Corporate agents -Others	10	90,950	102.65	12	92,490	104.84	-	1	0.00	-	2	0.00
4	Brokers	17	59,997	8.85	74	214,019	34.93	22	90,447	7.53	33	295,608	13.83
5	Micro agents	1	93,604	2.27	1	126,865	3.11	-	-	-	-	-	-
6	Direct business	69	4,199,013	1,323.09	150	9,181,480	2,140.39	65	4,433,767	1,062.46	110	7,420,456	1,745.30
7	Common Service Centres(CSC)	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Total(A)</b>	<b>116</b>	<b>5,837,705</b>	<b>1,481.04</b>	<b>265</b>	<b>11,312,543</b>	<b>2,344.14</b>	<b>89</b>	<b>4,730,020</b>	<b>1,080.72</b>	<b>145</b>	<b>8,086,297</b>	<b>1,779.05</b>
1	Referral (B)	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Grand Total (A+B)</b>	<b>116</b>	<b>5,837,705</b>	<b>1,481.04</b>	<b>265</b>	<b>11,312,543</b>	<b>2,344.14</b>	<b>89</b>	<b>4,730,020</b>	<b>1,080.72</b>	<b>145</b>	<b>8,086,297</b>	<b>1,779.05</b>

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 : September 30, 2017

	Channels	For the quarter ended September 30, 2017		For the six months ended September 30, 2017		For the quarter ended September 30, 2016		For the six months ended September 30, 2016	
		No. of Policies	Premium (₹ Crores)	No. of Policies	Premium (₹ Crores)	No. of Policies	Premium (₹ Crores)	No. of Policies	Premium (₹ Crores)
1	Individual agents	30,989	165.12	52,556	271.86	83,279	131.35	118,382	290.54
2	Corporate agents-Banks	118,695	774.85	204,389	1,215.17	89,581	505.15	171,400	880.34
3	Corporate agents -Others	14,646	62.17	25,698	114.62	7,007	37.39	11,404	61.83
4	Brokers	11,631	55.08	22,264	98.19	8,612	37.92	16,498	70.65
5	Micro agents	-	-	-	-	-	-	-	-
6	Direct business	70,133	212.36	124,979	357.95	42,766	138.11	82,770	246.04
7	Common Service Centres(CSC)	12	(0.00)	25	(0.01)	300	0.01	928	0.02
8	Insurance Marketing Firm	104	0.43	160	0.97	103	0.29	149	0.58
	<b>Total (A)</b>	<b>246,210</b>	<b>1,270.01</b>	<b>430,071</b>	<b>2,058.75</b>	<b>231,648</b>	<b>850.22</b>	<b>401,531</b>	<b>1,549.99</b>
1	Referral (B)	-	0.01	-	0.01	0	0.03	0	0.03
	<b>Grand Total (A+B)</b>	<b>246,210</b>	<b>1,270.02</b>	<b>430,071</b>	<b>2,058.77</b>	<b>231,648</b>	<b>850.25</b>	<b>401,531</b>	<b>1,550.02</b>

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 SEPTEMBER 30, 2017

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date : September 30, 2017

Ageing of Claims									
Sr.No.	Types of Claims	No. of claims paid						Total no. of claims paid	Total amount of claims paid (₹ Crores)
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity claims*	470	21,383	120	32	63	3	22,071	488.56
2	Survival benefit	1,738	469	132	37	37	15	2,428	14.85
3	For Annuities / pension	16,347	1,417	356	282	113	98	18,613	91.18
4	For surrender	-	42,750	140	32	9	1	42,932	1,492.87
5	Other benefits #	-	17,904	4,439	3,232	2,581	2,849	31,005	285.22
1	Death claims \$	-	3,051	97	22	-	-	3,170	103.13
2	Health claims ^	-	525	23	4	2	-	554	4.14

FORM L-39-DATA ON SETTLEMENT OF CLAIMS - GROUP FOR THE QUARTER ENDED SEPTEMBER 30, 2017

Ageing of Claims									
Sr.No.	Types of Claims	No. of claims paid						Total no. of claims paid	Total amount of claims paid (₹ Crores)
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity claims	-	-	-	-	-	-	-	-
2	Survival benefit	-	-	-	-	-	-	-	-
3	For Annuities / pension	-	-	-	-	-	-	-	-
4	For surrender	-	6,503	-	-	-	-	6,503	81.96
5	Other benefits ##	-	12,805	-	-	-	-	12,805	182.88
1	Death claims \$	-	15,418	-	-	-	-	15,418	108.57
2	Health claims	-	-	-	-	-	-	-	-

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

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

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

\$ Death Claim:

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

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

c) Micro Insurance claims are included in details of individual death claims.

