



IRDAI PUBLIC DISCLOSURES
FOR THE NINE MONTHS ENDED DECEMBER 31, 2017

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

REVENUE ACCOUNT FOR THE QUARTER ENDED DECEMBER 31, 2017

(₹ '000)																		
Policyholders' Account (Technical Account)																		
Particulars	Schedule	Participating Funds				Non Participating Funds						Unit Linked Funds					Total Policyholder Fund (A + B + C)	
		Individual & Group Life	Individual & Group Pension	Group Pension Variable	Total (A)	Individual & Group Life	Life Group Variable	Individual & Group Pension	Group Pension Variable	Annuity	Health	Total (B)	Individual Life	Individual Pension	Group Life	Group Pension		Total (C)
Premiums earned - net																		
(a) First year premium		2,882,200	84,449	-	2,966,649	1,218,977	-	305,263	-	-	96,224	1,620,464	7,159,424	277,038	-	-	7,436,462	12,023,575
(b) Renewal premium		10,149,975	486,794	-	10,636,769	2,280,635	-	516,309	-	-	116,884	2,913,828	12,432,012	2,069,772	-	-	14,501,784	28,052,381
(c) Single premium		15	-	-	15	7,718,046	408,414	1,070,138	1,175,618	1,981,418	9,029	12,362,663	565,955	10,077	1,383,200	278,876	2,238,108	14,600,786
Premium	L-4	13,032,190	571,243	-	13,603,433	11,217,658	408,414	1,891,710	1,175,618	1,981,418	222,137	16,896,955	20,157,391	2,356,887	1,383,200	278,876	24,176,354	54,676,742
(d) Reinsurance ceded		(9,084)	-	-	(9,084)	(371,215)	-	-	-	-	(42,912)	(414,127)	(53,641)	-	-	-	(53,641)	(476,852)
(e) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sub Total		13,023,106	571,243	-	13,594,349	10,846,443	408,414	1,891,710	1,175,618	1,981,418	179,225	16,482,828	20,103,750	2,356,887	1,383,200	278,876	24,122,713	54,199,890
Income from investments																		
(a) Interest, dividends & rent - gross		3,720,495	350,964	-	4,071,459	1,369,575	261,848	507,856	302,902	323,121	8,113	2,773,415	3,089,931	644,994	642,668	144,986	4,522,579	11,367,453
(b) Profit on sale / redemption of investments		1,137,892	1,903	-	1,139,795	19,418	-	1,886	-	306,379	438	328,121	6,492,993	1,738,751	201,864	93,305	8,526,913	9,994,829
(c) (Loss on sale / redemption of investments)		(155,935)	(1)	-	(155,936)	(48)	(11)	(3)	-	(5)	-	(67)	(607,284)	(134,615)	(105,135)	(21,449)	(868,483)	(1,024,486)
(d) Transfer / gain on revaluation / change in fair value		-	-	-	-	-	-	-	-	-	-	-	19,375,613	3,043,854	(34,385)	(30,203)	22,354,879	22,354,879
(e) Amortisation of premium / discount on investments		(170,659)	(10,605)	-	(181,264)	(3,047)	(1,988)	(15,339)	(7,874)	10,490	(245)	(18,003)	24,109	8,073	4,934	875	37,991	(161,276)
Sub Total		4,531,793	342,261	-	4,874,054	1,385,898	259,849	494,400	295,028	639,985	8,306	3,083,466	28,375,362	5,301,057	709,946	187,514	34,573,879	42,531,399
Other income																		
(a) Contribution from the Shareholders' Account		-	-	-	-	-	(9,514)	-	(38,997)	-	-	(48,511)	-	-	-	-	-	(48,511)
(b) Income on Unclaimed amount of Policyholders		-	-	-	-	-	-	-	-	-	-	69,648	-	-	-	-	69,648	69,648
(c) Others		36,355	1,532	-	37,887	6,222	5	2,024	-	2,001	824	11,076	41,308	2,016	(39)	-	43,285	92,248
TOTAL (A)		17,591,254	915,036	-	18,506,290	12,238,563	658,754	2,388,134	1,431,649	2,623,404	188,355	19,528,859	48,590,068	7,659,960	2,093,107	466,390	58,809,525	96,844,674
Commission																		
First year commission		706,509	4,636	-	711,145	134,749	-	22,558	-	-	5,703	163,010	1,237,215	14,355	-	-	1,251,570	2,125,725
Renewal commission		247,461	6,212	-	253,673	14,773	-	9,435	-	-	4,852	29,060	62,202	16,358	-	-	78,560	361,293
Single commission		-	-	-	-	113,487	160	-	-	-	18,839	132,487	6,248	51	(489)	-	5,810	138,297
Sub Total	L-5	953,970	10,848	-	964,818	263,009	160	31,993	-	18,839	10,556	324,557	1,305,665	30,764	(489)	-	1,335,940	2,625,315
Operating expenses related to insurance business	L-6	2,502,562	25,736	-	2,528,298	2,196,378	739	55,922	2,009	83,102	125,230	2,463,380	2,726,006	48,008	2,399	468	2,776,881	7,768,559
Provisions for doubtful debts		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bad debts written off		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for tax		21,571	-	-	21,571	222,926	2,366	-	-	-	1,503	226,795	(111,720)	-	7,062	-	(104,658)	143,708
Provisions (other than taxation)																		
(a) For diminution in the value of investments (net)		(128,190)	(19,455)	-	(147,645)	-	-	-	-	-	-	-	-	-	-	-	-	(147,645)
(b) Others - Provision for standard and non standard assets		66	(1)	-	65	(4)	-	-	-	(1)	(1)	(6)	23	(3)	-	-	20	79
Goods and Services Tax/Service Tax on linked charges		-	-	-	-	-	-	-	-	-	-	-	682,151	78,825	18,835	4,377	784,188	784,188
TOTAL (B)		3,349,979	17,128	-	3,367,107	2,682,309	3,265	87,915	2,009	101,940	137,288	3,014,726	4,602,125	157,594	27,807	4,845	4,792,371	11,174,204
Benefits paid (net)	L-7	2,563,603	298,911	-	2,862,514	1,707,669	90,033	23,143	182,311	196,695	10,058	2,209,909	20,403,928	3,917,611	870,146	502,813	25,694,498	30,766,921
Interim bonuses paid		35,221	2,736	-	37,957	-	-	-	-	-	-	-	-	-	-	-	-	37,957
Terminal bonuses paid		362,838	32,560	-	395,398	-	-	-	-	-	-	-	-	-	-	-	-	395,398
Change in valuation of liability against life policies in force																		
(a) Gross		11,093,674	451,669	-	11,545,343	8,975,910	551,421	2,175,767	1,247,329	2,374,999	56,982	15,382,408	(39,582)	18,876	15,586	5,731	611	26,928,362
(b) Amount ceded in reinsurance		(455)	-	-	(455)	(2,452,134)	-	-	-	-	(23,113)	(2,475,247)	95	-	-	-	95	(2,475,607)
(c) Amount accepted in reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Unit Reserve		-	-	-	-	-	-	-	-	-	-	-	24,940,746	3,125,605	1,128,066	(59,131)	29,135,286	29,135,286
(e) Funds for discontinued policies		-	-	-	-	-	-	-	-	-	-	-	(1,005,861)	90,704	-	-	(915,157)	(915,157)
TOTAL (C)		14,054,881	785,876	-	14,840,757	8,231,445	641,454	2,198,910	1,429,640	2,571,694	43,927	15,117,070	44,299,326	7,152,796	2,013,798	449,413	53,915,333	83,873,160
SURPLUS / (DEFICIT) (D) = (A)-(B)-(C)		186,394	112,032	-	298,426	1,324,809	14,035	101,309	-	(50,230)	7,140	1,397,063	(311,383)	349,570	51,502	12,132	101,821	1,797,310
APPROPRIATIONS																		
Transfer to Shareholders' Account		-	-	-	-	1,324,809	14,035	101,309	-	(50,230)	7,140	1,397,063	(311,383)	349,570	51,502	12,132	101,821	1,498,884
Transfer to other reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Funds for future appropriation - Provision for lapsed policies unlikely to be revived (Linked Individual)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance being funds for future appropriations (Participating - Life & Pension)		186,394	112,032	-	298,426	-	-	-	-	-	-	-	-	-	-	-	-	298,426
TOTAL (D)		186,394	112,032	-	298,426	1,324,809	14,035	101,309	-	(50,230)	7,140	1,397,063	(311,383)	349,570	51,502	12,132	101,821	1,797,310
The total surplus as mentioned below :																		
(a) Interim bonuses paid		35,221	2,736	-	37,957	-	-	-	-	-	-	-	-	-	-	-	-	37,957
(b) Terminal bonuses paid		362,838	32,560	-	395,398	-	-	-	-	-	-	-	-	-	-	-	-	395,398
(c) Allocation of bonus to Policyholders'		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Surplus shown in the Revenue Account		186,394	112,032	-	298,426	1,324,809	14,035	101,309	-	(50,230)	7,140	1,397,063	(311,383)	349,570	51,502	12,132	101,821	1,797,310
(e) Total surplus :[(a)+(b)+(c)+(d)]		584,453	147,328	-	731,781	1,324,809	14,035	101,309	-	(50,230)	7,140	1,397,063	(311,383)	349,570	51,502	12,132	101,821	2,230,665

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

REVENUE ACCOUNT FOR THE NINE MONTHS ENDED DECEMBER 31, 2017

Policyholders' Account (Technical Account)

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Particulars	Schedule	Participating Funds				Non Participating Funds						Unit Linked Funds					Total Policyholder Fund (A + B + C)	
		Individual & Group Life	Individual & Group Pension	Pension Group Variable	Total (A)	Individual & Group Life	Life Group Variable	Individual & Group Pension	Pension Group Variable	Annuity	Health	Total (B)	Individual Life	Individual Pension	Group Life	Group Pension		Total (C)
Premiums earned - net																		
(a) First year premium		7,893,134	217,197	-	8,110,331	3,270,340	-	696,914	-	-	269,682	4,236,936	16,963,010	718,268	-	-	17,681,278	30,028,545
(b) Renewal premium		26,908,644	1,283,399	-	28,192,043	6,465,144	-	1,278,285	-	409,949	8,153,378	33,021,231	6,059,661	-	-	39,080,892	75,426,313	
(c) Single premium		139	-	-	139	18,898,324	2,311,745	2,355,799	4,520,836	4,171,001	8,482	32,266,187	1,399,962	38,611	6,028,729	891,235	8,358,537	40,624,863
Premium	L-4	34,801,917	1,500,596	-	36,302,513	28,633,808	2,311,745	4,330,998	4,520,836	4,171,001	688,113	44,656,501	51,384,203	6,816,540	6,028,729	891,235	65,120,707	146,079,721
(d) Reinsurance ceded		(25,547)	-	-	(25,547)	(1,094,777)	-	-	-	-	(117,609)	(1,212,386)	(132,278)	-	-	-	(132,278)	(1,370,211)
(e) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sub Total		34,776,370	1,500,596	-	36,276,966	27,539,031	2,311,745	4,330,998	4,520,836	4,171,001	570,504	43,444,115	51,251,925	6,816,540	6,028,729	891,235	64,988,429	144,709,510
Income from investments																		
(a) Interest, dividends & rent - gross		10,924,663	1,054,123	-	11,978,786	3,720,441	732,941	1,403,414	809,731	872,335	22,172	7,561,034	10,820,830	2,244,834	1,892,544	438,827	15,397,035	34,936,855
(b) Profit on sale/redemption of investments		5,132,958	19,099	-	5,152,057	85,516	7,797	19,529	8,580	508,395	1,236	631,053	18,806,446	4,944,202	752,264	282,602	24,785,514	30,568,624
(c) (Loss on sale/redemption of investments)		(336,935)	(1)	-	(336,936)	(228)	(15)	(3)	-	(5)	-	(251)	(1,438,000)	(313,435)	(184,394)	(43,437)	(1,979,266)	(2,316,453)
(d) Transfer/gain on revaluation/change in fair value		-	-	-	-	-	-	-	-	-	-	-	27,923,356	4,389,836	206,745	7,666	32,527,603	32,527,603
(e) Amortisation of premium/discount on investments		(442,463)	(30,170)	-	(472,633)	3,183	(57)	(33,847)	(11,087)	2,793	(477)	(39,492)	71,031	25,457	10,597	2,617	109,702	(402,423)
Sub Total		15,278,223	1,043,051	-	16,321,274	3,808,912	740,666	1,389,093	807,224	1,383,518	22,931	8,152,344	56,183,663	11,290,894	2,677,756	688,275	70,840,588	95,314,206
Other income																		
(a) Contribution from the Shareholders' Account		-	-	-	-	-	-	-	25,698	-	-	25,698	-	-	-	-	-	25,698
(b) Income on Unclaimed amount of Policyholders		-	-	-	-	-	-	-	-	-	-	-	316,168	-	-	-	316,168	316,168
(c) Others		188,521	6,068	-	194,589	26,357	5	4,872	-	4,591	1,992	37,817	389,170	7,456	(39)	-	396,587	628,993
TOTAL (A)		50,243,114	2,549,715	-	52,792,829	31,374,300	3,052,416	5,724,963	5,353,758	5,559,110	595,427	51,659,974	106,140,926	18,114,890	8,706,446	1,579,510	136,541,772	240,994,573
Commission																		
First year commission		1,948,910	12,345	-	1,961,255	357,062	-	51,674	-	-	20,914	429,650	3,021,021	36,931	-	-	3,057,952	5,448,857
Renewal commission		656,476	17,087	-	673,563	28,513	-	23,579	-	-	17,812	69,904	171,719	46,317	-	-	218,036	961,503
Single commission		2	-	-	2	195,000	(93)	-	-	39,463	3	234,373	16,949	236	680	-	17,865	252,240
Sub Total	L-5	2,605,388	29,432	-	2,634,820	580,575	(93)	75,253	-	39,463	38,729	733,927	3,209,689	83,484	680	-	3,293,853	6,662,600
Operating expenses related to insurance business	L-6	6,993,517	75,033	-	7,068,550	5,452,358	3,673	127,167	7,124	168,468	338,250	6,097,040	7,280,288	137,974	9,524	1,405	7,429,191	20,594,781
Provisions for doubtful debts		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bad debts written off		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for tax		37,473	-	-	37,473	652,525	2,365	-	-	-	18,001	672,891	(358,457)	-	15,428	-	(343,029)	367,335
Provisions (other than taxation)																		
(a) For diminution in the value of investments (net)		(133,173)	(19,455)	-	(152,628)	-	-	-	-	-	-	-	-	-	-	-	-	(152,628)
(b) Others - Provision for standard and non standard assets		(58,649)	(18)	-	(58,667)	(90)	-	(18)	-	(28)	(7)	(143)	(541)	(104)	-	-	(645)	(59,455)
Goods and Services Tax/Service Tax on linked charges		-	-	-	-	-	-	-	-	-	-	-	1,824,368	214,774	50,269	12,085	2,101,496	2,101,496
TOTAL (B)		9,444,556	84,992	-	9,529,548	6,685,368	5,945	202,402	7,124	207,903	394,973	7,503,715	11,955,347	436,128	75,901	13,490	12,480,866	29,514,129
Benefits paid (net)	L-7	7,722,248	666,572	-	8,388,820	4,538,287	451,645	68,362	623,999	699,186	70,176	6,451,655	55,488,622	10,500,807	3,699,411	1,093,693	70,782,533	85,623,008
Interim bonuses paid		108,572	6,191	-	114,763	-	-	-	-	-	-	-	-	-	-	-	-	114,763
Terminal bonuses paid		1,190,741	75,247	-	1,265,988	-	-	-	-	-	-	-	-	-	-	-	-	1,265,988
Change in valuation of liability against life policies in force																		
(a) Gross		31,140,005	1,437,686	-	32,577,691	22,040,732	2,580,791	5,183,504	4,722,635	4,512,412	93,261	39,133,335	38,612	41,941	23,312	(6,186)	97,679	71,808,705
(b) Amount ceded in reinsurance		(5,760)	-	-	(5,760)	(5,764,480)	-	-	-	-	(68,038)	(5,832,518)	3,439	-	-	-	3,439	(5,834,839)
(c) Amount accepted in reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Unit Reserve		-	-	-	-	-	-	-	-	-	-	-	40,400,304	4,904,591	4,746,386	405,018	50,456,299	50,456,299
(e) Funds for discontinued policies		-	-	-	-	-	-	-	-	-	-	-	(113,061)	1,180,933	-	-	1,067,872	1,067,872
TOTAL (C)		40,155,806	2,185,696	-	42,341,502	20,814,539	3,032,436	5,251,866	5,346,634	5,211,598	95,399	39,752,472	95,817,916	16,628,272	8,469,109	1,492,525	122,407,822	204,501,796
SURPLUS / (DEFICIT) (D) = (A)-(B)-(C)		642,752	279,027	-	921,779	3,874,393	14,035	270,695	-	139,609	105,055	4,403,787	367,663	1,050,490	161,436	73,495	1,653,084	6,978,650
APPROPRIATIONS																		
Transfer to Shareholders' Account		-	-	-	-	3,874,393	14,035	270,695	-	139,609	105,055	4,403,787	367,663	1,050,490	161,436	73,495	1,653,084	6,056,871
Transfer to other reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Funds for Future Appropriation - Provision for lapsed policies unlikely to be revived (Linked Individual)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations (Participating - Life & Pension)		642,752	279,027	-	921,779	-	-	-	-	-	-	-	-	-	-	-	-	921,779
TOTAL (D)		642,752	279,027	-	921,779	3,874,393	14,035	270,695	-	139,609	105,055	4,403,787	367,663	1,050,490	161,436	73,495	1,653,084	6,978,650
The total surplus as mentioned below :																		
(a) Interim bonuses paid		108,572	6,191	-	114,763	-	-	-	-	-	-	-	-	-	-	-	-	114,763
(b) Terminal bonuses paid		1,190,741	75,247	-	1,265,988	-	-	-	-	-	-	-	-	-	-	-	-	1,265,988
(c) Allocation of bonus to Policyholders		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Surplus shown in the Revenue account		642,752	279,027	-	921,779	3,874,393	14,035	270,695	-	139,609	105,055	4,403,787	367,663	1,050,490	161,436	73,495	1,653,084	6,978,650
(e) Total Surplus : (a)+(b)+(c)+(d)		1,942,065	360,465	-	2,302,530	3,874,393	14,035	270,695	-	139,609	105,055	4,403,787	367,663	1,050,490	161,436	73,495	1,653,084	8,359,401

