



**IRDAI PUBLIC DISCLOSURES**  
FOR THE YEAR ENDED MARCH 31, 2015

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SEGMENTAL REVENUE ACCOUNT FOR THE QUARTER ENDED MARCH 31, 2015

Policyholders' Account (Technical Account)

(₹ '000)

	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		1,754,698	154,056	-	1,908,754	1,100,795	-	117,925	-	-	117,965	1,336,685	6,476,297	1,073,506	-	-	7,549,803	10,795,242
(b) Renewal premium		10,330,449	460,601	-	10,791,050	1,418,156	-	255,980	-	-	64,572	1,738,708	17,188,829	3,171,548	-	-	20,360,377	32,890,135
(c) Single premium		218	-	591	809	2,633,540	873,555	205,181	1,862,880	1,361,973	23	6,937,152	142,088	140,553	2,338,872	183,890	2,805,403	9,743,364
<b>Premium</b>	<b>L-4</b>	<b>12,085,365</b>	<b>614,657</b>	<b>591</b>	<b>12,700,613</b>	<b>5,152,491</b>	<b>873,555</b>	<b>579,086</b>	<b>1,862,880</b>	<b>1,361,973</b>	<b>182,560</b>	<b>10,012,545</b>	<b>23,807,214</b>	<b>4,385,607</b>	<b>2,338,872</b>	<b>183,890</b>	<b>30,715,583</b>	<b>53,428,741</b>
(d) Reinsurance ceded		(7,997)	-	-	(7,997)	(207,122)	-	-	-	-	(42,703)	(249,825)	(46,556)	-	-	-	(46,556)	(304,378)
(e) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Sub Total</b>		<b>12,077,368</b>	<b>614,657</b>	<b>591</b>	<b>12,692,616</b>	<b>4,945,369</b>	<b>873,555</b>	<b>579,086</b>	<b>1,862,880</b>	<b>1,361,973</b>	<b>139,857</b>	<b>9,762,720</b>	<b>23,760,658</b>	<b>4,385,607</b>	<b>2,338,872</b>	<b>183,890</b>	<b>30,669,027</b>	<b>53,124,363</b>
<b>Income from investments</b>																		
(a) Interest, dividends & rent - gross		2,145,433	239,857	396	2,385,686	589,135	122,920	223,239	31,797	151,219	5,791	1,124,101	2,708,522	552,307	366,799	120,122	3,747,750	7,257,537
(b) Profit on sale / redemption of investments		3,158,743	450,605	70	3,609,418	84,770	-	12,793	98	11,492	161	109,314	6,659,539	2,619,850	327,029	81,966	9,688,384	13,407,116
(c) Loss on sale / redemption of investments		(114,738)	(15,748)	-	(130,486)	(300)	(38)	(49)	(43)	(119)	(98)	(647)	(1,132,780)	(535,876)	(47,414)	(13,742)	(1,729,812)	(1,860,945)
(d) Transfer / gain on revaluation / change in fair value		-	-	-	-	-	-	-	-	-	-	-	564,993	(386,403)	(32,803)	29,202	174,989	174,989
(e) Amortisation of premium / discount on investments		22,473	(2,326)	7	20,154	16,539	1,771	12,947	965	(812)	(32)	31,378	19,933	5,747	11,821	6,166	43,667	95,199
<b>Sub Total</b>		<b>5,211,911</b>	<b>672,388</b>	<b>473</b>	<b>5,884,772</b>	<b>690,144</b>	<b>124,653</b>	<b>248,930</b>	<b>32,817</b>	<b>161,780</b>	<b>5,822</b>	<b>1,264,146</b>	<b>8,820,207</b>	<b>2,255,625</b>	<b>625,432</b>	<b>223,714</b>	<b>11,924,978</b>	<b>19,073,896</b>
Other income - Transfer from Shareholders' Account		-	-	-	-	-	43,196	-	43,845	116,056	(68,033)	135,064	-	-	-	-	-	135,064
Other income		68,277	3,625	2	71,904	7,748	513	1,048	668	1,199	300	11,476	22,510	2,797	916	93	26,316	109,696
<b>TOTAL (A)</b>		<b>17,357,556</b>	<b>1,290,670</b>	<b>1,066</b>	<b>18,649,292</b>	<b>5,643,261</b>	<b>1,041,917</b>	<b>829,064</b>	<b>1,940,210</b>	<b>1,641,008</b>	<b>77,946</b>	<b>11,173,406</b>	<b>32,603,375</b>	<b>6,644,029</b>	<b>2,965,220</b>	<b>407,697</b>	<b>42,620,321</b>	<b>72,443,019</b>
<b>Commission</b>																		
First year commission		430,736	8,053	-	438,789	185,740	-	8,859	-	-	12,417	207,016	1,134,513	76,451	-	-	1,210,964	1,856,769
Renewal commission		264,642	5,463	-	270,105	3,911	-	4,286	-	-	3,067	11,264	90,775	23,965	-	-	114,740	396,109
Single commission		-	-	-	-	2,568	233	-	-	18,920	(12)	21,709	1,480	2,729	-	-	4,209	25,918
<b>Sub Total</b>	<b>L-5</b>	<b>695,378</b>	<b>13,516</b>	<b>-</b>	<b>708,894</b>	<b>192,219</b>	<b>233</b>	<b>13,145</b>	<b>-</b>	<b>18,920</b>	<b>15,472</b>	<b>239,989</b>	<b>1,226,768</b>	<b>103,145</b>	<b>-</b>	<b>-</b>	<b>1,329,913</b>	<b>2,278,796</b>
Operating expenses related to insurance business	<b>L-6</b>	1,293,504	89,599	20	1,383,123	847,668	10,552	47,719	17,003	38,200	124,891	1,085,853	2,046,459	268,256	44,711	4,057	2,363,483	4,832,459
Provisions for doubtful debts		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bad debts written off		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provisions for tax		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for tax		893,651	-	-	893,651	200,712	-	-	-	-	-	200,712	(89,002)	-	(7,838)	-	(96,840)	997,523
(a) Current tax (credit)/charge		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Deferred tax (credit)/charge		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) For diminution in the value of investments (net)		(73,016)	(7,116)	-	(80,132)	(124)	-	-	-	-	-	(124)	-	-	-	-	-	(80,256)
(b) Others - Provision for standard and non standard assets		13,224	54	-	13,278	12,041	88	-	34	106	-	12,269	1,027	96	21	5	1,149	26,696
Service tax on linked charges		-	-	-	-	-	-	-	-	-	-	-	365,530	56,066	6,372	2,206	430,174	430,174
<b>TOTAL (B)</b>		<b>2,822,741</b>	<b>96,053</b>	<b>20</b>	<b>2,918,814</b>	<b>1,252,516</b>	<b>10,785</b>	<b>60,952</b>	<b>17,003</b>	<b>56,974</b>	<b>140,469</b>	<b>1,538,699</b>	<b>3,550,782</b>	<b>427,563</b>	<b>43,266</b>	<b>6,268</b>	<b>4,027,879</b>	<b>8,485,392</b>
Benefits paid (net)	<b>L-7</b>	2,156,559	514,963	(948)	2,670,574	1,317,999	716,538	693,447	133,448	116,237	(14,960)	2,962,709	11,549,648	6,098,548	620,251	106,911	18,375,358	24,008,641
Interim bonuses paid		33,224	7,639	-	40,863	-	-	-	-	-	-	-	-	-	-	-	-	40,863
Terminal bonuses paid		174,602	38,757	1,391	214,750	-	-	-	-	-	-	-	-	-	-	-	-	214,750
Change in valuation of liability against life policies in force		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(a) Gross		10,994,209	308,136	478	11,302,823	1,035,354	314,594	41,387	1,789,759	1,467,797	18,599	4,667,490	(116,975)	(17,368)	2,908	(10,071)	(141,506)	15,828,807
(b) Amount ceded in reinsurance		41,182	-	-	41,182	820,647	-	-	-	-	(66,162)	754,485	177	2	-	-	179	795,846
(c) Amount accepted in reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Unit Reserve		-	-	-	-	-	-	-	-	-	-	-	14,774,535	(276,915)	2,333,495	283,559	17,114,674	17,114,674
(e) Funds for discontinued policies		-	-	-	-	-	-	-	-	-	-	-	2,900,230	287,083	-	-	3,187,313	3,187,313
<b>TOTAL (C)</b>		<b>13,399,776</b>	<b>869,495</b>	<b>921</b>	<b>14,270,192</b>	<b>3,174,000</b>	<b>1,031,132</b>	<b>734,834</b>	<b>1,923,207</b>	<b>1,584,034</b>	<b>(62,523)</b>	<b>8,384,684</b>	<b>29,107,615</b>	<b>6,091,350</b>	<b>2,956,654</b>	<b>380,399</b>	<b>38,536,018</b>	<b>61,190,894</b>
<b>SURPLUS / (DEFICIT) (D) = (A)-(B)-(C)</b>		<b>1,135,039</b>	<b>325,122</b>	<b>125</b>	<b>1,460,286</b>	<b>1,216,745</b>	<b>-</b>	<b>33,278</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,250,023</b>	<b>(55,022)</b>	<b>125,116</b>	<b>(34,700)</b>	<b>21,030</b>	<b>56,424</b>	<b>2,766,733</b>
<b>APPROPRIATIONS</b>																		
Transfer to Shareholders' Account		551,934	47,292	290	599,516	1,216,745	-	33,278	-	-	-	1,250,023	(128,009)	128,433	(34,700)	21,030	(13,246)	1,836,293
Transfer to other reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Funds for future appropriation - Provision for lapsed policies unlikely to be revived (Linked Individual)		-	-	-	-	-	-	-	-	-	-	-	72,987	(3,317)	-	-	69,670	69,670
Balance being funds for future appropriations (Participating - Life & Pension)		583,105	277,830	(165)	860,770	-	-	-	-	-	-	-	-	-	-	-	-	860,770
<b>TOTAL (D)</b>		<b>1,135,039</b>	<b>325,122</b>	<b>125</b>	<b>1,460,286</b>	<b>1,216,745</b>	<b>-</b>	<b>33,278</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,250,023</b>	<b>(55,022)</b>	<b>125,116</b>	<b>(34,700)</b>	<b>21,030</b>	<b>56,424</b>	<b>2,766,733</b>
<b>The total surplus as mentioned below :</b>																		
(a) Interim bonuses paid		33,224	7,639	-	40,863	-	-	-	-	-	-	-	-	-	-	-	-	40,863
(b) Terminal bonuses paid		174,602	38,757	1,391	214,750	-	-	-	-	-	-	-	-	-	-	-	-	214,750
(c) Allocation of bonus to Policyholders'		4,329,039	351,337	1,215	4,681,591	-	-	-	-	-	-	-	-	-	-	-	-	4,681,591
(d) Surplus shown in the Revenue Account		1,135,039	325,122	125	1,460,286	1,216,745	-	33,278	-	-	-	1,250,023	(55,022)	125,116	(34,700)	21,030	56,424	2,766,733
<b>(e) Total surplus :[(a)+(b)+(c)+(d)]</b>		<b>5,671,904</b>	<b>722,855</b>	<b>2,731</b>	<b>6,397,490</b>	<b>1,216,745</b>	<b>-</b>	<b>33,278</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,250,023</b>	<b>(55,022)</b>	<b>125,116</b>	<b>(34,700)</b>	<b>21,030</b>	<b>56,424</b>	<b>7,703,937</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

**SEGMENTAL REVENUE ACCOUNT FOR THE YEAR ENDED MARCH 31, 2015**

**Policyholders' Account (Technical Account)**

(₹ '000)

	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		5,797,318	448,815	-	6,246,133	3,756,848	-	518,931	-	-	303,520	4,579,299	15,544,490	2,909,077	-	-	-	-	18,453,567	29,278,999
(b) Renewal premium		28,679,524	1,924,676	-	30,604,200	2,551,013	-	579,267	-	-	134,328	3,264,608	49,178,083	10,331,122	-	-	-	-	59,509,205	93,378,013
(c) Single premium		194	402	14,029	14,625	8,654,660	3,589,220	2,359,124	2,524,232	3,186,099	7,180	20,320,515	306,741	296,367	4,119,397	584,320	-	-	5,306,825	25,641,965
<b>Premium</b>	<b>L-4</b>	<b>34,477,036</b>	<b>2,373,893</b>	<b>14,029</b>	<b>36,864,958</b>	<b>14,962,521</b>	<b>3,589,220</b>	<b>3,457,322</b>	<b>2,524,232</b>	<b>3,186,099</b>	<b>445,028</b>	<b>28,164,422</b>	<b>65,029,314</b>	<b>13,536,566</b>	<b>4,119,397</b>	<b>584,320</b>	-	-	<b>83,269,597</b>	<b>148,298,977</b>
(d) Reinsurance ceded		(19,594)	-	-	(19,594)	(475,805)	-	-	-	-	(98,619)	(574,424)	(80,444)	-	-	-	-	-	(80,444)	(674,462)
(e) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Sub Total</b>		<b>34,457,442</b>	<b>2,373,893</b>	<b>14,029</b>	<b>36,845,364</b>	<b>14,486,716</b>	<b>3,589,220</b>	<b>3,457,322</b>	<b>2,524,232</b>	<b>3,186,099</b>	<b>346,409</b>	<b>27,589,998</b>	<b>64,948,870</b>	<b>13,536,566</b>	<b>4,119,397</b>	<b>584,320</b>	-	-	<b>83,189,153</b>	<b>147,624,515</b>
<b>Income from investments</b>																				
(a) Interest, dividends & rent - gross		8,389,082	1,059,552	3,024	9,451,658	1,963,762	380,147	824,990	103,612	411,497	16,809	3,700,817	11,018,103	2,552,758	1,413,106	472,218	-	-	15,456,185	28,608,660
(b) Profit on sale / redemption of investments		5,690,528	799,171	1,041	6,490,740	127,869	344	24,204	146	20,870	6,976	174,724	21,772,397	8,658,476	762,646	215,455	-	-	31,408,974	38,074,438
(c) (Loss on sale / redemption of investments)		(172,294)	(37,716)	(7)	(210,017)	(1,798)	(180)	(831)	(164)	(399)	(181)	(3,553)	(4,080,862)	(1,461,547)	(119,137)	(45,718)	-	-	(5,707,264)	(5,920,834)
(d) Transfer / gain on revaluation / change in fair value		-	-	-	-	-	-	-	-	-	-	-	46,158,758	13,029,593	1,565,988	648,315	-	-	61,402,654	61,402,654
(e) Amortisation of premium/discount on investments		130,841	(1,731)	(7)	129,103	77,268	15,424	57,744	5,749	(795)	51	155,441	21,212	5,851	11,854	6,175	-	-	45,092	329,636
<b>Sub Total</b>		<b>14,038,157</b>	<b>1,819,276</b>	<b>4,051</b>	<b>15,861,484</b>	<b>2,167,101</b>	<b>395,735</b>	<b>906,107</b>	<b>109,343</b>	<b>431,173</b>	<b>17,970</b>	<b>4,027,429</b>	<b>74,889,608</b>	<b>22,785,131</b>	<b>3,634,457</b>	<b>1,296,445</b>	-	-	<b>102,605,641</b>	<b>122,494,554</b>
Other income - Transfer from Shareholders' account		-	-	-	-	-	74,448	-	52,923	290,714	48,850	466,935	-	-	-	-	-	-	466,935	466,935
Other income		214,388	12,377	5	226,770	20,801	1,187	2,583	831	1,650	933	27,985	58,160	7,599	1,356	192	-	-	67,307	322,062
<b>TOTAL (A)</b>		<b>48,709,987</b>	<b>4,205,546</b>	<b>18,085</b>	<b>52,933,618</b>	<b>16,674,618</b>	<b>4,060,590</b>	<b>4,366,012</b>	<b>2,687,329</b>	<b>3,909,636</b>	<b>414,162</b>	<b>32,112,347</b>	<b>139,896,638</b>	<b>36,329,296</b>	<b>7,755,210</b>	<b>1,880,957</b>	-	-	<b>185,862,101</b>	<b>270,908,066</b>
<b>Commission</b>																				
First year commission		1,331,824	22,100	-	1,353,924	634,601	-	35,487	-	-	38,003	708,091	2,702,075	210,211	-	-	-	-	2,912,286	4,974,301
Renewal commission		765,761	30,321	-	796,082	22,097	-	10,045	-	-	6,976	39,118	289,646	77,093	-	-	-	-	366,739	1,201,939
Single commission		-	-	-	-	5,002	390	-	-	-	43,798	129	49,319	3,637	5,546	-	-	-	9,183	58,502
<b>Sub Total</b>	<b>L-5</b>	<b>2,097,585</b>	<b>52,421</b>	<b>-</b>	<b>2,150,006</b>	<b>661,700</b>	<b>390</b>	<b>45,532</b>	<b>-</b>	<b>43,798</b>	<b>45,108</b>	<b>796,528</b>	<b>2,995,358</b>	<b>292,850</b>	<b>-</b>	<b>-</b>	-	-	<b>3,288,208</b>	<b>6,234,742</b>
Operating expenses related to insurance business	<b>L-6</b>	4,510,081	293,419	124	4,803,624	2,816,859	31,477	197,606	22,097	103,117	339,658	3,510,814	5,712,814	780,046	72,216	10,225	-	-	6,575,301	14,889,739
Provisions for doubtful debts		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bad debts written off		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for tax																				
(a) Current tax (credit)/charge		1,002,693	-	-	1,002,693	249,175	-	-	-	-	-	249,175	(49,825)	-	(8,662)	-	-	-	(58,487)	1,193,381
(b) Deferred tax (credit)/charge		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provisions (other than taxation)																				
(a) For diminution in the value of investments (net)		(45,311)	(26,261)	-	(71,572)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(71,572)
(b) Others - Provision for standard and non standard assets		23,121	54	-	23,175	21,917	-	88	-	34	106	22,145	1,027	96	21	5	-	1,149	46,469	
Service tax on linked charges		-	-	-	-	-	-	-	-	-	-	-	1,290,165	209,857	23,397	8,346	-	-	1,531,765	1,531,765
<b>TOTAL (B)</b>		<b>7,588,169</b>	<b>319,633</b>	<b>124</b>	<b>7,907,926</b>	<b>3,749,651</b>	<b>31,867</b>	<b>243,226</b>	<b>22,097</b>	<b>146,949</b>	<b>384,872</b>	<b>4,578,662</b>	<b>9,949,539</b>	<b>1,282,849</b>	<b>86,972</b>	<b>18,576</b>	-	-	<b>11,337,936</b>	<b>23,824,524</b>
Benefits paid (net)	<b>L-7</b>	7,501,285	1,116,581	63,220	8,681,086	4,775,498	862,824	1,797,476	362,041	259,981	(500)	8,057,320	39,872,175	22,226,930	2,345,209	441,207	-	-	64,885,521	81,623,927
Interim bonuses paid		87,282	11,184	-	98,466	-	-	-	-	-	-	-	-	-	-	-	-	-	-	98,466
Terminal bonuses paid		551,088	63,106	1,391	615,585	-	-	-	-	-	-	-	-	-	-	-	-	-	-	615,585
Change in valuation of liability against life policies in force																				
(a) Gross		30,973,416	2,164,279	(47,997)	33,089,698	8,381,632	3,165,899	1,767,902	2,303,191	3,502,706	97,583	19,218,913	(771,998)	(364,098)	30,888	(12,005)	-	-	(1,117,213)	51,191,398
(b) Amount ceded in reinsurance		45,333	-	-	45,333	(1,742,697)	-	(7,627)	-	-	(67,793)	(1,818,117)	(23,330)	-	-	-	-	-	(23,330)	(1,796,114)
(c) Amount accepted in reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Unit Reserve		-	-	-	-	-	-	-	-	-	-	-	76,084,706	11,294,996	5,277,186	1,387,639	-	-	94,044,527	94,044,527
(e) Funds for discontinued policies		-	-	-	-	-	-	-	-	-	-	-	12,162,437	922,748	-	-	-	-	13,085,185	13,085,185
<b>TOTAL (C)</b>		<b>39,158,404</b>	<b>3,355,150</b>	<b>16,614</b>	<b>42,530,168</b>	<b>11,414,433</b>	<b>4,028,723</b>	<b>3,557,751</b>	<b>2,665,232</b>	<b>3,762,687</b>	<b>29,290</b>	<b>25,458,116</b>	<b>127,323,990</b>	<b>34,080,576</b>	<b>7,653,283</b>	<b>1,816,841</b>	-	-	<b>170,874,690</b>	<b>238,862,974</b>
<b>SURPLUS / (DEFICIT) (D) = (A)-(B)-(C)</b>		<b>1,963,414</b>	<b>530,763</b>	<b>1,347</b>	<b>2,495,524</b>	<b>1,510,534</b>	<b>-</b>	<b>565,035</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2,075,569</b>	<b>2,623,109</b>	<b>965,871</b>	<b>14,955</b>	<b>45,540</b>	-	-	<b>3,649,475</b>	<b>8,220,568</b>
<b>APPROPRIATIONS</b>																				
Transfer to Shareholders' account		551,934	47,292	290	599,516	1,510,534	-	565,035	-	-	-	2,075,569	2,773,042	1,199,995	14,955	45,540	-	-	4,033,532	6,708,617
Transfer to other reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Funds for future appropriation - Provision for lapsed policies unlikely to be revived (Linked Individual)		-	-	-	-	-	-	-	-	-	-	-	(149,933)	(234,124)	-	-	-	-	(384,057)	(384,057)
Balance being funds for future appropriations (Participating - Life & Pension)		1,411,480	483,471	1,057	1,896,008	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,896,008
<b>TOTAL (D)</b>		<b>1,963,414</b>	<b>530,763</b>	<b>1,347</b>	<b>2,495,524</b>	<b>1,510,534</b>	<b>-</b>	<b>565,035</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2,075,569</b>	<b>2,623,109</b>	<b>965,871</b>	<b>14,955</b>	<b>45,540</b>	-	-	<b>3,649,475</b>	<b>8,220,568</b>
<b>The total surplus as mentioned below :</b>																				
(a) Interim bonuses paid		87,282	11,184	-	98,466	-	-	-	-	-	-	-	-	-	-	-	-	-	-	98,466
(b) Terminal bonuses paid		551,088	63,106	1,391	615,585	-	-	-	-	-	-	-	-	-	-	-	-	-	-	615,585
(c) Allocation of bonus to Policyholders		4,329,039	351,337	1,215	4,681,591	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4,681,591
(d) Surplus shown in the Revenue account		1,963,414	530,763	1,347	2,495,524	1,510,534	-	565,035	-	-	-	2,075,569	2,623,109	965,871	14,955	45,540	-	-	3,649,475	8,220,56

**SEGMENTAL REVENUE ACCOUNT FOR THE QUARTER ENDED MARCH 31, 2014**

Policyholders' Account (Technical Account)																	(₹ '000)	
	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		2,697,810	184,973	-	2,882,783	1,320,130	-	348,531	-	-	93,155	1,761,816	3,743,534	733,777	-	-	4,477,311	9,121,910
(b) Renewal premium		9,101,611	332,693	-	9,434,304	365,759	-	-	-	7,498	373,257	15,718,286	3,110,791	-	-	-	18,829,077	28,636,638
(c) Single premium		583	523	49,027	50,133	1,593,304	1,502,711	414,080	429,075	889,156	7,624	4,835,950	64,936	22,625	907,221	146,145	1,140,927	6,027,010
<b>Premium</b>	<b>L-4</b>	<b>11,800,004</b>	<b>518,189</b>	<b>49,027</b>	<b>12,367,220</b>	<b>3,279,193</b>	<b>1,502,711</b>	<b>762,611</b>	<b>429,075</b>	<b>889,156</b>	<b>108,277</b>	<b>6,971,023</b>	<b>19,526,756</b>	<b>3,867,193</b>	<b>907,221</b>	<b>146,145</b>	<b>24,447,315</b>	<b>43,785,558</b>
(d) Reinsurance ceded		(12,210)	-	-	(12,210)	(200,823)	-	-	-	-	(36,109)	(236,932)	(77,374)	-	-	-	(77,374)	(326,516)
(e) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Sub Total</b>		<b>11,787,794</b>	<b>518,189</b>	<b>49,027</b>	<b>12,355,010</b>	<b>3,078,370</b>	<b>1,502,711</b>	<b>762,611</b>	<b>429,075</b>	<b>889,156</b>	<b>72,168</b>	<b>6,734,091</b>	<b>19,449,382</b>	<b>3,867,193</b>	<b>907,221</b>	<b>146,145</b>	<b>24,369,941</b>	<b>43,459,042</b>
<b>Income from investments</b>																		
(a) Interest, dividends & rent - gross		1,775,830	253,041	877	2,029,748	341,948	28,789	191,425	8,587	50,973	1,734	623,456	2,511,035	650,154	324,208	113,358	3,598,755	6,251,959
(b) Profit on sale / redemption of investments		137,424	21,824	23	159,271	916	27	88	9	-	23	1,063	3,170,848	1,498,598	124,566	34,293	4,828,305	4,988,639
(c) (Loss on sale / redemption of investments)		(267)	-	-	(267)	(1)	(150)	(68)	(26)	-	-	(245)	(709,755)	(289,464)	(92,142)	(30,537)	(1,121,898)	(1,122,410)
(d) Transfer / gain on revaluation / change in fair value		-	-	-	-	-	-	-	-	-	-	-	8,829,715	2,938,627	304,228	122,453	12,195,023	12,195,023
(e) Amortisation of premium / discount on investments		28,773	80	19	28,872	15,030	2,805	15,649	1,487	(61)	34	34,944	381	230	1	-	612	64,428
<b>Sub Total</b>		<b>1,941,760</b>	<b>274,945</b>	<b>919</b>	<b>2,217,624</b>	<b>357,893</b>	<b>31,471</b>	<b>207,094</b>	<b>10,057</b>	<b>50,912</b>	<b>1,791</b>	<b>659,218</b>	<b>13,802,224</b>	<b>4,798,145</b>	<b>660,861</b>	<b>239,567</b>	<b>19,500,797</b>	<b>22,377,639</b>
Other income - Transfer from Shareholders' Account		-	-	-	-	876,410	57,247	168,040	16,493	146,446	121,336	1,385,972	-	-	-	-	-	1,385,972
Other income		47,813	3,020	22	50,855	4,692	297	639	89	192	107	6,016	11,071	1,423	280	69	12,843	69,714
<b>TOTAL (A)</b>		<b>13,777,367</b>	<b>796,154</b>	<b>49,968</b>	<b>14,623,489</b>	<b>4,317,365</b>	<b>1,591,726</b>	<b>1,138,384</b>	<b>455,714</b>	<b>1,086,706</b>	<b>195,402</b>	<b>8,785,297</b>	<b>33,262,677</b>	<b>8,666,761</b>	<b>1,568,362</b>	<b>385,781</b>	<b>43,883,581</b>	<b>67,292,367</b>
<b>Commission</b>																		
First year commission		548,578	9,467	-	558,045	242,085	-	22,713	-	-	10,580	275,378	657,328	48,432	-	-	705,760	1,539,183
Renewal commission		248,705	5,298	-	254,003	5,911	-	-	-	-	219	6,130	87,177	22,886	-	-	110,063	370,196
Single commission		9	-	-	9	702	167	-	-	11,523	125	12,517	859	407	-	-	1,266	13,792
<b>Sub Total</b>	<b>L-5</b>	<b>797,292</b>	<b>14,765</b>	<b>-</b>	<b>812,057</b>	<b>248,698</b>	<b>167</b>	<b>22,713</b>	<b>-</b>	<b>11,523</b>	<b>10,924</b>	<b>294,025</b>	<b>745,364</b>	<b>71,725</b>	<b>-</b>	<b>-</b>	<b>817,089</b>	<b>1,923,171</b>
Operating expenses related to insurance business	<b>L-6</b>	1,581,577	91,121	(1,435)	1,671,263	1,121,428	18,895	111,857	5,391	52,121	134,708	1,444,400	1,141,552	(11,581)	22,762	3,654	1,156,387	4,272,050
Provisions for doubtful debts		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bad debts written off		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for tax																		
(a) Current tax (credit)/charge		762,693	-	-	762,693	-	-	-	-	-	-	-	(318,198)	-	(4,261)	-	(322,459)	440,234
(b) Deferred tax (credit)/charge		1,130,100	-	-	1,130,100	103,353	-	-	-	-	-	103,353	(403,513)	-	(4,163)	-	(407,676)	825,777
Provisions (other than taxation)																		
(a) For diminution in the value of investments (net)		28,179	11,737	-	39,916	142	-	-	-	-	-	142	-	-	-	-	-	40,058
(b) Others - Provision for standard and non standard assets		(707)	-	-	(707)	(790)	-	-	-	-	-	(790)	-	-	-	-	-	(1,497)
Service tax on linked charges		-	-	-	-	-	-	-	-	-	-	-	310,762	50,245	5,277	1,829	368,113	368,113
<b>TOTAL (B)</b>		<b>4,299,134</b>	<b>117,623</b>	<b>(1,435)</b>	<b>4,415,322</b>	<b>1,472,831</b>	<b>19,062</b>	<b>134,570</b>	<b>5,391</b>	<b>63,644</b>	<b>145,632</b>	<b>1,841,130</b>	<b>1,475,967</b>	<b>110,389</b>	<b>19,615</b>	<b>5,483</b>	<b>1,611,454</b>	<b>7,867,906</b>
Benefits paid (net)	<b>L-7</b>	1,488,214	579,672	49,662	2,117,548	673,247	3,870	612	1,885	72,585	7,269	759,468	6,686,383	4,231,970	781,275	349,388	12,049,016	14,926,032
Interim bonuses paid		17,082	10,372	-	27,454	-	-	-	-	-	-	-	-	-	-	-	-	27,454
Terminal bonuses paid		63,496	62,125	3,064	128,685	-	-	-	-	-	-	-	-	-	-	-	-	128,685
Change in valuation of liability against life policies in force																		
(a) Gross		8,214,661	11,036	(1,126)	8,224,571	5,180,094	1,579,415	995,575	448,438	950,477	69,119	9,223,118	(5,283)	(69,658)	(12,808)	9,306	(78,443)	17,369,246
(b) Amount ceded in reinsurance		10,140	-	-	10,140	(3,008,807)	(10,621)	7,627	-	-	(26,618)	(3,038,419)	(13,259)	-	-	-	(13,259)	(3,041,538)
(c) Amount accepted in reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Unit Reserve		-	-	-	-	-	-	-	-	-	-	-	21,035,253	3,837,213	780,366	23,846	25,676,678	25,676,678
(e) Funds for discontinued policies		-	-	-	-	-	-	-	-	-	-	-	3,034,439	257,154	-	-	3,291,593	3,291,593
<b>TOTAL (C)</b>		<b>9,793,593</b>	<b>663,205</b>	<b>51,600</b>	<b>10,508,398</b>	<b>2,844,534</b>	<b>1,572,664</b>	<b>1,003,814</b>	<b>450,323</b>	<b>1,023,062</b>	<b>49,770</b>	<b>6,944,167</b>	<b>30,737,533</b>	<b>8,256,679</b>	<b>1,548,833</b>	<b>382,540</b>	<b>40,925,585</b>	<b>58,378,150</b>
<b>SURPLUS / (DEFICIT) (D) = (A)-(B)-(C)</b>		<b>(315,360)</b>	<b>15,326</b>	<b>(197)</b>	<b>(300,231)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,049,177</b>	<b>299,693</b>	<b>(87)</b>	<b>(2,242)</b>	<b>1,346,542</b>	<b>1,046,311</b>
<b>APPROPRIATIONS</b>																		
Transfer to Shareholders' Account		421,363	47,819	439	469,621	-	-	-	-	-	-	-	1,294,633	432,927	(87)	(2,242)	1,725,231	2,194,852
Transfer to other reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Funds for future appropriation - Provision for lapsed policies unlikely to be revived (Linked individual)		-	-	-	-	-	-	-	-	-	-	-	(245,455)	(133,234)	-	-	(378,689)	(378,689)
Balance being funds for future appropriations (Participating - Life & Pension)		(736,723)	(32,493)	(636)	(769,852)	-	-	-	-	-	-	-	-	-	-	-	-	(769,852)
<b>TOTAL (D)</b>		<b>(315,360)</b>	<b>15,326</b>	<b>(197)</b>	<b>(300,231)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,049,177</b>	<b>299,693</b>	<b>(87)</b>	<b>(2,242)</b>	<b>1,346,542</b>	<b>1,046,311</b>
<b>The total surplus as mentioned below :</b>																		
(a) Interim bonuses paid		17,082	10,372	-	27,454	-	-	-	-	-	-	-	-	-	-	-	-	27,454
(b) Terminal bonuses paid		63,496	62,125	3,064	128,685	-	-	-	-	-	-	-	-	-	-	-	-	128,685
(c) Allocation of bonus to Policyholders'		3,602,158	294,188	890	3,897,237	-	-	-	-	-	-	-	-	-	-	-	-	3,897,237
(d) Surplus shown in the Revenue Account		(315,360)	15,326	(197)	(300,231)	-	-	-	-	-	-	-	1,049,177	299,693	(87)	(2,242)	1,346,542	1,046,311
<b>(e) Total surplus :[(a)+(b)+(c)+(d)]</b>		<b>3,367,376</b>	<b>382,011</b>	<b>3,757</b>	<b>3,753,145</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,049,177</b>	<b>299,693</b>	<b>(87)</b>	<b>(2,242)</b>	<b>1,346,542</b>	<b>5,099,687</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