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

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

FOR L-40- : CLAIMS DATA FOR LIFE FOR THE QUARTER ENDED SEPTEMBER 30, 2017

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date : September 30, 2017

Number of claims only

Sl. No.	Claims Experience	For Death \$	For Health^	For Maturity*	Survival Benefit	For Annuities/Pension	For Surrender	Other Benefits#
1	Claims O/S at the beginning of the period	324	785	18,600	354	3,202	2,638	62,307
2	Claims reported during the period <sup>Note 1 a &amp; b</sup>	19,093	1,361	23,034	2,806	18,542	49,018	46,470
3	Claims settled during the period	(18,588)	(554)	(22,071)	(2,428)	(18,613)	(49,435)	(43,810)
4	Claims repudiated during the period	(91)	(6)	-	-	-	-	(3)
	(a) Less than 2 years from the date of acceptance of risk	(85)	(6)	-	-	-	-	(3)
	(b) Greater than 2 years from the date of acceptance of risk	(6)	-	-	-	-	-	-
5	Claims Rejected	(3)	(376)	-	-	-	-	(9)
6	Claims written back	-	(521)	-	-	-	-	-
7	Claims O/S at end of the period	735	689	19,563	732	3,131	2,221	64,955
	Less than 3 months	677	645	7,554	460	950	2,164	15,256
	3 months to 6 months	56	25	2,652	79	461	18	7,629
	6 months to 1 year	2	19	3,963	89	665	22	16,549
	1 year and above	-	-	5,394	104	1,055	17	25,521

1)<sup>\$</sup> 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)<sup>^</sup> 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 5 claims reopened during the quarter, out of which 3 claims have been settled, 1 claim have been rejected and 1 claim is under process.

3)<sup>\*</sup> Rural maturity claims are included in details of individual maturity claims.

4)<sup>#</sup> 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 : September 30, 2017

GRIEVANCE DISPOSAL FOR THE QUARTER ENDING SEPTEMBER 30, 2017

1	Particulars	Opening balance as on beginning of the quarter	Additions during the quarter	Complaints resolved/ settled during the quarter			Complaints pending at the end of the quarter	Total complaints registered during the year
				Fully Accepted	Partial Accepted	Rejected		
a)	Death claims	1	61	30	-	32	-	128
b)	Policy servicing	4	68	59	-	12	1	170
c)	Proposal processing	7	128	111	-	20	4	267
d)	Survival claims	14	370	269	-	109	6	723
e)	ULIP related	1	35	27	-	9	-	57
f)	Unfair business practices	56	1,251	393	-	875	39	2,868
g)	Others	2	31	16	-	14	3	44
<b>Total Number of complaints:</b>		<b>85</b>	<b>1,944</b>	<b>905</b>	<b>-</b>	<b>1,071</b>	<b>53</b>	<b>4,257</b>

2	Total number of policies upto corresponding period of previous year	401,676
3	Total number of claims upto corresponding period of previous year	289,045
4	Total number of policies upto current period	430,336
5	Total number of claims upto current period	352,952
6	Total number of policy complaints (current period) per 10,000 policies (current year)	99
7	Total number of claim complaints (current Period) per 10,000 claims registered (current year)	24

8	Duration wise pending status	Complaints made by customers	Complaints made by intermediaries	Total
(a)	Upto 7 days	44	-	44
(b)	7-15 days	6	-	6
(c)	15-30 days	1	-	1
(d)	30-90 days	2	-	2
(e)	90 days & beyond	-	-	-
<b>Total Number of complaints:</b>		<b>53</b>	<b>-</b>	<b>53</b>

## HDFC Standard Life Insurance Company Limited

### L-42- Valuation Basis (Life Insurance) as at September 30, 2017

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

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

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

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

#### (1) Valuation Interest Rate Assumptions

(a) Individual Business	Minimum	Maximum
(a.1) Life - Participating policies	5.8%	5.8%
(a.2) Life - Non-participating policies	5.2%	5.8%
(a.3) Annuities - Participating policies	N/A	N/A
(a.4) Annuities – Non-participating policies	7.35%	6.7%
(a.5) Annuities - Individual pension plan	N/A	N/A
(a.6) Unit Linked	5.2%	5.2%
(a.7) Health insurance	5.8%	5.8%

#### (b) Group Business

(b.1) Life - Non-participating policies (excludes one year term policies)	5.8%	5.8%
(b.2) Unit Linked	5.2%	5.2%

#### (2) Mortality Assumptions

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

(a) Individual Business	Minimum	Maximum	
(a.1) Participating policies	24%	270%	
(a.2) Non-participating policies	24%	1200%	
(a.3) Annuities	50%	50%	Expressed as a % of LIC Annuitants (1996-98)
(a.4) Unit linked	30%	115%	
(a.5) Health insurance	72%	120%	
(b) Group Business (unit linked)	120%	120%	

#### (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 1.75% and 5%.

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

**HDFC Standard Life Insurance Company Limited**

**L-42- Valuation Basis (Life Insurance) as at September 30, 2017**

**(6) Policyholder's Reasonable Expectations**

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

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

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

- a) Reversionary bonus rates are set at a level consistent with the valuation basis
- b) The mathematical reserves are subject to a minimum of guaranteed surrender value at a policy level.
- c) Asset shares are held as reserve for product lines where calculated gross premium reserve < aggregate asset share.

**(7) Taxation and Shareholder Transfers**

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

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

- (a.1) An IBNR provision has been made to make an allowance for the claims that may have occurred but have not yet been reported.
- (a.2) The reserve for IBNR claims is based on the expected benefit outgo net of reinsurance.

**(9) Change in Valuation Methods or Bases**

**(9.a) Individuals Assurances**

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

**(9.b) Annuities**

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

**(9.c) Unit Linked**

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

**(9.d) Health**

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

**(9.e) Group**

1. Interest No change
2. Expenses No change
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 2017:

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

For group business, renewal expense of ₹ 5 to Rs. 11 per member is assumed.

**3 Claim expense assumptions**

Maturity / Surrender	₹ 111
Death	₹ 2,191

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