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

REVENUE ACCOUNT FOR THE QUARTER ENDED DECEMBER 31, 2016

(₹ '000)																			
Policyholders' Account (Technical Account)																			
Particulars	Schedule	Participating Funds				Non Participating Funds							Unit Linked Funds					Total Policyholder Fund (A + B + C)	
		Individual & Group Life	Individual & Group Pension	Group Pension Variable	Total (A)	Individual & Group Life	Life Group Variable	Individual & Group Pension	Group Pension Variable	Annuity	Health	Total (B)	Individual Life	Individual Pension	Group Life	Group Pension	Total (C)		
Premiums earned - net																			
(a) First year premium		2,404,902	135,840	-	2,540,742	813,846	-	153,849	-	-	85,898	1,053,593	3,698,008	270,166	-	-	-	3,968,174	7,562,509
(b) Renewal premium		8,834,657	380,025	-	9,214,682	1,900,102	-	403,452	-	-	95,488	2,399,042	11,998,522	2,116,259	-	-	-	14,114,781	25,728,505
(c) Single premium		(48)	(25)	-	(73)	4,753,987	1,515,336	1,792,671	1,227,420	608,696	3,973	9,902,083	312,637	105,643	1,882,695	225,990	2,526,965	12,428,975	
Premium	L-4	11,239,511	515,840	-	11,755,351	7,467,935	1,515,336	2,349,972	1,227,420	608,696	185,359	13,354,718	16,009,167	2,492,068	1,882,695	225,990	20,609,920	45,719,989	
(d) Reinsurance ceded		1,951	-	-	1,951	(308,226)	-	-	-	-	(28,157)	(336,383)	(37,656)	-	-	-	(37,656)	(372,088)	
(e) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Sub Total		11,241,462	515,840	-	11,757,302	7,159,709	1,515,336	2,349,972	1,227,420	608,696	157,202	13,018,335	15,971,511	2,492,068	1,882,695	225,990	20,572,264	45,347,901	
Income from investments																			
(a) Interest, dividends & rent - gross		3,103,965	304,988	-	3,408,953	888,677	171,322	366,172	170,614	227,448	6,567	1,830,800	3,196,345	572,262	564,869	130,370	4,463,846	9,703,599	
(b) Profit on sale / redemption of investments		155,854	19,191	-	175,045	102,383	9,483	47,882	6,857	1,256	107	167,968	7,730,135	1,482,435	570,596	235,100	10,018,266	10,361,279	
(c) (Loss on sale / redemption of investments)		(61,983)	(7,696)	-	(69,679)	-	-	-	-	-	-	-	(404,811)	(72,808)	(27,145)	(11,446)	(516,210)	(585,889)	
(d) Transfer / gain on revaluation / change in fair value		-	-	-	-	-	-	-	-	-	-	-	(19,292,881)	(4,270,757)	(711,747)	(293,491)	(24,568,876)	(24,568,876)	
(e) Amortisation of premium / discount on investments		(81,485)	(7,136)	-	(88,621)	19,996	3,288	(2,044)	2,601	(3,781)	(158)	19,902	22,491	8,903	2,930	905	35,229	(33,490)	
Sub Total		3,116,351	309,347	-	3,425,698	1,011,056	184,093	412,010	180,072	224,923	6,516	2,018,670	(8,748,721)	(2,279,965)	399,503	61,438	(10,567,745)	(5,123,377)	
Other income																			
(a) Contribution from the Shareholders' Account		-	-	-	-	-	10,336	-	17,640	(29,769)	(3,754)	(5,547)	-	-	-	-	-	(5,547)	
(b) Income on Unclaimed amount of Policyholders		-	-	-	-	-	-	-	-	-	-	-	165,659	-	-	-	165,659	165,659	
(c) Others		54,444	1,965	-	56,409	7,580	37	1,135	-	310	658	9,720	21,318	1,409	1	-	22,728	88,857	
TOTAL (A)		14,412,257	827,152	-	15,239,409	8,178,345	1,709,802	2,763,117	1,425,132	804,160	160,822	15,041,178	7,409,767	213,512	2,282,199	287,428	10,192,906	40,473,493	
Commission																			
First year commission		574,738	7,810	-	582,548	91,889	-	10,903	-	-	9,079	111,871	582,800	14,090	-	-	596,890	1,291,309	
Renewal commission		227,505	4,923	-	232,428	7,758	-	7,441	-	-	5,113	20,312	61,202	17,821	-	-	79,023	331,763	
Single commission		-	-	-	-	2,121	1,929	-	-	-	2	8,118	5,103	616	-	-	5,719	14,837	
Sub Total	L-5	802,243	12,733	-	814,976	101,768	1,929	18,344	-	5,066	14,194	141,301	649,105	32,527	-	-	681,632	1,637,909	
Operating expenses related to insurance business	L-6	2,118,344	45,413	-	2,163,757	1,623,892	4,097	32,705	3,813	27,356	124,129	1,815,992	1,942,134	60,702	5,527	791	2,009,154	5,988,903	
Provisions for doubtful debts		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Bad debts written off		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Provision for tax		20,906	-	-	20,906	123,471	(2,485)	-	-	1,161	-	122,147	16,891	-	3,480	-	20,371	163,424	
Provisions (other than taxation)																			
(a) For diminution in the value of investments (net)		(847)	-	-	(847)	-	-	-	-	-	-	-	-	-	-	-	-	(847)	
(b) Others - Provision for standard and non standard assets		(35)	-	-	(35)	(5)	-	-	-	(7)	-	(12)	(25)	(19)	-	-	(44)	(91)	
Service tax on linked charges		-	-	-	-	-	-	-	-	-	-	-	465,184	55,680	12,925	3,184	536,973	536,973	
TOTAL (B)		2,940,611	58,146	-	2,998,757	1,849,126	3,541	51,049	3,813	33,576	138,323	2,079,428	3,073,289	148,890	21,932	3,975	3,248,086	8,326,271	
Benefits paid (net)	L-7	2,148,755	148,838	-	2,297,593	960,780	858,191	5,322	360,126	175,871	24,274	2,384,564	11,456,866	2,184,648	682,587	157,009	14,481,110	19,163,267	
Interim bonuses paid		37,788	1,766	-	39,554	-	-	-	-	-	-	-	-	-	-	-	-	39,554	
Terminal bonuses paid		396,701	15,435	-	412,136	-	-	-	-	-	-	-	-	-	-	-	-	412,136	
Change in valuation of liability against life policies in force																			
(a) Gross		8,663,070	572,685	-	9,235,755	6,084,926	862,816	2,623,467	1,061,193	587,826	3,945	11,224,173	109,868	12,016	29,192	4,471	155,547	20,615,475	
(b) Amount ceded in reinsurance		22,102	-	-	22,102	(1,449,267)	-	-	-	-	(5,920)	(1,455,187)	(114)	-	-	-	(114)	(1,433,199)	
(c) Amount accepted in reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(d) Unit Reserve		-	-	-	-	-	-	-	-	-	-	-	(7,731,880)	(2,753,981)	1,519,195	110,217	(8,856,449)	(8,856,449)	
(e) Funds for discontinued policies		-	-	-	-	-	-	-	-	-	-	-	105,439	303,652	-	-	409,091	409,091	
TOTAL (C)		11,268,416	738,724	-	12,007,140	5,596,439	1,721,007	2,628,789	1,421,319	763,697	22,299	12,153,550	3,940,179	(253,665)	2,230,974	271,697	6,189,185	30,349,875	
SURPLUS / (DEFICIT) (D) = (A)-(B)-(C)		203,230	30,282	-	233,512	732,780	(14,746)	83,279	-	6,887	-	808,200	396,299	318,287	29,293	11,756	755,635	1,797,347	
APPROPRIATIONS																			
Transfer to Shareholders' Account		-	-	-	-	732,780	(14,746)	83,279	-	6,887	-	808,200	396,299	318,287	29,293	11,756	755,635	1,563,835	
Transfer to other reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Funds for future appropriation - Provision for lapsed policies unlikely to be revived (Linked individual)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Balance being funds for future appropriations (Participating - Life & Pension)		203,230	30,282	-	233,512	-	-	-	-	-	-	-	-	-	-	-	-	233,512	
TOTAL (D)		203,230	30,282	-	233,512	732,780	(14,746)	83,279	-	6,887	-	808,200	396,299	318,287	29,293	11,756	755,635	1,797,347	
The total surplus as mentioned below :																			
(a) Interim bonuses paid		37,788	1,766	-	39,554	-	-	-	-	-	-	-	-	-	-	-	-	39,554	
(b) Terminal bonuses paid		396,701	15,435	-	412,136	-	-	-	-	-	-	-	-	-	-	-	-	412,136	
(c) Allocation of bonus to Policyholders'		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(d) Surplus shown in the Revenue Account		203,230	30,282	-	233,512	732,780	(14,746)	83,279	-	6,887	-	808,200	396,299	318,287	29,293	11,756	755,635	1,797,347	
(e) Total surplus :!(a)+(b)+(c)+(d)		637,719	47,483	-	685,202	732,780	(14,746)	83,279	-	6,887	-	808,200	396,299	318,287	29,293	11,756	755,635	2,249,037	