SEGMENTAL REVENUE ACCOUNT FOR THE YEAR ENDED MARCH 31, 2014

(₹ '000)																		
Policyholders' Account (Technical Account)	Participating Funds				Non Participating Funds							Unit Linked Funds					Total Policyholder Fund (A + B + C)	
	Schedule	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		8,327,060	295,280	-	8,622,340	2,034,281	-	708,655	-	-	208,220	2,951,156	10,055,810	1,927,705	-	-	11,983,515	23,557,011
(b) Renewal premium		23,735,677	1,788,218	-	25,523,895	991,287	-	-	-	-	19,432	1,010,719	44,504,275	9,200,793	-	-	53,705,068	80,239,682
(c) Single premium		7,953	6,525	182,046	196,524	6,433,158	2,475,418	2,100,569	752,670	1,619,684	20,419	13,401,918	243,353	50,472	2,357,627	582,423	3,233,875	16,832,317
<b>Premium</b>	L-4	<b>32,070,690</b>	<b>2,090,023</b>	<b>182,046</b>	<b>34,342,759</b>	<b>9,458,726</b>	<b>2,475,418</b>	<b>2,809,224</b>	<b>752,670</b>	<b>1,619,684</b>	<b>248,071</b>	<b>17,363,793</b>	<b>54,803,438</b>	<b>11,178,970</b>	<b>2,357,627</b>	<b>582,423</b>	<b>68,922,458</b>	<b>120,629,010</b>
(d) Reinsurance ceded		(35,993)	-	-	(35,993)	(555,950)	-	-	-	-	(78,622)	(634,572)	(194,120)	-	-	-	(194,120)	(864,685)
(e) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Sub Total</b>		<b>32,034,697</b>	<b>2,090,023</b>	<b>182,046</b>	<b>34,306,766</b>	<b>8,902,776</b>	<b>2,475,418</b>	<b>2,809,224</b>	<b>752,670</b>	<b>1,619,684</b>	<b>169,449</b>	<b>16,729,221</b>	<b>54,609,318</b>	<b>11,178,970</b>	<b>2,357,627</b>	<b>582,423</b>	<b>68,728,338</b>	<b>119,764,325</b>
<b>Income from investments</b>																		
(a) Interest, dividends & rent - gross		6,359,806	962,084	4,620	7,326,510	1,230,431	50,906	641,241	12,620	146,047	4,511	2,085,756	9,676,418	2,710,354	1,296,859	446,195	14,129,826	23,542,092
(b) Profit on sale / redemption of investments		754,138	124,141	134	878,413	31,057	27	237	9	355	38	31,723	7,829,621	3,647,674	421,317	160,689	12,059,301	12,969,437
(c) (Loss on sale / redemption of investments)		(7,187)	(1,167)	(21)	(8,375)	(8,157)	(150)	(660)	(26)	-	-	(8,993)	(5,673,829)	(2,471,463)	(475,131)	(177,392)	(8,797,815)	(8,815,133)
(d) Transfer / gain on revaluation / change in fair value		-	-	-	-	-	-	-	-	-	-	-	16,146,071	6,435,221	180,969	71,929	22,834,190	22,834,190
(e) Amortisation of premium / discount on investments		103,519	(1,156)	19	102,382	49,921	3,337	52,253	2,025	(1,164)	24	106,396	(5,112)	(437)	(211)	(56)	(5,816)	202,962
<b>Sub Total</b>		<b>7,210,276</b>	<b>1,083,902</b>	<b>4,752</b>	<b>8,298,930</b>	<b>1,303,252</b>	<b>54,120</b>	<b>693,071</b>	<b>14,628</b>	<b>145,238</b>	<b>4,573</b>	<b>2,214,882</b>	<b>27,973,169</b>	<b>10,321,349</b>	<b>1,423,803</b>	<b>501,365</b>	<b>40,219,686</b>	<b>50,733,498</b>
Other income - Transfer from Shareholders' account		-	-	-	-	1,220,369	70,136	314,371	20,900	221,521	325,960	2,173,257	-	-	-	-	-	2,173,257
Other income		172,795	8,873	22	181,690	10,330	297	1,295	89	192	664	12,867	39,574	4,317	280	69	44,240	238,797
<b>TOTAL (A)</b>		<b>39,417,768</b>	<b>3,182,798</b>	<b>186,820</b>	<b>42,787,386</b>	<b>11,436,727</b>	<b>2,599,971</b>	<b>3,817,961</b>	<b>788,287</b>	<b>1,986,635</b>	<b>500,646</b>	<b>21,130,227</b>	<b>82,622,061</b>	<b>21,504,636</b>	<b>3,781,710</b>	<b>1,083,857</b>	<b>108,992,264</b>	<b>172,909,877</b>
<b>Commission</b>																		
First year commission		1,819,412	14,981	-	1,834,393	401,598	-	46,526	-	-	28,664	476,788	1,596,932	134,025	-	-	1,730,957	4,042,138
Renewal commission		687,178	31,271	-	718,449	22,080	-	-	-	-	574	22,654	251,465	67,775	-	-	319,240	1,060,343
Single commission		140	-	-	140	17,488	167	-	-	16,222	357	34,234	3,343	844	-	-	4,187	38,561
<b>Sub Total</b>	L-5	<b>2,506,730</b>	<b>46,252</b>	<b>-</b>	<b>2,552,982</b>	<b>441,166</b>	<b>167</b>	<b>46,526</b>	<b>-</b>	<b>16,222</b>	<b>29,595</b>	<b>533,676</b>	<b>1,851,740</b>	<b>202,644</b>	<b>-</b>	<b>-</b>	<b>2,054,384</b>	<b>5,141,042</b>
Operating expenses related to insurance business	L-6	6,018,630	185,375	246	6,204,251	2,315,647	31,170	267,407	9,473	105,957	343,613	3,073,267	3,159,765	296,399	59,361	14,661	3,530,186	12,807,704
Provisions for doubtful debts		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bad debts written off		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for tax																		
(a) Current tax (credit)/charge		690,246	-	-	690,246	-	-	-	-	-	-	-	-	-	-	-	-	690,246
(b) Deferred tax (credit)/charge		1,130,100	-	-	1,130,100	103,353	-	-	-	-	-	103,353	(403,513)	-	(4,163)	-	(407,676)	825,777
Provisions (other than taxation)																		
(a) For diminution in the value of investments (net)		207,111	49,213	-	256,324	-	-	-	-	-	-	-	-	-	-	-	-	256,324
(b) Others - Provision for standard and non standard assets		9,422	-	-	9,422	9,352	-	-	-	-	-	9,352	-	-	-	-	-	18,774
Service tax on linked charges		-	-	-	-	-	-	-	-	-	-	-	1,128,120	184,043	20,549	7,281	1,339,993	1,339,993
<b>TOTAL (B)</b>		<b>10,562,239</b>	<b>280,840</b>	<b>246</b>	<b>10,843,325</b>	<b>2,869,518</b>	<b>31,337</b>	<b>313,933</b>	<b>9,473</b>	<b>122,179</b>	<b>373,208</b>	<b>3,719,648</b>	<b>5,736,112</b>	<b>683,086</b>	<b>75,747</b>	<b>21,942</b>	<b>6,516,887</b>	<b>21,079,860</b>
Benefits paid (net)	L-7	4,233,013	1,267,808	118,117	5,618,938	1,551,090	3,870	278,318	1,977	129,864	13,042	1,978,161	22,249,514	13,454,947	2,610,589	706,984	39,022,034	46,619,133
Interim bonuses paid		30,566	15,696	-	46,262	-	-	-	-	-	-	-	-	-	-	-	-	46,262
Terminal bonuses paid		159,543	120,486	3,064	283,093	-	-	-	-	-	-	-	-	-	-	-	-	283,093
Change in valuation of liability against life policies in force																		
(a) Gross		25,574,201	1,021,193	64,793	26,660,187	12,258,897	2,600,978	3,218,083	776,837	1,734,592	175,019	20,764,406	225,967	(521,756)	(553)	5,614	(290,728)	47,133,865
(b) Amount ceded in reinsurance		44,160	-	-	44,160	(5,242,778)	(36,214)	7,627	-	-	(60,623)	(5,331,988)	(5,138)	-	-	-	(5,138)	(5,292,966)
(c) Amount accepted in reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Unit Reserve		-	-	-	-	-	-	-	-	-	-	-	41,632,832	6,385,008	1,060,444	332,338	49,410,622	49,410,622
(e) Funds for discontinued policies		-	-	-	-	-	-	-	-	-	-	-	9,072,793	259,404	-	-	9,332,197	9,332,197
<b>TOTAL (C)</b>		<b>30,041,483</b>	<b>2,425,183</b>	<b>185,974</b>	<b>32,652,640</b>	<b>8,567,209</b>	<b>2,568,634</b>	<b>3,504,028</b>	<b>778,814</b>	<b>1,864,456</b>	<b>127,438</b>	<b>17,410,579</b>	<b>73,175,968</b>	<b>19,577,603</b>	<b>3,670,480</b>	<b>1,044,936</b>	<b>97,468,987</b>	<b>147,532,206</b>
<b>SURPLUS / (DEFICIT) (D) = (A)-(B)-(C)</b>		<b>(1,185,954)</b>	<b>476,775</b>	<b>600</b>	<b>(708,579)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>3,709,981</b>	<b>1,243,947</b>	<b>35,483</b>	<b>16,979</b>	<b>5,006,390</b>	<b>4,297,811</b>
<b>APPROPRIATIONS</b>																		
Transfer to Shareholders' account		421,363	47,819	439	469,621	-	-	-	-	-	-	-	4,986,246	2,145,665	35,483	16,979	7,184,373	7,653,994
Transfer to other reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Funds for future appropriation - Provision for lapsed policies unlikely to be revived (Linked Individual)		-	-	-	-	-	-	-	-	-	-	(1,276,265)	(901,718)	-	-	-	(2,177,983)	(2,177,983)
Balance being funds for future appropriations (Participating - Life & Pension)		(1,607,317)	428,956	161	(1,178,200)	-	-	-	-	-	-	-	-	-	-	-	-	(1,178,200)
<b>TOTAL (E)</b>		<b>(1,185,954)</b>	<b>476,775</b>	<b>600</b>	<b>(708,579)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>3,709,981</b>	<b>1,243,947</b>	<b>35,483</b>	<b>16,979</b>	<b>5,006,390</b>	<b>4,297,811</b>
<b>The total surplus as mentioned below :</b>																		
(a) Interim bonuses paid		30,566	15,696	-	46,262	-	-	-	-	-	-	-	-	-	-	-	-	46,262
(b) Terminal bonuses paid		159,543	120,486	3,064	283,093	-	-	-	-	-	-	-	-	-	-	-	-	283,093
(c) Allocation of bonus to Policyholders		3,602,159	294,188	890	3,897,237	-	-	-	-	-	-	-	-	-	-	-	-	3,897,237
(d) Surplus shown in the Revenue Account		(1,185,954)	476,775	600	(708,579)	-	-	-	-	-	-	-	3,709,981	1,243,947	35,483	16,979	5,006,390	4,297,811
<b>(e) Total surplus :[(a)+(b)+(c)+(d)]</b>		<b>2,606,314</b>	<b>907,145</b>	<b>4,554</b>	<b>3,518,013</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>3,709,981</b>	<b>1,243,947</b>	<b>35,483</b>	<b>16,979</b>	<b>5,006,390</b>	<b>8,524,403</b>

**PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED MARCH 31, 2015**

(₹ '000)

Particulars	Schedule	For the quarter ended March 31, 2015	For the year ended March 31, 2015	For the quarter ended March 31, 2014	For the year ended March 31, 2014
Amounts transferred from the Policyholders' Account (Technical account)		1,836,293	6,708,617	2,194,852	7,653,994
<b>Income from investments</b>					
(a) Interest, dividends & rent – gross		401,023	1,486,481	337,093	991,175
(b) Profit on sale/redemption of investments		202,599	545,697	13,100	149,439
(c) (Loss on sale/ redemption of investments)		(16,463)	(29,345)	(606)	(1,436)
(d) Transfer / gain on revaluation / change in fair value		-	-	-	-
(e) Amortisation of (premium) / discount on investments		761	6,553	3,074	1,595
Other income		3	4	1	4
<b>TOTAL (A)</b>		<b>2,424,216</b>	<b>8,718,007</b>	<b>2,547,514</b>	<b>8,794,771</b>
Expenses other than those directly related to the insurance business	<b>L-6A</b>	127,203	206,358	28,644	137,811
Bad debts written off		-	-	-	-
Provisions (other than taxation)					
(a) For diminution in the value of investments (net)		2,596	(466)	10,714	58,604
(b) Provision for doubtful debts		-	-	-	-
(c) Others - Provision for standard and non standard assets		(533)	(533)	-	-
Contribution to the Policyholders' Fund		135,064	466,935	1,385,972	2,173,257
<b>TOTAL (B)</b>		<b>264,330</b>	<b>672,294</b>	<b>1,425,330</b>	<b>2,369,672</b>
Profit before tax		2,159,886	8,045,713	1,122,184	6,425,099
Provision for taxation		50,851	190,660	(811,059)	(827,720)
Profit after tax		2,109,035	7,855,053	1,933,243	7,252,819
<b>APPROPRIATIONS</b>					
(a) Balance at the beginning of the quarter / year		1,726,223	(2,344,178)	(4,277,421)	(8,430,042)
(b) Interim dividends paid during the quarter / year		-	(1,396,416)	-	(997,440)
(c) Proposed final dividend		-	-	-	-
(d) Dividend distribution tax		-	(279,201)	-	(169,515)
<b>Profit / (Loss) carried forward to the Balance Sheet</b>		<b>3,835,258</b>	<b>3,835,258</b>	<b>(2,344,178)</b>	<b>(2,344,178)</b>
Earnings Per Share - Basic (₹)		1.06	3.94	0.97	3.64
Earnings Per Share - Diluted (₹)		1.05	3.93	0.97	3.64
Nominal value per equity share (₹)		10.00	10.00	10.00	10.00

## BALANCE SHEET AS AT MARCH 31, 2015

(₹ '000)

Particulars	Schedule	As at March 31, 2015	As at March 31, 2014
<b>SOURCES OF FUNDS</b>			
SHAREHOLDERS' FUNDS:			
Share capital	L-8, L-9	19,948,801	19,948,801
Reserves and surplus	L-10	5,990,122	2,154,864
Credit / (Debit) fair value change account		(20,048)	27,299
<b>Sub-Total</b>		<b>25,918,875</b>	<b>22,130,964</b>
BORROWINGS			
	L-11	-	-
POLICYHOLDERS' FUNDS:			
Credit / (Debit) fair value change account		612,610	310,525
Policy liabilities		192,791,956	143,396,672
Insurance reserves		-	-
Provision for linked liabilities		334,744,129	302,078,994
Add: Fair value change		86,657,481	25,278,089
<b>Provision for linked liabilities</b>		<b>421,401,610</b>	<b>327,357,083</b>
Funds for discontinued policies			
i) Discontinued on account of non-payment of premium		27,525,648	14,546,648
ii) Others		276,151	169,966
<b>Total provision for linked &amp; discontinued Policyholders' liabilities</b>		<b>449,203,409</b>	<b>342,073,697</b>
<b>Sub-Total</b>		<b>642,607,975</b>	<b>485,780,894</b>
Funds for Future Appropriations (Participating - Life & Pension)		4,154,639	2,258,631
Funds for Future Appropriation - Provision for lapsed policies unlikely to be revived (Linked Individual)		486,811	870,868
<b>TOTAL</b>		<b>673,168,300</b>	<b>511,041,357</b>
<b>APPLICATION OF FUNDS</b>			
INVESTMENTS			
- Shareholders'	L-12	21,962,064	16,156,329
- Policyholders'	L-13	199,084,811	147,062,258
Assets held to cover linked liabilities	L-14	449,203,409	342,073,697
LOANS	L-15	1,256,327	476,744
FIXED ASSETS	L-16	4,019,633	3,387,377
CURRENT ASSETS			
Cash and bank balances	L-17	5,723,708	4,449,101
Advances and other assets	L-18	12,599,252	9,704,469
<b>Sub-Total (A)</b>		<b>18,322,960</b>	<b>14,153,570</b>
CURRENT LIABILITIES			
PROVISIONS	L-19	20,349,895	14,339,194
	L-20	331,009	273,602
<b>Sub-Total (B)</b>		<b>20,680,904</b>	<b>14,612,796</b>
<b>NET CURRENT ASSETS (C) = (A - B)</b>		<b>(2,357,944)</b>	<b>(459,226)</b>
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)			
DEBIT BALANCE IN PROFIT & LOSS ACCOUNT (Shareholders' Account)	L-21	-	-
		-	2,344,178
<b>TOTAL</b>		<b>673,168,300</b>	<b>511,041,357</b>

## CONTINGENT LIABILITIES

(₹'000)

Particulars	As at March 31, 2015	As at March 31, 2014
1) Partly paid-up investments	-	-
2) Claims, other than against policies, not acknowledged as debts by the Company	8,616	3,899
3) Underwriting commitments outstanding	-	-
4) Guarantees given by or on behalf of the Company	987	929
5) Statutory demands/ liabilities in dispute, not provided for	1,750,864	1,451,050
6) Reinsurance obligations	-	-
7) Others	-	-
<b>TOTAL</b>	<b>1,760,467</b>	<b>1,455,878</b>



## FORM L-4-PREMIUM SCHEDULE

(₹ '000)

	Particulars	For the quarter ended March 31, 2015	For the year ended March 31, 2015	For the quarter ended March 31, 2014	For the year ended March 31, 2014
1	First year premiums	10,795,242	29,278,999	9,121,910	23,557,011
2	Renewal premiums	32,890,135	93,378,013	28,636,638	80,239,682
3	Single premiums	9,743,364	25,641,965	6,027,010	16,832,317
	<b>Total Premiums</b>	<b>53,428,741</b>	<b>148,298,977</b>	<b>43,785,558</b>	<b>120,629,010</b>
	<b>Premium income from business written:</b>				
	In India	53,428,741	148,298,977	43,785,558	120,629,010
	Outside India	-	-	-	-
	<b>Total Premiums</b>	<b>53,428,741</b>	<b>148,298,977</b>	<b>43,785,558</b>	<b>120,629,010</b>

## FORM L-5 - COMMISSION SCHEDULE

(₹ '000)				
Particulars	For the quarter ended March 31, 2015	For the year ended March 31, 2015	For the quarter ended March 31, 2014	For the year ended March 31, 2014
Commission paid				
Direct - First year premiums	1,856,769	4,974,301	1,539,183	4,042,138
- Renewal premiums	396,109	1,201,939	370,196	1,060,343
- Single premiums	25,918	58,502	13,792	38,561
<b>Gross Commission</b>	<b>2,278,796</b>	<b>6,234,742</b>	<b>1,923,171</b>	<b>5,141,042</b>
<b>Break up of the commission expenses (gross) incurred to procure business :</b>				
Agents	395,776	1,136,482	386,518	1,124,136
Brokers	120,897	314,483	92,154	390,782
Corporate agency	1,762,123	4,783,775	1,444,418	3,625,566
Referral	-	2	81	558
Others	-	-	-	-
<b>Total</b>	<b>2,278,796</b>	<b>6,234,742</b>	<b>1,923,171</b>	<b>5,141,042</b>

## FORM L-6-OPERATING EXPENSES SCHEDULE

(₹ '000)

	Particulars	For the quarter ended March 31, 2015	For the year ended March 31, 2015	For the quarter ended March 31, 2014	For the year ended March 31, 2014
1	Employees' remuneration & welfare benefits	2,530,812	7,517,925	1,932,084	6,544,594
2	Travel, conveyance and vehicle running expenses	53,436	187,580	62,247	188,623
3	Training expenses	278,971	590,502	(48,986)	179,412
4	Rents, rates & taxes	173,693	606,359	458,262	918,306
5	Repairs	25,025	70,452	18,043	30,067
6	Printing & stationery	42,531	110,747	35,263	91,553
7	Communication expenses	84,602	257,072	88,924	253,143
8	Legal & professional charges	223,967	823,619	241,885	738,455
9	Medical fees	78,991	197,270	26,477	85,259
10	Auditors' fees, expenses etc				
	a) as auditor	4,200	9,000	3,800	8,000
	b) as adviser or in any other capacity, in respect of				
	(i) Taxation matters	360	360	250	450
	c) in any other capacity	1,445	2,043	896	1,330
11	Advertisement and publicity	353,815	577,547	265,230	408,677
12	Interest & bank charges	26,929	(140,991)	35,750	109,871
13	Others				
	(a) Computer expenses	157,029	495,932	104,588	368,712
	(b) General Office & other expenses	245,449	991,370	307,717	949,823
	(c) Business development expenses	428,110	2,157,743	602,841	1,520,432
	(d) Depreciation on fixed assets				
	(i) Depreciation on fixed assets owned by policyholders	116,325	425,286	134,244	405,527
	(ii) Reimbursement of Depreciation for use of Shareholders' fixed assets	(838)	1,862	401	1,603
14	Service tax	7,607	8,061	2,134	3,867
	<b>TOTAL</b>	<b>4,832,459</b>	<b>14,889,739</b>	<b>4,272,050</b>	<b>12,807,704</b>

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

(₹ '000)

	Particulars	For the quarter ended March 31, 2015	For the year ended March 31, 2015	For the quarter ended March 31, 2014	For the year ended March 31, 2014
1	Employees' remuneration & welfare benefits	36,074	61,675	13,398	44,202
2	Travel, conveyance and vehicle running expenses	-	-	-	-
3	Training expenses	-	-	-	-
4	Rents, rates & taxes	-	-	-	-
5	Repairs	-	-	-	-
6	Printing & stationery	-	-	-	-
7	Communication expenses	-	-	-	-
8	Legal & professional charges	-	-	-	-
9	Medical fees	-	-	-	-
10	Auditors' fees, expenses etc	-	-	-	-
	a) as auditor	-	-	-	-
	b) as adviser or in any other capacity, in respect of	-	-	-	-
	c) in any other capacity	-	-	-	-
11	Advertisement and publicity	-	-	-	-
12	Interest & bank charges	-	-	-	-
13	Others				
	(a) Corporate social responsibility expenses	44,888	44,888	-	-
	(a) Directors' fees	1,480	3,773	430	1,330
	(b) Directors' Commission	2,125	4,000	625	2,500
	(c) Wealth tax	(158)	120	37	143
	(d) Other general expenses	42,794	91,902	14,154	89,636
14	Depreciation on fixed assets				
	(a) Depreciation on fixed assets owned by Shareholders'	(838)	1,862	401	1,603
	(b) Reimbursement of depreciation by Policyholders' for use of Shareholders' fixed assets	838	(1,862)	(401)	(1,603)
	<b>TOTAL</b>	<b>127,203</b>	<b>206,358</b>	<b>28,644</b>	<b>137,811</b>

HDFC Standard Life Insurance Company Limited

FORM L-7- BENEFITS PAID [NET]

(₹ '000)

Particulars	For the quarter ended March 31, 2015	For the year ended March 31, 2015	For the quarter ended March 31, 2014	For the year ended March 31, 2014
1. Insurance claims				
(a) Claims by death	733,643	3,514,959	852,058	2,563,300
(b) Claims by maturity	2,664,172	6,786,797	835,890	2,027,473
(c) Annuities / pensions payment	107,334	234,501	43,250	95,188
(d) Other benefits				
(i) Money back payment	130,823	690,825	418,472	768,164
(ii) Vesting of pension policy	654,121	1,085,329	507,271	795,717
(iii) Surrenders / lapsation	17,416,764	62,897,748	10,800,092	35,092,057
(iv) Health	9,785	84,109	20,146	32,811
(v) Withdrawals	2,375,710	7,098,063	1,604,443	5,529,790
(e) Waiver of premium	49,050	155,044	44,202	141,438
<b>Sub Total (A)</b>	<b>24,141,402</b>	<b>82,547,375</b>	<b>15,125,824</b>	<b>47,045,938</b>
2. (Amount ceded in reinsurance):				
(a) Claims by death	(110,670)	(846,783)	(195,529)	(421,915)
(b) Claims by maturity	-	-	-	-
(c) Annuities / pensions payment	-	-	-	-
(d) Other benefits				
(i) Health	(22,091)	(76,665)	(4,263)	(4,890)
<b>Sub Total (B)</b>	<b>(132,761)</b>	<b>(923,448)</b>	<b>(199,792)</b>	<b>(426,805)</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>24,008,641</b>	<b>81,623,927</b>	<b>14,926,032</b>	<b>46,619,133</b>
<b>Benefits Paid to Claimants:</b>				
In India	24,008,641	81,623,927	14,926,032	46,619,133
Outside India	-	-	-	-
<b>Total</b>	<b>24,008,641</b>	<b>81,623,927</b>	<b>14,926,032</b>	<b>46,619,133</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 March 31, 2015	As at March 31, 2014
1	Authorised capital Equity Shares of ₹ 10 each	30,000,000	30,000,000
2	Issued capital Equity Shares of ₹ 10 each	19,948,801	19,948,801
3	Subscribed capital Equity Shares of ₹ 10 each	19,948,801	19,948,801
4	Called-up capital Equity Shares of ₹ 10 each	19,948,801	19,948,801
	Less : Calls unpaid	-	-
	Add : Shares forfeited (Amount originally paid up)	-	-
	Less : Par value of equity shares bought back	-	-
	Less : Preliminary expenses	-	-
	Expenses including commission or brokerage on underwriting or subscription of shares	-	-
<b>TOTAL</b>		<b>19,948,801</b>	<b>19,948,801</b>

**Note:**

Of the above, Share capital amounting to ₹ 14,092,993 thousands (Previous year : ₹ 14,437,338 thousands) is held by Housing Development Finance Corporation Limited, the holding company.