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

REVENUE ACCOUNT FOR THE NINE MONTHS ENDED DECEMBER 31, 2016

(₹ '000)																		
Policyholders' Account (Technical Account)																		
Particulars	Schedule	Participating Funds			Total (A)	Non Participating Funds						Unit Linked Funds				Total Policyholder Fund (A + B + C)		
		Individual & Group Life	Individual & Group Pension	Pension Group Variable		Individual & Group Life	Life Group Variable	Individual & Group Pension	Pension Group Variable	Annuity	Health	Total (B)	Individual Life	Individual Pension	Group Life		Group Pension	Total (C)
Premiums earned - net																		
(a) First year premium		7,011,280	355,704	-	7,366,984	2,213,461.0	-	465,555.0	-	-	296,693.0	2,975,709.00	9,405,810	702,992	-	-	10,108,802	20,451,495
(b) Renewal premium		23,046,545	965,083	-	24,011,628	5,358,416.0	-	887,373.0	-	-	229,078.0	6,474,867.00	32,300,377	6,145,221	-	-	38,445,598	68,932,093
(c) Single premium		(48)	9,775	-	9,727	12,296,475.0	2,909,879.0	4,037,748.0	3,809,605.0	2,125,095.0	3,610.0	25,182,412.00	597,459	1,194,786	4,884,805	961,556	7,638,606	32,830,745
Premium	L-4	30,057,777	1,330,562	-	31,388,339	19,868,352.0	2,909,879.0	5,390,676.0	3,809,605.0	2,125,095.0	529,381.0	34,632,988.00	42,303,646	8,042,999	4,884,805	961,556	56,193,006	122,214,333
(d) Reinsurance ceded		(15,624)	-	-	(15,624)	(911,833.0)	-	-	-	-	(187,465.0)	(1,099,298.00)	(134,784)	-	-	-	(134,784)	(1,249,706)
(e) Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sub Total		30,042,153	1,330,562	-	31,372,715	18,956,519.00	2,909,879.00	5,390,676.00	3,809,605.00	2,125,095.00	341,916.00	33,533,690.00	42,168,862	8,042,999	4,884,805	961,556	56,058,222	120,964,627
Income from investments																		
(a) Interest, dividends & rent - gross		9,020,428	915,591	-	9,936,019	2,470,804	487,962	974,699	433,357	643,279	19,571	5,029,672	10,767,789	2,077,579	1,653,592	399,822	14,898,782	29,864,473
(b) Profit on sale/redemption of investments		3,941,652	519,415	-	4,461,067	281,938	13,884	61,080	7,885	4,287	262	369,336	20,230,395	4,969,585	1,143,912	382,602	26,726,494	31,556,897
(c) Loss on sale/redemption of investments		(302,063)	(45,902)	-	(347,965)	(154)	-	(71)	-	(9)	(234)	(1,770,159)	(642,116)	(68,362)	(20,440)	(2,501,077)	(2,849,276)	
(d) Transfer/gain on revaluation/change in fair value		-	-	-	-	-	-	-	-	-	-	-	3,206,239	305,393	654,870	85,849	4,252,351	4,252,351
(e) Amortisation of premium/discout on investments		(216,969)	(18,014)	-	(234,983)	22,690	9,300	1,403	10,013	(9,956)	(456)	32,994	69,999	29,322	14,822	8,192	122,335	(79,654)
Sub Total		12,443,048	1,371,090	-	13,814,138	2,775,278	511,146	1,037,111	451,255	637,601	19,377	5,431,768	32,504,263	6,739,763	3,398,834	856,025	43,498,885	62,744,791
Other income																		
(a) Contribution from the Shareholders' Account		-	-	-	-	-	10,336	-	45,275	-	108,506	164,117	-	-	-	-	-	164,117
(b) Income on Unclaimed amount of Policyholders		-	-	-	-	-	-	-	-	-	-	-	453,577	-	-	-	-	453,577
(c) Others		140,832	5,149	-	145,981	21,123	35	2,811	-	964	1,745	26,678	112,760	62,048	5	-	174,813	347,472
TOTAL (A)		42,626,033	2,706,801	-	45,332,834	21,752,920	3,431,396	6,430,598	4,306,135	2,763,660	471,544	39,156,253	75,239,462	14,844,810	8,283,644	1,817,581	100,185,497	184,674,584
Commission																		
First year commission		1,668,303	21,315	-	1,689,618	256,385	-	34,011	-	-	35,313	325,709	1,536,755	37,212	-	-	1,573,967	3,589,294
Renewal commission		600,260	12,721	-	612,981	18,933	-	16,295	-	-	11,979	47,207	171,056	50,145	-	-	221,201	881,389
Single commission		-	-	-	-	5,900	1,830	-	-	-	17,108	24,846	9,028	14,532	260	-	23,820	48,666
Sub Total	L-5	2,268,563	34,036	-	2,302,599	281,218	1,830	50,306	-	17,108	47,300	397,762	1,716,839	101,889	260	-	1,818,988	4,519,349
Operating expenses related to insurance business	L-6	5,867,379	117,793	-	5,985,172	4,165,558	6,960	97,565	9,081	86,765	372,954	4,738,883	4,834,412	203,942	11,656	2,292	5,052,302	15,776,357
Provisions for doubtful debts		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bad debts written off		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provision for tax		38,060	-	-	38,060	388,252	-	-	-	1,161	-	389,413	10,471	-	10,824	-	21,295	448,768
Provisions (other than taxation)																		
(a) For diminution in the value of investments (net)		(97,801)	-	-	(97,801)	-	-	-	-	-	-	-	-	-	-	-	-	(97,801)
(b) Others - Provision for standard and non standard assets		(677)	(1)	-	(678)	(92)	-	2	-	(41)	-	(131)	(672)	(79)	-	-	(751)	(1,560)
Service tax on linked charges		-	-	-	-	-	-	-	-	-	-	-	1,345,180	163,333	35,332	9,100	1,552,945	1,552,945
TOTAL (B)		8,075,524	151,828	-	8,227,352	4,834,936	8,790	147,873	9,081	104,993	420,254	5,525,927	7,906,230	469,085	58,072	11,392	8,444,779	22,198,058
Benefits paid (net)	L-7	5,569,212	452,869	-	6,022,081	3,271,232	2,079,308	16,492	792,648	465,020	67,737	6,692,437	44,098,672	10,459,973	2,411,814	719,948	57,690,407	70,404,925
Interim bonuses paid		88,543	4,679	-	93,222	-	-	-	-	-	-	-	-	-	-	-	-	93,222
Terminal bonuses paid		827,341	41,125	-	868,466	-	-	-	-	-	-	-	-	-	-	-	-	868,466
Change in valuation of liability against life policies in force																		
(a) Gross		27,467,768	1,745,841	-	29,213,609	15,272,756	1,343,298	6,009,195	3,504,406	2,186,760	1,202	28,317,617	418,498	66,162	42,360	(4,719)	522,301	58,053,527
(b) Amount ceded in reinsurance		22,388	-	-	22,388	(3,930,210)	-	-	-	-	(17,649)	(3,947,859)	20,835	-	-	-	20,835	(3,904,636)
(c) Amount accepted in reinsurance		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Unit Reserve		-	-	-	-	-	-	-	-	-	-	-	20,303,828	1,756,202	5,648,462	1,055,113	28,763,605	28,763,605
(e) Funds for discontinued policies		-	-	-	-	-	-	-	-	-	-	-	383,958	1,168,723	-	-	1,552,681	1,552,681
TOTAL (C)		33,975,252	2,244,514	-	36,219,766	14,613,778	3,422,606	6,025,687	4,297,054	2,651,780	51,290	31,062,195	65,225,791	13,451,060	8,102,636	1,770,342	88,549,829	155,831,790
SURPLUS / (DEFICIT) (D) = (A)-(B)-(C)		575,257	310,459	-	885,716	2,304,206	-	257,038	-	6,887	-	2,568,131	2,107,441	924,665	122,936	35,847	3,190,889	6,644,736
APPROPRIATIONS																		
Transfer to Shareholders' Account		-	-	-	-	2,304,206	-	257,038	-	6,887	-	2,568,131	2,107,441	924,665	122,936	35,847	3,190,889	5,759,020
Transfer to other reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Funds for Future Appropriation - Provision for lapsed policies unlikely to be revived (Linked Individual)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance being Funds for Future Appropriations (Participating - Life & Pension)		575,257	310,459	-	885,716	-	-	-	-	-	-	-	-	-	-	-	-	885,716
TOTAL (E)		575,257	310,459	-	885,716	2,304,206	-	257,038	-	6,887	-	2,568,131	2,107,441	924,665	122,936	35,847	3,190,889	6,644,736
The total surplus as mentioned below :																		
(a) Interim bonuses paid		88,543	4,679	-	93,222	-	-	-	-	-	-	-	-	-	-	-	-	93,222
(b) Terminal bonuses paid		827,341	41,125	-	868,466	-	-	-	-	-	-	-	-	-	-	-	-	868,466
(c) Allocation of bonus to Policyholders		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Surplus shown in the Revenue Account		575,257	310,459	-	885,716	2,304,206	-	257,038	-	6,887	-	2,568,131	2,107,441	924,665	122,936	35,847	3,190,889	6,644,736
(e) Total surplus :[(a)+(b)+(c)+(d)]		1,491,141	356,263	-	1,847,404	2,304,206	-	257,038	-	6,887	-	2,568,131	2,107,441	924,665	122,936	35,847	3,190,889	7,606,424

PROFIT AND LOSS ACCOUNT FOR THE NINE MONTHS ENDED DECEMBER 31, 2017

(₹ '000)

Particulars	Schedule	For the quarter ended December 31, 2017	For the nine months ended December 31, 2017	For the quarter ended December 31, 2016	For the nine months ended December 31, 2016
Amounts transferred from the Policyholders' Account (Technical account)		1,498,884	6,056,871	1,563,835	5,759,020
Income from investments					
(a) Interest, dividends & rent – gross		580,259	1,634,024	465,280	1,364,791
(b) Profit on sale/redemption of investments		62,066	587,025	1,439	213,775
(c) (Loss on sale/ redemption of investments)		(3,077)	(337,766)	(41)	(120,315)
(d) Amortisation of (premium) / discount on investments		(21,593)	(54,163)	(10,527)	(19,760)
Other income		-	130,180	1	3
TOTAL (A)		2,116,539	8,016,171	2,019,987	7,197,514
Expenses other than those directly related to the insurance business	L-6A	7,269	119,114	176,957	506,538
Bad debts written off		-	-	-	-
Provisions (other than taxation)					
(a) For diminution in the value of investments (net)		(4,031)	(6,692)	-	(38,281)
(b) Provision for doubtful debts		-	-	-	-
(c) Others - Provision for standard and non standard assets		52	137	(16)	10
Contribution to the Policyholders' Account		(48,511)	25,698	(5,547)	164,117
TOTAL (B)		(45,221)	138,257	171,394	632,384
Profit before tax		2,161,760	7,877,914	1,848,593	6,565,130
Provision for taxation		88,599	256,311	42,307	114,150
Profit after tax		2,073,161	7,621,603	1,806,286	6,450,980
APPROPRIATIONS					
(a) Balance at the beginning of the period/year		21,683,360	16,134,918	14,503,038	9,858,344
(b) Interim dividends paid during the period/year		(2,732,204)	(2,732,204)	(2,197,413)	(2,197,413)
(c) Proposed final dividend		-	-	-	-
(d) Dividend distribution tax		(556,222)	(556,222)	(447,349)	(447,349)
Profit carried forward to the Balance Sheet		20,468,095	20,468,095	13,664,562	13,664,562
Earnings Per Share - Basic (₹)		1.04	3.81	0.90	3.23
Earnings Per Share - Diluted (₹)		1.03	3.78	0.90	3.21
Nominal value per equity share (₹)		10.00	10.00	10.00	10.00

BALANCE SHEET AS AT DECEMBER 31, 2017

Particulars	Schedule	(₹ '000)	
		As at December 31, 2017	As at December 31, 2016
SOURCES OF FUNDS			
SHAREHOLDERS' FUNDS:			
Share capital	L-8, L-9	20,089,732	19,976,480
Share application money received pending allotment of shares		130,641	-
Reserves and surplus	L-10	23,372,526	15,541,222
Credit / (Debit) fair value change account		1,134,548	(28,045)
Sub-Total		44,727,447	35,489,657
BORROWINGS			
	L-11	-	-
POLICYHOLDERS' FUNDS:			
Credit / (Debit) fair value change account		8,366,123	(985,279)
Policy liabilities		389,793,192	298,155,325
Provision for linked liabilities		448,218,366	410,111,099
Add: Fair value change		110,302,542	46,190,701
Provision for linked liabilities		558,520,908	456,301,800
Funds for discontinued policies			
i) Discontinued on account of non-payment of premium		30,876,822	31,109,370
ii) Others		131,250	175,271
Total provision for linked & discontinued Policyholders' liabilities		589,528,980	487,586,441
Sub-Total		987,688,295	784,756,487
Funds for Future Appropriations		9,589,607	7,940,482
TOTAL		1,042,005,349	828,186,626
APPLICATION OF FUNDS			
INVESTMENTS			
- Shareholders'	L-12	36,248,422	28,731,954
- Policyholders'	L-13	418,498,809	308,980,833
Assets held to cover linked liabilities	L-14	589,528,980	487,586,441
LOANS	L-15	164,740	528,807
FIXED ASSETS	L-16	3,443,473	3,436,789
CURRENT ASSETS			
Cash and bank balances	L-17	5,223,181	2,266,910
Advances and other assets	L-18	24,115,790	23,807,114
Sub-Total (A)		29,338,971	26,074,024
CURRENT LIABILITIES			
PROVISIONS	L-19	34,823,090	26,687,617
	L-20	394,956	464,605
Sub-Total (B)		35,218,046	27,152,222
NET CURRENT ASSETS (C) = (A - B)		(5,879,075)	(1,078,198)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)			
DEBIT BALANCE IN PROFIT & LOSS ACCOUNT (Shareholders' Account)	L-21	-	-
TOTAL		1,042,005,349	828,186,626

CONTINGENT LIABILITIES

Particulars		(₹'000)	
		As at December 31, 2017	As at December 31, 2016
1) Partly paid-up investments		8,025,000	-
2) Claims, other than against policies, not acknowledged as debts by the Company		7,734	7,766
3) Underwriting commitments outstanding		-	-
4) Guarantees given by or on behalf of the Company		842,868	960
5) Statutory demands/ liabilities in dispute, not provided for		956,414	997,270
6) Reinsurance obligations to the extent not provided for in accounts		-	-
7) Others		-	-
TOTAL		9,832,016	1,005,996

(₹ '000)

	Particulars	For the quarter ended December 31, 2017	For the nine months ended December 31, 2017	For the quarter ended December 31, 2016	For the nine months ended December 31, 2016
1	First year premiums	12,023,575	30,028,545	7,562,509	20,451,495
2	Renewal premiums	28,052,381	75,426,313	25,728,505	68,932,093
3	Single premiums	14,600,786	40,624,863	12,428,975	32,830,745
	Total Premiums	54,676,742	146,079,721	45,719,989	122,214,333
	Premium income from business written:				
	In India	54,676,742	146,079,721	45,719,989	122,214,333
	Outside India	-	-	-	-
	Total Premiums	54,676,742	146,079,721	45,719,989	122,214,333

(₹ '000)

Particulars	For the quarter ended December 31, 2017	For the nine months ended December 31, 2017	For the quarter ended December 31, 2016	For the nine months ended December 31, 2016
Commission paid				
Direct - First year premiums	2,125,725	5,448,857	1,291,309	3,589,294
- Renewal premiums	361,293	961,503	331,763	881,389
- Single premiums	138,297	252,240	14,837	48,666
Add : Commission on re-insurance accepted	-	-	-	-
Less: Commission on re-insurance ceded	-	-	-	-
Net Commission	2,625,315	6,662,600	1,637,909	4,519,349
Break up of the commission expenses (gross) incurred to procure business :				
Agents	315,627	885,118	294,852	850,002
Brokers	120,744	375,560	93,879	260,379
Corporate agency	2,184,989	5,394,355	1,248,143	3,406,813
Others - Common Service Centres	1	3	2	14
- Insurance Marketing Firm	849	2,606	1,033	2,141
- Micro Finance	3,105	4,958	-	-
Total	2,625,315	6,662,600	1,637,909	4,519,349

FORM L-6-OPERATING EXPENSES SCHEDULE

(₹ '000)

	Particulars	For the quarter ended	For the nine months ended	For the quarter ended	For the nine months ended
		December 31, 2017	December 31, 2017	December 31, 2016	December 31, 2016
1	Employees' remuneration & welfare benefits	3,299,865	8,932,584	2,986,767	8,039,493
2	Travel, conveyance and vehicle running expenses	66,408	170,229	52,920	159,229
3	Training expenses	170,777	398,673	60,008	212,381
4	Rents, rates & taxes	189,654	566,367	179,336	388,105
5	Repairs	10,216	31,262	12,721	39,734
6	Printing & stationery	26,069	67,656	25,447	66,990
7	Communication expenses	62,489	176,175	56,952	162,123
8	Legal & professional charges	302,288	823,539	383,625	759,814
9	Medical fees	47,465	140,068	43,039	122,484
10	Auditors' fees, expenses etc				
	a) as auditor	2,000	6,000	2,000	6,000
	b) as adviser or in any other capacity, in respect of				
	(i) Taxation matters	121	363	110	330
	(ii) Insurance matters	-	-	-	-
	(iii) Management services; and	-	-	-	-
	c) in any other capacity	1,687	4,924	120	4,099
11	Advertisement and publicity	1,794,069	4,566,181	911,905	2,433,384
12	Interest & bank charges	24,800	68,336	20,082	59,052
13	Others				
	(a) Information technology expenses	230,922	599,742	170,224	462,635
	(b) General Office & other expenses	173,106	508,804	200,170	532,806
	(c) Stamp Duty	211,784	558,703	126,829	359,573
	(d) Business development expenses	1,046,731	2,595,130	619,987	1,600,181
14	Depreciation on fixed assets				
	(i) Depreciation on fixed assets owned by Policyholders	94,446	293,470	92,889	95,424
	(ii) Reimbursement of Depreciation for use of Shareholders' fixed assets	11,830	34,543	11,607	203,486
15	Goods and Services Tax/Service tax	1,832	52,032	32,165	69,034
	TOTAL	7,768,559	20,594,781	5,988,903	15,776,357

FORM L-6A-SHAREHOLDERS' EXPENSES SCHEDULE

(₹ '000)

	Particulars	For the quarter ended	For the nine months ended	For the quarter ended	For the nine months ended
		December 31, 2017	December 31, 2017	December 31, 2016	December 31, 2016
1	Employees' remuneration & welfare benefits	27,430	50,827	25,695	40,573
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	(44,065)	(19,566)	118,322	215,022
9	Medical fees	-	-	-	-
10	Auditors' fees, expenses etc				
	a) as auditor	-	-	-	-
	b) as adviser or in any other capacity, in respect of				
	(i) Taxation matters	-	-	-	-
	(ii) Insurance matters	-	-	-	-
	(iii) Management services; and	-	-	-	-
	c) in any other capacity	(4,109)	(4,109)	-	-
11	Advertisement and publicity	-	-	-	-
12	Interest & bank charges	-	-	-	-
13	Others				
	(a) Corporate social responsibility expenses	12,847	43,192	9,761	37,395
	(b) Directors' fees	4,320	10,470	1,070	5,030
	(c) Directors' Commission	1,500	4,500	1,500	6,500
	(d) Other general expenses	9,346	33,800	20,609	202,018
14	Depreciation on fixed assets				
	(a) Depreciation on fixed assets owned by Shareholders	11,830	34,543	11,607	203,486
	(b) Reimbursement of depreciation by Policyholders for use of Shareholders' fixed assets	(11,830)	(34,543)	(11,607)	(203,486)
15	Goods and Services Tax/Service tax	-	-	-	-
	TOTAL	7,269	119,114	176,957	506,538

HDFC Standard Life Insurance Company Limited

FORM L-7- BENEFITS PAID [NET]

(₹ '000)

Particulars	For the quarter ended December 31, 2017	For the nine months ended December 31, 2017	For the quarter ended December 31, 2016	For the nine months ended December 31, 2016
1. Insurance claims				
(a) Claims by death	2,588,630	6,998,089	1,807,347	4,867,798
(b) Claims by maturity	4,360,855	12,249,851	3,468,428	7,077,974
(c) Annuities / pensions payment	190,698	539,891	143,014	407,306
(d) Other benefits				
(i) Money back payment	314,593	634,270	186,977	479,596
(ii) Vesting of pension policy	589,673	1,614,342	488,275	1,380,996
(iii) Surrenders	17,893,681	49,841,903	8,976,291	39,503,603
(iv) Health	35,267	184,296	47,943	189,743
(v) Discontinuance/ Lapse Termination	2,778,432	6,614,087	2,354,537	9,614,385
(vi) Withdrawals	2,452,486	7,806,141	1,991,350	7,363,447
(vii) Waiver of Premium	37,851	114,909	41,085	120,132
(viii) Interest on unclaimed amount of Policyholders	67,613	363,345	157,978	429,714
Sub Total (A)	31,309,779	86,961,124	19,663,225	71,434,694
2. Amount ceded in reinsurance:				
(a) Claims by death	(515,684)	(1,209,235)	(449,724)	(925,862)
(b) Claims by maturity	-	-	-	-
(c) Annuities / pensions payment	-	-	-	-
(d) Other benefits				
(i) Health	(27,174)	(128,881)	(50,234)	(103,907)
Sub Total (B)	(542,858)	(1,338,116)	(499,958)	(1,029,769)
3. Amount accepted in reinsurance:				
(a) Claims by death	-	-	-	-
(b) Claims by maturity	-	-	-	-
(c) Annuities / pensions payment	-	-	-	-
(d) Other benefits				
(i) Health	-	-	-	-
Sub Total (C)	-	-	-	-
TOTAL (A+B+C)	30,766,921	85,623,008	19,163,267	70,404,925
Benefits Paid to Claimants:				
In India	30,766,921	85,623,008	19,163,267	70,404,925
Outside India	-	-	-	-
Total	30,766,921	85,623,008	19,163,267	70,404,925

Notes:

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

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

HDFC Standard Life Insurance Company Limited

FORM L-8-SHARE CAPITAL SCHEDULE

(₹ '000)

		As at December 31, 2017	As at December 31, 2016
1	Authorised capital Equity Shares of ₹ 10 each	30,000,000	30,000,000
2	Issued capital Equity Shares of ₹ 10 each	20,089,732	19,976,480
3	Subscribed capital Equity Shares of ₹ 10 each	20,089,732	19,976,480
4	Called-up capital Equity Shares of ₹ 10 each	20,089,732	19,976,480
	Less : Calls unpaid	-	-
	Add : Shares forfeited (Amount originally paid up)	-	-
	Less : Par value of equity shares bought back	-	-
	Less : Preliminary expenses Expenses including commission or brokerage on underwriting or subscription of shares	-	-
TOTAL		20,089,732	19,976,480

Note:

Of the above, Share Capital amounting to ₹ 10,385,141 thousands (Previous year : ₹ 12,297,601 thousands) is held by Housing Development Finance Corporation Limited, the holding company.

HDFC Standard Life Insurance Company Limited

FORM L-9-PATTERN OF SHAREHOLDING SCHEDULE

[As certified by the Management]

	As at December 31, 2017		As at December 31, 2016	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
- Indian / Holding company - Housing Development Finance Corporation Limited (HDFC)	1,038,514,075	51.69%	1,229,760,125	61.56%
- Foreign - Standard Life (Mauritius Holdings) 2006 Limited (Standard Life)	589,626,265	29.35%	698,208,033	34.95%
Others - Domestic	380,832,882	18.96%	69,679,880	3.49%
Total	2,008,973,222	100.00%	1,997,648,038	100.00%

HDFC Standard Life Insurance Company Limited

FORM L-10-RESERVES AND SURPLUS SCHEDULE

(₹ '000)

Particulars	As at		As at	
	December 31, 2017		December 31, 2016	
1 Capital reserve		-		-
2 Capital redemption reserve		-		-
3 Share premium				
Opening balance	1,944,058		1,687,015	
Add: Additions during the year	960,373		189,645	
Less: Adjustments during the year	-	2,904,431	-	1,876,660
4 Revaluation reserve		-		-
Opening balance	-		500,492	
Add: Additions during the year	-		-	
Less: Adjustments during the year	-	-	500,492	-
5 General reserves		-		-
Less: Debit balance in Profit and Loss Account, if any		-		-
Less: Amount utilized for buy-back		-		-
6 Catastrophe reserve		-		-
7 Other reserves		-		-
8 Balance of profit in Profit and Loss Account		20,468,095		13,664,562
TOTAL		23,372,526		15,541,222

HDFC Standard Life Insurance Company Limited

FORM L-11-BORROWINGS SCHEDULE

(₹ '000)

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

		(₹ '000)	
Particulars		As at December 31, 2017	As at December 31, 2016
LONG TERM INVESTMENTS			
1	Government Securities and Government guaranteed bonds including Treasury Bills	18,450,072	13,210,324
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares		
	(aa) Equity	6,908,604	5,011,849
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	1,958,545	1,345,589
	(e) Subsidiaries	1,214,023	1,173,103
	(f) Fixed Deposit	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	6,363,757	3,328,204
5	Other than Approved Investments	774,425	537,411
Sub Total (A)		35,669,426	24,606,480
SHORT TERM INVESTMENTS			
1	Government Securities and Government guaranteed bonds including Treasury Bills	-	1,477,777
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	-	509,689
	(e) Other Securities		
	(aa) Commercial Paper	-	487,086
	(bb) Certificate of Deposit	-	-
	(cc) Fixed Deposit	510,000	810,000
	(dd) CBLO/Repo Investments	68,996	780,794
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	-	60,128
5	Other than Approved Investments	-	-
Sub Total (B)		578,996	4,125,474
TOTAL (A+B)		36,248,422	28,731,954

Notes :

		(₹ '000)	
Sr. No.	Particulars	As at December 31, 2017	As at December 31, 2016
1	Aggregate amount of Company's investments and the market value:		
	a) Aggregate amount of Company's investment other than listed Equity Securities & Mutual Funds	28,456,920	23,184,951
	b) Market Value of above investment	29,069,537	24,585,907
2	Investment in holding company at cost	250,000	310,578
3	Investment in subsidiaries company at cost	1,214,023	1,173,103
4	Fixed Deposits towards margin requirement for equity trade settlement:		
	a) Deposited with National Securities Clearing Corporation Limited (NSCCL)	450,000	730,000
	b) Deposited with Indian Clearing Corporation Limited (ICCL)	60,000	80,000
5	Equity shares includes shares transferred under securities lending and borrowing scheme (SLB) where the Company retains all the associated risk and rewards on these securities	48,409	NIL
6	Investment made out of catastrophe reserve	NIL	NIL

FORM L-13-INVESTMENTS - POLICYHOLDERS' SCHEDULE

		(₹ '000)	
Particulars	As at December 31, 2017	As at December 31, 2016	
LONG TERM INVESTMENTS			
1 Government Securities and Government guaranteed bonds including Treasury Bills	175,894,140	137,843,145	
2 Other Approved Securities	23,453,896	12,879,578	
3 Other Investments			
(a) Shares			
(aa) Equity	51,030,364	34,357,879	
(bb) Preference	-	-	
(b) Mutual Funds	-	-	
(c) Derivative Instruments	-	-	
(d) Debentures/ Bonds	40,603,218	39,058,474	
(e) Other Securities			
(aa) Fixed Deposit	-	-	
(bb) Deep Discount Bonds	2,294,532	1,609,722	
(cc) Infrastructure Investment Fund	855,756	-	
(f) Subsidiaries	-	-	
(g) Investment Properties-Real Estate	-	-	
4 Investments in Infrastructure and Social Sector	79,587,548	48,595,908	
5 Other than Approved Investments	6,183,651	6,245,471	
Sub Total (A)	379,903,105	280,590,177	
SHORT TERM INVESTMENTS			
1 Government Securities and Government guaranteed bonds including Treasury Bills	18,425,345	8,795,941	
2 Other Approved Securities	350,189	-	
3 Other Investments			
(a) Shares			
(aa) Equity	-	-	
(bb) Preference	-	-	
(b) Mutual Funds	3,740,748	3,450,642	
(c) Derivative Instruments	-	-	
(d) Debentures/ Bonds	7,397,175	4,427,109	
(e) Other Securities			
(aa) Commercial Paper	-	-	
(bb) Certificate of Deposit	-	-	
(cc) Fixed Deposit	-	1,400,000	
(dd) Deep Discount Bonds	249,823	282,082	
(ee) CBLO/Repo Investments	6,802,168	8,257,519	
(f) Subsidiaries	-	-	
(g) Investment Properties - Real Estate	-	-	
4 Investments in Infrastructure and Social Sector	1,534,887	1,697,673	
5 Other than Approved Investments	95,369	79,690	
Sub Total (B)	38,595,704	28,390,656	
TOTAL	418,498,809	308,980,833	

Notes :

		(₹ '000)	
Sr. No.	Particulars	As at December 31, 2017	As at December 31, 2016
1	Aggregate amount of Company's investments and the market value:		
	a) Aggregate amount of Company's investment other than listed Equity Securities & Mutual Funds	360,005,462	253,563,307
	b) Market Value of above investment	360,277,047	267,185,280
2	Investment in holding company at cost	3,504,683	3,430,196
3	Investment in subsidiaries company at cost	NIL	NIL
4	Government Securities deposited with Reserve Bank of India in order to comply with the requirement prescribed under erstwhile Section 7 of the Insurance Act, 1938		
	a) Amortised cost	NIL	NIL
	b) Market Value of above investment	NIL	NIL
5	Government Securities deposited with the Clearing Corporation of India Ltd (CCIL) for collateralized borrowing and lending obligation segment.		
	a) Amortised cost	257,076	207,331
	b) Market Value of above investment	258,468	204,369
6	Fixed Deposits towards margin requirement for equity trade settlement and Bank Guarantee		
	a) Deposited with National Securities Clearing Corporation Limited (NSCCL)	NIL	NIL
	b) Deposited with Indian Clearing Corporation Limited (ICCL)	NIL	NIL
7	Equity shares includes shares transferred under securities lending and borrowing scheme (SLB) where the Company retains all the associated risk and rewards on these securities	200,020	NIL
8	Investment made out of catastrophe reserve	NIL	NIL