HDFC Standard Life Insurance Company Limited

FORM L-9-PATTERN OF SHAREHOLDING SCHEDULE

[As certified by the Management]

Particulars	As at March 31, 2015		As at March 31, 2014	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
- Indian / Holding company	1,409,299,334	70.65%	1,443,733,842	72.37%
- Foreign	518,668,824	26.00%	518,668,824	26.00%
Others - Domestic	66,911,938	3.35%	32,477,430	1.63%
<b>Total</b>	<b>1,994,880,096</b>	<b>100.00%</b>	<b>1,994,880,096</b>	<b>100.00%</b>

HDFC Standard Life Insurance Company Limited

FORM L-10-RESERVES AND SURPLUS SCHEDULE

(₹ '000)

	Particulars	As at	
		March 31, 2015	March 31, 2014
1	Capital reserve	-	-
2	Capital redemption reserve	-	-
3	Share premium		
	Opening balance	1,654,372	1,654,372
	Add: Additions during the year	-	-
	Less: Adjustments during the year	-	-
		1,654,372	1,654,372
4	Revaluation reserve		
	Opening balance	500,492	542,673
	Add: Additions during the year	-	-
	Less: Adjustments during the year	-	(42,181)
		500,492	500,492
5	General reserves	-	-
	Less: Debit balance in Profit and Loss Account, if any	-	-
	Less: Amount utilized for buy-back	-	-
6	Catastrophe reserve	-	-
7	Other reserves	-	-
8	Balance of profit in Profit and Loss Account	3,835,258	-
	<b>TOTAL</b>	<b>5,990,122</b>	<b>2,154,864</b>

HDFC Standard Life Insurance Company Limited

FORM L-11-BORROWINGS SCHEDULE

(₹ '000)

	Particulars	As at March 31, 2015	As at March 31, 2014
1	Debentures/ bonds	-	-
2	Banks	-	-
3	Financial institutions	-	-
4	Others	-	-
	<b>TOTAL</b>	-	-



		(₹ '000)	
Particulars	As at March 31, 2015	As at March 31, 2014	
<b>LONG TERM INVESTMENTS</b>			
1 Government securities and government guaranteed bonds including treasury bills	8,429,953	5,330,491	
2 Other approved securities	-	-	
3 Other investments			
(a) Shares			
(aa) Equity	3,126,770	1,257,037	
(bb) Preference	-	-	
(b) Mutual funds	-	-	
(c) Derivative instruments	-	-	
(d) Debentures/ bonds	1,600,320	1,501,496	
(e) Subsidiaries	280,000	280,000	
(f) Fixed deposit	-	-	
(g) Investment properties-Real estate	-	-	
4 Investments in infrastructure and social sector	3,883,379	1,215,881	
5 Other than approved investments	529,717	390,135	
<b>Sub Total (A)</b>	<b>17,850,139</b>	<b>9,975,040</b>	
<b>SHORT TERM INVESTMENTS</b>			
1 Government securities and government guaranteed bonds including treasury bills	1,924,693	3,181,775	
2 Other approved securities	-	149,724	
3 Other investments			
(a) Shares			
(aa) Equity	-	-	
(bb) Preference	-	-	
(b) Mutual funds	-	-	
(c) Derivative instruments	-	-	
(d) Debentures/ bonds	250,198	50,000	
(e) Other securities			
(aa) Certificate of deposit	246,303	944,755	
(bb) Fixed deposit	810,000	520,000	
(cc) CBLO/ Repo investments	770,369	617,155	
(f) Subsidiaries	-	-	
(g) Investment properties-Real estate	-	-	
4 Investments in infrastructure and social sector	88,515	717,880	
5 Other than approved investments	21,847	-	
<b>Sub Total (B)</b>	<b>4,111,925</b>	<b>6,181,289</b>	
<b>TOTAL (A+B)</b>	<b>21,962,064</b>	<b>16,156,329</b>	

**Notes :**

- 1) Aggregate amount of Company's investments and the market value

		(₹ '000)	
Particulars	As at March 31, 2015	As at March 31, 2014	
Aggregate amount of Company's investments other than listed equity securities & mutual fund.	18,345,569	14,750,802	
Market value of above investment	19,002,453	14,488,572	

- 2) Investments in Holding Company at cost is ₹ 51,722 thousands (Previous year ₹ 51,722 thousands)
- 3) Investments in Subsidiary Company at cost is ₹ 280,000 thousands (Previous year ₹ 280,000 thousands)
- 4) Fixed deposit of ₹ 700,000 thousands (Previous year ₹ 20,000 thousands) and ₹ 110,000 thousands (Previous year Nil) has been deposited with National Securities Clearing Corporation Limited (NSCCL) and Indian Clearing Corporation Limited (ICCL) respectively towards margin requirement for equity trade settlement.
- 5) Investments made out of Catastrophe reserve is Nil (Previous year Nil)

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

		(₹ '000)	
Particulars		As at March 31, 2015	As at March 31, 2014
<b>LONG TERM INVESTMENTS</b>			
1	Government securities and government guaranteed bonds including treasury bills	85,598,648	53,896,887
2	Other approved securities	8,918,984	11,279,060
3	Other investments		
	(a) Shares		
	(aa) Equity	25,189,369	12,148,352
	(bb) Preference	-	-
	(b) Mutual funds	-	-
	(c) Derivative instruments	-	-
	(d) Debentures/ bonds	27,318,568	19,386,455
	(e) Other securities		
	(aa) Fixed deposit	400,000	1,220,000
	(bb) Deep discount bonds	1,586,619	861,204
	(f) Subsidiaries	-	-
	(g) Investment properties-Real estate	-	-
4	Investments in infrastructure and social sector	34,220,299	26,432,860
5	Other than approved investments	3,191,332	2,459,226
<b>Sub Total (A)</b>		<b>186,423,819</b>	<b>127,684,044</b>
<b>SHORT TERM INVESTMENTS</b>			
1	Government securities and government guaranteed bonds including treasury bills	2,668,274	6,035,809
2	Other approved securities	-	397,991
3	Other investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual funds	-	-
	(c) Derivative instruments	-	-
	(d) Debentures/ bonds	1,788,828	2,078,638
	(e) Other securities		
	(aa) Commercial paper	24,792	238,258
	(bb) Certificate of deposit	656,328	-
	(cc) Fixed deposit	1,220,000	2,346,916
	(dd) Deep discount bonds	52,089	382,050
	(ee) CBLO/Repo investments	5,664,521	6,526,596
	(f) Subsidiaries	-	-
	(g) Investment properties-Real estate	-	-
4	Investments in infrastructure and social sector	500,000	609,230
5	Other than approved investments	86,160	762,726
<b>Sub Total (B)</b>		<b>12,660,992</b>	<b>19,378,214</b>
<b>TOTAL</b>		<b>199,084,811</b>	<b>147,062,258</b>

## Notes :

- 1) Aggregate amount of Company's investments and the market value

(₹ '000)

Particulars	As at March 31, 2015	As at March 31, 2014
Aggregate amount of Company's investments other than listed equity securities & mutual fund.	171,203,462	134,199,270
Market value of above investment	175,646,427	129,929,146

- 2) Investments in Holding Company at cost is ₹ 3,526,828 thousands (Previous year ₹ 2,032,574 thousands)
- 3) Government Securities of ₹ 118,717 thousands with market value of ₹ 119,212 thousands (Previous year ₹ 121,106 thousands with market value of ₹ 117,756 thousands) has been deposited with the Reserve Bank of India in order to comply with the requirements prescribed under erstwhile Section 7 of the Insurance Act, 1938
- 4) Government Securities of ₹ 75,046 thousands with market value of ₹ 70,846 thousands (Previous year ₹ 76,694 thousands with market value of ₹ 68,753 thousands) has been deposited with the Clearing Corporation of India Ltd (CCIL) for collateralized borrowing and lending obligation segment.
- 5) Fixed deposit of NIL (Previous year ₹ 230,000 thousands) and NIL (Previous year ₹ 90,000 thousands) has been deposited with National Securities Clearing Corporation Limited (NSCCL) and Indian Clearing Corporation Limited (ICCL) respectively towards margin requirement for equity trade settlement.
- 6) Investments in Subsidiary Company at cost is Nil ( Previous year Nil )
- 7) Investments made out of Catastrophe reserve is Nil ( Previous year Nil )

(₹ '000)

Particulars	As at March 31, 2015	As at March 31, 2014
<b>LONG TERM INVESTMENTS</b>		
1 Government securities and government guaranteed bonds including treasury bills	71,469,059	39,220,446
2 Other approved securities	9,006	365,144
3 Other investments		
(a) Shares		
(aa) Equity	249,190,994	185,232,425
(bb) Preference	27,320	23,905
(b) Mutual funds	-	-
(c) Derivative instruments	-	-
(d) Debentures/ bonds	23,645,690	24,155,941
(e) Other securities		
(aa) Fixed deposit	50,000	250,000
(bb) Deep discount bonds	1,527,709	1,889,080
(f) Subsidiaries	-	-
(g) Investment properties-Real estate	-	-
4 Investments in infrastructure and social sector	39,205,603	40,293,185
5 Other than approved investments	21,401,153	13,825,308
<b>Sub Total (A)</b>	<b>406,526,534</b>	<b>305,255,434</b>
<b>SHORT TERM INVESTMENTS</b>		
1 Government securities and government guaranteed bonds including treasury bills	11,288,244	12,807,466
2 Other approved securities	-	593,990
3 Other investments		
(a) Shares		
(aa) Equity	-	-
(bb) Preference	-	-
(b) Mutual funds	-	-
(c) Derivative instruments	-	-
(d) Debentures/ bonds	2,424,781	1,429,507
(e) Other securities		
(aa) Fixed deposit	290,000	1,590,000
(bb) Commercial paper	808,618	719,021
(cc) Certificate of deposit	7,069,407	8,068,742
(dd) Deep discount bonds	470,846	273,452
(ee) Repo investments	11,338,697	4,136,488
4 Investments in infrastructure and social sector	730,762	968,535
5 Other than approved investments	312,080	-
<b>Sub Total (B)</b>	<b>34,733,435</b>	<b>30,587,201</b>
<b>OTHER ASSETS (NET)</b>		
1 Current account	-	-
2 Interest accrued and dividend receivable	3,920,591	3,567,742
3 Others (Net)	171,133	418,157
4 Other - receivable	2,699,454	3,182,562
5 Investment sold awaiting settlement	3,229,967	2,404,098
6 Investment purchased awaiting settlement	(2,077,705)	(3,705,471)
7 Investment application - Pending allotment	-	363,974
<b>Sub Total (C)</b>	<b>7,943,440</b>	<b>6,231,062</b>
<b>TOTAL (A+B+C)</b>	<b>449,203,409</b>	<b>342,073,697</b>

## Notes :

- 1) Aggregate amount of Company's investments and the market value

(₹ '000)

Particulars	As at March 31, 2015	As at March 31, 2014
Aggregate amount of Company's investments other than listed equity securities & mutual fund.	149,763,353	122,008,725
Market value of above investment	153,467,649	120,427,009

- 2) Investments in Holding Company at cost is ₹ 4,965,375 thousands ( Previous year ₹ 4,959,492 thousands)
- 3) Fixed deposit of Nil (Previous year ₹ 450,000 thousands) and Nil (Previous year ₹ 20,000 thousands) has been deposited with National Securities Clearing Corporation Limited (NSCCL) and Indian Clearing Corporation Limited (ICCL) respectively towards margin requirement for equity trade settlement.
- 4) Investments in Subsidiary Company at cost is Nil ( Previous year Nil )
- 5) Investments made out of Catastrophe reserve is Nil ( Previous year Nil )

HDFC Standard Life Insurance Company Limited

FORM L-15-LOANS SCHEDULE

		(₹ '000)	
Particulars	As at March 31, 2015	As at March 31, 2014	
<b>1 SECURITY-WISE CLASSIFICATION</b>			
Secured			
(a) On mortgage of property			
(aa) In India *	215,895	226,561	
(bb) Outside India	-	-	
(b) On shares, bonds, government securities, etc.	-	-	
(c) Loans against policies	69,510	46,226	
(d) Others	-	-	
Unsecured			
(a) HDFC Standard Life Employees' Stock Option Trust	970,922	203,957	
<b>TOTAL</b>	<b>1,256,327</b>	<b>476,744</b>	
<b>2 BORROWER-WISE CLASSIFICATION</b>			
(a) Central and state governments	-	-	
(b) Banks and financial institutions	-	-	
(c) Subsidiaries	-	-	
(d) Companies	215,841	226,500	
(e) Loans against policies	69,510	46,226	
(f) Loans to employees	54	61	
(g) Others	970,922	203,957	
<b>TOTAL</b>	<b>1,256,327</b>	<b>476,744</b>	
<b>3 PERFORMANCE-WISE CLASSIFICATION</b>			
(a) Loans classified as standard			
(aa) In India	1,256,327	476,744	
(bb) Outside India	-	-	
(b) Non-standard loans less provisions			
(aa) In India	-	-	
(bb) Outside India	-	-	
<b>TOTAL</b>	<b>1,256,327</b>	<b>476,744</b>	
<b>4 MATURITY-WISE CLASSIFICATION</b>			
(a) Short term	4,507	3,750	
(b) Long term	1,251,820	472,994	
<b>TOTAL</b>	<b>1,256,327</b>	<b>476,744</b>	

**Note-**

- 1) \* Include loans regarded as investment as per section 27A of Insurance Act, 1938.
- 2) Principal receivable within 12 months from the Balance Sheet date is ₹ 16,516 thousands (Previous year ₹ 14,650 thousands)
- 3) Short-term loans include those which are repayable within 12 months from the date of Balance Sheet. Long term loans are the loans other than short-term loans.
- 4) Loans considered doubtful are Nil (Previous year Nil) and the amount of provision created against such is Nil (Previous year Nil)

## FORM L-16-FIXED ASSETS SCHEDULE

(₹ '000)

	Particulars	Cost/ Gross Block				Depreciation				Net Block	
		As at April 01, 2014	Additions	Deductions	As at March 31, 2015	As at April 01, 2014	For the year	On Sales / Adjustments	As at March 31, 2015	As at March 31, 2015	As at March 31, 2014
1	Goodwill	-	-	-	-	-	-	-	-	-	-
2	Intangible assets (Computer software)	950,222	224,199	-	1,174,421	678,340	139,282	-	817,622	356,799	271,882
3	Land-Freehold	-	-	-	-	-	-	-	-	-	-
4	Leasehold improvements	10,029	464	(149)	10,344	6,983	2,979	(87)	9,875	469	3,046
5	Buildings*	2,818,735	604,974	-	3,423,709	213,371	68,654	-	282,025	3,141,684	2,605,364
6	Furniture & fittings	705,220	7,209	(35,321)	677,108	650,443	23,688	(35,271)	638,860	38,248	54,777
7	Information technology equipments	815,080	171,377	(67,389)	919,068	524,776	155,990	(66,305)	614,461	304,607	290,304
8	Vehicles	5,250	54,120	-	59,370	5,250	6,407	-	11,657	47,713	-
9	Office equipments	598,737	35,406	(46,147)	587,996	537,994	30,148	(45,866)	522,277	65,719	60,743
	<b>TOTAL</b>	<b>5,903,273</b>	<b>1,097,749</b>	<b>(149,006)</b>	<b>6,852,016</b>	<b>2,617,157</b>	<b>427,148</b>	<b>(147,529)</b>	<b>2,896,777</b>	<b>3,955,239</b>	<b>3,286,116</b>
10	Capital work in progress	101,261	446,422	(483,289)	64,394	-	-	-	-	64,394	101,261
	<b>Grand Total</b>	<b>6,004,534</b>	<b>1,544,171</b>	<b>(632,295)</b>	<b>6,916,410</b>	<b>2,617,157</b>	<b>427,148</b>	<b>(147,529)</b>	<b>2,896,777</b>	<b>4,019,633</b>	<b>3,387,377</b>
	<b>Previous Year</b>	<b>5,708,432</b>	<b>1,327,508</b>	<b>(1,031,406)</b>	<b>6,004,534</b>	<b>2,631,256</b>	<b>449,311</b>	<b>(463,410)</b>	<b>2,617,157</b>	<b>3,387,377</b>	

**Note :**

1. \* Depreciation of Nil (Previous Year : ₹ 42,181 thousands) on Building, corresponding to revalued amount has been adjusted against the opening balance of Revaluation Reserve in schedule 6 as required by Accounting Standard 10, "Fixed Assets".

HDFC Standard Life Insurance Company Limited

FORM L-17-CASH AND BANK BALANCES SCHEDULE

(₹ '000)

Particulars		As at March 31, 2015	As at March 31, 2014
1	Cash (including cheques on hand, drafts and stamps)*	1,951,223	1,679,972
2	Bank balances		
	(a) Deposit accounts		
	(aa) Short-term (due within 12 months of Balance Sheet)	-	-
	(bb) Others	1,030	834
	(b) Current accounts	3,771,455	2,768,295
	(c) Others	-	-
3	Money at call and short notice		
	(a) With banks	-	-
	(b) With other institutions	-	-
4	Others	-	-
<b>TOTAL</b>		<b>5,723,708</b>	<b>4,449,101</b>
Balances with non-scheduled banks included in 2 and 3 above		-	-
<b>CASH &amp; BANK BALANCES</b>			
1	In India	5,721,922	4,447,024
2	Outside India	1,786	2,077
<b>TOTAL</b>		<b>5,723,708</b>	<b>4,449,101</b>

Note :

\* Cheques on hand amount to ₹ 1,864,188 thousands (Previous Year : ₹ 1,568,543 thousands)

HDFC Standard Life Insurance Company Limited

FORM L-18-ADVANCES AND OTHER ASSETS SCHEDULE

(₹ '000)

Particulars	As at March 31, 2015	As at March 31, 2014
<b>ADVANCES</b>		
1 Reserve deposits with ceding companies	-	-
2 Application money for investments	-	135,876
3 Prepayments	222,579	170,891
4 Advances to directors/officers	-	-
5 Advance tax paid and taxes deducted at source (net of provision for taxation)	1,792,632	1,635,963
6 Others		
(a) Capital advances	65,001	57,037
(b) Security deposits	386,964	383,236
Less: Provision for security deposit	(72,532)	(39,681)
(c) Advances to employees	4,185	1,453
(d) Other advances	568,068	69,045
(e) Redemption receivable	-	350,050
<b>TOTAL (A)</b>	<b>2,966,897</b>	<b>2,763,870</b>
<b>OTHER ASSETS</b>		
1 Income accrued on investments	5,787,214	4,322,955
2 Outstanding premiums	1,021,261	838,819
3 Agents' balances	52,452	69,932
Less: Provision for Agents' debit balances	(52,452)	(69,932)
4 Foreign agencies balances	-	-
5 Due from other entities carrying on insurance business (including reinsures)	443,499	73,133
6 Due from Subsidiaries/ Holding Company	53	-
7 Deposit with Reserve Bank of India [Pursuant to erstwhile section 7 of Insurance Act, 1938]	-	-
8 Others		
(a) Fund Management Charges (Including Service Tax) receivable from UL Scheme	17,118	87,750
(b) Service Tax Advance & Unutilised Credits	22,834	15,681
(c) Investment sold awaiting settlement	2,317,316	1,585,489
(d) Other assets	23,060	16,772
<b>TOTAL (B)</b>	<b>9,632,355</b>	<b>6,940,599</b>
<b>TOTAL (A+B)</b>	<b>12,599,252</b>	<b>9,704,469</b>

HDFC Standard Life Insurance Company Limited

FORM L-19-CURRENT LIABILITIES SCHEDULE

		(₹ '000)	
Particulars	As at March 31, 2015	As at March 31, 2014	
1 Agents' balances	312,441	405,122	
2 Balances due to other insurance companies (including Reinsurers)	82,127	141,175	
3 Deposits held on reinsurance ceded	-	-	
4 Premiums received in advance	96,506	227,800	
5 Unallocated premium	2,224,077	1,209,570	
6 Sundry creditors	6,201,928	5,213,755	
7 Due to Subsidiaries/ Holding Company	93	1,932	
8 Claims outstanding	635,627	282,187	
9 Annuities due	-	-	
10 Due to officers/ directors	-	-	
11 Others			
(a) Tax deducted to be remitted	110,978	164,091	
(b) Service tax liability	546	7,592	
(c) Investments purchased-to be settled	3,535,638	1,008,505	
(d) Others-payable (Payable to unit linked schemes)	2,699,454	3,182,562	
(e) Unclaimed dividend payable	44	26	
12 Unclaimed amount of policyholders	4,450,436	2,494,877	
<b>TOTAL</b>	<b>20,349,895</b>	<b>14,339,194</b>	



HDFC Standard Life Insurance Company Limited

FORM L-20-PROVISIONS SCHEDULE

(₹ '000)

Particulars		As at March 31, 2015	As at March 31, 2014
1	For taxation (less payments and taxes deducted at source)	34,666	34,666
2	For proposed dividends	-	-
3	For dividend distribution tax	-	-
4	Others:		
	(a) Wealth tax	691	150
	(b) Employee benefits	295,652	238,786
<b>TOTAL</b>		<b>331,009</b>	<b>273,602</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 March 31, 2015	As at March 31, 2014
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 : March 31, 2015

Sr.No.	Particulars	For the quarter ended March 31, 2015	For the year ended March 31, 2015	For the quarter ended March 31, 2014	For the year ended March 31, 2014
1	<b>New business premium income growth rate - segment wise</b>				
	Participating - Individual & Group Life	-34.96%	-30.44%	-28.77%	-24.60%
	Participating - Individual & Group Pension	-16.95%	48.84%	2675.98%	5253.05%
	Participating - Group Pension Variable	-98.79%	-92.29%	<sup>A</sup> New Business	<sup>A</sup> New Business
	Non Participating - Individual & Group Life	28.18%	46.58%	-4.28%	42.73%
	Non Participating - Group Life Variable	-41.87%	44.99%	<sup>A</sup> New Business	<sup>A</sup> New Business
	Non Participating - Individual & Group Pension	-57.63%	2.45%	-22.63%	22.97%
	Non Participating - Group Pension Variable	334.16%	235.37%	<sup>A</sup> New Business	<sup>A</sup> New Business
	Annuity	53.18%	96.71%	81.49%	111.57%
	Health	17.08%	35.89%	785.58%	1530.11%
	Unit Linked - Individual Life	73.78%	53.91%	-41.07%	-43.12%
	Unit Linked - Individual Pension	60.50%	62.04%	-58.02%	-12.71%
	Unit Linked - Group Life	157.81%	74.73%	-51.40%	-26.10%
	Unit Linked - Group Pension	25.83%	0.33%	-37.96%	-21.24%
2	<b>Net Retention Ratio</b>	99.43%	99.55%	99.25%	99.28%
3	<b>Expense of Management to Gross Direct Premium Ratio</b>	13.31%	14.24%	14.15%	14.88%
4	<b>Commission Ratio (Gross commission paid to Gross Premium)</b>	4.27%	4.20%	4.39%	4.26%
5	<b>Ratio of policy holder's liabilities to shareholder's funds</b>	24.97	24.97	24.71	24.71
6	<b>Growth rate of shareholders' fund</b>	30.99%	30.99%	45.36%	45.36%
7	<b>Ratio of surplus to policyholders' liability</b>	0.43%	1.27%	0.21%	0.88%
8	<b>Change in net worth ( ₹ Lakhs)</b>	61,321	61,321	61,743	61,743
9	<b>Profit after tax/Total Income</b>	2.89%	2.88%	2.92%	4.22%
10	<b>(Total real estate + loans)/(Cash &amp; invested assets)</b>	0.65%	0.65%	0.60%	0.60%
11	<b>Total investments/(Capital + Surplus)</b>	25.89	25.89	22.88	22.88
12	<b>Total affiliated investments/(Capital+ Surplus)</b>	35.56%	35.56%	34.47%	34.47%
13	<b>Investment Yield (Gross and Net)</b>				
	<b>A. Without Unrealised Gains/Losses</b>				
	Shareholders' Funds	2.62%	10.59%	2.12%	8.72%
	Policyholders' Funds				
	Non Linked				
	Participating	4.44%	13.22%	2.01%	8.83%
	Non Participating	2.36%	9.66%	2.24%	9.21%
	Linked				
	Non Participating	2.92%	11.12%	2.01%	4.38%
	<b>B. With Unrealised Gains/Losses</b>				
	Shareholders' Funds	2.44%	15.54%	2.19%	7.61%
	Policyholders' Funds				
	Non Linked				
	Participating	2.96%	19.80%	3.49%	4.76%
	Non Participating	2.90%	14.87%	2.68%	7.03%
	Linked				
	Non Participating	2.37%	28.31%	5.78%	12.19%
14	<b>Conservation Ratio</b>				
	Participating - Individual & Group Life	87.55%	89.45%	81.97%	83.36%
	Participating - Individual & Group Pension	88.98%	92.38%	72.09%	90.83%
	Participating - Group Variable - Pension	NA	NA	NA	NA
	Non Participating - Individual & Group Life	84.12%	84.32%	84.72%	86.91%
	Non Participating - Group Variable - Life	NA	NA	NA	NA
	Non Participating - Individual & Group Pension	73.45%	81.74%	NA	NA
	Non Participating - Group Variable - Pension	NA	NA	NA	NA
	Annuity	NA	NA	NA	NA
	Health	64.15%	59.01%	47.03%	63.48%
	Unit Linked - Individual Life	88.32%	90.14%	79.11%	80.01%
	Unit Linked - Individual Pension	82.49%	92.83%	72.48%	72.10%
	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 3 &amp; 4)</b>				
	13th month	72.16%	73.26%	65.39%	69.00%
	25th month	61.49%	64.01%	62.94%	68.97%
	37th month	59.62%	65.12%	71.40%	67.13%
	49th month	68.15%	64.18%	51.43%	54.75%
	61st month	34.99%	37.35%	28.19%	21.19%
15 (b)	<b>Premium Persistency Ratio (Reducing Balance Basis) (Refer note 3 &amp; 4)</b>				
	13th month	72.16%	73.26%	65.39%	69.00%
	25th month	85.37%	88.15%	82.74%	87.09%
	37th month	85.82%	89.80%	86.85%	79.48%
	49th month	92.48%	93.43%	86.52%	87.72%
	61st month	64.28%	68.23%	61.32%	63.70%
15 (c)	<b>Policy Persistency Ratio (Original Premium Basis) (Refer note 3 &amp; 4)</b>				
	13th month	66.52%	68.19%	61.70%	65.10%
	25th month	56.95%	59.33%	58.91%	62.96%
	37th month	55.07%	58.44%	61.40%	60.13%
	49th month	57.47%	56.23%	46.32%	45.35%
	61st month	32.24%	31.78%	26.45%	23.56%
15 (d)	<b>Policy Persistency Ratio (Reducing Balance Basis) (Refer note 3 &amp; 4)</b>				
	13th month	66.52%	68.19%	61.70%	65.10%
	25th month	84.08%	87.02%	82.63%	85.70%
	37th month	85.61%	88.59%	82.75%	79.28%
	49th month	89.82%	91.66%	84.28%	84.19%
	61st month	62.14%	64.84%	65.23%	66.25%

FORM L-22-ANALYTICAL RATIOS

Name of the Insurer : HDFC Standard Life Insurance Company Limited

Date : March 31, 2015

Sr.No.	Particulars	For the quarter ended March 31, 2015	For the year ended March 31, 2015	For the quarter ended March 31, 2014	For the year ended March 31, 2014
15	<b>NPA Ratio</b>				
	<b>A. Gross NPA Ratio</b>				
	Shareholder's Funds	NIL	NIL	NIL	NIL
	Policyholder's Funds				
	Non Linked				
	Par	0.07%	0.07%	0.09%	0.09%
	Non Par	0.19%	0.19%	0.27%	0.27%
	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	0.05%	0.05%	0.08%	0.08%
	Non Par	0.13%	0.13%	0.24%	0.24%
	Linked				
	Non Par	NIL	NIL	NIL	NIL

**Equity Holding Pattern for Life Insurers**

1	(a) No. of shares	1,994,880,096	1,994,880,096	1,994,880,096	1,994,880,096
2	(b) Percentage of shareholding (Indian / Foreign)				
	Indian	74%	74%	74%	74%
	Foreign	26%	26%	26%	26%
3	(c) %of Government holding (in case of public sector insurance companies)	NA	NA	NA	NA
4 (a)	(a) Basic EPS before extraordinary items (net of tax expense) for the period (not to be annualized) (₹)	1.06	3.94	0.97	3.64
4 (b)	(a) Diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized) (₹)	1.05	3.93	0.97	3.64
5 (a)	(b) Basic EPS after extraordinary items (net of tax expense) for the period (not to be annualized) (₹)	1.06	3.94	0.97	3.64
5 (b)	(b) Diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized) (₹)	1.05	3.93	0.97	3.64
6	(iv) Book value per share (₹)	12.99	12.99	9.92	9.92

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

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

3. Persistency ratios for the quarter ended March 31, 2015 have been calculated for the policies issued in the January to March period of the relevant years. E.g.: the 13th month persistency for the current quarter is calculated for the policies issued from January 2014 to March 2014.

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

4. Persistency ratios for the year ended March 31, 2015 have been calculated for the policies issued in the April to March period of the relevant years.

For example, the 13th month persistency for current year is calculated for the policies issued from April 2013 to March 2014.

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

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

HDFC Standard Life Insurance Company Limited

FORM L-23-RECEIPT AND PAYMENTS SCHEDULE

RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED MARCH 31, 2015

(₹ '000)

		For the year ended March 31, 2015	For the year ended March 31, 2014
<b>A</b>	<b>Cash Flows from the operating activities:</b>		
1	Premium received from policyholders, including advance receipts	150,844,988	122,568,618
	Other receipts:		
2	Service tax shared by agents	85,491	83,277
3	Fees & charges	16,714	33,021
4	Miscellaneous income	230,757	122,395
5	Payments to the re-insurers, net of commissions and claims/ benefits	(260,434)	(586,291)
6	Payments to co-insurers, net of claims / benefit recovery	-	-
7	Payments of claims/benefits	(80,883,982)	(46,512,088)
8	Payments of commission and brokerage	(7,103,268)	(5,792,979)
9	Payments of other operating expenses	(14,338,964)	(13,466,118)
10	Preliminary and pre-operative expenses	-	-
11	Deposits, advances and staff loans	(480,596)	19,990
12	Income taxes paid (net)	(1,540,458)	(835,460)
13	Service tax paid	(1,957,934)	(1,395,654)
14	Cash flows before extraordinary items	44,612,314	54,238,711
15	Cash flow from extraordinary operations	-	-
	<b>Net cash flow from operating activities</b>	<b>44,612,314</b>	<b>54,238,711</b>
<b>B</b>	<b>Cash flows from investing activities:</b>		
16	Purchase of fixed assets	(1,080,264)	(395,921)
17	Proceeds from sale of fixed assets	4,853	12,225
18	Purchases of investments	(412,863,150)	(335,976,282)
19	Loans disbursed	(974,821)	(105,000)
20	Loan against policies	(23,284)	(6,808)
21	Sale of investments	350,952,488	258,333,203
22	Repayments received	218,522	420,371
23	Rents/Interests/ dividends received	28,640,324	22,706,117
24	Investments in money market instruments and in liquid mutual funds (Net)	-	-
25	Expenses related to investments	(38,391)	(33,589)
	<b>Net cash flow from investing activities</b>	<b>(35,163,723)</b>	<b>(55,045,684)</b>
<b>C</b>	<b>Cash flows from financing activities:</b>		
26	Proceeds from issuance of share capital	-	-
27	Proceeds from borrowing	-	-
28	Repayments of borrowing	-	-
29	Interest/dividends paid	(1,675,617)	(1,166,929)
	<b>Net cash flow from financing activities</b>	<b>(1,675,617)</b>	<b>(1,166,929)</b>
30	Effect of foreign exchange rates on cash and cash equivalents, net	-	-
<b>D</b>	<b>Net increase / (decrease) in cash and cash equivalents:</b>	<b>7,772,974</b>	<b>(1,973,902)</b>
<b>E</b>	<b>Cash and cash equivalents at the beginning of the year</b>	<b>15,723,292</b>	<b>17,697,194</b>
<b>F</b>	<b>Cash and cash equivalents at the end of the year</b>	<b>23,496,266</b>	<b>15,723,292</b>

<b>Components of Cash and cash equivalents at end of the year:</b>			
(i)	Cash and cheques in hand	1,951,223	1,679,972
(ii)	Bank balances	3,771,455	2,768,295
(iii)	Money market instruments	17,773,588	11,275,025
	<b>Total cash and cash equivalents</b>	<b>23,496,266</b>	<b>15,723,292</b>

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

(i)	Cash & cash equivalents	23,496,266	15,723,292
(ii)	Add: Deposit account - Others	1,030	834
(iii)	Less: Money market instruments	(17,773,588)	(11,275,025)
	<b>Cash &amp; Bank Balances as per Form L-17</b>	<b>5,723,708</b>	<b>4,449,101</b>

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

FORM L-24- VALUATION OF NET LIABILITIES

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date : March 31, 2015

(₹ Lakhs)

Sr.No.	Particulars	As at March 31, 2015	As at March 31, 2014
1	<b>Linked</b>		
a	Life	3,582,309	2,654,710
b	General annuity	-	-
c	Pension	939,025	806,733
d	Health	-	-
2	<b>Non-Linked</b>		
a	Life	1,562,201	1,153,966
b	General annuity	64,636	29,608
c	Pension	270,147	208,349
d	Health	1,636	1,338
	<b>TOTAL</b>	<b>6,419,954</b>	<b>4,854,704</b>