		(₹ '000)	
Particulars		As at December 31, 2017	As at December 31, 2016
LONG TERM INVESTMENTS			
1	Government Securities and Government guaranteed bonds including Treasury Bills	60,522,678	68,968,212
2	Other Approved Securities	2,138,720	381,162
3	Other Investments		
	(a) Shares		
	(aa) Equity	316,250,908	238,997,520
	(bb) Preference	34,320	33,125
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	54,170,567	44,548,266
	(e) Other Securities		
	(aa) Fixed Deposit	-	-
	(bb) Deep Discount Bonds	681,903	561,410
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	66,269,724	55,175,086
5	Other than Approved Investments	39,652,874	16,920,755
Sub Total (A)		539,721,694	425,585,536
SHORT TERM INVESTMENTS			
1	Government Securities and Government guaranteed bonds including Treasury Bills	16,485,963	31,922,910
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	2,131,740	4,454,242
	(e) Other Securities		
	(aa) Fixed Deposit	-	80,000
	(bb) Commercial Paper	1,959,021	974,554
	(cc) Certificate of Deposit	1,468,268	477,693
	(dd) Deep Discount Bonds	145,455	47,386
	(ee) Repo Investments	20,903,996	18,217,459
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	1,983,574	461,364
5	Other than Approved Investments	-	761,073
Sub Total (B)		45,078,017	57,396,681
OTHER ASSETS (NET)			
1	Interest Accrued and Dividend Receivable	4,475,321	4,744,246
2	Others (Net)	(65,551)	(30,131)
3	Other - Receivable	336,995	117,505
4	Investment Sold Awaiting Settlement	514,700	334,086
5	Investment Purchased Awaiting Settlement	(532,196)	(561,482)
Sub Total (C)		4,729,269	4,604,224
TOTAL (A+B+C)		589,528,980	487,586,441

Notes :

		(₹ '000)	
Sr. No.	Particulars	As at December 31, 2017	As at December 31, 2016
1	Aggregate amount of Company's investments and the market value:		
	a) Aggregate amount of Company's investment other than listed Equity Securities & Mutual Funds	207,718,690	188,031,091
	b) Market Value of above investment	207,131,995	194,701,887
2	Investment in holding company at cost	7,393,040	3,276,629
3	Investment in subsidiaries company at cost	Nil	Nil
4	Fixed Deposits towards margin requirement for equity trade settlement:		
	a) Deposited with National Securities Clearing Corporation Limited (NSCCL)	Nil	Nil
	b) Deposited with Indian Clearing Corporation Limited (ICCL)	Nil	Nil
5	The value of equity shares lent by the Company under securities lending and borrowing scheme (SLB) and outstanding	1,741,130	Nil
6	Investment made out of catastrophe reserve	Nil	Nil

HDFC Standard Life Insurance Company Limited

FORM L-15-LOANS SCHEDULE

		(₹ '000)	
Particulars	As at December 31, 2017	As at December 31, 2016	
1 SECURITY-WISE CLASSIFICATION			
Secured			
(a) On mortgage of property			
(aa) In India *	24	52,326	
(bb) Outside India	-	-	
(b) On shares, bonds, government securities, etc.	-	-	
(c) Loans against policies	150,276	105,871	
(d) Others	-	-	
Unsecured			
(a) HDFC Standard Life Employees' Stock Option Trust	14,440	370,610	
TOTAL	164,740	528,807	
2 BORROWER-WISE CLASSIFICATION			
(a) Central and state governments	-	-	
(b) Banks and financial institutions	-	-	
(c) Subsidiaries	-	-	
(d) Companies	-	52,291	
(e) Loans against policies	150,276	105,870	
(f) Loans to employees	24	36	
(g) Others - HDFC Standard Life Employees' Stock Option Trust	14,440	370,610	
TOTAL	164,740	528,807	
3 PERFORMANCE-WISE CLASSIFICATION			
(a) Loans classified as standard			
(aa) In India	164,740	528,807	
(bb) Outside India	-	-	
(b) Non-standard loans less provisions			
(aa) In India	-	-	
(bb) Outside India	-	-	
TOTAL	164,740	528,807	
4 MATURITY-WISE CLASSIFICATION			
(a) Short term	11,172	56,981	
(b) Long term	153,568	471,826	
TOTAL	164,740	528,807	

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

Note-

- 1) Principal receivable within 12 months from the Balance Sheet date is ₹ 11,172 (Previous Year : ₹ 24,745)
- 2) Short-term loans include those which are repayable within 12 months from the date of Balance Sheet.
Long term loans are the loans other than short-term loans.
- 3) Loans considered doubtful and the amount of provision created against such loans is ₹ Nil (Previous year ₹ Nil)

HDFC Standard Life Insurance Company Limited

FORM L-16-FIXED ASSETS SCHEDULE

(₹ '000)

	Particulars	Cost/ Gross Block			Depreciation				Net Block		
		As at April 01, 2017	Additions	Deductions	As at December 31, 2017	As at April 01, 2017	For the nine months ended	On Sales / Adjustments	As at December 31, 2017	As at December 31, 2017	As at December 31, 2016
1	Goodwill	-	-	-	-	-	-	-	-	-	-
2	Intangible Assets (Computer Software)*	1,557,287	191,945	-	1,749,232	1,128,050	154,224	-	1,282,274	466,958	326,795
3	Land-Freehold	-	-	-	-	-	-	-	-	-	-
4	Leasehold Improvements	15,252	195	-	15,447	10,962	1,197	-	12,159	3,288	4,214
5	Buildings	2,866,745	-	-	2,866,745	308,569	34,543	-	343,112	2,523,633	2,569,425
6	Furniture & Fittings	700,411	4,461	(9,114)	695,758	632,285	17,520	(9,113)	640,692	55,066	66,567
7	Information Technology Equipments	923,111	59,019	(24,350)	957,780	792,166	68,239	(24,307)	836,098	121,682	133,789
8	Vehicles	129,278	12,298	(13,397)	128,179	57,771	23,720	(7,621)	73,870	54,309	71,898
9	Office Equipments	602,845	11,937	(10,929)	603,853	496,873	28,568	(10,790)	514,651	89,202	107,245
	TOTAL	6,794,929	279,855	(57,790)	7,016,994	3,426,676	328,011	(51,831)	3,702,856	3,314,138	3,279,933
10	Capital Work in progress	160,905	248,285	(279,855)	129,335	-	-	-	-	129,335	156,856
	Grand Total	6,955,834	528,140	(337,645)	7,146,329	3,426,676	328,011	(51,831)	3,702,856	3,443,473	3,436,789
	Previous Year	7,160,196	517,249	(854,678)	6,822,767	3,196,451	298,911	(109,384)	3,385,978	3,436,789	

Notes :

*All software are other than those generated internally.

HDFC Standard Life Insurance Company Limited

FORM L-17-CASH AND BANK BALANCES SCHEDULE

(₹ '000)

Particulars		As at December 31, 2017	As at December 31, 2016
1	Cash (including cheques on hand, drafts and stamps)*	729,721	520,337
2	Bank balances		
	(a) Deposit accounts		
	(aa) Short-term (due within 12 months of Balance Sheet)	-	-
	(bb) Others	843,018	1,002
	(b) Current accounts	3,650,442	1,745,571
	(c) Others	-	-
3	Money at call and short notice		
	(a) With banks	-	-
	(b) With other institutions	-	-
4	Others	-	-
TOTAL		5,223,181	2,266,910
Balances with non-scheduled banks included in 2 and 3 above		-	-
CASH & BANK BALANCES			
1	In India	5,221,151	2,261,588
2	Outside India	2,030	5,322
TOTAL		5,223,181	2,266,910

Note :

* Cheques on hand amount to Rs. 729,721 thousands (Previous Year : Rs. 520,337 thousands)

FORM L-18-ADVANCES AND OTHER ASSETS SCHEDULE

		(₹ '000)	
Particulars	As at December 31, 2017	As at December 31, 2016	
ADVANCES			
1 Reserve deposits with ceding companies	-	-	
2 Application money for investments	-	-	
3 Prepayments	237,265	414,395	
4 Advances to Directors/Officers	-	-	
5 Advance tax paid and taxes deducted at source (Net of provision for taxation)	3,801,216	3,249,121	
6 Others			
(a) Capital advances	7,634	17,878	
(b) Security deposits	373,668	324,583	
Less: Provision for Security deposit	<u>(12,012)</u>	<u>(11,206)</u>	
(c) Advances to employees	7,218	6,355	
(d) Other advances	304,608	218,567	
(e) Investment application - pending allotment	22,140	40,920	
TOTAL (A)	4,741,737	4,260,613	
OTHER ASSETS			
1 Income accrued on investments	8,853,046	6,550,011	
2 Outstanding Premiums	1,317,599	1,317,699	
3 Agents' Balances	56,296	43,506	
Less: Provision for Agents' debit balances	<u>(56,296)</u>	<u>(43,506)</u>	
4 Foreign Agencies' Balances	-	-	
5 Due from other entities carrying on insurance business (including reinsurers)	409,098	489,311	
6 Due from subsidiaries/ holding Company	180	-	
7 Deposit with Reserve Bank of India [Pursuant to erstwhile section 7 of Insurance Act, 1938]	-	-	
8 Others			
(a) Fund Management Charges receivable from UL scheme (Including Goods and Services Tax/Service Tax)	76,303	39,398	
(b) Goods and Services Tax/Service Tax & Unutilised credits	953,637	13,207	
(c) Service Tax Deposits	9,900	80,280	
(d) Investment sold awaiting settlement	1,570,129	-	
(e) Other Assets	508,686	16,414	
(f) Assets held for unclaimed amount of policyholders	5,376,620	10,711,505	
(g) Income on unclaimed amount of policyholders	298,855	328,676	
TOTAL (B)	19,374,053	19,546,501	
TOTAL (A+B)	24,115,790	23,807,114	

HDFC Standard Life Insurance Company Limited

FORM L-19-CURRENT LIABILITIES SCHEDULE

		(₹ '000)	
Particulars	As at December 31, 2017	As at December 31, 2016	
1 Agents' balances	1,028,419	349,985	
2 Balances due to other insurance companies (including reinsurers)	293,817	333,934	
3 Deposits held on reinsurance ceded	-	-	
4 Premiums received in advance	534,844	386,452	
5 Unallocated premium	4,684,829	2,622,175	
6 Sundry creditors	9,761,762	7,354,104	
7 Due to Subsidiaries/ Holding Company	177,153	-	
8 Claims outstanding	758,898	1,102,465	
9 Annuities due	-	-	
10 Due to officers/ directors	-	-	
11 Others			
(a) Tax deducted to be remitted	448,961	201,138	
(b) Goods and Services Tax/Service Tax Liability	1,355,976	354,639	
(c) Investments purchased to be settled	431,413	292,931	
(d) Others-payable (Payable to unit linked schemes)	353,473	238,565	
(e) Payable to Policyholders	9,317,883	2,410,946	
(f) Unclaimed dividend payable	187	102	
12 Unclaimed amount of policyholders	5,376,620	10,711,505	
13 Income on unclaimed fund	298,855	328,676	
TOTAL	34,823,090	26,687,617	

HDFC Standard Life Insurance Company Limited

FORM L-20-PROVISIONS SCHEDULE

(₹ '000)

Particulars		As at December 31, 2017	As at December 31, 2016
1	For taxation (less payments and taxes deducted at source)	116,106	116,106
2	For proposed dividends	-	-
3	For dividend distribution tax	-	-
4	Others:		
	(a) Employee benefits	278,850	348,499
TOTAL		394,956	464,605

HDFC Standard Life Insurance Company Limited

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

(₹ '000)

	Particulars	As at December 31, 2017	As at December 31, 2016
1	Discount allowed in issue of shares/ debentures	-	-
2	Others	-	-
	TOTAL	-	-

FORM L-22-ANALYTICAL RATIOS

Name of the Insurer : HDFC Standard Life Insurance Company Limited

Date : December 31, 2017

Sr.No.	Particulars	For the quarter ended	For the nine months ended	For the quarter ended	For the nine months ended
		December 31, 2017	December 31, 2017	December 31, 2016	December 31, 2016
1	New business premium income growth rate - segment wise				
	Participating - Individual & Group Life	19.85%	12.58%	6.10%	44.74%
	Participating - Individual & Group Pension	-37.82%	-40.57%	-11.86%	3.08%
	Participating - Group Pension Variable	NA*	NA*	-100.00%	-100.00%
	Non Participating - Individual & Group Life	60.51%	52.78%	76.36%	68.12%
	Non Participating - Group Life Variable	-73.05%	-20.56%	835.68%	242.58%
	Non Participating - Individual & Group Pension	-29.34%	-32.21%	498.88%	269.42%
	Non Participating - Group Pension Variable	-4.22%	18.67%	134.60%	58.93%
	Annuity	225.52%	96.27%	43.82%	30.10%
	Health	17.12%	-7.37%	-43.92%	-28.71%
	Unit Linked - Individual Life	92.62%	83.57%	5.89%	-9.89%
	Unit Linked - Individual Pension	-23.60%	-60.12%	-45.09%	0.41%
	Unit Linked - Group Life	-26.53%	23.42%	105.44%	2.74%
	Unit Linked - Group Pension	23.40%	-7.31%	21.56%	23.97%
2	Net Retention Ratio	99.13%	99.06%	99.19%	98.98%
3	Expense of Management to Gross Direct Premium Ratio	19.01%	18.66%	16.68%	16.61%
4	Commission Ratio (Gross commission paid to Gross Premium)	4.80%	4.56%	3.58%	3.70%
5	Ratio of policy holder's liabilities to shareholder's funds	2229.68%	2229.68%	2233.60%	2233.60%
6	Growth rate of shareholders' fund	16.52%	16.52%	12.36%	12.36%
7	Ratio of surplus to policyholders' liability	0.18%	0.70%	0.23%	0.84%
8	Change in net worth (₹ Lakhs)	63,407	63,407	39,033	39,033
9	Profit after tax/Total Income	2.13%	3.14%	4.41%	3.47%
10	(Total real estate + loans)/(Cash & invested assets)	0.26%	0.26%	0.37%	0.37%
11	Total investments/(Capital + Surplus)	24.03	24.03	23.25	23.25
12	Total affiliated investments/(Capital+ Surplus)	0.28	0.28	0.32	0.32
13	Investment Yield (Gross and Net)				
	A. Without Unrealised Gains/Losses				
	Shareholders' Funds	1.65%	1.55%	5.41%	5.10%
	Policyholders' Funds				
	Non Linked				
	Participating	1.96%	1.70%	7.13%	7.46%
	Non Participating	2.16%	2.22%	6.42%	6.86%
	Linked				
	Non Participating	2.09%	2.82%	6.96%	8.19%
	B. With Unrealised Gains/Losses				
	Shareholders' Funds	1.59%	0.93%	5.90%	9.40%
	Policyholders' Funds				
	Non Linked				
	Participating	0.81%	1.12%	5.41%	10.13%
	Non Participating	-0.81%	2.47%	3.97%	11.03%
	Linked				
	Non Participating	5.76%	-2.53%	12.08%	8.37%
14	Conservation Ratio				
	Participating - Individual & Group Life	90.31%	89.52%	92.55%	92.71%
	Participating - Individual & Group Pension	94.36%	97.17%	45.23%	49.48%
	Participating - Group Variable - Pension	NA	NA	NA	NA
	Non Participating - Individual & Group Life	84.03%	85.38%	132.16%	100.95%
	Non Participating - Group Variable - Life	NA	NA	NA	NA
	Non Participating - Individual & Group Pension	92.64%	94.48%	94.89%	94.63%
	Non Participating - Group Variable - Pension	NA	NA	NA	NA
	Annuity	NA	NA	NA	NA
	Health	64.44%	77.97%	42.84%	39.83%
	Unit Linked - Individual Life	79.20%	79.18%	77.74%	76.47%
	Unit Linked - Individual Pension	86.73%	88.49%	86.20%	83.96%
	Unit Linked - Group Life	NA	NA	NA	NA
	Unit Linked - Group Pension	NA	NA	NA	NA
15 (a)	Premium Persistency Ratio (Original Premium Basis) (Refer note 1.2 & 3)				
	13th month	85.66%	86.44%	80.69%	83.01%
	25th month	74.54%	76.94%	72.62%	73.16%
	37th month	68.43%	68.87%	59.92%	62.70%
	49th month	57.90%	60.38%	56.16%	60.20%
	61st month	49.07%	53.46%	57.65%	60.15%
15 (b)	Policy Persistency Ratio (Original Premium Basis) (Refer note 1,2 & 3)				
	13th month	65.75%	68.03%	66.17%	68.91%
	25th month	57.52%	62.11%	60.01%	61.83%
	37th month	57.53%	58.80%	54.41%	56.22%
	49th month	52.49%	53.91%	50.07%	54.10%
	61st month	44.37%	48.47%	49.14%	49.53%