## FORM L-25- : Geographical Distribution Channel - Individual for the quarter ended March 31, 2015

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date : March 31, 2015

Sr.No.	State / Union Territory	Rural ( Individual )				Urban ( Individual )				Total Business ( Individual )			
		No. of Policies	No. of Lives	Premium ( ₹ Crores )	Sum Assured ( ₹ Crores )	No. of Policies	No. of Lives	Premium ( ₹ Crores )	Sum Assured ( ₹ Crores )	No. of Policies	No. of Lives	Premium ( ₹ Crores )	Sum Assured ( ₹ Crores )
1	Andhra Pradesh	-	-	-	-	5,309	5,585	22.75	514.49	5,309	5,585	22.75	514.49
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	3,638	3,833	15.45	197.62	3,638	3,833	15.45	197.62
4	Bihar	-	-	-	-	3,696	3,806	11.90	190.70	3,696	3,806	11.90	190.70
5	Chattisgarh	-	-	-	-	2,506	2,612	7.60	244.96	2,506	2,612	7.60	244.96
6	Goa	-	-	-	-	1,405	1,418	10.21	100.15	1,405	1,418	10.21	100.15
7	Gujarat	-	-	-	-	15,658	15,954	77.98	1,586.57	15,658	15,954	77.98	1,586.57
8	Haryana	-	-	-	-	9,849	10,307	47.99	941.98	9,849	10,307	47.99	941.98
9	Himachal Pradesh	-	-	-	-	893	931	3.27	53.01	893	931	3.27	53.01
10	Jammu & Kashmir	-	-	-	-	2,615	2,715	10.37	112.28	2,615	2,715	10.37	112.28
11	Jharkhand	-	-	-	-	2,538	2,614	10.31	157.67	2,538	2,614	10.31	157.67
12	Karnataka	-	-	-	-	11,516	12,029	95.34	1,436.84	11,516	12,029	95.34	1,436.84
13	Kerala	-	-	-	-	7,319	7,617	62.97	558.59	7,319	7,617	62.97	558.59
14	Madhya Pradesh	-	-	-	-	6,416	6,637	21.95	579.87	6,416	6,637	21.95	579.87
15	Maharashtra	99,987	99,987	2.00	49.99	59,531	63,726	286.00	16,475.21	159,518	163,713	288.00	16,525.20
16	Manipur	-	-	-	-	924	979	2.61	32.71	924	979	2.61	32.71
17	Meghalaya	-	-	-	-	388	395	1.03	25.38	388	395	1.03	25.38
18	Mizoram	-	-	-	-	134	134	0.81	5.32	134	134	0.81	5.32
19	Nagaland	-	-	-	-	85	85	0.28	4.11	85	85	0.28	4.11
20	Orissa	-	-	-	-	5,205	5,435	19.67	294.21	5,205	5,435	19.67	294.21
21	Punjab	-	-	-	-	13,555	13,867	55.50	775.92	13,555	13,867	55.50	775.92
22	Rajasthan	-	-	-	-	7,803	8,101	28.93	796.59	7,803	8,101	28.93	796.59
23	Sikkim	-	-	-	-	265	285	1.08	17.21	265	285	1.08	17.21
24	Tamil Nadu	-	-	-	-	13,485	13,759	95.06	1,347.66	13,485	13,759	95.06	1,347.66
25	Telangana	-	-	-	-	8,018	8,507	58.71	1,004.30	8,018	8,507	58.71	1,004.30
26	Tripura	-	-	-	-	204	221	0.66	12.10	204	221	0.66	12.10
27	Uttar Pradesh	-	-	-	-	21,113	21,857	83.81	1,678.46	21,113	21,857	83.81	1,678.46
28	Uttarakhand	-	-	-	-	1,548	1,635	5.40	137.05	1,548	1,635	5.40	137.05
29	West Bengal	-	-	-	-	13,779	14,230	72.58	776.45	13,779	14,230	72.58	776.45
30	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
31	Chandigarh	-	-	-	-	4,118	4,233	17.23	316.43	4,118	4,233	17.23	316.43
32	Dadra & Nagar haveli	-	-	-	-	-	-	-	-	-	-	-	-
33	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
34	Delhi	-	-	-	-	19,005	19,413	116.33	1,862.61	19,005	19,413	116.33	1,862.61
35	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
36	Puducherry	-	-	-	-	194	208	1.03	14.75	194	208	1.03	14.75
	<b>TOTAL</b>	<b>99,987</b>	<b>99,987</b>	<b>2.00</b>	<b>49.99</b>	<b>242,712</b>	<b>253,128</b>	<b>1,244.81</b>	<b>32,251.22</b>	<b>342,699</b>	<b>353,115</b>	<b>1,246.81</b>	<b>32,301.22</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	-	-	-	-	15,874	14,121	61.44	1,446.98	15,874	14,121	61.44	1,446.98
2	Arunachal Pradesh	-	-	-	-	1	1	0.01	0.04	1	1	0.01	0.04
3	Assam	-	-	-	-	9,796	8,880	36.78	524.15	9,796	8,880	36.78	524.15
4	Bihar	-	-	-	-	11,018	9,450	34.39	557.71	11,018	9,450	34.39	557.71
5	Chattisgarh	-	-	-	-	6,747	5,919	21.28	631.15	6,747	5,919	21.28	631.15
6	Goa	-	-	-	-	3,746	3,376	27.54	294.39	3,746	3,376	27.54	294.39
7	Gujarat	-	-	-	-	51,927	46,740	246.39	4,898.35	51,927	46,740	246.39	4,898.35
8	Haryana	-	-	-	-	26,754	25,363	121.15	2,609.23	26,754	25,363	121.15	2,609.23
9	Himachal Pradesh	-	-	-	-	2,546	2,359	9.12	145.43	2,546	2,359	9.12	145.43
10	Jammu & Kashmir	-	-	-	-	7,343	6,826	29.11	318.25	7,343	6,826	29.11	318.25
11	Jharkhand	-	-	-	-	8,158	7,440	30.63	482.79	8,158	7,440	30.63	482.79
12	Karnataka	-	-	-	-	32,189	29,660	247.40	4,248.90	32,189	29,660	247.40	4,248.90
13	Kerala	-	-	-	-	20,927	18,762	136.85	1,634.64	20,927	18,762	136.85	1,634.64
14	Madhya Pradesh	-	-	-	-	17,886	16,478	60.81	1,689.10	17,886	16,478	60.81	1,689.10
15	Maharashtra	200,046	200,046	4.00	100.02	151,120	139,669	741.44	40,359.57	351,166	339,715	745.43	40,459.59
16	Manipur	-	-	-	-	2,768	2,502	8.13	101.25	2,768	2,502	8.13	101.25
17	Meghalaya	-	-	-	-	810	718	2.43	45.73	810	718	2.43	45.73
18	Mizoram	-	-	-	-	407	377	2.03	14.84	407	377	2.03	14.84
19	Nagaland	-	-	-	-	238	220	0.98	11.34	238	220	0.98	11.34
20	Orissa	-	-	-	-	15,915	14,764	56.28	843.74	15,915	14,764	56.28	843.74
21	Punjab	-	-	-	-	41,677	39,633	160.57	2,336.63	41,677	39,633	160.57	2,336.63
22	Rajasthan	-	-	-	-	20,341	18,906	71.69	2,329.09	20,341	18,906	71.69	2,329.09
23	Sikkim	-	-	-	-	900	769	3.96	57.90	900	769	3.96	57.90
24	Tamil Nadu	-	-	-	-	39,003	36,605	261.03	4,103.86	39,003	36,605	261.03	4,103.86
25	Telangana	-	-	-	-	23,098	21,613	145.71	3,195.46	23,098	21,613	145.71	3,195.46
26	Tripura	-	-	-	-	511	486	1.65	23.09	511	486	1.65	23.09
27	Uttar Pradesh	-	-	-	-	55,804	51,837	216.16	4,417.44	55,804	51,837	216.16	4,417.44
28	Uttarakhand	-	-	-	-	4,430	4,117	14.77	432.21	4,430	4,117	14.77	432.21
29	West Bengal	-	-	-	-	40,670	39,496	199.44	2,166.60	40,670	39,496	199.44	2,166.60
30	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
31	Chandigarh	-	-	-	-	13,206	12,390	50.42	914.76	13,206	12,390	50.42	914.76
32	Dadra & Nagar haveli	-	-	-	-	-	-	-	-	-	-	-	-
33	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
34	Delhi	-	-	-	-	49,427	50,635	305.64	5,397.19	49,427	50,635	305.64	5,397.19
35	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
36	Puducherry	-	-	-	-	861	793	3.60	47.42	861	793	3.60	47.42
	<b>TOTAL</b>	<b>200,046</b>	<b>200,046</b>	<b>4.00</b>	<b>100.02</b>	<b>676,098</b>	<b>630,905</b>	<b>3,308.80</b>	<b>86,279.19</b>	<b>876,144</b>	<b>830,951</b>	<b>3,312.80</b>	<b>86,379.22</b>



FORM L-25 : Geographical Distribution Channel - Group for the quarter ended March 31, 2015

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date : March 31, 2015

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	-	-	-	-	7	1,840	24.25	229.42	7	1,840	24.25	229.42
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	1	2,145	0.42	105.23	1	2,145	0.42	105.23
4	Bihar	-	-	-	-	1	4,039	2.00	0.40	1	4,039	2.00	0.40
5	Chattisgarh	-	-	-	-	3	17,334	85.01	0.60	3	17,334	85.01	0.60
6	Goa	-	-	-	-	2	711	1.11	0.96	2	711	1.11	0.96
7	Gujarat	-	-	-	-	5	7,988	13.24	227.30	5	7,988	13.24	227.30
8	Haryana	-	-	-	-	22	54,330	69.08	5,380.97	22	54,330	69.08	5,380.97
9	Himachal Pradesh	-	-	-	-	1	84	1.02	14.36	1	84	1.02	14.36
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	1	959	4.00	0.25	1	959	4.00	0.25
12	Karnataka	-	-	-	-	30	377,230	90.25	3,631.26	30	377,230	90.25	3,631.26
13	Kerala	-	-	-	-	1	353	0.02	29.76	1	353	0.02	29.76
14	Madhya Pradesh	-	-	-	-	-	(4)	(0.00)	(0.70)	-	(4)	(0.00)	(0.70)
15	Maharashtra	-	-	-	-	114	1,363,886	339.33	23,072.02	114	1,363,886	339.33	23,072.02
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	1	1,459	10.01	12.93	1	1,459	10.01	12.93
21	Punjab	-	-	-	-	3	248	2.09	15.82	3	248	2.09	15.82
22	Rajasthan	-	-	-	-	2	1,657	1.36	112.05	2	1,657	1.36	112.05
23	Sikkim	-	-	-	-	-	1	(0.00)	0.01	-	1	(0.00)	0.01
24	Tamil Nadu	-	-	-	-	13	57,758	36.93	2,562.05	13	57,758	36.93	2,562.05
25	Telangana	-	-	-	-	-	16	(0.00)	0.58	-	16	(0.00)	0.58
26	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
27	Uttar Pradesh	-	-	-	-	3	5,845	4.45	475.28	3	5,845	4.45	475.28
28	UttaraKhand	-	-	-	-	1	852	0.11	42.07	1	852	0.11	42.07
29	West Bengal	-	-	-	-	13	56,185	54.02	562.54	13	56,185	54.02	562.54
30	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
31	Chandigarh	-	-	-	-	1	216	0.05	57.95	1	216	0.05	57.95
32	Dadra & Nagar haveli	-	-	-	-	-	-	-	-	-	-	-	-
33	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
34	Delhi	-	-	-	-	19	59,600	68.31	3,442.25	19	59,600	68.31	3,442.25
35	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
36	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>		-	-	-	-	<b>244</b>	<b>2,014,732</b>	<b>807.05</b>	<b>39,975.36</b>	<b>244</b>	<b>2,014,732</b>	<b>807.05</b>	<b>39,975.36</b>

FORM L-25- : Geographical Distribution Channel - Group for the year ended March 31, 2015

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date : March 31, 2015

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	-	-	-	-	18	3,256	26.92	425.80	18	3,256	26.92	425.80
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	1	2,145	22.57	113.94	1	2,145	22.57	113.94
4	Bihar	-	-	-	-	1	4,039	2.00	0.40	1	4,039	2.00	0.40
5	Chattisgarh	-	-	-	-	6	18,828	160.59	9.58	6	18,828	160.59	9.58
6	Goa	-	-	-	-	6	1,524	1.74	26.54	6	1,524	1.74	26.54
7	Gujarat	-	-	-	-	13	18,080	83.51	1,082.53	13	18,080	83.51	1,082.53
8	Haryana	-	-	-	-	52	78,277	105.97	8,427.18	52	78,277	105.97	8,427.18
9	Himachal Pradesh	-	-	-	-	2	1,634	1.21	14.36	2	1,634	1.21	14.36
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	2	1,202	4.30	36.82	2	1,202	4.30	36.82
12	Karnataka	-	-	-	-	96	932,472	271.00	8,468.34	96	932,472	271.00	8,468.34
13	Kerala	-	-	-	-	1	396	0.02	32.33	1	396	0.02	32.33
14	Madhya Pradesh	-	-	-	-	2	256	0.05	47.52	2	256	0.05	47.52
15	Maharashtra	-	-	-	-	242	3,334,437	888.61	55,260.41	242	3,334,437	888.61	55,260.41
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	0.20	-	-	-	0.20
18	Mizoram	-	-	-	-	-	-	0.96	-	-	-	0.96	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	5	3,703	25.50	129.25	5	3,703	25.50	129.25
21	Punjab	-	-	-	-	5	561	2.29	104.87	5	561	2.29	104.87
22	Rajasthan	-	-	-	-	8	11,364	10.07	1,114.67	8	11,364	10.07	1,114.67
23	Sikkim	-	-	-	-	1	179	0.00	0.81	1	179	0.00	0.81
24	Tamil Nadu	-	-	-	-	58	213,166	97.44	8,466.85	58	213,166	97.44	8,466.85
25	Telangana	-	-	-	-	3	1,118	0.04	40.47	3	1,118	0.04	40.47
26	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
27	Uttar Pradesh	-	-	-	-	21	36,334	21.92	3,120.21	21	36,334	21.92	3,120.21
28	UttaraKhand	-	-	-	-	1	4,540	0.25	94.05	1	4,540	0.25	94.05
29	West Bengal	-	-	-	-	29	89,948	79.49	1,742.26	29	89,948	79.49	1,742.26
30	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
31	Chandigarh	-	-	-	-	2	316	0.06	85.40	2	316	0.06	85.40
32	Dadra & Nagar haveli	-	-	-	-	-	-	-	-	-	-	-	-
33	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
34	Delhi	-	-	-	-	62	103,284	372.78	6,352.07	62	103,284	372.78	6,352.07
35	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
36	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>637</b>	<b>4,861,059</b>	<b>2,179.30</b>	<b>95,196.88</b>	<b>637</b>	<b>4,861,059</b>	<b>2,179.30</b>	<b>95,196.88</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: March 31, 2015**

**Statement of Investment Assets (Life Insurers)**

**(Business within India)**

**Periodicity of Submission: Quarterly**

**PART - A**

**Section I**

			₹ Crores		
Particulars	Schedule	Amount	Particulars	Amount	Amount
<b>Total Application as per Balance Sheet (A)</b>		<b>67,316.83</b>	<b>Reconciliation of Investment Assets</b>		
<b>Add (B)</b>			Total Investment Assets (as per Balance Sheet)		67,025.03
<b>Provisions</b>	L-20	33.10	Balance Sheet Value of:		
Current Liabilities	L-19	2,034.99	<b>A. Life Fund</b>	16,358.41	
Sub-total (B)		2,068.09	Less : Investment loan as per L-15	21.67	16,336.74
Less (C)			<b>B. Pension &amp; General Annuity and Group Business</b>		5,767.94
<b>Debit balance in P&amp; L A/c</b>		-	<b>C. Unit Linked Funds</b>		44,920.34
Deferred tax asset		-			
Loans	L-15	125.63			
Advances & other assets	L-18	1,259.93			
Cash & bank balances	L-17	572.37			
Fixed assets	L-16	401.96			
Miscellaneous expenditure not written off	L-21	-			
Sub-total (C)		2,359.89			
<b>Funds available for Investments</b>		<b>67,025.03</b>	<b>(A+B+C)</b>		<b>67,025.03</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: March 31, 2015

Statement of Investment Assets (Life Insurers)

(Business within India)

Periodicity of Submission: Quarterly

PART - A

Section II

₹ Crores

**NON - LINKED BUSINESS**

A. LIFE FUND		% as per Reg	SH		PH		Book Value (SH+PH)	Actual %	FVC Amount	Total Fund	Market Value		
			Balance	FRSM <sup>+</sup>	UL-Non Unit Res	PAR						NON PAR	
			(a)	(b)	(c)	(d)	(e)	(f) = [b+c+d+e]	(g) = [(f) - (a)]%	(h)	(i)=(a+f+h)	(j)	
1	Central Govt. Sec	Not Less than 25%	172.50	862.97	490.38	6,070.10	471.32	7,894.77	49.49%	-	8,067.26	8,253.92	
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not Less than 50%	172.50	862.97	490.38	6,299.16	535.00	8,187.52	51.32%	-	8,360.01	8,552.01	
3	<b>Investment subject to Exposure Norms</b>												
	a. Housing & Infrastructure												
	1. Approved Investments	Not Less than 15%	38.83	448.30	38.35	2,917.01	6.11	3,409.78	21.37%	2.46	3,451.07	3,541.93	
	2. Other Investments		-	5.82	-	59.39	-	65.22	0.41%	2.60	67.82	67.80	
	b. i) Approved Investments	Not exceeding 35%	120.08	505.50	62.12	3,259.16	212.65	4,039.42	25.32%	11.79	4,171.29	4,227.26	
	ii) Other Investments		29.24	20.87	-	184.19	45.47	250.52	1.57%	28.47	308.23	312.17	
<b>TOTAL LIFE FUND</b>			<b>100%</b>	<b>360.65</b>	<b>1,843.46</b>	<b>590.84</b>	<b>12,718.92</b>	<b>799.23</b>	<b>15,952.45</b>	<b>100.00%</b>	<b>45.32</b>	<b>16,358.41</b>	<b>16,701.16</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%	576.79	1,218.10	1,794.89	31.11%	-	1,794.89	1,868.14	
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i))	Not Less than 40%	649.08	1,744.96	2,394.04	41.50%	-	2,394.04	2,488.54	
3	Balance in Approved investment	Not Exceeding 60%	905.31	2,462.79	3,368.11	58.38%	(1.07)	3,367.04	3,436.01	
4	Other Investments		-	6.86	6.86	0.12%	-	6.86	4.36	
<b>TOTAL PENSION, GENERAL ANNUITY FUND</b>			<b>100%</b>	<b>1,554.39</b>	<b>4,214.62</b>	<b>5,769.01</b>	<b>100.00%</b>	<b>-1.07</b>	<b>5,767.94</b>	<b>5,928.91</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%	-	42,749.02	42,749.02	95.17%
2	Other Investments	Not More than 25%	-	2,171.32	2,171.32	4.83%
<b>TOTAL LINKED INSURANCE FUND</b>			<b>100%</b>	<b>-</b>	<b>44,920.34</b>	<b>100.00%</b>

**CERTIFICATION:**

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

Date: May 05, 2015

FORM L-27- ULIP LINKED BSNS

FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Registration Number: 101

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

Periodicity of Submission: Quarterly

Statement as on: March 31, 2015

PART - B

₹ Crores

PARTICULARS	ULGF00111/08/03LiquidFund101	ULGF00620/06/07StableMgFd101	ULGF00211/08/03SecureMgtF101	ULGF00311/08/03DefensiveF101	ULGF00411/08/03BalancedMF101	ULGF00511/08/03GrowthFund101	ULIF00102/01/04LiquidFund101	ULIF00720/06/07StableMgFd101	ULGF01620/06/07SovereignF101
Opening Balance (Market Value)	23.38	27.40	48.08	156.38	190.62	0.01	97.84	50.92	2.04
Add: Inflow during the Quarter	0.65	8.65	5.49	10.64	1.16	-	55.34	13.82	0.01
Increase / (Decrease) Value of Inv	0.45	0.51	1.56	3.30	5.95	0.00	1.73	0.97	0.06
Less: Outflow during the Quarter	1.36	-	1.49	3.39	2.54	1.01	76.13	17.59	0.01
<b>TOTAL INVESTIBLE FUNDS (MKT VALUE)</b>	<b>23.11</b>	<b>35.07</b>	<b>51.75</b>	<b>167.78</b>	<b>196.72</b>	<b>0.01</b>	<b>78.79</b>	<b>48.11</b>	<b>2.10</b>

INVESTMENT OF UNIT FUND	ULGF00111/08/03LiquidFund101		ULGF00620/06/07StableMgFd101		ULGF00211/08/03SecureMgtF101		ULGF00311/08/03DefensiveF101		ULGF00411/08/03BalancedMF101		ULGF00511/08/03GrowthFund101		ULIF00102/01/04LiquidFund101		ULIF00720/06/07StableMgFd101		ULGF01620/06/07SovereignF101	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
<b>Approved Investments (&gt;=75%)</b>																		
Central Govt Securities	-	0.00%	9.11	25.98%	28.11	54.32%	74.29	44.28%	52.96	26.92%	-	0.00%	-	0.00%	11.59	24.10%	2.07	98.57%
State Government Securities	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Other Approved Securities	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Corporate Bonds	-	0.00%	9.36	26.68%	7.65	14.79%	37.70	22.47%	17.68	8.99%	-	0.00%	-	0.00%	20.77	43.17%	-	0.00%
Infrastructure Bonds	-	0.00%	5.72	16.30%	6.41	12.39%	11.77	7.01%	8.91	4.53%	-	0.00%	-	0.00%	13.26	27.56%	-	0.00%
Equity	-	0.00%	-	0.00%	-	0.00%	37.67	22.45%	96.66	49.14%	0.01	95.57%	-	0.00%	-	0.00%	-	0.00%
Money Market Investments	23.10	99.96%	0.36	1.03%	2.23	4.31%	0.42	0.25%	8.40	4.27%	-	0.00%	82.26	104.41%	0.07	0.14%	-	0.00%
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Deposit with Banks	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
<b>Sub Total (A)</b>	<b>23.10</b>	<b>99.96%</b>	<b>24.54</b>	<b>69.99%</b>	<b>44.41</b>	<b>85.81%</b>	<b>161.84</b>	<b>96.46%</b>	<b>184.61</b>	<b>93.84%</b>	<b>0.01</b>	<b>95.57%</b>	<b>82.26</b>	<b>104.41%</b>	<b>45.68</b>	<b>94.97%</b>	<b>2.07</b>	<b>98.57%</b>
<b>Current Assets:</b>																		
Accrued Interest	0.00	0.00%	1.01	2.87%	0.99	1.92%	3.52	2.10%	1.54	0.78%	-	0.00%	0.00	0.00%	1.99	4.15%	0.02	1.12%
Dividend Receivable	-	0.00%	-	0.00%	-	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.03%	-	0.00%	-	0.00%	-	0.00%
Bank Balance	0.01	0.04%	0.01	0.03%	0.01	0.02%	0.02	0.01%	0.03	0.02%	0.00	1.39%	0.01	0.01%	0.01	0.02%	0.01	0.46%
Receivable for Sale of Investments	-	0.00%	-	0.00%	5.34	10.32%	0.23	0.14%	1.24	0.63%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Other Current Assets (for Investments)	0.00	0.00%	8.65	24.66%	1.00	1.94%	1.85	1.10%	0.50	0.25%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
<b>Less: Current Liabilities</b>																		
Payable for Investments	-	0.00%	-	0.00%	-	0.00%	(2.68)	-1.60%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Fund Mgmt Charges Payable	(0.00)	0.00%	(0.00)	0.00%	(0.00)	0.00%	(0.00)	0.00%	(0.00)	0.00%	(0.00)	0.00%	(0.00)	0.00%	(0.00)	0.00%	(0.00)	0.00%
Other Current Liabilities (for Investment)	(0.00)	0.00%	(0.00)	0.00%	(0.00)	0.00%	(0.00)	0.00%	(0.00)	0.00%	(0.00)	0.00%	(3.48)	-4.42%	(0.06)	-0.13%	(0.00)	-0.15%
<b>Sub Total (B)</b>	<b>0.01</b>	<b>0.04%</b>	<b>9.66</b>	<b>27.56%</b>	<b>7.34</b>	<b>14.19%</b>	<b>2.95</b>	<b>1.76%</b>	<b>3.32</b>	<b>1.69%</b>	<b>0.00</b>	<b>1.42%</b>	<b>(3.48)</b>	<b>-4.41%</b>	<b>1.94</b>	<b>4.04%</b>	<b>0.03</b>	<b>1.43%</b>
<b>Other Investments (&lt;=25%)</b>																		
Corporate Bonds	-	0.00%	0.86	2.46%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.48	0.99%	-	0.00%
Infrastructure Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Equity	-	0.00%	-	0.00%	-	0.00%	2.99	1.78%	8.80	4.47%	0.00	3.01%	-	0.00%	-	0.00%	-	0.00%
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Venture funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Others	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
<b>Sub Total (C)</b>	<b>-</b>	<b>0.00%</b>	<b>0.86</b>	<b>2.46%</b>	<b>-</b>	<b>0.00%</b>	<b>2.99</b>	<b>1.78%</b>	<b>8.80</b>	<b>4.47%</b>	<b>0.00</b>	<b>3.01%</b>	<b>-</b>	<b>0.00%</b>	<b>0.48</b>	<b>0.99%</b>	<b>-</b>	<b>0.00%</b>
<b>Total (A + B + C)</b>	<b>23.11</b>	<b>100.00%</b>	<b>35.07</b>	<b>100.00%</b>	<b>51.75</b>	<b>100.00%</b>	<b>167.78</b>	<b>100.00%</b>	<b>196.72</b>	<b>100.00%</b>	<b>0.01</b>	<b>100.00%</b>	<b>78.79</b>	<b>100.00%</b>	<b>48.11</b>	<b>100.00%</b>	<b>2.10</b>	<b>100.00%</b>
<b>Fund Carried Forward (as per LB2)</b>	<b>23.11</b>		<b>35.07</b>		<b>51.75</b>		<b>167.78</b>		<b>196.72</b>		<b>0.01</b>		<b>78.79</b>		<b>48.11</b>		<b>2.10</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: March 31, 2015

PART - B

₹ Crores

PARTICULARS	ULIF00202/01/04SecureMgtF101	ULIF00302/01/04DefensiveF101	ULIF00402/01/04BalancedMF101	ULIF00616/01/06EquityMgFd101	ULIF00502/01/04GrowthFund101	ULGF02225/02/12LiquidFund101	ULGF02825/02/12StableMgFd101	ULGF02325/02/12SecureMgtF101	ULGF02425/02/12DefensiveF101
Opening Balance (Market Value)	180.55	129.20	610.89	992.71	3,895.59	49.82	103.64	267.54	632.77
Add: Inflow during the Quarter	38.82	10.40	25.30	43.50	156.60	48.47	11.13	33.04	66.59
Increase / (Decrease) Value of Inv	5.47	2.84	19.18	34.13	71.70	0.96	1.93	7.90	15.33
Less: Outflow during the Quarter	45.57	19.10	64.09	63.76	313.55	5.86	10.86	22.35	29.87
<b>TOTAL INVESTIBLE FUNDS (MKT VALUE)</b>	<b>189.26</b>	<b>123.34</b>	<b>591.28</b>	<b>1006.57</b>	<b>3810.33</b>	<b>93.39</b>	<b>105.84</b>	<b>286.23</b>	<b>684.82</b>

INVESTMENT OF UNIT FUND	ULIF00202/01/04SecureMgtF101		ULIF00302/01/04DefensiveF101		ULIF00402/01/04BalancedMF101		ULIF00616/01/06EquityMgFd101		ULIF00502/01/04GrowthFund101		ULGF02225/02/12LiquidFund101		ULGF02825/02/12StableMgFd101		ULGF02325/02/12SecureMgtF101		ULGF02425/02/12DefensiveF101		
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	
<b>Approved Investments (&gt;=75%)</b>																			
Central Govt Securities	109.65	57.93%	51.88	42.06%	156.58	26.48%	9.87	0.98%	-	0.00%	-	0.00%	25.57	24.16%	166.51	58.18%	273.53	39.94%	
State Government Securities	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Other Approved Securities	-	0.00%	-	0.00%	0.27	0.05%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.28	
Corporate Bonds	33.21	17.55%	21.80	17.68%	51.86	8.77%	4.18	0.41%	-	0.00%	-	0.00%	40.30	38.07%	49.40	17.26%	161.09	23.52%	
Infrastructure Bonds	25.53	13.49%	12.19	9.88%	28.99	4.90%	7.98	0.79%	-	0.00%	-	0.00%	27.78	26.25%	50.23	17.55%	62.52	9.13%	
Equity	-	0.00%	31.98	25.93%	300.67	50.85%	866.27	86.08%	3,412.07	89.55%	-	0.00%	-	0.00%	-	0.00%	153.61	22.43%	
Money Market Investments	7.57	4.00%	0.16	0.13%	15.34	2.59%	2.95	0.29%	73.40	1.93%	90.37	96.77%	2.63	2.49%	0.19	0.07%	14.58	2.13%	
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%	15.00	1.49%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
<b>Sub Total (A)</b>	<b>175.96</b>	<b>92.97%</b>	<b>118.01</b>	<b>95.68%</b>	<b>553.72</b>	<b>93.65%</b>	<b>906.24</b>	<b>90.03%</b>	<b>3,485.46</b>	<b>91.47%</b>	<b>90.37</b>	<b>96.77%</b>	<b>96.28</b>	<b>90.97%</b>	<b>266.34</b>	<b>93.05%</b>	<b>665.62</b>	<b>97.20%</b>	
<b>Current Assets:</b>																			
Accrued Interest	3.95	2.09%	2.21	1.79%	5.32	0.90%	7.74	0.77%	-0.00	0.00%	0.01	0.01%	4.16	3.93%	7.05	2.46%	11.48	1.68%	
Dividend Receivable	-	0.00%	0.00	0.00%	0.02	0.00%	0.04	0.00%	0.18	0.00%	-	0.00%	-	0.00%	-	0.00%	0.01	0.00%	
Bank Balance	0.01	0.01%	0.02	0.02%	0.09	0.01%	0.22	0.02%	0.99	0.03%	0.02	0.02%	0.01	0.01%	0.01	0.00%	0.04	0.01%	
Receivable for Sale of Investments	9.83	5.19%	0.23	0.19%	8.33	1.41%	4.26	0.42%	48.40	1.27%	-	0.00%	-	0.00%	12.84	4.48%	-	0.00%	
Other Current Assets (for Investments)	-	0.00%	-	0.00%	-	0.00%	0.80	0.08%	3.55	0.09%	2.99	3.20%	0.51	0.48%	-	0.00%	0.42	0.06%	
<b>Less: Current Liabilities</b>																			
Payable for Investments	-	0.00%	-	0.00%	-0.00	0.00%	-	0.00%	-22.28	-0.58%	-	0.00%	-	0.00%	-	0.00%	-	-0.36	
Fund Mgmt Charges Payable	-0.00	0.00%	-0.00	0.00%	-0.01	0.00%	-0.02	0.00%	-0.08	0.00%	-0.00	0.00%	-0.00	0.00%	-0.01	0.00%	-0.02	0.00%	
Other Current Liabilities (for Investment)	-0.49	-0.26%	-0.22	-0.17%	-4.44	-0.75%	-0.00	0.00%	-8.73	-0.23%	-0.00	0.00%	-0.00	0.00%	-0.01	0.00%	-0.01	0.00%	
<b>Sub Total (B)</b>	<b>13.31</b>	<b>7.03%</b>	<b>2.25</b>	<b>1.82%</b>	<b>9.31</b>	<b>1.57%</b>	<b>13.03</b>	<b>1.29%</b>	<b>22.03</b>	<b>0.58%</b>	<b>3.02</b>	<b>3.23%</b>	<b>4.67</b>	<b>4.42%</b>	<b>19.88</b>	<b>6.95%</b>	<b>6.57</b>	<b>0.96%</b>	
<b>Other Investments (&lt;=25%)</b>																			
Corporate Bonds	-	0.00%	0.19	0.16%	0.29	0.05%	-	0.00%	-	0.00%	-	0.00%	4.88	4.61%	-	0.00%	-	0.00%	
Infrastructure Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Equity	-	0.00%	2.89	2.35%	27.97	4.73%	78.30	7.78%	262.42	6.89%	-	0.00%	-	0.00%	-	0.00%	12.63	1.84%	
Mutual funds	-	0.00%	-	0.00%	-	0.00%	8.99	0.89%	40.41	1.06%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Venture funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Others	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
<b>Sub Total (C)</b>	<b>-</b>	<b>0.00%</b>	<b>3.08</b>	<b>2.50%</b>	<b>28.26</b>	<b>4.78%</b>	<b>87.30</b>	<b>8.67%</b>	<b>302.84</b>	<b>7.95%</b>	<b>-</b>	<b>0.00%</b>	<b>4.88</b>	<b>4.61%</b>	<b>-</b>	<b>0.00%</b>	<b>12.63</b>	<b>1.84%</b>	
<b>Total (A + B + C)</b>	<b>189.26</b>	<b>100.00%</b>	<b>123.34</b>	<b>100.00%</b>	<b>591.28</b>	<b>100.00%</b>	<b>1,006.57</b>	<b>100.00%</b>	<b>3,810.33</b>	<b>100.00%</b>	<b>93.39</b>	<b>100.00%</b>	<b>105.84</b>	<b>100.00%</b>	<b>286.23</b>	<b>100.00%</b>	<b>684.82</b>	<b>100.00%</b>	
<b>Fund Carried Forward (as per LB2)</b>	<b>189.26</b>		<b>123.34</b>		<b>591.28</b>		<b>1,006.57</b>		<b>3,810.33</b>		<b>93.39</b>		<b>105.84</b>		<b>286.23</b>		<b>684.82</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: March 31, 2015

PART - B

₹ Crores

PARTICULARS	ULGF02525/02/12BalancedMF10	ULIF00802/01/04LiquidFund101	ULIF01420/06/07StableMgFd101	ULGF01520/06/07SovereignF101	ULIF00902/01/04SecureMgtF101	ULIF01002/01/04DefensiveF101	ULIF01102/01/04BalancedMF101	ULIF01316/01/06EquityMgFd101	ULIF01202/01/04GrowthFund101
Opening Balance (Market Value)	109.12	41.81	29.73	0.10	131.02	89.64	444.84	477.06	1,955.61
Add: Inflow during the Quarter	3.49	35.79	10.70	0.00	25.76	7.95	16.27	17.31	85.24
Increase / (Decrease) Value of Inv	3.89	0.60	0.56	0.00	3.77	1.95	13.99	16.44	35.58
Less: Outflow during the Quarter	16.88	41.34	13.76	0.00	29.04	14.79	58.54	32.35	159.74
<b>TOTAL INVESTIBLE FUNDS (MKT VALUE)</b>	<b>99.63</b>	<b>37.05</b>	<b>27.33</b>	<b>0.10</b>	<b>131.52</b>	<b>84.65</b>	<b>416.47</b>	<b>478.46</b>	<b>1916.70</b>

INVESTMENT OF UNIT FUND	ULGF02525/02/12BalancedMF10	ULIF00802/01/04LiquidFund101	ULIF01420/06/07StableMgFd101	ULGF01520/06/07SovereignF101	ULIF00902/01/04SecureMgtF101	ULIF01002/01/04DefensiveF101	ULIF01102/01/04BalancedMF101	ULIF01316/01/06EquityMgFd101	ULIF01202/01/04GrowthFund101									
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual								
<b>Approved Investments (&gt;=75%)</b>																		
Central Govt Securities	25.80	25.70%	-	0.00%	7.58	27.74%	0.10	98.54%	76.36	58.06%	35.63	42.09%	114.23	27.43%	7.53	1.57%	-	0.00%
State Government Securities	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Other Approved Securities	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Corporate Bonds	13.75	13.80%	-	0.00%	10.44	38.21%	-	0.00%	24.76	18.82%	17.29	20.42%	30.19	7.25%	9.63	2.01%	-	0.00%
Infrastructure Bonds	1.91	1.91%	-	0.00%	8.22	30.09%	-	0.00%	16.75	12.74%	5.35	6.32%	16.83	4.04%	4.89	0.98%	-	0.00%
Equity	51.36	51.55%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	22.17	26.19%	213.13	51.18%	411.00	85.90%	1,717.88	89.63%
Money Market Investments	1.42	1.42%	37.28	100.60%	-	0.00%	-	0.00%	4.33	3.29%	0.86	1.02%	11.94	2.87%	1.65	0.34%	29.70	1.55%
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>94.03</b>	<b>94.38%</b>	<b>37.28</b>	<b>100.60%</b>	<b>26.25</b>	<b>96.03%</b>	<b>0.10</b>	<b>98.54%</b>	<b>122.19</b>	<b>92.91%</b>	<b>81.30</b>	<b>96.05%</b>	<b>386.32</b>	<b>92.76%</b>	<b>434.50</b>	<b>90.81%</b>	<b>1,747.58</b>	<b>91.18%</b>
<b>Current Assets:</b>																		
Accrued Interest	1.01	1.02%	0.00	0.00%	1.02	3.73%	0.00	1.11%	2.77	2.11%	1.41	1.66%	3.18	0.76%	0.34	0.07%	-0.00	0.00%
Dividend Receivable	0.00	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.00	0.00%	0.01	0.00%	0.02	0.00%	0.09	0.00%
Bank Balance	0.03	0.03%	0.01	0.03%	0.02	0.07%	0.00	0.35%	0.01	0.01%	0.02	0.02%	0.07	0.02%	0.11	0.02%	0.50	0.03%
Receivable for Sale of Investments	1.73	1.73%	-	0.00%	-	0.00%	-	0.00%	6.70	5.09%	0.16	0.19%	8.18	1.96%	1.34	0.28%	24.24	1.26%
Other Current Assets (for Investments)	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.43	0.09%	3.26	0.17%
<b>Less: Current Liabilities</b>																		
Payable for Investments	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-11.14	-0.58%
Fund Mgmt Charges Payable	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.01	0.00%	-0.01	0.00%	-0.04	0.00%
Other Current Liabilities (for Investment)	-2.17	-2.18%	-0.23	-0.63%	-0.24	-0.88%	-0.00	0.00%	-0.15	-0.11%	-0.20	-0.24%	-1.70	-0.41%	-0.00	0.00%	-0.01	0.00%
<b>Sub Total (B)</b>	<b>0.59</b>	<b>0.60%</b>	<b>-0.22</b>	<b>-0.60%</b>	<b>0.80</b>	<b>2.92%</b>	<b>0.00</b>	<b>1.46%</b>	<b>9.33</b>	<b>7.09%</b>	<b>1.39</b>	<b>1.64%</b>	<b>9.73</b>	<b>2.34%</b>	<b>2.22</b>	<b>0.46%</b>	<b>16.90</b>	<b>0.88%</b>
<b>Other Investments (&lt;=25%)</b>																		
Corporate Bonds	-	0.00%	-	0.00%	0.29	1.05%	-	0.00%	-	0.00%	-	0.00%	0.19	0.05%	-	0.00%	-	0.00%
Infrastructure Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Equity	5.00	5.02%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	1.96	2.31%	20.23	4.86%	37.47	7.83%	131.92	6.88%
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	4.27	0.89%	20.30	1.06%
Venture funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Others	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
<b>Sub Total (C)</b>	<b>5.00</b>	<b>5.02%</b>	<b>-</b>	<b>0.00%</b>	<b>0.29</b>	<b>1.05%</b>	<b>-</b>	<b>0.00%</b>	<b>-</b>	<b>0.00%</b>	<b>1.96</b>	<b>2.31%</b>	<b>20.43</b>	<b>4.90%</b>	<b>41.74</b>	<b>8.72%</b>	<b>152.22</b>	<b>7.94%</b>
<b>Total (A + B + C)</b>	<b>99.63</b>	<b>100.00%</b>	<b>37.05</b>	<b>100.00%</b>	<b>27.33</b>	<b>100.00%</b>	<b>0.10</b>	<b>100.00%</b>	<b>131.52</b>	<b>100.00%</b>	<b>84.65</b>	<b>100.00%</b>	<b>416.47</b>	<b>100.00%</b>	<b>478.46</b>	<b>100.00%</b>	<b>1,916.70</b>	<b>100.00%</b>
<b>Fund Carried Forward (as per LB2)</b>	<b>99.63</b>		<b>37.05</b>		<b>27.33</b>		<b>0.10</b>		<b>131.52</b>		<b>84.65</b>		<b>416.47</b>		<b>478.46</b>		<b>1,916.70</b>	

## FORM 3A

(Read with Regulation 10)  
 Unit Linked Insurance Business  
 Name of the Insurer: HDFC Standard Life Insurance Company Limited  
 Registration Number: 101  
 Link to Item 'C' of FORM 3A (Part A)  
 Periodicity of Submission: Quarterly  
 Statement as on: March 31, 2015

PART - B

₹ Crores

PARTICULARS	ULGF02918/02/12LiquidFund101	ULGF03518/02/12StableMgFd101	ULGF03018/02/12SecureMgtF101	ULGF03118/02/12DefensiveF101	ULGF03218/02/12BalancedMF101	ULGF03318/02/12GrowthFund101	ULGF00928/03/05SecureMgtF101	ULGF01028/03/05DefensiveF101	ULGF01128/03/05BalancedMF101
Opening Balance (Market Value)	12.25	68.20	60.42	135.01	144.21	1.52	19.53	47.36	32.60
Add: Inflow during the Quarter	26.64	3.01	1.54	3.91	4.30	0.01	0.00	0.01	0.08
Increase / (Decrease) Value of Inv	0.24	1.31	1.79	3.35	4.89	-0.03	0.51	1.07	1.03
Less: Outflow during the Quarter	0.41	17.99	11.11	3.29	3.71	-0.00	0.00	0.00	0.04
<b>TOTAL INVESTIBLE FUNDS (MKT VALUE)</b>	<b>38.72</b>	<b>54.52</b>	<b>52.63</b>	<b>138.99</b>	<b>149.70</b>	<b>1.50</b>	<b>20.04</b>	<b>48.43</b>	<b>33.67</b>

INVESTMENT OF UNIT FUND	ULGF02918/02/12LiquidFund101	ULGF03518/02/12StableMgFd101	ULGF03018/02/12SecureMgtF101	ULGF03118/02/12DefensiveF101	ULGF03218/02/12BalancedMF101	ULGF03318/02/12GrowthFund101	ULGF00928/03/05SecureMgtF101	ULGF01028/03/05DefensiveF101	ULGF01128/03/05BalancedMF101							
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
<b>Approved Investments (&gt;=75%)</b>																
Central Govt Securities	-	0.00%	13.75	25.22%	32.78	62.29%	53.54	38.52%	42.06	28.10%	-	0.00%	10.25	51.14%	17.81	36.77%
State Government Securities	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Other Approved Securities	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Corporate Bonds	-	0.00%	19.03	34.90%	5.42	10.30%	34.27	24.66%	20.36	13.60%	-	0.00%	6.16	30.74%	14.72	30.40%
Infrastructure Bonds	-	0.00%	14.11	25.88%	9.40	17.85%	7.84	5.64%	8.87	5.92%	-	0.00%	1.83	9.11%	1.66	3.44%
Equity	-	0.00%	-	0.00%	-	0.00%	36.51	26.27%	65.96	44.07%	1.44	95.61%	-	0.00%	11.96	24.69%
Money Market Investments	38.70	99.94%	1.13	2.08%	1.22	2.32%	1.55	1.11%	2.56	1.71%	0.01	0.89%	0.85	4.25%	0.34	0.70%
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Deposit with Banks	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
<b>Sub Total (A)</b>	<b>38.70</b>	<b>99.94%</b>	<b>48.03</b>	<b>88.08%</b>	<b>48.82</b>	<b>92.76%</b>	<b>133.70</b>	<b>96.20%</b>	<b>139.82</b>	<b>93.40%</b>	<b>1.45</b>	<b>96.50%</b>	<b>19.08</b>	<b>95.23%</b>	<b>46.50</b>	<b>96.01%</b>
<b>Current Assets:</b>																
Accrued Interest	0.01	0.02%	2.52	4.62%	1.23	2.33%	2.26	1.63%	1.68	1.12%	0.00	0.00%	0.41	2.06%	1.07	2.20%
Dividend Receivable	-	0.00%	-	0.00%	-	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	-	0.00%	0.00	0.00%
Bank Balance	0.02	0.05%	0.01	0.02%	0.01	0.02%	0.02	0.01%	0.03	0.02%	0.01	0.68%	0.01	0.05%	0.01	0.03%
Receivable for Sale of Investments	-	0.00%	-	0.00%	2.57	4.89%	-	0.00%	1.93	1.29%	-	0.00%	0.53	2.65%	0.07	0.15%
Other Current Assets (for Investments)	-	0.00%	0.04	0.08%	0.00	0.01%	0.03	0.02%	0.03	0.02%	-	0.00%	-	0.00%	-	0.00%
<b>Less: Current Liabilities</b>																
Payable for Investments	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Fund Mgmt Charges Payable	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%
Other Current Liabilities (for Investment)	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%
<b>Sub Total (B)</b>	<b>0.02</b>	<b>0.06%</b>	<b>2.57</b>	<b>4.72%</b>	<b>3.81</b>	<b>7.24%</b>	<b>2.31</b>	<b>1.66%</b>	<b>3.67</b>	<b>2.45%</b>	<b>0.01</b>	<b>0.71%</b>	<b>0.96</b>	<b>4.77%</b>	<b>1.15</b>	<b>2.38%</b>
<b>Other Investments (&lt;=25%)</b>																
Corporate Bonds	-	0.00%	3.92	7.20%	-	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%
Equity	-	0.00%	-	0.00%	-	0.00%	2.98	2.14%	6.20	4.14%	0.04	2.79%	-	0.00%	0.78	1.61%
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Venture funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Others	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
<b>Sub Total (C)</b>	<b>-</b>	<b>0.00%</b>	<b>3.92</b>	<b>7.20%</b>	<b>-</b>	<b>0.00%</b>	<b>2.98</b>	<b>2.14%</b>	<b>6.20</b>	<b>4.14%</b>	<b>0.04</b>	<b>2.79%</b>	<b>-</b>	<b>0.00%</b>	<b>0.78</b>	<b>1.61%</b>
<b>Total (A + B + C)</b>	<b>38.72</b>	<b>100.00%</b>	<b>54.52</b>	<b>100.00%</b>	<b>52.63</b>	<b>100.00%</b>	<b>138.99</b>	<b>100.00%</b>	<b>149.70</b>	<b>100.00%</b>	<b>1.50</b>	<b>100.00%</b>	<b>20.04</b>	<b>100.00%</b>	<b>48.43</b>	<b>100.00%</b>
<b>Fund Carried Forward (as per LB2)</b>	<b>38.72</b>		<b>54.52</b>		<b>52.63</b>		<b>138.99</b>		<b>149.70</b>		<b>1.50</b>		<b>20.04</b>		<b>48.43</b>	<b>33.67</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: March 31, 2015

PART - B

₹ Crores

PARTICULARS	ULIF01520/02/08LiquidFdlI101	ULIF01620/02/08StableMFII101	ULIF01720/02/08SecureMFII101	ULIF01820/02/08DefnsvFdlI101	ULIF01920/02/08BalncdMFII101	ULIF02020/02/08EquityMFII101	ULIF02120/02/08GrwthFndI101	ULGF01805/04/10CapGuaFnd210	ULGF02105/04/11CapGuaFd5A10
Opening Balance (Market Value)	84.44	72.54	281.49	127.41	666.78	823.91	4,061.81	3.69	18.23
Add: Inflow during the Quarter	44.42	16.62	40.46	15.42	42.23	56.86	217.04	-0.00	-
Increase / (Decrease) Value of Inv (t)	1.46	1.32	7.54	2.61	20.48	27.43	77.86	0.09	0.29
Less: Outflow during the Quarter	53.99	22.16	63.95	21.34	80.89	99.82	489.44	3.78	3.44
<b>TOTAL INVESTIBLE FUNDS (MKT VALUE)</b>	<b>76.34</b>	<b>68.32</b>	<b>265.54</b>	<b>124.10</b>	<b>648.60</b>	<b>808.38</b>	<b>3867.27</b>	<b>0.00</b>	<b>15.08</b>

INVESTMENT OF UNIT FUND	ULIF01520/02/08LiquidFdlI101		ULIF01620/02/08StableMFII101		ULIF01720/02/08SecureMFII101		ULIF01820/02/08DefnsvFdlI101		ULIF01920/02/08BalncdMFII101		ULIF02020/02/08EquityMFII101		ULIF02120/02/08GrwthFndI101		ULGF01805/04/10CapGuaFnd210		ULGF02105/04/11CapGuaFd5A10	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
<b>Approved Investments (&gt;=75%)</b>																		
Central Govt Securities	-	0.00%	-	0.00%	155.16	58.43%	50.81	40.94%	162.14	25.00%	3.34	0.41%	-	0.00%	-	0.00%	9.09	60.29%
State Government Securities	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Other Approved Securities	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Corporate Bonds	-	0.00%	41.09	60.14%	38.19	14.38%	30.62	24.67%	83.45	12.87%	4.09	0.51%	-	0.00%	-	0.00%	-	0.00%
Infrastructure Bonds	-	0.00%	19.09	27.94%	33.72	12.70%	4.54	3.66%	32.14	4.95%	3.64	0.45%	-	0.00%	-	0.00%	0.00	0.03%
Equity	-	0.00%	-	0.00%	-	0.00%	31.87	25.68%	326.67	50.37%	702.71	86.93%	3,468.13	89.68%	-	0.00%	5.34	35.44%
Money Market Investments	76.49	100.20%	2.81	4.12%	23.84	8.98%	1.13	0.91%	1.73	0.27%	3.74	0.46%	45.24	1.17%	-	0.00%	0.18	1.21%
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Deposit with Banks	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	10.00	1.24%	-	0.00%	-	0.00%	-	0.00%
<b>Sub Total (A)</b>	<b>76.49</b>	<b>100.20%</b>	<b>62.99</b>	<b>92.20%</b>	<b>250.91</b>	<b>94.49%</b>	<b>118.97</b>	<b>95.86%</b>	<b>606.12</b>	<b>93.45%</b>	<b>727.52</b>	<b>90.00%</b>	<b>3,513.37</b>	<b>90.85%</b>	<b>-</b>	<b>0.00%</b>	<b>14.62</b>	<b>96.97%</b>
<b>Current Assets:</b>																		
Accrued Interest	0.00	0.00%	1.65	2.42%	5.18	1.95%	2.13	1.72%	6.40	0.99%	5.16	0.64%	-	0.00%	-	0.00%	0.32	2.15%
Dividend Receivable	-	0.00%	-	0.00%	-	0.00%	0.00	0.00%	0.02	0.00%	0.04	0.00%	0.20	0.01%	-	0.00%	0.00	0.00%
Bank Balance	0.01	0.01%	0.01	0.02%	0.01	0.00%	0.02	0.02%	0.09	0.01%	0.18	0.02%	1.02	0.03%	-0.00	100.00%	0.00	0.02%
Receivable for Sale of Investments	-	0.00%	-	0.00%	9.36	3.52%	0.23	0.18%	4.47	0.69%	2.71	0.34%	50.44	1.30%	-	0.00%	-	0.00%
Other Current Assets (for Investments)	-	0.00%	-	0.00%	0.10	0.04%	0.17	0.14%	0.96	0.15%	1.45	0.18%	9.88	0.26%	-	0.00%	-	0.00%
<b>Less: Current Liabilities</b>																		
Payable for Investments	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-22.57	-0.58%	-	0.00%	-	0.00%
Fund Mgmt Charges Payable	-0.00	0.00%	-0.00	0.00%	-0.01	0.00%	-0.00	0.00%	-0.02	0.00%	-0.03	0.00%	-0.13	0.00%	-	0.00%	-0.00	0.00%
Other Current Liabilities (for Investment)	-0.16	-0.21%	-0.07	-0.10%	-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%
<b>Sub Total (B)</b>	<b>-0.15</b>	<b>-0.20%</b>	<b>1.60</b>	<b>2.34%</b>	<b>14.63</b>	<b>5.51%</b>	<b>2.55</b>	<b>2.05%</b>	<b>11.91</b>	<b>1.84%</b>	<b>9.51</b>	<b>1.18%</b>	<b>38.82</b>	<b>1.00%</b>	<b>-0.00</b>	<b>100.00%</b>	<b>0.33</b>	<b>2.17%</b>
<b>Other Investments (&lt;=25%)</b>																		
Corporate Bonds	-	0.00%	3.73	5.46%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Infrastructure Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Equity	-	0.00%	-	0.00%	-	0.00%	2.59	2.09%	30.57	4.71%	64.12	7.93%	274.06	7.09%	-	0.00%	0.13	0.86%
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	7.24	0.90%	41.03	1.06%	-	0.00%	-	0.00%
Venture funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Others	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
<b>Sub Total (C)</b>	<b>-</b>	<b>0.00%</b>	<b>3.73</b>	<b>5.46%</b>	<b>-</b>	<b>0.00%</b>	<b>2.59</b>	<b>2.09%</b>	<b>30.57</b>	<b>4.71%</b>	<b>71.36</b>	<b>8.83%</b>	<b>315.08</b>	<b>8.15%</b>	<b>-</b>	<b>0.00%</b>	<b>0.13</b>	<b>0.86%</b>
<b>Total (A + B + C)</b>	<b>76.34</b>	<b>100.00%</b>	<b>68.32</b>	<b>100.00%</b>	<b>265.54</b>	<b>100.00%</b>	<b>124.10</b>	<b>100.00%</b>	<b>648.60</b>	<b>100.00%</b>	<b>808.38</b>	<b>100.00%</b>	<b>3,867.27</b>	<b>100.00%</b>	<b>-0.00</b>	<b>100.00%</b>	<b>15.08</b>	<b>100.00%</b>
<b>Fund Carried Forward (as per LB2)</b>	<b>76.34</b>		<b>68.32</b>		<b>265.54</b>		<b>124.10</b>		<b>648.60</b>		<b>808.38</b>		<b>3,867.27</b>		<b>-0.00</b>		<b>15.08</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: March 31, 2015

₹ Crores

PARTICULARS	ULGF03620/02/12LiquidFdlI101	ULGF03720/02/12StableMFI101	ULGF03820/02/12SecureMFI101	ULGF03920/02/12DefnsvFdlI101	ULGF04020/02/12BalncdMFI101	ULIF02208/10/08LiquidFdlI101	ULIF02308/10/08StableMFI101	ULIF02408/10/08SecureMFI101	ULIF02508/10/08DefnsvFdlI101
Opening Balance (Market Value)	78.58	45.51	194.15	210.36	18.41	93.55	63.17	241.13	103.68
Add: Inflow during the Quarter	0.99	6.73	16.55	75.69	9.51	63.59	25.68	51.88	9.91
Increase / (Decrease) Value of Inv (Net)	1.34	0.84	5.82	5.16	0.69	1.67	1.13	6.45	2.06
Less: Outflow during the Quarter	7.47	0.85	1.64	7.89	0.92	75.71	30.60	73.18	15.81
<b>TOTAL INVESTIBLE FUNDS (MKT VALUE)</b>	<b>73.44</b>	<b>52.23</b>	<b>214.88</b>	<b>283.32</b>	<b>27.69</b>	<b>83.10</b>	<b>59.37</b>	<b>226.28</b>	<b>99.85</b>

INVESTMENT OF UNIT FUND	ULGF03620/02/12LiquidFdlI101		ULGF03720/02/12StableMFI101		ULGF03820/02/12SecureMFI101		ULGF03920/02/12DefnsvFdlI101		ULGF04020/02/12BalncdMFI101		ULIF02208/10/08LiquidFdlI101		ULIF02308/10/08StableMFI101		ULIF02408/10/08SecureMFI101		ULIF02508/10/08DefnsvFdlI101		
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	
<b>Approved Investments (&gt;=75%)</b>																			
Central Govt Securities	-	0.00%	0.28	0.53%	114.04	53.07%	97.69	34.48%	6.43	23.22%	-	0.00%	-	0.00%	132.67	58.63%	40.16	40.22%	
State Government Securities	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Other Approved Securities	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Corporate Bonds	-	0.00%	22.12	42.35%	49.17	22.88%	68.21	24.08%	3.86	13.94%	-	0.00%	30.56	51.46%	33.08	14.62%	25.65	25.69%	
Infrastructure Bonds	-	0.00%	13.73	26.29%	25.23	11.74%	30.80	10.87%	1.56	5.64%	-	0.00%	16.42	27.66%	30.31	13.40%	3.46	3.47%	
Equity	-	0.00%	-	0.00%	-	0.00%	62.70	22.13%	12.65	45.70%	-	0.00%	-	0.00%	-	0.00%	25.66	25.70%	
Money Market Investments	73.43	99.99%	6.95	13.31%	4.47	2.08%	9.53	3.36%	1.73	6.23%	83.46	100.43%	6.73	11.34%	18.12	8.01%	0.73	0.73%	
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>73.43</b>	<b>99.99%</b>	<b>43.08</b>	<b>82.48%</b>	<b>192.92</b>	<b>89.78%</b>	<b>268.94</b>	<b>94.92%</b>	<b>26.23</b>	<b>94.74%</b>	<b>83.46</b>	<b>100.43%</b>	<b>53.71</b>	<b>90.46%</b>	<b>214.19</b>	<b>94.66%</b>	<b>95.67</b>	<b>95.81%</b>	
<b>Current Assets:</b>																			
Accrued Interest	0.00	0.00%	1.16	2.23%	4.64	2.16%	5.11	1.80%	0.22	0.80%	0.00	0.00%	1.45	2.45%	4.46	1.97%	1.86	1.86%	
Dividend Receivable	-	0.00%	-	0.00%	-	0.00%	0.00	0.00%	0.00	0.00%	-	0.00%	-	0.00%	-	0.00%	0.00	0.00%	
Bank Balance	0.01	0.01%	0.01	0.02%	0.01	0.01%	0.02	0.01%	0.01	0.05%	0.01	0.01%	0.01	0.02%	0.01	0.00%	0.02	0.02%	
Receivable for Sale of Investments	-	0.00%	-	0.00%	8.66	4.03%	-	0.00%	0.11	0.38%	-	0.00%	-	0.00%	7.85	3.47%	0.19	0.19%	
Other Current Assets (for Investments)	-	0.00%	5.11	9.78%	8.67	4.03%	5.59	1.97%	0.00	0.00%	-	0.00%	0.08	0.14%	-	0.00%	-	0.00%	
<b>Less: Current Liabilities</b>																			
Payable for Investments	-	0.00%	-	0.00%	-	0.00%	-2.68	-0.94%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Fund Mgmt Charges Payable	-0.00	0.00%	-0.00	0.00%	-0.01	0.00%	-0.01	0.00%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.01	0.00%	-0.00	0.00%	
Other Current Liabilities (for Investments)	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.37	-0.44%	-0.00	0.00%	-0.23	-0.10%	-0.09	-0.09%	
<b>Sub Total (B)</b>	<b>0.01</b>	<b>0.01%</b>	<b>6.28</b>	<b>12.03%</b>	<b>21.97</b>	<b>10.22%</b>	<b>8.03</b>	<b>2.83%</b>	<b>0.34</b>	<b>1.23%</b>	<b>-0.36</b>	<b>-0.43%</b>	<b>1.55</b>	<b>2.61%</b>	<b>12.09</b>	<b>5.34%</b>	<b>1.98</b>	<b>1.98%</b>	
<b>Other Investments (&lt;=25%)</b>																			
Corporate Bonds	-	0.00%	2.87	5.50%	-	0.00%	0.86	0.30%	-	0.00%	-	0.00%	4.12	6.93%	-	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%	5.49	1.94%	1.12	4.04%	-	0.00%	-	0.00%	-	0.00%	2.21	2.21%	
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Venture funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Others	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
<b>Sub Total (C)</b>	<b>-</b>	<b>0.00%</b>	<b>2.87</b>	<b>5.50%</b>	<b>-</b>	<b>0.00%</b>	<b>6.35</b>	<b>2.24%</b>	<b>1.12</b>	<b>4.04%</b>	<b>-</b>	<b>0.00%</b>	<b>4.12</b>	<b>6.93%</b>	<b>-</b>	<b>0.00%</b>	<b>2.21</b>	<b>2.21%</b>	
<b>Total (A + B + C)</b>	<b>73.44</b>	<b>100.00%</b>	<b>52.23</b>	<b>100.00%</b>	<b>214.88</b>	<b>100.00%</b>	<b>283.32</b>	<b>100.00%</b>	<b>27.69</b>	<b>100.00%</b>	<b>83.10</b>	<b>100.00%</b>	<b>59.37</b>	<b>100.00%</b>	<b>226.28</b>	<b>100.00%</b>	<b>99.85</b>	<b>100.00%</b>	
<b>Fund Carried Forward (as per LB2)</b>	<b>73.44</b>		<b>52.23</b>		<b>214.88</b>		<b>283.32</b>		<b>27.69</b>		<b>83.10</b>		<b>59.37</b>		<b>226.28</b>		<b>99.85</b>		

FORM 3A  
(Read with Regulation 10)  
Unit Linked Insurance Business  
Name of the Insurer: HDFC Standard Life Insurance Company Limited  
Registration Number: 101  
Link to Item 'C' of FORM 3A (Part A)  
Periodicity of Submission: Quarterly  
Statement as on: March 31, 2015

PARTICULARS	ULIF02608/10/08BalncdMFI101	ULIF02708/10/08EquityMFI101	ULIF02808/10/08GrwthFndll101	ULGF04311/02/12LiquidFdl101	ULGF04811/02/12StableMFI101	ULGF04411/02/12SecureMFI101	ULGF04511/02/12DefnsvFdl101	ULGF04611/02/12BalncdMFI101
Opening Balance (Market Value)	464.38	559.16	2,770.72	4.84	24.17	99.26	90.53	13.06
<b>Add:</b> Inflow during the Quarter	26.35	34.42	186.94	0.56	0.72	5.10	4.25	2.35
Increase / (Decrease) Value of Inv (Net)	14.27	18.88	53.32	0.09	0.40	3.00	2.06	0.45
<b>Less:</b> Outflow during the Quarter	52.44	70.15	393.39	0.06	4.37	0.23	1.42	1.66
<b>TOTAL INVESTIBLE FUNDS (MKT VALUE)</b>	<b>452.55</b>	<b>542.30</b>	<b>2617.59</b>	<b>5.44</b>	<b>20.92</b>	<b>107.14</b>	<b>95.42</b>	<b>14.19</b>

INVESTMENT OF UNIT FUND	ULIF02608/10/08BalncdMFI101		ULIF02708/10/08EquityMFI101		ULIF02808/10/08GrwthFndll101		ULGF04311/02/12LiquidFdl101		ULGF04811/02/12StableMFI101		ULGF04411/02/12SecureMFI101		ULGF04511/02/12DefnsvFdl101		ULGF04611/02/12BalncdMFI101	
	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	112.37	24.83%	5.10	0.94%	-	0.00%	-	0.00%	0.24	1.14%	59.64	55.66%	39.13	41.01%	4.26	30.04%
State Government Securities	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Other Approved Securities	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Corporate Bonds	62.47	13.80%	6.41	1.18%	-	0.00%	-	0.00%	8.87	42.39%	26.53	24.76%	21.10	22.12%	1.94	13.64%
Infrastructure Bonds	21.04	4.65%	1.56	0.29%	-	0.00%	-	0.00%	6.45	30.84%	12.24	11.42%	7.70	8.07%	0.73	5.16%
Equity	225.83	49.90%	471.52	86.95%	2,344.90	89.58%	-	0.00%	-	0.00%	-	0.00%	22.98	24.08%	6.30	44.38%
Money Market Investments	1.54	0.34%	6.82	1.26%	37.19	1.42%	5.38	98.97%	3.59	17.15%	0.85	0.79%	0.48	0.50%	0.18	1.24%
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Deposit with Banks	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
<b>Sub Total (A)</b>	<b>423.25</b>	<b>93.53%</b>	<b>491.40</b>	<b>90.61%</b>	<b>2,382.10</b>	<b>91.00%</b>	<b>5.38</b>	<b>98.97%</b>	<b>19.15</b>	<b>91.51%</b>	<b>99.25</b>	<b>92.64%</b>	<b>91.39</b>	<b>95.78%</b>	<b>13.41</b>	<b>94.46%</b>
<b>Current Assets:</b>																
Accrued Interest	4.47	0.99%	0.41	0.08%	-0.00	0.00%	0.00	0.00%	0.68	3.23%	2.49	2.32%	1.86	1.95%	0.10	0.73%
Dividend Recievable	0.01	0.00%	0.02	0.00%	0.13	0.01%	-	0.00%	-	0.00%	-	0.00%	0.00	0.00%	0.00	0.00%
Bank Balance	0.07	0.01%	0.13	0.02%	0.69	0.03%	0.01	0.18%	0.01	0.05%	0.01	0.01%	0.02	0.02%	0.01	0.08%
Receivable for Sale of Investments	3.10	0.68%	1.86	0.34%	34.15	1.30%	-	0.00%	-	0.00%	5.45	5.09%	-	0.00%	0.11	0.75%
Other Current Assets (for Investments)	0.33	0.07%	0.46	0.08%	5.18	0.20%	0.05	0.85%	-	0.00%	-	0.00%	0.02	0.02%	0.00	0.03%
<b>Less: Current Liabilities</b>																
Payable for Investments	-	0.00%	-	0.00%	-15.33	-0.59%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Fund Mgmt Charges Payable	-0.02	0.00%	-0.02	0.00%	-0.09	0.00%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%
Other Current Liabilities (for Investments)	-0.00	0.00%	-0.00	0.00%	-0.01	0.00%	-0.00	0.00%	-0.06	-0.28%	-0.07	-0.06%	-0.00	0.00%	-0.00	0.00%
<b>Sub Total (B)</b>	<b>7.95</b>	<b>1.76%</b>	<b>2.85</b>	<b>0.53%</b>	<b>24.73</b>	<b>0.94%</b>	<b>0.06</b>	<b>1.03%</b>	<b>0.63</b>	<b>3.00%</b>	<b>7.88</b>	<b>7.36%</b>	<b>1.89</b>	<b>1.98%</b>	<b>0.22</b>	<b>1.58%</b>
<b>Other Investments (&lt;=25%)</b>																
Corporate Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	1.15	5.49%	-	0.00%	-	0.00%	-	0.00%
Infrastructure Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Equity	21.35	4.72%	43.17	7.96%	182.95	6.99%	-	0.00%	-	0.00%	-	0.00%	2.14	2.25%	0.56	3.95%
Mutual funds	-	0.00%	4.88	0.90%	27.82	1.06%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Venture funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Others	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
<b>Sub Total (C)</b>	<b>21.35</b>	<b>4.72%</b>	<b>48.05</b>	<b>8.86%</b>	<b>210.77</b>	<b>8.05%</b>	<b>-</b>	<b>0.00%</b>	<b>1.15</b>	<b>5.49%</b>	<b>-</b>	<b>0.00%</b>	<b>2.14</b>	<b>2.25%</b>	<b>0.56</b>	<b>3.95%</b>
<b>Total (A + B + C)</b>	<b>452.55</b>	<b>100.00%</b>	<b>542.30</b>	<b>100.00%</b>	<b>2,617.59</b>	<b>100.00%</b>	<b>5.44</b>	<b>100.00%</b>	<b>20.92</b>	<b>100.00%</b>	<b>107.14</b>	<b>100.00%</b>	<b>95.42</b>	<b>100.00%</b>	<b>14.19</b>	<b>100.00%</b>
<b>Fund Carried Forward (as per LB2)</b>	<b>452.55</b>		<b>542.30</b>		<b>2,617.59</b>		<b>5.44</b>		<b>20.92</b>		<b>107.14</b>		<b>95.42</b>		<b>14.19</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: March 31, 2015