FORM L-22-ANALYTICAL RATIOS

Name of the Insurer : HDFC Standard Life Insurance Company Limited

Date : December 31, 2017

Sr.No.	Particulars	For the quarter ended	For the nine months ended	For the quarter ended	For the nine months ended
		December 31, 2017	December 31, 2017	December 31, 2016	December 31, 2016
16	NPA Ratio				
	A. Gross NPA Ratio				
	Shareholder's Funds	NIL	NIL	NIL	NIL
	Policyholder's Funds				
	Non Linked				
	Par	NIL	0.05%	NIL	0.05%
	Non Par	NIL	0.001	NIL	0.10%
	Linked				
	Non Par	NIL	NIL	NIL	NIL
	B. Net NPA Ratio				
	Shareholder's Funds	NIL	NIL	NIL	NIL
	Policyholder's Funds				
	Non Linked				
	Par	NIL	0.02%	NIL	0.02%
	Non Par	NIL	0.000	NIL	0.04%
	Linked				
	Non Par	NIL	NIL	NIL	NIL

Equity Holding Pattern for Life Insurers

1	(a) No. of shares	2,008,973,222	2,008,973,222	1,997,648,038	1,997,648,038
2	(b) Percentage of shareholding (Indian / Foreign)				
	Indian	70.65%	70.65%	65.05%	65.05%
	Foreign	29.35%	29.35%	34.95%	34.95%
3	(c) % of Government holding (in case of public sector insurance companies)	NA	NA	NA	NA
4 (a)	(a) Basic EPS before extraordinary items (net of tax expense) for the period (not to be annualized) (₹)	1.04	3.81	0.90	3.23
4 (b)	(a) Diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized) (₹)	1.03	3.78	0.90	3.21
5 (a)	(b) Basic EPS after extraordinary items (net of tax expense) for the period (not to be annualized) (₹)	1.04	3.81	0.90	3.23
5 (b)	(b) Diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized) (₹)	1.03	3.78	0.90	3.21
6	(iv) Book value per share (₹)	22.26	22.26	17.77	17.77

Note : 1. The persistency ratios are calculated in accordance with the IRDAI circular no. IRDA/ACT/CIR/MISC/035/01/2014 dated January 23, 2014 and hence are with a lag of one month.
2. The persistency ratios for the quarter ended December 31, 2017 have been calculated for the policies issued in the September to November period of the relevant years. E.g.: the 13th month persistency for the current year is calculated for the policies issued from September 2016 to November 2016.
Group business, where persistency is measurable, has been included in the calculations. Rural business is excluded in the calculation of the persistency ratios.
3. The persistency ratios for the nine months ended December 31, 2017 have been calculated for the policies issued in the December to November period of the relevant nine months.
For eg: the 13th month persistency for current year is calculated for the policies issued from December 2015 to November 2016.
Group business, where persistency is measurable, has been included in the calculations. Rural business is excluded in the calculation of the persistency ratios.
4. *No New business in current and previous nine months.
5. Ratios for the previous year's quarter & previous nine months have been reclassified / regrouped wherever necessary.

RECEIPTS AND PAYMENTS ACCOUNT FOR THE NINE MONTHS ENDED DECEMBER 31, 2017

(₹ '000)

Particulars		For the nine months ended December 31, 2017	For the nine months ended December 31, 2016
A	Cash Flows from the operating activities:		
1	Premium received from policyholders, including advance receipts	153,291,981	126,338,150
	Other receipts:		
2	Goods and Services Tax/Service tax shared by agents	114,177	85,330
3	Fees & charges	6,986	9,105
4	Miscellaneous income	643,199	259,950
5	Payments to the re-insurers, net of commissions and claims/ benefits	(363,904)	(432,707)
6	Payments of claims/benefits	(84,771,974)	(68,559,056)
7	Payments of commission and brokerage	(7,756,356)	(5,180,979)
8	Payments of other operating expenses	(22,547,345)	(17,143,283)
9	Deposits, advances and staff loans	112,758	149,724
10	Income taxes paid (net)	(1,921,818)	(1,683,432)
11	Goods and Services tax/Service Tax paid	(2,847,578)	(2,106,154)
12	Cash flows before extraordinary items	33,960,126	31,736,648
13	Cash flow from extraordinary operations	-	-
	Net cash flow from operating activities	33,960,126	31,736,648
B	Cash flows from investing activities:		
1	Purchase of fixed assets	(245,334)	(286,160)
2	Proceeds from sale of fixed assets	9,052	2,629
3	Purchases of investments	(473,278,235)	(399,853,450)
4	Loans disbursed	-	-
5	Loan against policies	(45,303)	(2,077)
6	Sale of investments	394,841,162	335,156,048
7	Repayments received	359,079	403,964
8	Rents/Interests/ dividends received	37,791,692	32,295,102
9	Investments in money market instruments and in liquid mutual funds (Net)	-	-
10	Expenses related to investments	(8,884)	(26,986)
	Net cash flow from investing activities	(40,576,771)	(32,310,930)
C	Cash flows from financing activities:		
1	Proceeds from issuance of share capital	104,979	23,599
2	Share Application money pending allotment	130,641	-
3	Share premium money received	960,373	189,645
4	Interest/dividends paid	(3,288,426)	(2,644,762)
	Net cash flow from financing activities	(2,092,433)	(2,431,518)
D	Net increase / (decrease) in cash and cash equivalents:	(8,709,078)	(3,005,800)
E	Cash and cash equivalents at the beginning of the nine months	46,792,212	37,821,937
F	Cash and cash equivalents at the end of the nine months	38,083,134	34,816,137

Components of Cash and cash equivalents at end of the nine months:			
(i)	Cash and cheques in hand	729,721	520,337
(ii)	Bank balances*	3,650,442	1,745,571
(iii)	Money market instruments	33,702,971	32,550,229
	Total cash and cash equivalents	38,083,134	34,816,137

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

(i)	Cash & cash equivalents	38,083,134	34,816,137
(ii)	Add: Deposit account - Others	843,018	1,002
(iii)	Less: Money market instruments	(33,702,971)	(32,550,229)
	Cash & Bank Balances as per Form L-17	5,223,181	2,266,910

*Note : Bank Balances includes unclaimed dividend ₹ 187 thousands (previous year ₹102 thousands)

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

FORM L-24- VALUATION OF NET LIABILITIES

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date : December 31, 2017

(₹ Lakhs)

Sr.No.	Particulars	As at December 31, 2017	As at December 31, 2016
1	Linked		
a	Life	4,887,041	4,016,389
b	General annuity	-	-
c	Pension	1,045,413	896,508
d	Health	-	-
2	Non-Linked		
a	Life	3,063,224	2,361,114
b	General annuity	173,101	113,371
c	Pension	621,245	467,345
d	Health	3,198	2,690
	TOTAL	9,793,222	7,857,418

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	400	400	1.29	46.52	2,408	2,411	13.81	374.49	2,808	2,811	15.10	421.01
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	565	565	1.55	23.92	2,226	2,227	10.12	161.06	2,791	2,792	11.68	184.98
4	Bihar	939	939	4.16	55.71	1,785	1,785	9.88	158.05	2,724	2,724	14.04	213.76
5	Chattisgarh	766	766	3.04	51.72	1,505	1,507	8.94	167.24	2,271	2,273	11.98	218.96
6	Goa	176	176	1.96	12.14	695	699	8.31	69.52	871	875	10.27	81.66
7	Gujarat	2,088	2,089	8.57	147.67	10,523	10,529	69.40	1,248.96	12,611	12,618	77.97	1,396.63
8	Haryana	2,192	2,192	7.76	116.70	5,266	5,270	41.71	572.94	7,458	7,462	49.47	689.64
9	Himachal Pradesh	456	456	2.39	25.23	319	319	2.16	22.73	775	775	4.54	47.96
10	Jammu & Kashmir	252	252	0.84	12.52	930	930	4.90	63.31	1,182	1,182	5.74	75.83
11	Jharkhand	520	520	2.03	35.53	1,650	1,650	9.66	125.13	2,170	2,170	11.69	160.66
12	Karnataka	819	820	3.54	78.02	5,454	5,464	68.35	959.71	6,273	6,284	71.89	1,037.73
13	Kerala	1,197	1,197	10.38	85.43	5,017	5,020	48.49	467.26	6,214	6,217	58.87	552.69
14	Madhya Pradesh	1,392	1,392	4.73	74.44	4,278	4,278	22.31	475.47	5,670	5,670	27.04	549.92
15	Maharashtra	27,011	27,013	65.65	1,984.91	100,888	100,955	521.98	24,267.19	127,899	127,968	587.63	26,252.10
16	Manipur	154	154	0.32	5.17	295	295	0.71	12.86	449	449	1.03	18.02
17	Meghalaya	73	73	0.30	4.47	220	220	1.08	11.80	293	293	1.38	16.26
18	Mizoram	8	8	0.03	0.26	104	104	0.46	6.94	112	112	0.49	7.20
19	Nagaland	18	18	0.05	0.43	72	72	0.16	4.17	90	90	0.20	4.61
20	Orissa	1,249	1,249	5.49	73.49	2,534	2,535	16.73	211.89	3,783	3,784	22.23	285.38
21	Punjab	4,009	4,009	16.31	163.19	5,090	5,090	27.61	380.53	9,099	9,099	43.91	543.72
22	Rajasthan	1,459	1,459	4.97	110.26	4,907	4,907	25.16	680.94	6,366	6,366	30.13	791.20
23	Sikkim	59	59	0.23	2.91	140	140	0.92	8.93	199	199	1.15	11.84
24	Tamil Nadu	863	863	3.02	65.61	9,769	9,780	73.48	1,139.88	10,632	10,643	76.51	1,205.49
25	Telangana	384	384	1.16	49.70	3,463	3,466	35.27	751.65	3,847	3,850	36.43	801.35
26	Tripura	41	41	0.12	3.25	121	121	0.43	9.62	162	162	0.55	12.86
27	Uttar Pradesh	3,494	3,494	13.65	223.71	8,617	8,624	51.66	948.76	12,111	12,118	65.32	1,172.47
28	Uttarakhand	310	310	1.14	23.64	888	891	5.62	101.68	1,198	1,201	6.76	125.31
29	West Bengal	2,189	2,189	7.24	102.80	7,653	7,662	48.22	683.69	9,842	9,851	55.46	786.49
30	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
31	Chandigarh	579	579	2.47	37.48	2,123	2,124	13.22	190.08	2,702	2,703	15.69	227.56
32	Dadra & Nagar haveli	-	-	-	-	-	-	-	-	-	-	-	-
33	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
34	Delhi	1,555	1,555	5.57	82.21	15,444	15,455	109.21	1,660.87	16,999	17,010	114.78	1,743.08
35	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
36	Puducherry	14	14	0.07	0.68	177	177	1.32	13.69	191	191	1.39	14.37
	TOTAL	55,231	55,235	180.03	3,699.72	204,561	204,707	1,251.28	35,951.02	259,792	259,942	1,431.31	39,650.74

FORM L-25- (i) : Geographical Distribution Channel - Individual for the nine months ended December 31, 2017

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date : December 31, 2017

Sr.No.	State / Union Territory	Rural (Individual)				Urban (Individual)				Total Business (Individual)			
		No. of Policies	No. of Lives	Premium (₹ Crores)	Sum Assured (₹ Crores)	No. of Policies	No. of Lives	Premium (₹ Crores)	Sum Assured (₹ Crores)	No. of Policies	No. of Lives	Premium (₹ Crores)	Sum Assured (₹ Crores)
1	Andhra Pradesh	1,270	1,270	4	239	6,294	6,300	33	958	7,564	7,570	37	1,197
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	1,417	1,417	4	58	5,773	5,776	25	393	7,190	7,193	29	451
4	Bihar	2,807	2,807	12	157	5,196	5,198	28	417	8,003	8,005	40	574
5	Chattisgarh	2,256	2,256	8	139	3,609	3,615	21	480	5,865	5,871	28	620
6	Goa	474	474	4	29	2,066	2,074	22	195	2,540	2,548	25	225
7	Gujarat	6,581	6,583	26	445	30,986	31,005	204	3,523	37,567	37,588	229	3,968
8	Haryana	6,641	6,641	22	320	13,642	13,651	94	1,640	20,283	20,292	116	1,960
9	Himachal Pradesh	1,117	1,117	5	53	876	876	5	59	1,993	1,993	10	113
10	Jammu & Kashmir	814	814	3	37	2,951	2,951	14	192	3,765	3,765	17	228
11	Jharkhand	1,660	1,660	6	103	4,870	4,872	26	393	6,530	6,532	32	496
12	Karnataka	2,294	2,296	9	230	14,302	14,331	158	2,555	16,596	16,627	167	2,785
13	Kerala	2,977	2,977	19	194	13,174	13,182	122	1,171	16,151	16,159	141	1,365
14	Madhya Pradesh	3,927	3,927	12	189	11,530	11,532	54	1,370	15,457	15,459	66	1,559
15	Maharashtra	64,574	64,578	162	5,751	261,786	261,934	1,225	64,297	326,360	326,512	1,387	70,048
16	Manipur	429	429	1	15	903	903	2	42	1,332	1,332	3	57
17	Meghalaya	182	182	1	10	479	479	2	26	661	661	3	36
18	Mizoram	23	23	0	1	309	309	1	15	332	332	1	16
19	Nagaland	42	42	0	1	211	211	1	8	253	253	1	9
20	Orissa	3,706	3,707	17	219	7,009	7,014	43	591	10,715	10,721	60	810
21	Punjab	12,124	12,124	46	464	14,383	14,383	72	1,053	26,507	26,507	118	1,517
22	Rajasthan	3,781	3,781	13	314	12,255	12,255	57	1,799	16,036	16,036	70	2,113
23	Sikkim	178	178	1	8	457	457	3	31	635	635	3	39
24	Tamil Nadu	2,856	2,856	10	199	27,577	27,599	190	3,129	30,433	30,455	200	3,327
25	Telangana	1,127	1,127	3	131	9,871	9,882	76	1,752	10,998	11,009	79	1,883
26	Tripura	84	84	0	5	308	308	1	20	392	392	1	25
27	Uttar Pradesh	9,810	9,811	36	620	23,124	23,135	125	2,629	32,934	32,946	162	3,249
28	UttaraKhand	935	935	3	68	2,193	2,200	12	253	3,128	3,135	16	320
29	West Bengal	6,143	6,143	20	279	21,812	21,833	125	1,735	27,955	27,976	145	2,014
30	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
31	Chandigarh	1,936	1,936	7	108	6,032	6,033	33	536	7,968	7,969	40	644
32	Dadra & Nagar haveli	-	-	-	-	-	-	-	-	-	-	-	-
33	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
34	Delhi	4,245	4,245	16	221	39,035	39,057	243	4,427	43,280	43,302	259	4,648
35	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
36	Puducherry	33	33	0	2	407	407	3	36	440	440	3	38
	TOTAL	146,443	146,453	469.01	10,608.61	543,420	543,762	3,021.06	95,725.39	689,863	690,215	3,490.07	106,334.00