PART - B

₹ Crores

PARTICULARS	ULIF02904/08/08MoneyPlusF101	ULIF03004/08/08BondOprtFd101	ULIF03204/08/08Large-CapF101	ULIF03104/08/08Mid-capFnd101	ULIF03304/08/08ManagerFnd101	ULIF03501/01/10BlueChipFd101	ULIF03401/01/10IncomeFund101	ULIF03601/01/10OpprtntyFd101	ULIF03701/01/10VantageFnd101
Opening Balance (Market Value)	30.57	59.61	86.49	80.35	729.26	1,871.46	825.82	3,212.83	422.45
Add: Inflow during the Quarter	21.51	12.68	10.85	19.33	10.02	332.97	259.54	550.36	8.87
Increase / (Decrease) Value of Inv	0.38	1.12	2.89	1.74	14.97	83.14	23.04	116.42	9.09
Less: Outflow during the Quarter	28.03	26.28	19.82	29.74	124.80	102.27	130.19	181.95	45.53
<b>TOTAL INVESTIBLE FUNDS (MKT VALUE)</b>	<b>24.42</b>	<b>47.12</b>	<b>80.21</b>	<b>71.68</b>	<b>629.45</b>	<b>2165.30</b>	<b>978.21</b>	<b>3697.47</b>	<b>394.87</b>

INVESTMENT OF UNIT FUND	ULIF02904/08/08MoneyPlusF101		ULIF03004/08/08BondOprtFd101		ULIF03204/08/08Large-CapF101		ULIF03104/08/08Mid-capFnd101		ULIF03304/08/08ManagerFnd101		ULIF03501/01/10BlueChipFd101		ULIF03401/01/10IncomeFund101		ULIF03601/01/10OpprtntyFd101		ULIF03701/01/10VantageFnd101		
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	
<b>Approved Investments (&gt;=75%)</b>																			
Central Govt Securities	24.01	98.31%	28.11	59.65%	-	0.00%	-	0.00%	130.71	20.77%	-	0.00%	488.24	49.91%	-	0.00%	66.76	16.91%	
State Government Securities	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Other Approved Securities	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.35	0.09%	
Corporate Bonds	-	0.00%	13.65	28.97%	-	0.00%	-	0.00%	80.64	12.81%	-	0.00%	157.18	16.07%	-	0.00%	39.63	10.04%	
Infrastructure Bonds	-	0.00%	0.20	0.43%	-	0.00%	-	0.00%	6.02	0.96%	-	0.00%	169.22	17.30%	-	0.00%	11.07	2.80%	
Equity	-	0.00%	-	0.00%	77.04	96.05%	57.63	80.41%	369.21	58.66%	1,892.45	87.40%	-	0.00%	3,078.28	83.25%	252.84	64.03%	
Money Market Investments	0.04	0.17%	0.02	0.04%	1.63	2.04%	2.49	3.47%	0.40	0.06%	136.78	6.32%	90.40	9.24%	239.55	6.48%	0.91	0.23%	
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%	4.00	8.49%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	5.00	0.51%	-	0.00%	-	0.00%	
<b>Sub Total (A)</b>	<b>24.05</b>	<b>98.48%</b>	<b>45.98</b>	<b>97.58%</b>	<b>78.68</b>	<b>98.09%</b>	<b>60.12</b>	<b>83.88%</b>	<b>586.98</b>	<b>93.25%</b>	<b>2,029.23</b>	<b>93.72%</b>	<b>910.04</b>	<b>93.03%</b>	<b>3,317.83</b>	<b>89.73%</b>	<b>371.56</b>	<b>94.10%</b>	
<b>Current Assets:</b>																			
Accrued Interest	0.47	1.93%	1.33	2.81%	0.00	0.00%	0.00	0.00%	5.30	0.84%	0.00	0.00%	20.41	2.09%	0.00	0.00%	2.68	0.68%	
Dividend Receivable	-	0.00%	-	0.00%	-	0.00%	0.01	0.01%	0.02	0.00%	0.10	0.00%	-	0.00%	0.35	0.01%	0.01	0.00%	
Bank Balance	0.01	0.04%	0.01	0.02%	0.03	0.04%	0.01	0.02%	0.07	0.01%	0.49	0.02%	0.01	0.00%	0.01	0.00%	0.04	0.01%	
Receivable for Sale of Investments	-	0.00%	-	0.00%	-	0.00%	0.35	0.49%	10.92	1.74%	1.00	0.05%	22.07	2.26%	3.11	0.08%	-	0.00%	
Other Current Assets (for Investments)	-	0.00%	-	0.00%	0.10	0.13%	0.02	0.03%	0.40	0.06%	35.82	1.65%	25.73	2.63%	57.46	1.55%	-	0.00%	
<b>Less: Current Liabilities</b>																			
Payable for Investments	-	0.00%	-	0.00%	-	0.00%	-0.00	0.00%	-1.17	-0.19%	-20.53	-0.95%	-	0.00%	-20.84	-0.56%	-	0.00%	
Fund Mgmt Charges Payable	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.03	0.00%	-0.08	0.00%	-0.04	0.00%	-0.13	0.00%	-0.01	0.00%	
Other Current Liabilities (for Investment)	-0.11	-0.45%	-0.20	-0.42%	-0.00	0.00%	-0.00	0.00%	-0.90	-0.14%	-0.01	0.00%	-0.01	0.00%	-0.02	0.00%	-0.47	-0.12%	
<b>Sub Total (B)</b>	<b>0.37</b>	<b>1.52%</b>	<b>1.14</b>	<b>2.42%</b>	<b>0.13</b>	<b>0.16%</b>	<b>0.39</b>	<b>0.54%</b>	<b>14.62</b>	<b>2.32%</b>	<b>16.80</b>	<b>0.78%</b>	<b>68.18</b>	<b>6.97%</b>	<b>39.93</b>	<b>1.08%</b>	<b>2.24</b>	<b>0.57%</b>	
<b>Other Investments (&lt;=25%)</b>																			
Corporate Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.29	0.05%	-	0.00%	-	0.00%	-	0.00%	0.10	0.02%	
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%	1.41	1.75%	11.17	15.58%	27.57	4.38%	98.10	4.53%	-	0.00%	339.70	9.19%	20.97	5.31%	
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	21.18	0.98%	-	0.00%	-	0.00%	-	0.00%	
Venture funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Others	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
<b>Sub Total (C)</b>	<b>-</b>	<b>0.00%</b>	<b>-</b>	<b>0.00%</b>	<b>1.41</b>	<b>1.75%</b>	<b>11.17</b>	<b>15.58%</b>	<b>27.86</b>	<b>4.43%</b>	<b>119.28</b>	<b>5.51%</b>	<b>-</b>	<b>0.00%</b>	<b>339.70</b>	<b>9.19%</b>	<b>21.07</b>	<b>5.34%</b>	
<b>Total (A + B + C)</b>	<b>24.42</b>	<b>100.00%</b>	<b>47.12</b>	<b>100.00%</b>	<b>80.21</b>	<b>100.00%</b>	<b>71.68</b>	<b>100.00%</b>	<b>629.45</b>	<b>100.00%</b>	<b>2,165.30</b>	<b>100.00%</b>	<b>978.21</b>	<b>100.00%</b>	<b>3,697.47</b>	<b>100.00%</b>	<b>394.87</b>	<b>100.00%</b>	
<b>Fund Carried Forward (as per LB2)</b>	<b>24.42</b>		<b>47.12</b>		<b>80.21</b>		<b>71.68</b>		<b>629.45</b>		<b>2,165.30</b>		<b>978.21</b>		<b>3,697.47</b>		<b>394.87</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: March 31, 2015

PART - B

₹ Crores

PARTICULARS	ULIF03901/09/10BalancedFd101	ULIF04126/10/10CaptiGuaFd101	ULIF03801/09/10ShortTrmFd101	ULIF04001/09/10HighestNAV101	ULIF04224/01/11PenGuaFnd101	ULIF05110/03/11DiscontdPF101	ULIF05201/10/13DiscontdPF101	ULIF04818/06/12PenSuPls12101	ULIF05301/08/13EquityPlus101
Opening Balance (Market Value)	1,777.74	18.81	130.13	7,657.28	138.34	2,371.94	89.51	900.64	1.22
Add: Inflow during the Quarter	471.87	-	51.02	712.37	-	284.03	28.85	278.85	1.36
Increase / (Decrease) Value of Inv	53.14	0.20	2.53	138.87	3.47	49.14	1.92	18.99	0.01
Less: Outflow during the Quarter	99.81	0.11	45.43	200.33	0.20	43.14	2.16	37.55	0.06
<b>TOTAL INVESTIBLE FUNDS (MKT VALUE)</b>	<b>2202.95</b>	<b>18.89</b>	<b>138.25</b>	<b>8308.19</b>	<b>141.61</b>	<b>2661.96</b>	<b>118.22</b>	<b>1161.93</b>	<b>2.54</b>

INVESTMENT OF UNIT FUND	ULIF03901/09/10BalancedFd101		ULIF04126/10/10CaptiGuaFd101		ULIF03801/09/10ShortTrmFd101		ULIF04001/09/10HighestNAV101		ULIF04224/01/11PenGuaFnd101		ULIF05110/03/11DiscontdPF101		ULIF05201/10/13DiscontdPF101		ULIF04818/06/12PenSuPls12101		ULIF05301/08/13EquityPlus101		
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	
<b>Approved Investments (&gt;=75%)</b>																			
Central Govt Securities	333.50	15.14%	-	0.00%	-	0.00%	2,252.88	27.12%	-	0.00%	2,257.93	84.82%	102.62	86.81%	175.23	15.08%	-	0.00%	
State Government Securities	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Other Approved Securities	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Corporate Bonds	134.31	6.10%	-	0.00%	70.62	51.08%	744.47	8.98%	50.96	35.98%	-	0.00%	-	0.00%	296.07	25.48%	-	0.00%	
Infrastructure Bonds	93.85	4.26%	0.02	0.09%	51.01	36.90%	1,129.54	13.60%	68.87	48.64%	-	0.00%	-	0.00%	122.19	10.52%	-	0.00%	
Equity	1,359.61	61.72%	17.61	93.21%	-	0.00%	3,852.70	46.37%	14.33	10.12%	-	0.00%	-	0.00%	509.95	43.89%	2.02	79.44%	
Money Market Investments	89.96	4.06%	0.46	2.43%	4.96	3.59%	52.52	0.63%	0.88	0.62%	383.24	14.40%	13.49	11.41%	29.21	2.51%	0.28	11.00%	
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Deposit with Banks	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
<b>Sub Total (A)</b>	<b>2,011.23</b>	<b>91.30%</b>	<b>18.08</b>	<b>95.72%</b>	<b>126.59</b>	<b>91.57%</b>	<b>8,032.12</b>	<b>96.68%</b>	<b>135.03</b>	<b>95.36%</b>	<b>2,641.17</b>	<b>99.22%</b>	<b>116.10</b>	<b>98.21%</b>	<b>1,132.66</b>	<b>97.48%</b>	<b>2.30</b>	<b>90.49%</b>	
<b>Current Assets:</b>																			
Accrued Interest	12.35	0.56%	0.00	0.00%	3.14	2.27%	160.24	1.93%	6.22	4.40%	37.78	1.42%	1.69	1.43%	18.76	1.61%	0.00	0.00%	
Dividend Receivable	0.04	0.00%	0.00	0.01%	-	0.00%	0.31	0.00%	0.00	0.00%	-	0.00%	-	0.00%	0.04	0.00%	0.00	0.00%	
Bank Balance	0.29	0.01%	0.02	0.08%	0.01	0.01%	1.05	0.01%	0.01	0.01%	0.00	0.00%	0.00	0.00%	0.16	0.01%	0.00	0.03%	
Receivable for Sale of Investments	18.68	0.85%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Other Current Assets (for Investments)	51.46	2.34%	-	0.00%	1.52	1.10%	62.86	0.76%	-	0.00%	-	0.00%	0.42	0.36%	21.11	1.82%	0.20	7.75%	
<b>Less: Current Liabilities</b>																			
Payable for Investments	-1.47	-0.07%	-	0.00%	-	0.00%	-52.02	-0.63%	-	0.00%	-4.09	-0.15%	-	0.00%	-25.48	-2.19%	-	0.00%	
Fund Mgmt Charges Payable	-0.08	0.00%	-0.00	0.00%	-0.01	0.00%	-0.30	0.00%	-0.01	0.00%	-0.04	0.00%	-0.00	0.00%	-0.04	0.00%	-0.00	0.00%	
Other Current Liabilities (for Investment)	-0.01	0.00%	-0.00	-0.01%	-0.00	0.00%	-0.18	0.00%	-0.05	-0.03%	-12.86	-0.48%	-0.00	0.00%	-0.02	0.00%	-0.00	0.00%	
<b>Sub Total (B)</b>	<b>81.25</b>	<b>3.69%</b>	<b>0.02</b>	<b>0.08%</b>	<b>4.67</b>	<b>3.38%</b>	<b>171.95</b>	<b>2.07%</b>	<b>6.19</b>	<b>4.37%</b>	<b>20.79</b>	<b>0.78%</b>	<b>2.11</b>	<b>1.79%</b>	<b>14.53</b>	<b>1.25%</b>	<b>0.20</b>	<b>7.78%</b>	
<b>Other Investments (&lt;=25%)</b>																			
Corporate Bonds	-	0.00%	-	0.00%	6.99	5.05%	-	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	110.14	5.00%	0.52	2.77%	-	0.00%	104.11	1.25%	0.39	0.28%	-	0.00%	-	0.00%	14.74	1.27%	0.04	1.73%	
Mutual funds	0.32	0.01%	0.27	1.43%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Venture funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Others	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
<b>Sub Total (C)</b>	<b>110.46</b>	<b>5.01%</b>	<b>0.79</b>	<b>4.20%</b>	<b>6.99</b>	<b>5.05%</b>	<b>104.11</b>	<b>1.25%</b>	<b>0.39</b>	<b>0.28%</b>	<b>-</b>	<b>0.00%</b>	<b>-</b>	<b>0.00%</b>	<b>14.74</b>	<b>1.27%</b>	<b>0.04</b>	<b>1.73%</b>	
<b>Total (A + B + C)</b>	<b>2,202.95</b>	<b>100.00%</b>	<b>18.89</b>	<b>100.00%</b>	<b>138.25</b>	<b>100.00%</b>	<b>8,308.19</b>	<b>100.00%</b>	<b>141.61</b>	<b>100.00%</b>	<b>2,661.96</b>	<b>100.00%</b>	<b>118.22</b>	<b>100.00%</b>	<b>1,161.93</b>	<b>100.00%</b>	<b>2.54</b>	<b>100.00%</b>	
<b>Fund Carried Forward (as per LB2)</b>	<b>2,202.95</b>		<b>18.89</b>		<b>138.25</b>		<b>8,308.19</b>		<b>141.61</b>		<b>2,661.96</b>		<b>118.22</b>		<b>1,161.93</b>		<b>2.54</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: March 31, 2015

PART - B

₹ Crores

PARTICULARS	ULIF05601/08/13Bond Funds101	ULIF05501/08/13DivrEqtyFd101	ULIF05801/08/13ConsertvFd101	Total of All Funds
Opening Balance (Market Value)	0.44	0.85	0.23	42,890.14
<b>Add:</b> Inflow during the Quarter	0.43	0.93	0.65	4,783.58
Increase / (Decrease) Value of Inv [Net]	0.01	-0.00	0.01	1,022.59
<b>Less:</b> Outflow during the Quarter	0.07	0.05	0.36	3,775.97
<b>TOTAL INVESTIBLE FUNDS (MKT VALUE)</b>	<b>0.81</b>	<b>1.73</b>	<b>0.53</b>	<b>44,920.34</b>

INVESTMENT OF UNIT FUND	ULIF05601/08/13Bond Funds101		ULIF05501/08/13DivrEqtyFd101		ULIF05801/08/13ConsertvFd101		Total of All Funds	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
<b>Approved Investments (&gt;=75%)</b>								
Central Govt Securities	0.71	87.34%	-	0.00%	0.31	57.69%	8,275.73	18.42%
State Government Securities	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Other Approved Securities	-	0.00%	-	0.00%	-	0.00%	0.90	0.00%
Corporate Bonds	-	0.00%	-	0.00%	0.10	19.56%	2,806.90	6.25%
Infrastructure Bonds	-	0.00%	-	0.00%	-	0.00%	2,276.35	5.07%
Equity	-	0.00%	1.44	83.54%	-	0.00%	26,639.12	59.30%
Money Market Investments	0.04	5.12%	0.12	6.84%	0.08	15.51%	1,921.67	4.28%
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Deposit with Banks	-	0.00%	-	0.00%	-	0.00%	34.00	0.08%
<b>Sub Total (A)</b>	<b>0.75</b>	<b>92.46%</b>	<b>1.56</b>	<b>90.38%</b>	<b>0.50</b>	<b>92.76%</b>	<b>41,954.67</b>	<b>93.40%</b>
<b>Current Assets:</b>								
Accrued Interest	0.01	1.54%	0.00	0.00%	0.01	2.06%	390.35	0.87%
Dividend Recievable	-	0.00%	0.00	0.01%	-	0.00%	1.71	0.00%
Bank Balance	0.00	0.00%	0.00	0.02%	0.00	0.01%	7.06	0.02%
Receivable for Sale of Investments	-	0.00%	-	0.00%	-	0.00%	323.00	0.72%
Other Current Assets (for Investments)	0.05	5.99%	0.18	10.36%	0.03	5.18%	319.45	0.71%
<b>Less: Current Liabilities</b>								
Payable for Investments	-	0.00%	-0.14	-8.21%	-	0.00%	-207.77	-0.46%
Fund Mgmt Charges Payable	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-1.40	0.00%
Other Current Liabilities (for Investments)	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-38.06	-0.08%
<b>Sub Total (B)</b>	<b>0.06</b>	<b>7.54%</b>	<b>0.04</b>	<b>2.18%</b>	<b>0.04</b>	<b>7.24%</b>	<b>794.34</b>	<b>1.77%</b>
<b>Other Investments (&lt;=25%)</b>								
Corporate Bonds	-	0.00%	-	0.00%	-	0.00%	31.21	0.07%
Infrastructure Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Equity	-	0.00%	0.13	7.44%	-	0.00%	1,963.40	4.37%
Mutual funds	-	0.00%	-	0.00%	-	0.00%	176.71	0.39%
Venture funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Others	-	0.00%	-	0.00%	-	0.00%	-	0.00%
<b>Sub Total (C)</b>	<b>-</b>	<b>0.00%</b>	<b>0.13</b>	<b>7.44%</b>	<b>-</b>	<b>0.00%</b>	<b>2,171.32</b>	<b>4.83%</b>
<b>Total (A + B + C)</b>	<b>0.81</b>	<b>100.00%</b>	<b>1.73</b>	<b>100.00%</b>	<b>0.53</b>	<b>100.00%</b>	<b>44,920.34</b>	<b>100.00%</b>
<b>Fund Carried Forward (as per LB2)</b>	<b>0.81</b>		<b>1.73</b>		<b>0.53</b>		<b>44,920.34</b>	

Date : May 05, 2015

Prasun Gajri  
Chief Investment Officer

## FORM - 3A

(Read with Regulation 10)

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Registration Number: 101

Link to FORM 3A (Part B)

Statement for the period: March 31, 2015

Periodicity of Submission: Quarterly

Statement of NAV of Segregated Funds

PART - C

₹ Crores

No	Fund Name	SFIN	Date of Launch	Par/Non Par	Assets Under Management on the above date	NAV as per LB 2	NAV as on the above date	Previous Qtr NAV	2nd Previous Qtr NAV	3rd Previous Qtr NAV	4th Previous Qtr NAV	Return/Yield	3 Year Rolling CAGR	Highest NAV since inception
1	Liquid Fund	ULIF00102/01/04LiquidFund101	January 2, 2004	Non Par	78.79	46.37	46.37	45.49	44.57	43.66	42.73	8.52%	8.54%	46.37
2	Secure Managed Fund	ULIF00202/01/04SecureMgtF101	January 2, 2004	Non Par	189.26	45.12	45.12	43.86	41.42	40.49	39.09	15.43%	10.17%	45.14
3	Defensive Managed Fund	ULIF00302/01/04DefensiveF101	January 2, 2004	Non Par	123.34	61.18	61.18	59.85	56.39	55.38	50.89	20.22%	12.30%	61.89
4	Balanced Managed Fund	ULIF00402/01/04BalancedMF101	January 2, 2004	Non Par	591.28	83.80	83.80	81.26	76.09	73.12	65.27	28.40%	15.00%	85.89
5	Equity Managed Fund	ULIF00616/01/06EquityMgFd101	January 17, 2006	Non Par	1,066.57	112.43	112.43	108.72	101.20	96.01	81.22	38.43%	18.50%	117.41
6	Growth Fund	ULIF00502/01/04GrowthFund101	January 2, 2004	Non Par	3,810.33	127.75	127.75	125.51	117.74	114.27	94.14	35.70%	18.68%	134.01
7	Liquid Fund	ULIF00802/01/04LiquidFund101	January 2, 2004	Non Par	37.05	46.75	46.75	45.87	44.94	44.01	43.07	8.54%	8.57%	46.75
8	Secure Managed Fund	ULIF00902/01/04SecureMgtF101	January 2, 2004	Non Par	131.52	44.42	44.42	43.16	40.76	39.85	38.49	15.41%	10.17%	44.43
9	Defensive Managed Fund	ULIF01002/01/04DefensiveF101	January 2, 2004	Non Par	84.65	55.31	55.31	54.19	51.13	50.13	46.15	19.86%	12.19%	55.95
10	Balanced Managed Fund	ULIF01102/01/04BalancedMF101	January 2, 2004	Non Par	416.47	80.64	80.64	78.20	73.23	70.34	62.72	28.56%	15.05%	82.70
11	Equity Managed Fund	ULIF01316/01/06EquityMgFd101	January 17, 2006	Non Par	478.46	107.36	107.36	103.82	96.71	91.71	77.46	38.60%	18.72%	112.17
12	Growth Fund	ULIF01202/01/04GrowthFund101	January 2, 2004	Non Par	1,916.70	122.68	122.68	120.57	113.12	109.74	90.39	35.72%	18.70%	128.74
13	Liquid Fund	ULGF00111/08/03LiquidFund101	July 23, 2003	Non Par	23.11	47.15	47.15	46.25	45.31	44.36	43.42	8.60%	8.67%	47.15
14	Secure Managed Fund	ULGF00211/08/03SecureMgtF101	July 23, 2003	Non Par	51.75	45.49	45.49	44.10	41.59	40.67	39.23	15.98%	10.37%	45.49
15	Defensive Managed Fund	ULGF00311/08/03DefensiveF101	July 23, 2003	Non Par	167.78	68.39	68.39	66.97	63.20	61.95	57.03	19.92%	11.72%	69.14
16	Balanced Managed Fund	ULGF00411/08/03BalancedMF101	July 23, 2003	Non Par	196.72	105.05	105.05	101.87	95.37	91.49	81.77	28.47%	14.71%	107.60
17	Growth Fund	ULGF00511/08/03GrowthFund101	July 23, 2003	Non Par	0.01	307.76	307.76	298.56	282.08	264.58	224.52	37.08%	21.40%	319.11
18	Secure Managed Fund	ULGF00928/03/05SecureMgtF101	March 28, 2005	Non Par	20.04	91.47	91.47	89.15	84.73	82.85	79.96	14.39%	9.60%	91.47
19	Defensive Managed Fund	ULGF01028/03/05DefensiveF101	March 28, 2005	Non Par	48.43	55.60	55.60	54.38	51.52	50.44	46.45	19.72%	11.61%	56.24
20	Balanced Managed Fund	ULGF01128/03/05BalancedMF101	March 28, 2005	Non Par	33.67	74.85	74.85	72.56	67.61	65.04	58.06	28.92%	14.86%	76.68
21	Stable Managed Fund	ULIF00720/06/07StableMgFd101	June 20, 2007	Non Par	48.11	45.50	45.50	44.64	43.61	42.77	41.78	8.90%	8.49%	45.50
22	Stable Managed Fund	ULIF01420/06/07StableMgFd101	June 20, 2007	Non Par	27.33	45.50	45.50	44.64	43.61	42.81	41.81	8.83%	8.45%	45.50
23	Stable Managed Fund	ULGF00620/06/07StableMgFd101	June 20, 2007	Non Par	35.07	44.02	44.02	43.20	42.18	41.37	40.38	9.02%	8.35%	44.02
24	Sovereign Fund	ULGF01620/06/07SovereignF101	June 20, 2007	Non Par	2.10	38.91	38.91	37.80	35.02	34.13	32.62	19.29%	10.32%	38.95
25	Sovereign Fund	ULGF01520/06/07SovereignF101	June 20, 2007	Non Par	0.10	39.00	39.00	37.89	35.03	34.10	32.59	19.68%	10.76%	39.06
26	Liquid Fund II	ULIF01520/02/08LiquidFdlI101	February 20, 2008	Non Par	76.34	17.55	17.55	17.24	16.91	16.58	16.25	7.97%	8.03%	17.55
27	Secure Managed Fund II	ULIF01720/02/08SecureMFII101	February 20, 2008	Non Par	265.54	18.04	18.04	17.56	16.58	16.23	15.67	15.12%	9.90%	18.06
28	Defensive Managed Fund II	ULIF01820/02/08DefnsvFdlII101	February 20, 2008	Non Par	124.10	18.21	18.21	17.84	16.85	16.54	15.23	19.55%	11.76%	18.43
29	Balanced Managed Fund II	ULIF01920/02/08BalncdMFII101	February 20, 2008	Non Par	648.60	17.25	17.25	16.74	15.69	15.09	13.46	28.13%	14.65%	17.69
30	Equity Managed Fund II	ULIF02020/02/08EquityMFII101	February 20, 2008	Non Par	808.38	17.19	17.19	16.65	15.53	14.74	12.46	38.01%	17.79%	17.98
31	Growth Fund II	ULIF02120/02/08GnwthFndII101	February 20, 2008	Non Par	3,867.27	14.75	14.75	14.48	13.61	13.23	10.90	35.24%	18.09%	15.48
32	Stable Managed Fund II	ULIF02020/02/08StableMFII101	February 20, 2008	Non Par	88.32	17.07	17.07	16.75	16.37	16.06	15.71	8.65%	8.26%	17.07
33	Money Plus Fund	ULIF02304/08/08MoneyPlusF101	August 4, 2008	Non Par	24.42	15.05	15.05	14.84	14.52	14.32	14.05	7.08%	6.34%	15.05
34	Bond Opportunities Fund	ULIF03004/08/08BondOprrtF101	August 4, 2008	Non Par	47.12	16.14	16.14	15.81	15.06	14.79	14.33	12.59%	7.87%	16.17
35	Mid-cap Fund	ULIF03104/08/08Mid-capFnd101	August 4, 2008	Non Par	71.68	31.08	31.08	30.44	27.11	25.84	20.04	55.07%	19.11%	32.53
36	Large-cap Fund	ULIF03204/08/08Large-CapF101	August 4, 2008	Non Par	80.21	21.02	21.02	20.41	19.65	18.67	16.14	30.27%	16.94%	22.17
37	Manager's Fund	ULIF03304/08/08ManagerFnd101	August 4, 2008	Non Par	629.45	21.49	21.49	21.08	19.77	18.94	16.64	29.17%	13.22%	22.25
38	Balanced Managed Fund II	ULIF02608/10/08BalncdMFII101	October 8, 2008	Non Par	452.55	23.16	23.16	22.47	21.05	20.25	18.05	28.29%	14.61%	23.75
39	Defensive Managed Fund II	ULIF02508/10/08DefnsvFdlII101	October 8, 2008	Non Par	99.85	19.91	19.91	19.52	18.41	18.09	16.65	19.54%	11.83%	20.15
40	Equity Managed Fund II	ULIF02708/10/08EquityMFII101	October 8, 2008	Non Par	542.30	25.47	25.47	24.66	23.01	21.86	18.44	38.12%	17.68%	26.64
41	Growth Fund II	ULIF02808/10/08GnwthFndII101	October 8, 2008	Non Par	2,617.59	28.07	28.07	27.57	25.90	25.17	20.76	35.24%	18.02%	29.47
42	Liquid Fund II	ULIF02208/10/08LiquidFdlII101	October 8, 2008	Non Par	83.10	16.61	16.61	16.31	16.00	15.69	15.38	7.98%	8.01%	16.61
43	Secure Managed Fund II	ULIF02408/10/08SecureMFII101	October 8, 2008	Non Par	226.28	17.83	17.83	17.35	16.38	16.04	15.49	15.12%	9.90%	17.84
44	Stable Managed Fund II	ULIF02308/10/08StableMFII101	October 8, 2008	Non Par	59.37	16.33	16.33	16.04	15.67	15.37	15.03	8.64%	8.30%	16.33
45	Income Fund	ULIF02040/01/10IncomeFund101	January 5, 2010	Non Par	978.21	15.59	15.59	15.17	14.33	14.05	13.58	14.81%	9.79%	15.60
46	Blue Chip Fund	ULIF03501/01/10BlueChipF101	January 5, 2010	Non Par	2,165.30	16.10	16.10	15.57	14.76	14.02	11.80	36.43%	17.66%	16.86
47	Opportunities Fund	ULIF03601/01/10OprrtntyF101	January 5, 2010	Non Par	3,697.47	19.18	19.18	18.52	16.92	16.15	12.33	55.55%	18.61%	19.69
48	Vantage Fund	ULIF03701/01/10VantageFnd101	January 5, 2010	Non Par	394.87	17.23	17.23	16.88	15.77	15.38	12.95	33.09%	15.08%	17.71
49	Highest NAV Guarantee Fund	ULIF04001/09/10HighestNAV101	September 8, 2010	Non Par	8,308.19	13.08	13.08	12.84	12.30	12.01	11.10	17.88%	10.70%	13.45
50	Short Term Fund	ULIF03801/09/10ShortTrmF101	September 14, 2010	Non Par	138.25	14.28	14.28	14.01	13.64	13.37	13.07	9.27%	8.36%	14.28
51	Balanced Fund	ULIF03901/09/10BalancedF101	September 8, 2010	Non Par	2,202.95	15.63	15.63	15.18	14.16	13.57	11.86	31.82%	15.74%	16.16
52	Capital Guarantee Fund	ULIF04126/10/10CapitGuaF101	November 2, 2010	Non Par	18.89	15.32	15.32	15.16	14.53	14.10	12.19	25.69%	16.26%	16.25
53	Pension Guarantee Fund 1	ULIF04224/01/11PenGuaFnd101	February 1, 2011	Non Par	141.61	13.90	13.90	13.56	12.98	12.75	12.18	14.17%	9.43%	13.97
54	Capital Guarantee Fund 5A	ULGF02105/04/11CapGuaF5A101	April 6, 2011	Non Par	15.08	13.68	13.68	13.47	13.04	12.77	12.10	13.00%	9.97%	13.93
55	Liquid Fund II	ULGF04311/02/12LiquidFdlII101	February 11, 2012	Non Par	5.44	16.59	16.59	16.30	16.00	15.69	15.38	7.83%	7.97%	16.59
56	Stable Managed Fund II	ULGF04411/02/12StableMFII101	February 11, 2012	Non Par	20.92	16.31	16.31	16.02	15.67	15.36	15.03	8.53%	8.27%	16.31
57	Secure Managed Fund II	ULGF04511/02/12SecureMFII101	February 11, 2012	Non Par	107.14	17.98	17.98	17.46	16.50	16.16	15.60	15.27%	10.29%	17.98
58	Defensive Managed Fund II	ULGF04611/02/12DefnsvFdlII101	February 11, 2012	Non Par	95.42	19.76	19.76	19.32	18.23	17.86	16.49	19.82%	11.74%	19.97
59	Balanced Managed Fund II	ULGF04811/02/12BalncdMFII101	February 11, 2012	Non Par	14.19	22.92	22.92	22.15	20.75	19.98	17.97	27.53%	14.29%	23.36
60	Balanced Managed Fund	ULGF03218/02/12BalancedMF101	February 18, 2012	Non Par	149.70	79.87	79.87	77.24	72.39	69.71	62.78	27.22%	14.69%	81.44
61	Defensive Managed Fund	ULGF03118/02/12DefensiveF101	February 18, 2012	Non Par	138.99	55.20	55.20	53.86	50.81	49.70	45.83	20.46%	12.28%	55.79
62	Growth Fund	ULGF03318/02/12GrowthFund101	February 18, 2012	Non Par	1.50	115.25	115.25	117.58	109.34	108.57	88.75	29.86%	16.39%	122.50
63	Liquid Fund	ULGF02918/02/12LiquidFund101	February 18, 2012	Non Par	38.72	46.89	46.89	46.00	45.07	44.14	43.20	8.54%	8.74%	46.89
64	Secure Managed Fund	ULGF03018/02/12SecureMgtF101	February 18, 2012	Non Par	62.63	44.98	44.98	43.67	41.18	40.28	38.89	15.65%	10.66%	44.98
65	Stable managed Fund	ULGF03518/02/12StableMgFd101	February 18, 2012	Non Par	54.52	45.58	45.58	44.71	43.67	42.82	41.83	8.96%	8.51%	45.58
66	Balanced Managed Fund II	ULGF04020/02/12BalncdMFII101	February 20, 2012	Non Par	27.69	17.13	17.13	16.50	15.48	14.92	13.35	28.25%	14.48%	17.48
67	Defensive Managed Fund II	ULGF03920/02/12DefnsvFdlII101	February 20, 2012	Non Par	283.32	18.21	18.21	17.80	16.81	16.44	15.18	20.03%	11.91%	18.42
68	Liquid Fund II	ULGF03620/02/12LiquidFdlII101	February 20, 2012	Non Par	73.44	17.53	17.53	17.22	16.90	16.57	16.24	7.98%	7.99%	17.53
69	Secure Managed Fund II	ULGF03820/02/12SecureMFII101	February 20, 2012	Non Par	214.88	18.22	18.22	17.69	16.73	16.38	15.81	15.23%	10.33%	18.22
70	Stable Managed Fund II	ULGF03720/02/12StableMFII101	February 20, 2012	Non Par	52.23	17.06	17.06	16.75	16.38	16.07	15.71	8.55%	8.25%	17.06
71	Balanced Managed Fund	ULGF02525/02/12BalancedMF101	February											