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	-	-	-	-	2	326	22.79	98.26	2	326	22.79	98.26
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	1	11,687	0.20	32.80	1	11,687	0.20	32.80
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	1	0.65	-	-	1	0.65	-
7	Gujarat	-	-	-	-	13	8,491	29.24	367.70	13	8,491	29.24	367.70
8	Haryana	-	-	-	-	11	217,307	77.03	2,696.61	11	217,307	77.03	2,696.61
9	Himachal Pradesh	-	-	-	-	2	20	2.75	0.00	2	20	2.75	0.00
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	0.07	1.60	-	-	0.07	1.60
12	Karnataka	-	-	-	-	13	644,152	107.77	12,987.13	13	644,152	107.77	12,987.13
13	Kerala	-	-	-	-	4	25,962	2.92	396.27	4	25,962	2.92	396.27
14	Madhya Pradesh	-	-	-	-	-	-	-	0.10	-	-	-	0.10
15	Maharashtra	-	-	-	-	43	4,485,591	653.88	48,524.43	43	4,485,591	653.88	48,524.43
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	1	145,384	8.87	359.65	1	145,384	8.87	359.65
21	Punjab	-	-	-	-	2	7,834	5.60	29.51	2	7,834	5.60	29.51
22	Rajasthan	-	-	-	-	4	2,414	18.44	85.42	4	2,414	18.44	85.42
23	Sikkim	-	-	-	-	-	-	2.00	-	-	-	2.00	-
24	Tamil Nadu	-	-	-	-	9	851,482	190.18	5,427.07	9	851,482	190.18	5,427.07
25	Telangana	-	-	-	-	2	606,904	12.25	1,785.97	2	606,904	12.25	1,785.97
26	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
27	Uttar Pradesh	-	-	-	-	6	125,863	6.39	478.80	6	125,863	6.39	478.80
28	Uttarakhand	-	-	-	-	1	61	0.67	8.64	1	61	0.67	8.64
29	West Bengal	-	-	-	-	4	1,230,047	35.38	7,192.37	4	1,230,047	35.38	7,192.37
30	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
31	Chandigarh	-	-	-	-	-	-	-	0.84	-	-	-	0.84
32	Dadra & Nagar haveli	-	-	-	-	-	-	-	-	-	-	-	-
33	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
34	Delhi	-	-	-	-	13	54,629	54.03	3,012.46	13	54,629	54.03	3,012.46
35	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
36	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	-	-	-	-	131	8,418,155	1,231.13	83,485.63	131	8,418,155	1,231.13	83,485.63

FORM L-25- : Geographical Distribution Channel - Group for the nine months ended December 31, 2017

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date : December 31, 2017

Sr.No.	State / Union Territory	Rural (Group)				Urban (Group)				Total Business (Group)			
		No. of Policies	No. of Lives	Premium (₹ Crores)	Sum Assured (₹ Crores)	No. of Policies	No. of Lives	Premium (₹ Crores)	Sum Assured (₹ Crores)	No. of Policies	No. of Lives	Premium (₹ Crores)	Sum Assured (₹ Crores)
1	Andhra Pradesh	-	-	-	-	8	3,079	29.31	239.97	8	3,079	29.31	239.97
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	2	45,154	13.95	142.49	2	45,154	13.95	142.49
4	Bihar	-	-	-	-	-	-	1.00	-	-	-	1.00	-
5	Chattisgarh	-	-	-	-	-	-	37.45	-	-	-	37.45	-
6	Goa	-	-	-	-	1	563	4.70	13.27	1	563	4.70	13.27
7	Gujarat	-	-	-	-	23	16,844	43.82	1,045.23	23	16,844	43.82	1,045.23
8	Haryana	-	-	-	-	36	242,585	275.37	6,148.27	36	242,585	275.37	6,148.27
9	Himachal Pradesh	-	-	-	-	3	30	54.05	2.62	3	30	54.05	2.62
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	1	5,170	1.63	415.20	1	5,170	1.63	415.20
12	Karnataka	-	-	-	-	42	2,051,026	252.14	23,113.26	42	2,051,026	252.14	23,113.26
13	Kerala	-	-	-	-	6	80,281	10.36	835.59	6	80,281	10.36	835.59
14	Madhya Pradesh	-	-	-	-	-	-	-	15.63	-	-	-	15.63
15	Maharashtra	-	-	-	-	145	9,607,446	1,892.11	123,470.15	145	9,607,446	1,892.11	123,470.15
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	4	233,291	26.94	566.22	4	233,291	26.94	566.22
21	Punjab	-	-	-	-	2	7,834	5.71	26.68	2	7,834	5.71	26.68
22	Rajasthan	-	-	-	-	7	4,836	27.42	208.48	7	4,836	27.42	208.48
23	Sikkim	-	-	-	-	2	136	4.70	0.85	2	136	4.70	0.85
24	Tamil Nadu	-	-	-	-	35	1,904,918	341.16	13,603.36	35	1,904,918	341.16	13,603.36
25	Telangana	-	-	-	-	11	1,476,326	37.55	4,353.34	11	1,476,326	37.55	4,353.34
26	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
27	Uttar Pradesh	-	-	-	-	14	243,403	30.22	1,018.64	14	243,403	30.22	1,018.64
28	UttaraKhand	-	-	-	-	1	61	3.30	8.64	1	61	3.30	8.64
29	West Bengal	-	-	-	-	14	3,631,459	107.53	19,435.77	14	3,631,459	107.53	19,435.77
30	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
31	Chandigarh	-	-	-	-	1	164	0.04	21.53	1	164	0.04	21.53
32	Dadra & Nagar haveli	-	-	-	-	1	376	0.01	26.32	1	376	0.01	26.32
33	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
34	Delhi	-	-	-	-	37	175,716	374.80	18,635.78	37	175,716	374.80	18,635.78
35	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
36	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL	-	-	-	-	396	19,730,698	3,575.27	213,347.29	396	19,730,698	3,575.27	213,347.29

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: December 31, 2017

Statement of Investment Assets (Life Insurers)

(Business within India)

Periodicity of Submission: Quarterly

PART - A

Section I

₹ Crores

No	Particulars	Schedule	Amount	Particulars	Amount	Amount
1	Investments (Shareholders)	L-12	3,624.84	Reconciliation of Investment Assets Total Investment Assets (as per Balance Sheet) Balance Sheet Value of: A. Life Fund Less : Investment Loan as per Sch-09 B. Pension & General Annuity and Group Business C. Unit Linked Funds	30,752.62	
	Investments (Policyholders)	L-13	41,849.88			
	Investments (Linked Liabilities)	L-14	58,952.90			
2	Loans	L-15	16.47			
3	Fixed Assets	L-16	344.35			
4	Current Assets					
	a. Cash & Bank Balance	L-17	522.32			
	b. Advances & Other Assets	L-18	2,411.58			
5	Current Liabilities					
	a. Current Liabilities	L-19	3,482.31			
	b. Provisions	L-20	39.50			
	c. Misc. Exp not Written Off	L-21	-			
	d. Debit Balance of P&L A/c		-			
	Application of Funds as per Balance Sheet (A)		104,200.53			
	Less: Other Assets	Schedule	Amount			
1	Loans (if any)	L-15	16.47			
2	Fixed Assets (if any)	L-16	344.35			
3	Cash & Bank Balance (if any)	L-17	522.32			
4	Advances & Other Assets (if any)	L-18	2,411.58			
5	Current Liabilities	L-19	3,482.31			
6	Provisions	L-20	39.50			
7	Misc. Exp not Written Off	L-21	-			
8	Investments held outside India		-			
9	Debit Balance of P&L A/c		-			
	TOTAL (B)		(227.09)			
	Investment Assets	(A-B)	104,427.62	(A+B+C)		104,427.62

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: December 31, 2017

Statement of Investment Assets (Life Insurers)

(Business within India)

Periodicity of Submission: Quarterly

Section II

₹ Crores

NON - LINKED BUSINESS

A. LIFE FUND		% as per Reg	SH		PH		Book Value (SH+PH) (f) = [a+b+c+d+e]	Actual % (g) = [(f) - (a)]%	FVC Amount (h)	Total Fund (i)=(f+h)	Market Value (j)		
			Balance	FRSM+	UL-Non Unit Res	PAR						NON PAR	
			(a)	(b)	(c)	(d)						(e)	
1	Central Govt. Sec	Not Less than 25%	-	1,845.01	368.43	11,892.83	1,882.62	15,988.88	53.60%	-	15,988.88	15,931.47	
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not Less than 50%	-	1,845.01	368.43	12,381.75	1,900.16	16,495.34	55.30%	-	16,495.34	16,443.74	
3	Investment subject to Exposure Norms											-	
	a. Housing & Infrastructure											-	
	1. Approved Investments	Not Less than 15%	-	708.07	48.56	5,568.52	94.79	6,419.94	21.52%	51.30	6,471.24	6,464.15	
	2. Other Investments		-	1.82	-	17.99	-	19.81	0.07%	0.12	19.93	20.17	
	b. i) Approved Investments	Not exceeding 35%	121.40	765.19	202.62	4,622.97	612.96	6,325.14	20.80%	755.56	7,080.70	7,110.83	
	ii) Other Investments		-	69.90	10.00	609.00	-	688.90	2.31%	(3.49)	685.41	688.40	
TOTAL LIFE FUND			100%	121.40	3,389.99	629.62	23,200.23	2,607.91	29,949.13	100.00%	803.49	30,752.63	30,727.28

B. PENSION & GENERAL ANNUITY AND GROUP BUSINESS		% as per Reg	PH		Book Value (c)= (a+b)	Actual % (d)	FVC Amount (e)	Total Fund (f)=(c+e)	Market Value (g)	
			PAR	NON PAR						
			(a)	(b)						
1	Central Govt. Sec	Not Less than 20%	1,097.06	4,191.01	5,288.08	36.27%	-	5,288.08	5,345.16	
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not Less than 40%	1,194.86	5,967.16	7,162.03	49.12%	-	7,162.03	7,222.98	
3	Balance in Approved investment	Not Exceeding 60%	996.53	6,421.86	7,418.39	50.88%	141.69	7,560.07	7,612.89	
TOTAL PENSION, GENERAL ANNUITY FUND			100%	2,191.39	12,389.02	14,580.41	100.00%	141.69	14,722.10	14,835.87

LINKED BUSINESS

C. LINKED FUNDS		% as per Reg	PH		Total Fund (c)= (a+b)	Actual % (d)	
			PAR	NON PAR			
			(a)	(b)			
1	Approved Investments	Not Less than 75%	-	54,987.61	54,987.61	93.27%	
2	Other Investments	Not More than 25%	-	3,965.29	3,965.29	6.73%	
TOTAL LINKED INSURANCE FUND			100%	-	58,952.90	58,952.90	100.00%

Notes:

- (+) FRSM refers to 'Funds representing Solvency Margin
- Funds beyond Solvency Margin shall have a separate Custody Account.
- 'Other Investments' are as permitted under IRDAI (Investment) Regulations 2016.
- Pattern of Investment is applicable to both Shareholders funds representing solvency margin and policyholders funds.
- Exposure Norms shall apply to Funds held beyond Solvency Margin, held in a separate Custody Account

CERTIFICATION:

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

Prasun Gajri
Chief Investment Officer

FORM L-27- ULIP LINKED BSNS

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: December 31, 2017

₹ Crores

PARTICULARS	ULGF00111/08/03LiquidFund101	ULGF00620/06/07StableMgFd101	ULGF00211/08/03SecureMgtF101	ULGF00311/08/03DefensiveF101	ULGF00411/08/03BalancedMF101	ULIF00102/01/04LiquidFund101	ULIF00720/06/07StableMgFd101	ULGF01620/06/07SovereignF101	ULIF00202/01/04SecureMgtF101
Opening Balance (Market Value)	13.43	16.34	89.44	246.10	407.69	59.41	37.66	2.70	145.11
Add: Inflow during the Quarter	0.01	0.63	6.66	6.49	6.66	43.25	7.26	-	11.83
Increase / (Decrease) Value of Inv [N]	0.17	0.15	-0.33	4.56	16.96	0.93	0.36	-0.05	-0.52
Less: Outflow during the Quarter	0.70	0.80	4.30	11.52	11.71	25.97	8.00	-0.00	27.05
TOTAL INVESTIBLE FUNDS (MKT VALUE)	12.91	16.33	91.46	245.63	415.56	77.62	37.28	2.65	129.37