FORM L-29-Details regarding debt securities

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date : March 31, 2015

(₹ Lakhs)

Details regarding debt securities- Non-ULIP

	MARKET VALUE				BOOK VALUE			
	As at March 31, 2015	As % of total for this class	As at March 31, 2014	As % of total for this class	As at March 31, 2015	As % of total for this class	As at March 31, 2014	As % of total for this class
<b>Break down by credit rating</b>								
AAA rated *	1,727,202.79	91.89%	1,330,314.34	90.33%	1,727,348.95	91.90%	1,325,953.15	90.34%
AA or better	113,383.39	6.03%	84,756.34	5.76%	113,205.45	6.02%	84,132.29	5.73%
Rated below AA but above A (A or better)	11,207.79	0.60%	12,720.46	0.86%	11,231.09	0.60%	12,731.09	0.87%
Rated below A but above B	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Any other \$	27,839.03	1.48%	44,943.24	3.05%	27,839.03	1.48%	44,943.24	3.06%
<b>Total</b>	<b>1,879,632.99</b>	<b>100%</b>	<b>1,472,734.39</b>	<b>100%</b>	<b>1,879,624.52</b>	<b>100%</b>	<b>1,467,759.78</b>	<b>100%</b>
<b>BREAKDOWN BY RESIDUAL MATURITY</b>								
Up to 1 year	166,649.10	8.87%	255,595.05	17.36%	166,012.80	8.83%	254,501.25	17.34%
More than 1 year and upto 3 years	140,724.86	7.49%	92,450.17	6.28%	141,280.51	7.52%	92,197.84	6.28%
More than 3 years and up to 7 years	509,317.58	27.10%	269,031.38	18.27%	509,917.22	27.13%	265,451.11	18.09%
More than 7 years and up to 10 years	679,103.45	36.13%	308,577.57	20.95%	678,979.51	36.12%	309,477.42	21.09%
More than 10 years and up to 15 years	152,110.37	8.09%	205,058.71	13.92%	151,829.62	8.08%	203,775.34	13.88%
More than 15 years and up to 20 years	66,954.60	3.56%	136,677.91	9.28%	66,846.08	3.56%	136,977.13	9.33%
Above 20 years	164,773.03	8.77%	205,343.61	13.94%	164,758.78	8.77%	205,379.69	13.99%
<b>Total</b>	<b>1,879,632.99</b>	<b>100%</b>	<b>1,472,734.39</b>	<b>100%</b>	<b>1,879,624.52</b>	<b>100%</b>	<b>1,467,759.78</b>	<b>100%</b>
<b>Breakdown by type of the issuer</b>								
a. Central Government @	1,081,042.98	57.51%	815,690.50	55.39%	1,081,321.79	57.53%	811,963.94	55.32%
b. State Government	58,711.46	3.12%	58,464.38	3.97%	58,826.32	3.13%	58,523.72	3.99%
c. Corporate Securities	739,878.56	39.36%	598,579.50	40.64%	739,476.40	39.34%	597,272.12	40.69%
<b>Total</b>	<b>1,879,632.99</b>	<b>100%</b>	<b>1,472,734.39</b>	<b>100%</b>	<b>1,879,624.52</b>	<b>100%</b>	<b>1,467,759.78</b>	<b>100%</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 : March 31, 2015

(₹ Lakhs)

Details regarding debt securities- ULIP

	MARKET VALUE				BOOK VALUE			
	As at March 31, 2015	As % of total for this class	As at March 31, 2014	As % of total for this class	As at March 31, 2015	As % of total for this class	As at March 31, 2014	As % of total for this class
<b>Break down by credit rating</b>								
AAA rated *	1,479,381.49	96.40%	1,130,815.35	93.90%	1,441,268.33	96.39%	1,143,549.00	93.97%
AA or better	51,895.00	3.38%	55,054.74	4.57%	50,586.90	3.38%	54,974.58	4.52%
Rated below AA but above A	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Rated below A but above B	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Any other \$	3,400.00	0.22%	18,400.00	1.53%	3,400.00	0.23%	18,400.00	1.51%
<b>Total</b>	<b>1,534,676.49</b>	<b>100%</b>	<b>1,204,270.09</b>	<b>100%</b>	<b>1,495,255.23</b>	<b>100%</b>	<b>1,216,923.58</b>	<b>100%</b>
<b>BREAKDOWN BY RESIDUAL MATURITY</b>								
Up to 1 year	347,334.36	22.63%	305,872.02	25.40%	343,922.69	23.00%	302,539.39	24.86%
More than 1 year and upto 3 years	248,940.53	16.22%	185,963.41	15.44%	243,881.82	16.31%	182,311.49	14.98%
More than 3 years and up to 7 years	491,539.48	32.03%	353,841.47	29.38%	477,947.34	31.96%	362,990.09	29.83%
More than 7 years and up to 10 years	126,552.27	8.25%	210,473.10	17.48%	123,348.37	8.25%	216,028.41	17.75%
More than 10 years and up to 15 years	54,728.06	3.57%	74,212.70	6.16%	52,343.41	3.50%	77,692.66	6.38%
More than 15 years and up to 20 years	84,635.02	5.51%	49,572.82	4.12%	77,966.05	5.21%	49,681.43	4.08%
Above 20 years	180,946.77	11.79%	24,334.57	2.02%	175,845.55	11.76%	25,680.11	2.11%
<b>Total</b>	<b>1,534,676.49</b>	<b>100%</b>	<b>1,204,270.09</b>	<b>100%</b>	<b>1,495,255.23</b>	<b>100%</b>	<b>1,216,923.58</b>	<b>100%</b>
<b>Breakdown by type of the issuer</b>								
a. Central Government @	941,050.06	61.32%	571,235.34	47.43%	919,031.91	61.46%	583,445.05	47.94%
b. State Government	-	0.00%	-	0.00%	-	0.00%	-	0.00%
c. Corporate Securities	593,626.43	38.68%	633,034.75	52.57%	576,223.32	38.54%	633,478.54	52.06%
<b>Total</b>	<b>1,534,676.49</b>	<b>100%</b>	<b>1,204,270.09</b>	<b>100%</b>	<b>1,495,255.23</b>	<b>100%</b>	<b>1,216,923.58</b>	<b>100%</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-30- RELATED PARTY TRANSACTIONS

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date : March 31, 2015

(₹ '000)

Sr.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / (received)*			
				For the quarter ended March 31, 2015	For the year ended March 31, 2015	For the quarter ended March 31, 2014	For the year ended March 31, 2014
1	HDFC Limited	Holding Company	Investment income Commission expense Purchase of investments Sale of investments Dividend paid Brokerage fees	(140,099) 225 - - - -	(559,849) 777 - (250,000) 1,010,614 -	(114,617) 202 250,000 (350,000) - -	(454,579) 769 250,000 (410,665) 721,867 19,953
2	Standard Life (Mauritius Holdings) 2006 Limited	Investing Party	Dividend paid	-	363,068	-	259,334
3	HDFC Pension Management Company Limited	Wholly Owned Subsidiary	Sale of fixed assets Income from sharing of resources Investment made	- (1,446) -	(48) (4,998) -	- (804) -	- (3,795) 274,200
4	HDFC Asset Management Company Limited	Fellow Subsidiary	Premium income	9	(1,633)	-	(705)
5	HDFC Realty	Fellow Subsidiary	Brokerage fees	-	-	1,000	1,000
6	HDFC Ergo General Insurance Company Limited	Fellow Subsidiary	Premium income Insurance claim received Insurance premium expense Purchase of investments	(7,065) (1,943) 1,571 -	(7,471) (4,162) 2,364 -	(7,988) (258) 23,622 -	(8,700) (391) 89,618 109,882
7	HDFC Sales Private Limited	Fellow Subsidiary	Commission expense Web branding expense	30,754 -	81,374 -	27,228 -	69,534 96,000
8	HDFC Bank Limited	Associate of holding Company	Premium income Investment income Commission expense Custodian fees paid Bank charges paid Insurance claim paid Purchase of investments Sale of investments Recovery of licensing fees	(60,621) (38,172) 1,653,429 7,670 23,161 262 940,453 (299,520) (4,306)	(68,679) (239,140) 4,540,255 38,482 82,690 4,409 5,087,192 (2,210,520) (6,582)	(64,094) (41,057) 1,333,308 2,960 27,323 - 7,458,784 (5,518,537) (4,831)	(70,258) (158,946) 3,368,236 30,130 74,837 28 11,398,452 (7,818,386) (4,831)
9	Key Management Personnel		Premium income Managerial remuneration	(5) 59,707	(272) 116,693	(82) 14,712	(278) 74,197
10	Relative of Key Management Personnel		Premium income	(59)	(59)	(59)	(59)

\* Transaction amounts are on accrual basis.

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

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date : March 31, 2015

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



FORM L-33- NPAs

FORM 7

(Read with Regulation 10)

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Registration Number: 101

Statement as on: March 31, 2015

Name of Fund Life Fund

DETAILS OF NON-PERFORMING ASSETS - QUARTERLY

₹ Crores

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		TOTAL	
		YTD ( As on 31 Mar 2015)	Prev. FY ( As on 31 Mar 2014)	YTD ( As on 31 Mar 2015)	Prev. FY ( As on 31 Mar 2014)	YTD ( As on 31 Mar 2015)	Prev. FY ( As on 31 Mar 2014)	YTD ( As on 31 Mar 2015)	Prev. FY ( As on 31 Mar 2014)
1	Investments Assets (As per Form 3A / 3B - Total Fund)	4,564.40	3,719.34	21.67	22.74	539.15	794.95	16,358.41	12,340.85
2	Gross NPA	10.00	10.00	-	-	-	-	10.00	10.00
3	% of Gross NPA on Investment Assets (2/1)	0.22%	0.27%	0.00%	0.00%	0.00%	0.00%	0.06%	0.08%
4	Provision made on NPA	3.14	1.00	-	-	-	-	3.14	1.00
5	Provision as a % of NPA (4/2)	31.40%	10.00%	0.00%	0.00%	0.00%	0.00%	31.40%	10.00%
6	Provision on Standard Assets	-	-	0.09	0.09	-	-	0.09	0.09
7	Net Investment Assets (1-4)	4,561.26	3,718.34	21.67	22.74	539.15	794.95	16,355.27	12,339.85
8	Net NPA (2-4)	6.86	9.00	-	-	-	-	6.86	9.00
9	% of Net NPA to Net Investment Assets (8/7)	0.15%	0.24%	0.00%	0.00%	0.00%	0.00%	0.04%	0.07%
10	Write off made during the period	-	-	-	-	-	-	-	-

Certification

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

Date: May 05, 2015

Prasun Gajri  
Chief Investment Officer

FORM L-33- NPAs

FORM 7

(Read with Regulation 10)

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Registration Number: 101

Statement as on: March 31, 2015

Name of Fund: Pension & General Annuity and Group Business

DETAILS OF NON-PERFORMING ASSETS - QUARTERLY

₹ Crores

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		TOTAL	
		YTD ( As on 31 Mar 2015)	Prev. FY ( As on 31 Mar 2014)	YTD ( As on 31 Mar 2015)	Prev. FY ( As on 31 Mar 2014)	YTD ( As on 31 Mar 2015)	Prev. FY ( As on 31 Mar 2014)	YTD ( As on 31 Mar 2015)	Prev. FY ( As on 31 Mar 2014)
1	Investments Assets (As per Form 3A / 3B - Total Fund)	2,476.98	1,640.45	-	-	440.08	522.69	5,767.94	4,003.75
2	Gross NPA	10.00	10.00	-	-	-	-	10.00	10
3	% of Gross NPA on Investment Assets (2/1)	0.40%	0.61%	0.00%	0.00%	0.00%	0.00%	0.17%	0.25%
4	Provision made on NPA	3.14	1.00	-	-	-	-	3.14	1
5	Provision as a % of NPA (4/2)	31.40%	10.00%	0.00%	0.00%	0.00%	0.00%	31.40%	10.00%
6	Provision on Standard Assets	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	2,473.84	1,639.45	-	-	440.08	522.69	5,764.80	4,002.75
8	Net NPA (2-4)	6.86	9.00	-	-	-	-	6.86	9
9	% of Net NPA to Net Investment Assets (8/7)	0.28%	0.55%	0.00%	0.00%	0.00%	0.00%	0.12%	0.22%
10	Write off made during the period	-	-	-	-	-	-	-	-

Certification

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

Date: May 05, 2015

Prasun Gajri  
Chief Investment Officer

FORM L-33- NPAs

FORM 7

(Read with Regulation 10)

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Registration Number: 101

Statement as on: March 31, 2015

Name of Fund: Unit Linked Funds

DETAILS OF NON-PERFORMING ASSETS - QUARTERLY

₹ Crores

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		TOTAL	
		YTD ( As on 31 Mar 2015)	Prev. FY ( As on 31 Mar 2014)	YTD ( As on 31 Mar 2015)	Prev. FY ( As on 31 Mar 2014)	YTD ( As on 31 Mar 2015)	Prev. FY ( As on 31 Mar 2014)	YTD ( As on 31 Mar 2015)	Prev. FY ( As on 31 Mar 2014)
1	Investments Assets (As per Form 3A / 3B - Total Fund)	5,083.25	5,239.19	-	-	1,986.88	1,504.81	44,920.34	33,913.51
2	Gross NPA	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets (2/1)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
4	Provision made on NPA	-	-	-	-	-	-	-	-
5	Provision as a % of NPA (4/2)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
6	Provision on Standard Assets	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	5,083.25	5,239.19	-	-	1,986.88	1,504.81	44,920.34	33,913.51
8	Net NPA (2-4)	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
10	Write off made during the period	-	-	-	-	-	-	-	-

Certification

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

Date: May 05, 2015

Prasun Gajri  
Chief Investment Officer

## FORM L-34- YIELD ON INVESTMENT

## FORM - 1

(Read with Regulation 10)

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Registration Number: 101

Statement as on: March 31, 2015

Name of the Fund Life Fund

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

₹ Crores

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year)			
			Investment	Income on Investment	Gross Yield (%)	Net Yield (%)	Investment	Income on Investment	Gross Yield (%)	Net Yield (%)	Investment	Income on Investment	Gross Yield (%)	Net Yield (%)
A01	Central Government Bonds	CGSB	6,941.09	295.00	4.25%	4.25%	6,165.35	671.26	10.89%	10.89%	4,106.67	339.25	8.26%	8.26%
A03	Deposit under Section 7 of Insurance Act, 1938	CDSS	11.90	0.24	2.00%	2.00%	11.99	0.95	7.91%	7.91%	12.23	0.95	7.75%	7.75%
A04	Treasury Bills	CTRB	710.20	9.83	1.38%	1.38%	650.43	54.33	8.35%	8.35%	773.70	58.54	7.57%	7.57%
B02	State Government Bonds	SGGB	62.69	1.36	2.17%	2.17%	62.70	5.44	8.68%	8.68%	69.16	6.07	8.78%	8.78%
B04	Other Approved Securities (excluding Infrastructure Investments)	SGOA	457.92	12.25	2.68%	2.68%	492.82	43.87	8.90%	8.90%	501.43	42.14	8.40%	8.40%
C06	Debentures / Bonds / CPs / Loans - (Promoter Group)	HDPG	204.32	4.76	2.33%	2.33%	135.20	12.78	9.46%	9.46%	111.70	10.73	9.61%	9.61%
C08	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	115.37	2.65	2.30%	2.30%	69.83	6.51	9.33%	9.33%	29.58	3.20	10.81%	10.81%
C11	Bonds / Debentures issued by NHB / Institutions accredited by NHB - (TAX FREE BONDS)	HFDN	54.78	1.18	2.16%	2.16%	54.78	4.80	8.76%	8.76%	54.78	1.03	1.87%	1.87%
C13	Debentures / Bonds / CPs / Loans	HODS	-	-	0.00%	0.00%	15.00	0.84	5.62%	5.62%	15.00	0.45	3.00%	3.00%
D02	Infrastructure - PSU - Equity shares - Quoted	ITPE	97.41	5.09	5.22%	5.22%	86.19	27.86	32.33%	32.33%	76.34	5.26	6.89%	6.89%
D03	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	41.74	3.93	9.42%	9.42%	25.96	4.45	17.13%	17.13%	4.66	0.50	10.72%	10.72%
D06	Infrastructure - Debentures / Bonds / CPs / loans - (Promoter Group)	IDPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
D08	Infrastructure - PSU - Debentures / Bonds	IPTD	2,750.51	91.28	3.32%	3.32%	2,358.21	242.93	10.30%	10.30%	1,914.76	172.87	9.03%	9.03%
D09	Infrastructure - PSU - CPs	IPCP	-	-0.00	0.00%	0.00%	17.50	0.01	0.08%	0.08%	-	-	0.00%	0.00%
D10	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	91.64	1.97	2.15%	2.15%	73.59	6.38	8.67%	8.67%	75.60	6.79	8.98%	8.98%
D13	Infrastructure - PSU - Debentures / Bonds	IPFD	100.00	2.07	2.07%	2.07%	100.00	8.40	8.40%	8.40%	100.00	0.97	0.97%	0.97%
D15	Infrastructure - Equity and Equity related instruments (including unlisted)	IOEQ	46.11	1.00	2.18%	2.18%	40.75	11.07	27.17%	27.17%	35.19	0.78	2.21%	2.21%
D16	Infrastructure - Debentures / Bonds / CPs / loans	IODS	17.96	0.41	2.27%	2.27%	17.96	1.65	9.21%	9.21%	25.03	1.57	6.25%	6.25%
	Onshore Rupee Bonds issued by ADB and IFC (Infrastructure-approved)	IORB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
E01	PSU - Equity shares - Quoted	EAEQ	201.13	6.07	3.02%	3.02%	208.78	63.50	30.41%	30.41%	155.64	8.53	5.48%	5.48%
E02	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	1,551.19	107.54	6.93%	6.93%	1,167.34	290.59	24.89%	24.89%	526.67	50.55	9.60%	9.60%
E04	Equity Shares (incl. Equity related Instruments) - Promoter Group	EEPG	120.11	7.74	6.44%	6.44%	77.58	20.71	26.69%	26.69%	54.84	3.55	6.48%	6.48%
E09	Corporate Securities - Debentures	ECOS	1,210.52	37.09	3.06%	3.06%	1,246.37	127.39	10.22%	10.22%	931.09	86.28	9.27%	9.27%
E08	Corporate Securities - Investment in Subsidiaries	ECIS	28.00	-	0.00%	0.00%	28.00	-	0.00%	0.00%	26.29	-	0.00%	0.00%
E13	Investment properties - Immovable	EINP	-	-	0.00%	0.00%	-	-	0.00%	0.00%	41.37	-	0.00%	0.00%
E15	Loans - Secured Loans - Mortgage of Property in India (Term Loan)	ELMI	21.82	0.65	2.99%	2.99%	22.22	2.67	12.02%	12.02%	49.93	6.05	12.11%	12.11%
E17	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	163.00	4.08	2.50%	2.50%	183.78	16.84	9.16%	9.16%	296.45	25.28	8.53%	8.53%
E18	Deposits - CDs with Scheduled Banks	EDCD	122.82	2.27	1.84%	1.84%	126.36	10.54	8.34%	8.34%	185.23	17.92	9.68%	9.68%
E19	Deposits - Repo / Reverse Repo	ECMR	151.89	2.03	1.34%	1.34%	248.95	19.88	7.98%	7.98%	230.83	18.85	8.17%	8.17%
E22	CCIL - CBLO	ECBO	374.19	5.59	1.49%	1.49%	362.80	25.48	7.02%	7.02%	257.48	16.15	6.27%	6.27%
E23	Commercial Papers	ECCP	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
E25	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	77.47	1.76	2.27%	2.27%	77.53	7.14	9.21%	9.21%	77.67	7.14	9.19%	9.19%
E26	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EPPD	4.71	0.12	2.46%	2.46%	4.71	0.47	9.96%	9.96%	4.71	0.47	9.96%	9.96%
E30	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	200.26	0.15	0.07%	0.07%	217.42	5.15	2.37%	2.37%	117.87	8.65	7.34%	7.34%
E31	Mutual Funds - (under Insurer's Promoter Group)	EMPG	61.96	0.10	0.16%	0.16%	84.97	1.50	1.77%	1.77%	35.15	2.64	7.52%	7.52%
F03	Equity Shares (incl Co-op Societies)	OESH	167.90	11.60	6.91%	6.91%	138.45	13.40	9.68%	9.68%	87.69	-1.39	-1.58%	-1.58%
F04	Equity Shares (PSUs & Unlisted)	OEPD	3.78	-0.54	-14.38%	-14.38%	3.73	-0.50	-13.54%	-13.54%	2.47	0.22	9.00%	9.00%
F06	Debentures	OLDB	102.13	1.64	1.61%	1.61%	102.68	9.07	8.83%	8.83%	94.11	9.07	9.64%	9.64%
F11	Venture Fund / SEBI approved Alternate Investment Fund (Category I)	OAFD	11.57	-	0.00%	0.00%	12.12	0.34	2.81%	2.81%	14.31	-1.23	-8.57%	-8.57%
F17	Securitized Assets	OPSA	7.02	-0.97	-13.85%	-13.85%	9.03	-0.41	-4.59%	-4.59%	40.32	1.83	4.54%	4.54%
<b>TOTAL</b>			<b>16,285.12</b>	<b>619.93</b>			<b>14,701.08</b>	<b>1,717.28</b>			<b>11,135.97</b>	<b>911.67</b>		

**CERTIFICATION**

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

Date: May 05, 2015



FORM L-34- YIELD ON INVESTMENT

FORM - 1

(Read with Regulation 10)

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Registration Number: 101

Statement as on: March 31, 2015

Name of the Fund Pension & General Annuity and Group Business

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

₹ Crores

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year)			
			Investment	Income on Investment	Gross Yield (%)	Net Yield (%)	Investment	Income on Investment	Gross Yield (%)	Net Yield (%)	Investment	Income on Investment	Gross Yield (%)	Net Yield (%)
A01	Central Government Bonds	CGSB	1,532.63	55.09	3.59%	3.59%	1,256.76	131.29	10.45%	10.45%	675.79	56.79	8.40%	8.40%
A04	Treasury Bills	CTRB	148.76	6.99	4.70%	4.70%	207.77	17.41	8.38%	8.38%	113.17	7.53	6.65%	6.65%
B02	State Government Bonds	SGBB	549.71	12.69	2.31%	2.31%	551.77	49.26	8.93%	8.93%	474.04	41.44	8.74%	8.74%
B04	Other Approved Securities (excluding Infrastructure Investments)	SGOA	82.09	2.44	2.98%	2.98%	92.00	8.54	9.28%	9.28%	94.68	8.12	8.58%	8.58%
C06	Bonds/Debentures/CPs/Loans - Promoter Group	HDPG	138.09	3.04	2.20%	2.20%	127.82	12.37	9.68%	9.68%	88.73	8.88	10.01%	10.01%
C08	Bonds / Debentures issued by NHB / Institution accredited by NHB	HTDN	301.21	7.24	2.40%	2.40%	241.26	24.06	9.97%	9.97%	75.98	7.54	9.92%	9.92%
D02	Infrastructure - PSU - Equity shares - Quoted	ITPE	15.42	0.80	5.18%	5.18%	12.18	4.11	33.75%	33.75%	14.28	0.80	5.60%	5.60%
D03	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	6.34	0.52	8.20%	8.20%	3.48	0.58	16.77%	16.77%	0.73	0.07	9.60%	9.60%
D06	Infrastructure - Debentures / Bonds / CPs / loans - (Promoter Group)	IDPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
D08	Infrastructure - PSU - Debentures / Bonds	IPTD	655.99	24.34	3.71%	3.71%	544.90	60.41	11.09%	11.09%	420.88	39.19	9.31%	9.31%
D09	Infrastructure - PSU - CPs	IPCP	-	0.00	0.00%	0.00%	82.47	0.06	0.08%	0.08%	-	-	0.00%	0.00%
D10	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	142.25	5.65	3.97%	3.97%	92.88	11.27	12.13%	12.13%	26.04	2.72	10.44%	10.44%
D13	Infrastructure - PSU - Debentures / Bonds	IPFD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
	Onshore Rupee Bonds issued by ADB and IFC (Infrastructure-approved)	IORB	6.30	0.14	2.19%	2.19%	6.30	0.29	4.60%	4.60%	-	-	0.00%	0.00%
E01	PSU - Equity shares - Quoted	EAEQ	31.96	0.82	2.56%	2.56%	29.39	8.81	29.98%	29.98%	27.51	1.86	6.77%	6.77%
E02	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	235.70	14.30	6.07%	6.07%	154.08	36.65	23.78%	23.78%	78.28	4.93	6.30%	6.30%
E04	Equity Shares (incl. Equity related Instruments) - Promoter Group	EEPG	18.68	0.83	4.43%	4.43%	10.36	2.44	23.52%	23.52%	7.97	0.67	8.45%	8.45%
E09	Corporate Securities - Debentures	ECOS	1,164.67	28.98	2.49%	2.49%	1,084.59	108.66	10.02%	10.02%	602.53	60.17	9.99%	9.99%
E10	Corporate Securities - Debentures / Bonds/ CPs /Loan - (Promoter Group)	EDPG	50.00	1.26	2.53%	2.53%	50.00	5.13	10.26%	10.26%	39.11	1.94	4.97%	4.97%
E17	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	161.75	4.64	2.87%	2.87%	210.88	23.60	11.19%	11.19%	276.25	29.31	10.61%	10.61%
E18	Deposits - CDs with Scheduled Banks	EDCD	32.26	0.81	2.50%	2.50%	33.30	1.95	5.86%	5.86%	50.47	3.94	7.80%	7.80%
E19	Deposits - Repo / Reverse Repo	ECMR	135.42	3.39	2.50%	2.50%	152.47	12.15	7.97%	7.97%	60.23	5.00	8.31%	8.31%
E22	CCIL - CBLO	ECBO	39.13	1.06	2.72%	2.72%	61.02	1.92	3.15%	3.15%	42.01	1.28	3.05%	3.05%
E23	Commercial Papers	ECCP	8.85	0.20	2.31%	2.31%	31.31	2.96	9.45%	9.45%	23.25	1.17	5.02%	5.02%
E25	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	22.90	0.53	2.30%	2.30%	22.90	2.14	9.34%	9.34%	22.90	2.14	9.34%	9.34%
E26	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EPPD	15.33	0.38	2.45%	2.45%	15.33	1.52	9.94%	9.94%	15.33	1.52	9.94%	9.94%
E30	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	66.97	0.91	1.36%	1.36%	61.12	2.01	3.28%	3.28%	-	-	0.00%	0.00%
E31	Mutual Funds - (under Insurer's Promoter Group)	EMPG	60.00	0.25	0.42%	0.42%	69.84	0.51	0.74%	0.74%	-	-	0.00%	0.00%
F03	Equity Shares (incl Co-op Societies)	OESH	-	-	0.00%	0.00%	-	-	0.00%	0.00%	9.12	0.15	1.69%	1.69%
F06	Debentures	OLDB	8.00	-1.14	-14.25%	-14.25%	8.50	-2.14	-25.18%	-25.18%	13.12	-0.52	-4.00%	-4.00%
F17	Securitised Assets	OPSA	-	-	0.00%	0.00%	39.02	0.53	1.36%	1.36%	45.65	3.72	8.15%	8.15%
<b>TOTAL</b>			<b>5,630.43</b>	<b>176.14</b>			<b>5,253.70</b>	<b>528.50</b>			<b>3,298.04</b>	<b>290.37</b>		

**CERTIFICATION**

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

Date: May 05, 2015

Prasun Gajri  
Chief Investment Officer

## FORM L-34- YIELD ON INVESTMENT

## FORM - 1

(Read with Regulation 10)

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Registration Number: 101

Statement as on: March 31, 2015

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Name of the Fund Unit Linked Fund

₹ Crores

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year)			
			Investment	Income on Investment	Gross Yield (%)	Net Yield (%)	Investment	Income on Investment	Gross Yield (%)	Net Yield (%)	Investment	Income on Investment	Gross Yield (%)	Net Yield (%)
A01	Central Government Bonds	CGSB	7,516.44	203.87	2.71%	2.71%	6,168.02	906.32	14.69%	14.69%	3,955.30	65.11	1.65%	1.65%
A04	Treasury Bills	CTRB	137.50	2.73	1.99%	1.99%	218.17	19.03	8.72%	8.72%	583.13	48.72	8.36%	8.36%
B04	Other Approved Securities (excluding Infrastructure Investments)	SGOA	52.17	1.15	2.21%	2.21%	65.53	6.33	9.65%	9.65%	80.24	4.05	5.04%	5.04%
C06	Debentures / Bonds / CPs / Loans - (Promoter Group)	HDPG	508.13	14.77	2.91%	2.91%	510.71	66.13	12.95%	12.95%	487.38	32.64	6.70%	6.70%
C08	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	546.06	17.67	3.24%	3.24%	538.92	72.60	13.47%	13.47%	603.99	41.84	6.93%	6.93%
D02	Infrastructure - PSU - Equity shares - Quoted	ITPE	1,364.56	-25.43	-1.86%	-1.86%	1,359.63	462.08	33.99%	33.99%	1,040.80	121.99	11.72%	11.72%
D03	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	484.43	2.69	0.56%	0.56%	546.33	262.35	48.02%	48.02%	440.88	72.41	16.42%	16.42%
D08	Infrastructure - PSU - Debentures / Bonds	IPTD	1,767.72	58.14	3.29%	3.29%	1,822.35	257.62	14.14%	14.14%	1,929.83	128.30	6.65%	6.65%
D10	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	500.33	18.08	3.61%	3.61%	467.41	76.28	16.32%	16.32%	488.37	33.44	6.85%	6.85%
D15	Infrastructure - Equity and Equity related instruments (including unlisted)	IOEQ	666.77	69.22	10.38%	10.38%	770.71	239.30	31.05%	31.05%	572.37	44.54	7.78%	7.78%
	Onshore Rupee Bonds issued by ADB and IFC (Infrastructure-approved)	IORB	9.58	0.45	4.73%	4.73%	9.39	1.06	11.24%	11.24%	-	-	0.00%	0.00%
E01	PSU - Equity shares - Quoted	EAEQ	3,516.83	-285.17	-8.11%	-8.11%	3,735.45	1,012.65	27.11%	27.11%	2,559.94	12.10	0.47%	0.47%
E02	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	20,225.04	904.51	4.47%	4.47%	18,053.64	5,465.31	30.27%	30.27%	12,187.07	2,941.92	24.14%	24.14%
E04	Equity Shares (incl. Equity related Instruments) - Promoter Group	EEPG	1,423.77	76.95	5.40%	5.40%	1,137.46	335.83	29.52%	29.52%	808.48	160.24	19.82%	19.82%
E07	Corporate Securities - Preference Shares	EPNQ	2.92	0.03	1.17%	1.17%	2.76	0.55	19.83%	19.83%	3.10	6.46	208.54%	208.54%
E09	Corporate Securities - Debentures	ECOS	1,626.56	50.86	3.13%	3.13%	1,532.62	205.78	13.43%	13.43%	1,257.36	95.05	7.56%	7.56%
E10	Corporate Securities - Debentures / Bonds/ CPs /Loan - (Promoter Group)	EDPG	127.51	3.54	2.78%	2.78%	125.90	16.27	12.92%	12.92%	89.72	6.96	7.75%	7.75%
E17	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	122.08	3.37	2.76%	2.76%	155.98	16.46	10.55%	10.55%	212.45	21.50	10.12%	10.12%
E18	Deposits - CDs with Scheduled Banks	EDCD	733.17	15.21	2.07%	2.07%	736.13	66.06	8.97%	8.97%	871.14	74.03	8.50%	8.50%
E19	Deposits - Repo / Reverse Repo	ECMR	692.73	13.34	1.93%	1.93%	533.48	42.90	8.04%	8.04%	508.03	42.08	8.28%	8.28%
E22	CCIL - CBLO	ECBO	280.20	2.71	0.97%	0.97%	251.00	3.86	1.54%	1.54%	148.10	1.17	0.79%	0.79%
E23	Commercial Papers	ECCP	116.92	2.55	2.18%	2.18%	108.38	10.10	9.32%	9.32%	68.31	4.96	7.26%	7.26%
E25	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	51.70	1.63	3.16%	3.16%	50.67	6.97	13.75%	13.75%	50.08	3.05	6.10%	6.10%
E26	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EPPD	5.13	0.12	2.34%	2.34%	5.11	0.54	10.58%	10.58%	5.11	0.39	7.58%	7.58%
E32	Net Current Assets (Only in respect of ULIP Business)	ENCA	794.34	-	0.00%	0.00%	794.34	-	0.00%	0.00%	329.24	-	0.00%	0.00%
F03	Equity Shares (incl Co-op Societies)	OESH	1,346.26	61.47	4.57%	4.57%	1,148.30	626.91	54.59%	54.59%	481.22	36.87	7.66%	7.66%
F04	Equity Shares (PSUs & Unlisted)	OEPD	104.74	-26.34	-25.15%	-25.15%	109.12	36.97	33.88%	33.88%	94.06	-51.45	-54.69%	-54.69%
F17	Securitized Assets	OPSA	30.87	0.68	2.20%	2.20%	29.82	2.83	9.48%	9.48%	28.45	2.19	7.71%	7.71%
	Passively Managed Equity ETF (Non Promotor Group)	OETF	145.25	-13.85	-9.53%	-9.53%	145.25	-13.85	-9.53%	-9.53%	-	-	0.00%	0.00%
<b>TOTAL</b>			<b>44,899.71</b>	<b>1,174.98</b>			<b>41,132.58</b>	<b>10,205.20</b>			<b>29,884.16</b>	<b>3,950.59</b>		

**CERTIFICATION**

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

Date: May 05, 2015

Prasun Gajri  
Chief Investment Officer

## FORM L-35- DOWNGRADING OF INVESTMENT

## FORM - 2

(Read with Regulation 10)

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Registration Number: 101

Statement as on: March 31, 2015

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

PART - A

Name of Fund : Life Fund

₹ Crores

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
<b>A.</b>	<b><u>During the Quarter</u></b>								
			-	-	-	-	-	-	
<b>B.</b>	<b><u>As on Date</u></b>								
	10.20% Tata Steel Ltd NCD Mat 07-May-2015	ECOS	8.40	May 07, 2008	CRISIL Ltd	CRISIL AAA	CRISIL AA	Dec 24, 2008	
	9.40% OBC Perpetual Bond Mat 7-Dec-2036	EUPD	7.10	Dec 11, 2006	ICRA Ltd	ICRA AA+	ICRA AA	Apr 02, 2012	
	14% ARCH Pharmedlabs NCD Mat 16-Feb-2019	OLDB	10.00	Jun 13, 2012	ICRA Ltd	ICRA A	ICRA D	Apr 12, 2013	
	9.15% Tata Power NCD mat 17-Sep-2018	IODS	5.99	Sep 23, 2010	CRISIL Ltd	CRISIL AA	CRISIL AA-	Oct 18, 2013	
	9.15% Tata Power NCD mat 17-Sep-2019	IODS	5.99	Sep 23, 2010	CRISIL Ltd	CRISIL AA	CRISIL AA-	Oct 18, 2013	
	9.15% Tata Power NCD mat 17-Sep-2020	IODS	5.98	Sep 23, 2010	CRISIL Ltd	CRISIL AA	CRISIL AA-	Oct 18, 2013	
	9.55% Hindalco Industries Ltd NCD Mat 25-Apr-2022	ECOS	34.59	Apr 27, 2012	CRISIL Ltd	CRISIL AA+	CRISIL AA	Jun 20, 2014	
	9.55% Hindalco Industries Ltd NCD Mat 27-Jun-2022	ECOS	24.62	Jul 17, 2013	CRISIL Ltd	CRISIL AA+	CRISIL AA	Jun 20, 2014	
	9.60% Hindalco Industries Ltd NCD Mat 02-Aug-2022	ECOS	43.96	Oct 01, 2013	CRISIL Ltd	CRISIL AA+	CRISIL AA	Jun 20, 2014	

**CERTIFICATION**

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

Date: May 05, 2015

Prasun Gajri  
Chief Investment Officer

## FORM L-35- DOWNGRADING OF INVESTMENT

## FORM - 2

(Read with Regulation 10)

Name of the Insurer: HDFC Standard Life Insurance Company Limited

PART - A

Registration Number: 101

Statement as on: March 31, 2015

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 Downgrade	Remarks
A.	<i>During the Quarter</i>		-	-	-	-	-	-	
B.	<i>As on Date</i>								
	10.20% Tata Steel Ltd NCD Mat 07-May-2015	ECOS	1.60	May 07, 2008	CRISIL Ltd	CRISIL AAA	CRISIL AA	Dec 24, 2008	
	9.40% OBC Perpetual Bond Mat 7-Dec-2036	EUPD	2.90	Dec 11, 2006	ICRA Ltd	ICRA AA+	ICRA AA	Apr 02, 2012	
	14% ARCH Pharmalabs NCD Mat 16-Feb-2019	OLDB	10.00	Jun 13, 2012	ICRA Ltd	ICRA A	ICRA D	Apr 12, 2013	

**CERTIFICATION**

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

Date: May 05, 2015

Prasun Gajri  
Chief Investment Officer

## FORM L-35- DOWNGRADING OF INVESTMENT

FORM - 2

(Read with Regulation 10)

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Registration Number: 101

Statement as on: March 31, 2015

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

PART - A

Name of Fund : Unit Linked Funds

₹ Crores

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
<b>A.</b>	<b><u>During the Quarter</u></b>		-	-	-	-	-	-	
<b>B.</b>	<b><u>As on Date</u></b>								
	9.55% Hindalco Industries Ltd NCD Mat 25-Apr-2022	ECOS	15.48	19-Jul-13	CRISIL Ltd	CRISIL AA+	CRISIL AA	Jun 20, 2014	
	9.55% Hindalco Industries Ltd NCD Mat 27-Jun-2022	ECOS	41.27	19-Jul-13	CRISIL Ltd	CRISIL AA+	CRISIL AA	Jun 20, 2014	

**CERTIFICATION**

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

Date: May 05, 2015

Prasun Gajri  
Chief Investment Officer

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

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date : March 31, 2015

1	Particulars	For the quarter ended March 31, 2015				For the year ended March 31, 2015				For the quarter ended March 31, 2014				For the year ended March 31, 2014			
		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>First year Premium</b>																
	i Individual Single Premium- (ISP)																
	From 0-10,000	213.25	188,184	200,047	7,888.40	429.87	200,482	200,070	7,960.40	42.92	35,134	35,295	1,805.69	429.30	197,498	169,316	17,613.71
	From 10,000-25,000	39.41	183	50	44.41	97.09	487	204	601.41	33.74	184	99	484.29	120.02	643	391	1,984.25
	From 25,001-50,000	140.98	311	214	413.30	305.11	694	619	1,194.68	101.21	261	191	837.28	341.69	835	643	2,975.32
	From 50,001- 75,000	43.78	66	47	274.37	90.57	142	186	687.79	45.67	78	60	374.42	120.74	198	160	1,133.82
	From 75,000-100,000	116.09	119	91	328.89	240.27	248	197	565.03	66.78	71	46	54.40	205.37	212	171	344.87
	From 1,00,001 -1,25,000	14.51	13	9	60.47	26.67	24	20	236.23	6.33	6	4	4.88	21.42	18	14	32.61
	Above ₹ 1,25,000	2,590.41	201	183	3,980.76	5,458.42	489	430	6,968.23	678.29	114	98	794.06	2,457.05	378	315	3,312.52
	ii Individual Single Premium (ISPA)- Annuity																
	From 0-50,000	55.72	152	151	4.91	162.44	455	445	14.28	69.83	205	200	5.29	262.87	815	774	18.72
	From 50,001-100,000	536.14	638	635	66.97	1,464.20	1,744	1,729	149.86	806.23	939	936	60.63	1,806.05	2,118	2,102	130.03
	From 1,00,001-150,000	1,163.35	917	916	128.14	2,523.72	1,983	1,985	250.31	1,291.50	1,001	985	97.49	2,216.79	1,710	1,687	163.67
	From 150,001- 2,00,000	824.05	468	473	92.99	1,460.54	855	862	157.78	336.41	201	201	25.32	573.05	343	341	42.92
	From 2,00,001-250,000	246.89	115	116	41.70	525.74	246	239	69.75	163.30	76	75	12.82	311.82	145	143	24.31
	From 2,50,001 -3,00,000	205.80	78	78	30.65	501.56	191	189	62.66	183.60	67	66	14.42	374.82	139	138	28.80
	Above ₹ 3,00,000	10,538.12	475	469	4,856.26	25,203.33	1,265	1,227	9,950.58	6,067.73	405	387	478.54	10,661.48	772	725	848.96
	iii Group Single Premium (GSP)																
	From 0-10,000	875.24	7	7,424	100,035.57	353.67	33	18,636	308,701.68	(831.08)	5	40,770	375,136.55	(1,109.55)	22	49,698	479,468.33
	From 10,000-25,000	545.41	11	3,613	38,596.01	1,551.81	25	19,212	161,465.08	343.26	9	2,780	44,912.43	1,133.43	27	6,714	100,148.33
	From 25,001-50,000	177.94	13	4,872	36,651.80	760.84	42	15,300	150,194.85	166.73	14	20,380	354,391.16	647.78	53	41,474	400,301.52
	From 50,001- 75,000	92.27	10	3,252	5,599.90	411.20	40	22,876	115,862.95	80.44	16	6,787	56,170.73	294.92	40	12,831	84,771.18
	From 75,000-100,000	173.46	10	6,232	76,260.46	410.61	27	17,122	146,344.65	77.40	13	3,758	8,567.54	253.94	41	45,779	31,114.75
	From 1,00,001 -1,25,000	47.56	11	4,533	28,072.01	208.58	30	15,325	57,758.14	60.67	16	6,054	29,870.21	173.54	34	14,551	57,771.67
	Above ₹ 1,25,000	78,793.25	182	1,984,806	3,712,320.63	214,233.38	440	4,752,588	8,579,360.38	50,479.12	158	986,385	2,379,730.67	147,026.64	376	2,465,784	5,210,448.55
	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	1,361.02	13,242	16,330	669,243.73	4,125.30	66,269	67,127	2,055,852.11	1,465.79	21,956	27,543	702,922.63	6,315.52	89,281	104,646	2,332,688.13
	From 10,000-25,000	16,781.17	53,137	58,398	1,203,050.91	49,162.49	265,589	257,665	3,236,056.87	16,920.04	97,838	83,274	988,005.82	49,884.92	293,617	271,183	2,985,638.13
	From 25,001-50,000	31,611.05	46,505	47,933	595,076.96	87,353.17	219,569	196,549	1,457,066.60	27,894.34	81,023	68,192	415,575.49	70,304.31	194,054	176,428	1,132,330.40
	From 50,001- 75,000	6,228.78	8,575	6,600	140,256.83	17,719.90	27,551	24,636	459,102.42	5,405.09	12,111	10,171	100,560.37	13,931.66	27,819	25,564	267,081.57
	From 75,000-100,000	20,540.97	21,197	12,980	228,790.34	53,982.74	57,340	49,592	563,077.73	17,029.30	19,995	16,532	174,254.07	41,254.97	47,913	42,935	440,470.48
	From 1,00,001 -1,25,000	2,035.23	2,014	1,031	45,148.15	6,383.19	5,059	4,504	104,615.78	1,982.84	1,971	2,151	42,989.19	4,831.04	5,322	4,896	99,991.60
	Above ₹ 1,25,000	29,394.20	6,109	6,364	330,342.40	74,063.21	25,462	22,476	733,281.26	20,481.71	9,406	6,960	215,692.88	49,047.89	19,719	17,246	563,970.50
	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 : March 31, 2015

Particulars	For the quarter ended March 31, 2015				For the year ended March 31, 2015				For the quarter ended March 31, 2014				For the year ended March 31, 2014			
	Premium (₹ Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (₹ Lakhs)	Premium (₹ Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (₹ Lakhs)	Premium (₹ Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (₹ Lakhs)	Premium (₹ Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (₹ Lakhs)
vii Group Non Single Premium (GNSP)																
From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	(0.20)	-	-	(0.98)
From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Above ₹ 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
viii Group Non Single Premium- Annuity- GNSPA																
From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Above ₹ 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>2 Renewal Premium</b>																
i Individual																
From 0-10000	10,000.70	174,895	187,992	1,346,002.89	28,804.68	177,850	192,128	1,356,184.89	9,855.62	400,648	623,950	1,856,566.13	27,441.45	179,509	193,516	799,828.12
From 10,000-25,000	61,489.50	395,003	507,473	2,502,497.78	178,954.59	398,500	516,814	2,516,737.78	55,330.31	873,963	1,709,996	3,407,902.18	158,183.08	383,318	499,037	1,662,418.84
From 25001-50,000	98,346.52	265,406	339,145	1,627,125.45	273,118.20	265,804	340,555	1,630,472.45	83,752.04	532,664	949,122	2,593,581.06	231,610.91	231,056	298,644	1,314,041.80
From 50,001- 75,000	17,774.66	45,677	81,406	555,294.98	50,299.20	45,680	81,419	555,319.98	14,393.44	74,317	257,257	567,059.91	41,315.42	40,741	72,906	456,917.61
From 75,000-100,000	62,227.55	66,391	72,962	689,326.98	174,380.36	66,391	72,962	689,326.98	53,174.72	147,078	184,475	1,345,488.75	148,161.21	57,291	62,686	577,202.67
From 1,00,001 -1,25,000	6,168.78	9,304	17,938	213,915.83	17,725.19	9,304	17,938	213,915.83	4,752.82	13,786	55,085	199,661.93	14,000.99	8,005	15,420	172,095.94
Above ₹ 1,25,000	72,850.47	27,808	33,062	851,136.28	210,453.41	27,808	33,062	851,136.28	65,060.26	62,548	90,072	1,546,317.11	181,635.23	24,440	28,823	729,511.37
ii Individual- Annuity																
From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Above ₹ 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
iii Group																
From 0-10000	4.57	71	71	40.46	4.47	71	71	39.96	3.58	60	60	54.35	3.04	60	60	51.61
From 10,000-25,000	21.62	116	116	107.53	23.07	123	123	114.72	21.97	115	115	109.22	22.87	120	120	113.69
From 25001-50,000	8.10	20	20	38.41	8.10	20	20	38.41	8.59	20	20	42.90	9.09	20	20	45.39
From 50,001- 75,000	5.92	11	11	29.59	5.92	11	11	29.59	7.16	12	12	35.71	7.66	13	13	38.23
From 75,000-100,000	2.95	3	3	10.63	2.95	3	3	10.63	3.94	4	4	19.31	3.94	4	4	19.31
From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Above ₹ 1,25,000	-	-	-	-	-	-	-	-	1.93	1	1	4.89	1.93	1	1	4.89
iv Group- Annuity																
From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Above ₹ 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Note:

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

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

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date : March 31, 2015

	Channels	For the quarter ended March 31, 2015			For the year ended March 31, 2015			For the quarter ended March 31, 2014			For the year ended March 31, 2014		
		No. of Policies/ No. of Schemes	No. of Lives Covered	Premium (₹ Crores)	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium (₹ Crores)	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium (₹ Crores)	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium (₹ Crores)
1	Individual agents	2	160	0.06	8	2,385	0.87	2	308	0.04	2	308	0.04
2	Corporate agents-Banks	2	536,097	17.80	12	2,088,952	151.11	14	357,376	48.09	26	850,061	146.16
3	Corporate agents -Others	-	5,162	9.07	1	45,945	46.10	1	18,064	16.15	2	41,417	29.86
4	Brokers	53	31,585	3.75	138	74,126	13.43	69	53,319	6.27	144	74,747	10.09
5	Micro agents	-	-	-	-	-	-	-	-	-	-	-	-
6	Direct business	187	1,441,728	776.37	478	2,649,651	1,967.79	145	637,847	433.21	419	1,670,298	1,298.05
	<b>Total(A)</b>	<b>244</b>	<b>2,014,732</b>	<b>807.05</b>	<b>637</b>	<b>4,861,059</b>	<b>2,179.30</b>	<b>231</b>	<b>1,066,914</b>	<b>503.77</b>	<b>593</b>	<b>2,636,831</b>	<b>1,484.20</b>
1	Referral (B)	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Grand Total (A+B)</b>	<b>244</b>	<b>2,014,732</b>	<b>807.05</b>	<b>637</b>	<b>4,861,059</b>	<b>2,179.30</b>	<b>231</b>	<b>1,066,914</b>	<b>503.77</b>	<b>593</b>	<b>2,636,831</b>	<b>1,484.20</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 : March 31, 2015**

	Channels	For the quarter ended March 31, 2015		For the year ended March 31, 2015		For the quarter ended March 31, 2014		For the year ended March 31, 2014	
		No. of Policies	Premium (₹ Crores)	No. of Policies	Premium (₹ Crores)	No. of Policies	Premium (₹ Crores)	No. of Policies	Premium (₹ Crores)
1	Individual agents	139,005	231.89	314,878	546.89	79,880	135.66	344,166	416.66
2	Corporate agents-Banks	146,390	806.57	411,252	2,218.79	164,272	710.61	400,455	1,667.15
3	Corporate agents -Others	7,366	30.46	18,769	71.94	128	18.18	1,261	52.47
4	Brokers	13,506	56.95	39,082	145.18	13,802	44.31	55,274	157.92
5	Micro agents	-	-	-	-	-	-	-	-
6	Direct business	36,432	120.94	92,151	329.98	24,715	101.47	82,014	259.53
	<b>Total (A)</b>	<b>342,699</b>	<b>1,246.81</b>	<b>876,132</b>	<b>3,312.78</b>	<b>282,797</b>	<b>1,010.22</b>	<b>883,170</b>	<b>2,553.74</b>
1	Referral (B)	-	-	12	0.02	245	0.50	379	0.59
	<b>Grand Total (A+B)</b>	<b>342,699</b>	<b>1,246.81</b>	<b>876,144</b>	<b>3,312.80</b>	<b>283,042</b>	<b>1,010.73</b>	<b>883,549</b>	<b>2,554.33</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 MARCH 31, 2015

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date : March 31, 2015

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*	3,785	19,977	1,369	754	458	164	26,507	282.13
2	Survival benefit	1,534	1,178	844	518	736	56	4,866	20.60
3	For Annuities / pension	49	11,206	660	104	108	106	12,233	54.23
4	For surrender	-	61,952	303	30	12	-	62,297	1,599.21
5	Other benefits	-	4,925	54	227	382	67,628	73,216	85.73
1	Death claims \$	-	3,451	565	426	1	-	4,443	117.68
2	Health claims^	-	341	15	4	-	-	360	1.75

FORM L-39-DATA ON SETTLEMENT OF CLAIMS - GROUP FOR THE QUARTER ENDED MARCH 31, 2015

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 @	-	82,660	-	-	-	-	82,660	330.21
4	For surrender	-	75,520	-	-	-	-	75,520	124.56
5	Other benefits #	-	7,140	-	-	-	-	7,140	205.65
1	Death claims \$	-	1,740	125	19	-	-	1,884	18.22
2	Health claims^	-	-	-	-	-	-	-	-

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

\$ a) Individual Death claims: In the 427 cases beyond 3 months, 99.30% were investigated claims and balance were pending due to want of adequate documentation.

b) Group Death claims: In 19 claims beyond 3 months, 68% claims were investigated as they were early claims. Of these 19 claims, 32% were pending for adequate documentation.

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

^ a) Health claims have been disclosed starting the quarter ending March 31,2015.

b) Delay in cashless claims beyond 3 months were due to delay in receipt of NEFT details.

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

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

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

The ageing of claims, in case of the death claim is computed from the date of completion of all the documentation.

FOR L-40- : CLAIMS DATA FOR LIFE - INDIVIDUAL FOR THE QUARTER ENDED MARCH 31, 2015

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date : March 31, 2015

Number of claims only

Sl. No.	Claims Experience	For Death \$	For Health^	For Maturity*	Survival Benefit	For Annuities/ Pension	For Surrender	Other Benefits **
1	Claims O/S at the beginning of the period	1,030	369	9,525	1,801	1,751	3,779	76,535
2	Claims reported during the period ***	4,092	559	23,822	3,065	13,751	60,997	5,344
3	Claims settled during the period	(4,443)	(360)	(26,507)	(4,866)	(12,233)	(62,297)	(73,216)
4	Claims repudiated during the period	(354)	(33)	-	-	-	-	(1)
	(a) Less than 2 years from the date of acceptance of risk	(336)	(33)	-	-	-	-	(1)
	(b) Greater than 2 years from the date of acceptance of risk	(18)	-	-	-	-	-	-
5	Claims Rejected	(50)	(126)	-	-	-	-	(10)
6	Claims written back	-	(270)	-	-	-	-	-
7	Claims O/S at end of the period	275	173	6,840	-	3,269	2,479	8,652
	Less than 3 months	218	166	2,477	-	2,200	2,432	668
	3 months to 6 months	57	7	775	-	128	19	532
	6 months to 1 year	-	-	1,067	-	116	23	7,441
	1 year and above	-	-	2,521	-	825	5	11

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

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	54	-	-	-	-	-	-
2	Claims reported during the period	1,881	-	-	-	82,660	75,520	7,140
3	Claims settled during the period	(1,884)	-	-	-	(82,660)	(75,520)	(7,140)
4	Claims repudiated during the period	(47)	-	-	-	-	-	-
	(a) Less than 2 years from the date of acceptance of risk	(47)	-	-	-	-	-	-
	(b) Greater than 2 years from the date of acceptance of risk	-	-	-	-	-	-	-
5	Claims Rejected	(4)	-	-	-	-	-	-
6	Claims written back	-	-	-	-	-	-	-
7	Claims O/S at end of the period	-	-	-	-	-	-	-
	Less than 3 months	-	-	-	-	-	-	-
	3 months to 6 months	-	-	-	-	-	-	-
	6 months to 1 year	-	-	-	-	-	-	-
	1 year and above	-	-	-	-	-	-	-

\$ a) Individual death claims: Out of 354 repudiated claims, 58% were repudiated due to non disclosure of existing health conditions, 18% were repudiated due to income misrepresentation and 11% were repudiated due to misrepresentation of age. Out of 275 pending claims, early claims constituted 92.51% of the pending claims requiring investigations.

b) Group death claims: Out of 47 repudiated claims, 46 claims were repudiated due to non disclosure of existing health conditions.

c) Rural death claims are included in details of Individual death claims.

^ a) Health claims have been disclosed starting the quarter ending March 31,2015.

b) 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.

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

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

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

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

# Number of claims are based on claims of individual members.

FORM L-41 GRIEVANCE DISPOSAL

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date : March 31, 2015

GRIEVANCE DISPOSAL FOR THE QUARTER ENDING MARCH 31, 2015

1	Particulars	Opening balance as on beginning of the period	Additions during the quarter	Complaints resolved/ settled during the quarter			Complaints pending at the end of the period	Total complaints registered during the year
				Fully Accepted	Partial Accepted	Rejected		
a)	Death claims	-	52	3	-	48	1	374
b)	Policy servicing	15	202	64	-	153	-	1,700
c)	Proposal processing	14	305	82	-	232	5	1,773
d)	Survival claims	9	237	45	-	200	1	1,832
e)	ULIP related	3	34	5	-	31	1	268
f)	Unfair business practices	119	3,697	552	-	3,237	27	25,539
g)	Others	4	58	17	-	39	6	471
<b>Total Number of complaints:</b>		<b>164</b>	<b>4,585</b>	<b>768</b>	<b>-</b>	<b>3,940</b>	<b>41</b>	<b>31,957</b>

2	Total number of policies during corresponding period of previous year	884,142
3	Total number of claims during corresponding period of previous year	553,093
4	Total number of policies during current period	876,781
5	Total number of claims during current period	919,220
6	Total number of policy complaints (current period) per 10,000 policies (current year)	348
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	21	-	21
(b)	7-15 days	7	-	7
(c)	15-30 days	1	-	1
(d)	30-90 days	7	-	7
(e)	90 days & beyond	5	-	5
<b>Total Number of complaints:</b>		<b>41</b>	<b>-</b>	<b>41</b>

**HDFC Standard Life Insurance Company Limited**

**L-42- Valuation Basis (Life Insurance) as at March 31, 2015**

**(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**

<b>(a) Individual Business</b>	<b>Minimum</b>	<b>Maximum</b>
(a.1) Life - Participating policies	5.8%	5.8%
(a.2) Life - Non-participating policies	5.2%	5.2%
(a.3) Annuities - Participating policies	N/A	N/A
(a.4) Annuities – Non-participating policies	7.0%	7.0%
(a.5) Annuities - Individual pension plan	N/A	N/A
(a.6) Unit Linked	5.2%	5.2%
(a.7) Health insurance	5.2%	5.2%

**(b) Group Business**

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

**(2) Mortality Assumptions**

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

<b>(a) Individual Business</b>	<b>Minimum</b>	<b>Maximum</b>
(a.1) Participating policies	24%	186%
(a.2) Non-participating policies	48%	1200%
(a.3) Annuities	48%	48%
(a.4) Unit linked	24%	108%
(a.5) Health insurance	72%	102%
<b>(b) Group Business (unit linked)</b>	<b>132%</b>	<b>132%</b>

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

**(3) Expense Assumptions**

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

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

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

The per policy costs vary by premium frequency.

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

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

In addition, investment expense of 0.036% of the fund is also reserved for.

The provision for future expenses likely to be incurred if the company were to close to new business is held as an aggregate reserve at a company level.

**(4) Persistency Assumptions**

**(a) Individual Business (Unit linked)**

The lapse/surrender, paid up or partial withdrawal rates are based on best estimate assumptions with a 20% Margin for Adverse Deviation

**(b) Individual Business (Conventional)**

(b.1) For the participating and non participating savings contracts, lapse assumptions are incorporated in the first 3 years of the policy.

No lapses/surrenders are assumed from the 4th policy year onwards.

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

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

**(5) Bonus Rates**

**(a) Individual Business**

(a.1) The future reversionary bonus rates vary between 2% and 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.

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

**L-42- Valuation Basis (Life Insurance) as at March 31, 2015**

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 Changed, please refer to the notes below
3. Inflation No change

**(9.b) Annuities**

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

**(9.c) Unit Linked**

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

**(9.d) Health**

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

**(9.e) Group**

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

**Notes**

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

**2 Maintenance expense assumptions**

The table below shows the per policy maintenance expense assumptions in ₹ per annum as at 31st March 2015:

Payment Mode	Annual	Half Yearly	Quarterly	Monthly	Single/ Paid Up
All	552	614	737	838	458

For group business, renewal expense of ₹ 12 per member is assumed.

**3 Claim expense assumptions**

Maturity / Surrender	₹ 96
Death	₹ 1,896