INVESTMENT OF UNIT FUND	ULGF00111/08/03LiquidFund101		ULGF00620/06/07StableMgFd101		ULGF00211/08/03SecureMgtF101		ULGF00311/08/03DefensiveF101		ULGF00411/08/03BalancedMF101		ULIF00102/01/04LiquidFund101		ULIF00720/06/07StableMgFd101		ULGF01620/06/07SovereignF101		ULIF00202/01/04SecureMgtF101		
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	
Approved Investments (>=75%)																			
Central Govt Securities	12.94	100.20%	3.78	23.14%	28.10	30.72%	67.68	27.55%	66.85	16.09%	78.38	100.98%	7.26	19.47%	2.52	95.15%	39.69	30.68%	
State Government Securities	-	0.00%	4.58	28.03%	-	0.00%	2.23	0.91%	-	0.00%	-	0.00%	9.15	24.55%	-	0.00%	-	0.00%	
Other Approved Securities	-	0.00%	-	0.00%	1.06	1.15%	-	0.00%	1.89	0.45%	-	0.00%	-	0.00%	-	0.00%	1.75	1.35%	
Corporate Bonds	-	0.00%	5.35	32.75%	31.62	34.57%	69.45	28.28%	82.28	19.80%	-	0.00%	15.46	41.47%	-	0.00%	28.76	22.23%	
Infrastructure Bonds	-	0.00%	1.41	8.61%	26.80	29.30%	35.96	14.64%	33.12	7.97%	-	0.00%	3.92	10.53%	-	0.00%	55.79	43.12%	
Equity	-	0.00%	-	0.00%	-	0.00%	63.89	26.01%	194.59	46.83%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Money Market Investments	0.01	0.04%	0.78	4.76%	1.38	1.51%	1.10	0.45%	0.91	0.22%	0.29	0.38%	0.46	1.23%	0.06	2.44%	0.20	0.15%	
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Deposit with Banks	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Sub Total (A)	12.94	100.24%	15.89	97.29%	88.96	97.26%	240.32	97.84%	379.64	91.36%	78.67	101.35%	36.26	97.24%	2.59	97.59%	126.19	97.54%	
Current Assets:																			
Accrued Interest	0.00	0.00%	0.43	2.66%	2.67	2.92%	4.41	1.80%	4.40	1.06%	0.00	0.00%	1.18	3.17%	0.06	2.23%	3.78	2.92%	
Dividend Receivable	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Bank Balance	0.01	0.08%	0.01	0.06%	0.01	0.01%	0.01	0.00%	0.01	0.00%	0.01	0.01%	0.01	0.03%	0.01	0.19%	0.01	0.01%	
Receivable for Sale of Investments	-	0.00%	-	0.00%	-	0.00%	0.01	0.00%	7.52	1.81%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Other Current Assets (for Investments)	-	0.00%	0.00	0.00%	-	0.00%	0.00	0.00%	0.00	0.00%	0.15	0.19%	0.69	1.85%	-	0.00%	0.05	0.04%	
Less: Current Liabilities																			
Payable for Investments	-	0.00%	-	0.00%	-	0.00%	1.94	0.79%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Fund Mgmt Charges Payable	0.00	0.01%	0.00	0.01%	0.01	0.01%	0.02	0.01%	0.03	0.01%	0.01	0.01%	0.00	0.01%	0.00	0.01%	0.01	0.01%	
Other Current Liabilities (for Investments)	0.04	0.31%	0.00	0.00%	0.18	0.19%	0.07	0.03%	0.20	0.05%	1.20	1.55%	0.85	2.29%	0.00	0.00%	0.66	0.51%	
Sub Total (B)	(0.03)	-0.24%	0.44	2.71%	2.50	2.74%	2.40	0.98%	11.71	2.82%	(1.05)	-1.35%	1.03	2.76%	0.06	2.41%	3.18	2.46%	
Other Investments (<=25%)																			
Corporate Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.40	0.10%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Infrastructure Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Equity	-	0.00%	-	0.00%	-	0.00%	2.90	1.18%	11.64	2.80%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	12.16	2.93%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Others	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Sub Total (C)	-	0.00%	-	0.00%	-	0.00%	2.90	1.18%	24.21	5.82%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Total (A + B + C)	12.91	100.00%	16.33	100.00%	91.46	100.00%	245.63	100.00%	415.56	100.00%	77.62	100.00%	37.28	100.00%	2.65	100.00%	129.37	100.00%	
Fund Carried Forward (as per LB2)																			

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: December 31, 2017

PART - B

₹ Crores

PARTICULARS	ULIF00302/01/04DefensiveF101		ULIF00402/01/04BalancedMF101		ULIF00616/01/06EquityMgFd101		ULIF00502/01/04GrowthFund101		ULGF02225/02/12LiquidFund101		ULGF02825/02/12StableMgFd101		ULGF02325/02/12SecureMgtF101		ULGF02425/02/12DefensiveF101		ULGF02525/02/12BalancedMF101		
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	
Opening Balance (Market Value)			100.98		446.46		725.86		3,058.51		27.01		64.59		426.98		950.83		215.94
Add: Inflow during the Quarter			9.75		17.29		22.67		64.49		0.65		1.16		14.94		37.74		7.77
Increase / (Decrease) Value of Inv (Net)			1.99		18.43		58.95		241.11		0.34		0.60		-1.43		17.98		7.81
Less: Outflow during the Quarter			11.79		39.18		90.49		361.63		2.19		11.50		20.28		12.75		4.38
TOTAL INVESTIBLE FUNDS (MKT VALUE)			100.93		443.00		716.99		3002.48		25.82		54.85		420.20		993.81		227.15
INVESTMENT OF UNIT FUND																			
Approved Investments (>=75%)																			
Central Govt Securities	29.38	29.11%	87.41	19.73%	14.64	2.04%	-	0.00%	25.56	99.00%	8.14	14.84%	135.53	32.25%	234.20	23.57%	37.30	16.42%	
State Government Securities	1.07	1.06%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	14.19	25.86%	-	0.00%	8.87	0.89%	-	0.00%	
Other Approved Securities	-	0.00%	1.99	0.45%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	4.90	1.17%	8.83	0.89%	0.16	0.07%	
Corporate Bonds	28.42	28.16%	82.93	18.72%	17.22	2.40%	-	0.00%	-	0.00%	25.61	46.69%	98.88	23.53%	300.04	30.19%	35.67	15.70%	
Infrastructure Bonds	10.68	10.58%	25.72	5.81%	1.04	0.14%	-	0.00%	-	0.00%	4.40	8.02%	159.42	37.94%	149.03	15.00%	31.75	13.98%	
Equity	27.10	26.85%	207.76	46.90%	594.91	82.97%	2,607.90	86.86%	-	0.00%	-	0.00%	-	0.00%	261.67	26.33%	113.33	49.89%	
Money Market Investments	2.01	1.99%	8.11	1.83%	0.90	0.13%	19.66	0.65%	0.25	0.97%	0.93	1.70%	9.78	2.33%	1.30	0.13%	0.39	0.17%	
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Deposit with Banks	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Sub Total (A)	98.66	97.75%	413.92	93.44%	628.71	87.69%	2,627.55	87.51%	25.81	99.97%	53.27	97.12%	408.53	97.22%	963.93	96.99%	218.60	96.24%	
Current Assets:																			
Accrued Interest	1.84	1.83%	3.93	0.89%	1.13	0.16%	0.01	0.00%	0.00	0.00%	1.69	3.09%	11.89	2.83%	18.60	1.87%	2.81	1.24%	
Dividend Receivable	-	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	0.00%	0.01	0.00%	0.01	0.00%	0.01	0.04%	0.01	0.02%	0.02	0.00%	0.01	0.00%	0.01	0.00%	
Receivable for Sale of Investments	0.98	0.97%	-	0.00%	8.09	1.13%	0.03	0.00%	-	0.00%	-	0.00%	-	0.00%	5.04	0.51%	0.09	0.04%	
Other Current Assets (for Investments)	0.26	0.25%	0.18	0.04%	0.28	0.04%	1.00	0.03%	-	0.00%	0.00	0.00%	-	0.00%	0.20	0.02%	0.00	0.00%	
Less: Current Liabilities																			
Payable for Investments	1.94	1.92%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	5.86	0.59%	0.51	0.22%	
Fund Mgmt Charges Payable	0.01	0.01%	0.03	0.01%	0.05	0.01%	0.20	0.01%	0.00	0.01%	0.00	0.01%	0.03	0.01%	0.07	0.01%	0.01	0.01%	
Other Current Liabilities (for Investments)	0.16	0.16%	0.70	0.16%	3.24	0.45%	23.16	0.77%	0.00	0.00%	0.12	0.22%	0.20	0.05%	0.02	0.00%	0.07	0.03%	
Sub Total (B)	0.98	0.97%	3.40	0.77%	6.22	0.87%	-22.31	-0.74%	0.01	0.03%	1.58	2.88%	11.68	2.78%	17.91	1.80%	2.32	1.02%	
Other Investments (<=25%)																			
Corporate Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.20	0.02%	-	0.00%	
Infrastructure Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Equity	1.29	1.28%	12.46	2.81%	35.69	4.98%	178.61	5.95%	-	0.00%	-	0.00%	-	0.00%	11.76	1.18%	4.86	2.14%	
Mutual funds	-	0.00%	13.22	2.98%	46.37	6.47%	218.63	7.28%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	1.36	0.60%	
Others	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Sub Total (C)	1.29	1.28%	25.68	5.80%	82.06	11.45%	397.24	13.23%	-	0.00%	-	0.00%	-	0.00%	11.96	1.20%	6.22	2.74%	
Total (A + B + C)	100.93	100.00%	443.00	100.00%	716.99	100.00%	3,002.48	100.00%	25.82	100.00%	54.85	100.00%	420.20	100.00%	993.81	100.00%	227.15	100.00%	
Fund Carried Forward (as per LB2)																			

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: December 31, 2017

PART - B

₹ Crores

PARTICULARS	ULIF00802/01/04LiquidFund101	ULIF01420/06/07StableMgFd101	ULGF01520/06/07SovereignF101	ULIF00902/01/04SecureMgtF101	ULIF01002/01/04DefensiveF101	ULIF01102/01/04BalancedMF101	ULIF01316/01/06EquityMgFd101	ULIF01202/01/04GrowthFund101	ULGF02918/02/12LiquidFund101
Opening Balance (Market Value)	27.58	21.20	0.08	84.02	71.55	330.63	331.46	1,522.29	8.17
Add: Inflow during the Quarter	11.00	7.93	0.00	9.08	1.41	7.08	9.17	33.63	0.14
Increase / (Decrease) Value of Inv (Net)	0.36	0.19	-0.00	-0.28	1.23	13.03	26.67	121.52	0.10
Less: Outflow during the Quarter	11.93	9.69	0.00	12.45	12.13	25.00	32.66	154.85	1.66
TOTAL INVESTIBLE FUNDS (MKT VALUE)	27.01	19.63	0.08	80.38	62.05	325.75	334.65	1522.60	6.75

INVESTMENT OF UNIT FUND	ULIF00802/01/04LiquidFund101		ULIF01420/06/07StableMgFd101		ULGF01520/06/07SovereignF101		ULIF00902/01/04SecureMgtF101		ULIF01002/01/04DefensiveF101		ULIF01102/01/04BalancedMF101		ULIF01316/01/06EquityMgFd101		ULIF01202/01/04GrowthFund101		ULGF02918/02/12LiquidFund101		
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	
Approved Investments (>=75%)																			
Central Govt Securities	26.21	97.02%	5.37	27.35%	0.08	96.19%	23.42	29.14%	11.32	18.25%	64.49	19.80%	12.20	3.65%	-	0.00%	6.65	98.49%	
State Government Securities	-	0.00%	6.87	34.97%	-	0.00%	0.73	0.00%	0.73	1.17%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Other Approved Securities	-	0.00%	-	0.00%	-	0.00%	1.06	1.31%	-	0.00%	1.89	0.58%	-	0.00%	-	0.00%	-	0.00%	
Corporate Bonds	-	0.00%	5.84	29.75%	-	0.00%	19.69	24.50%	18.74	30.20%	57.19	17.56%	0.63	0.19%	-	0.00%	-	0.00%	
Infrastructure Bonds	-	0.00%	0.30	1.54%	-	0.00%	33.80	42.06%	14.42	23.24%	17.84	5.48%	-	0.00%	-	0.00%	-	0.00%	
Equity	-	0.00%	-	0.00%	-	0.00%	-	0.00%	15.51	24.99%	172.94	53.09%	275.66	82.37%	1,318.70	86.61%	-	0.00%	
Money Market Investments	0.82	3.05%	0.81	4.13%	0.00	1.23%	0.21	0.26%	0.12	0.19%	0.41	0.13%	0.11	0.03%	5.76	0.38%	0.09	1.37%	
Mutual Funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Deposit with Banks	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Sub Total (A)	27.03	100.07%	19.19	97.74%	0.08	97.42%	78.18	97.27%	60.84	98.04%	314.75	96.62%	288.60	86.24%	1,324.46	86.99%	6.74	99.86%	
Current Assets:																			
Accrued Interest	0.00	0.00%	0.49	2.48%	0.00	2.46%	2.32	2.88%	1.43	2.30%	3.07	0.94%	0.13	0.04%	0.00	0.00%	0.00	0.00%	
Dividend Receivable	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Bank Balance	0.01	0.04%	0.01	0.05%	0.00	0.13%	0.01	0.01%	0.01	0.02%	0.01	0.00%	0.01	0.00%	0.01	0.00%	0.01	0.15%	
Receivable for Sale of Investments	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.00	0.00%	0.02	0.01%	12.20	3.64%	0.03	0.00%	-	0.00%	
Other Current Assets (for Investments)	0.12	0.44%	0.01	0.04%	0.00	0.00%	0.03	0.04%	0.02	0.03%	0.05	0.01%	0.21	0.06%	0.70	0.05%	-	0.00%	
Less: Current Liabilities																			
Payable for Investments	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.97	1.56%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Fund Mgmt Charges Payable	0.00	0.01%	0.00	0.01%	0.00	0.01%	0.01	0.01%	0.00	0.01%	0.02	0.01%	0.02	0.01%	0.10	0.01%	0.00	0.01%	
Other Current Liabilities (for Investments)	0.15	0.54%	0.06	0.31%	0.00	0.00%	0.16	0.20%	0.06	0.10%	0.62	0.19%	1.61	0.48%	5.31	0.35%	0.00	0.00%	
Sub Total (B)	-0.02	-0.07%	0.44	2.26%	0.00	2.58%	2.20	2.73%	0.43	0.69%	2.50	0.77%	10.92	3.26%	-4.66	-0.31%	0.01	0.14%	
Other Investments (<=25%)																			
Corporate Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.10	0.03%	-	0.00%	-	0.00%	
Infrastructure Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Equity	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.79	1.27%	7.83	2.40%	16.50	4.93%	90.27	5.93%	-	0.00%	
Mutual Funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.66	0.20%	18.53	5.54%	112.53	7.39%	-	0.00%	
Others	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Sub Total (C)	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.79	1.27%	8.49	2.61%	35.13	10.50%	202.80	13.32%	-	0.00%	
Total (A + B + C)	27.01	100.00%	19.63	100.00%	0.08	100.00%	80.38	100.00%	62.05	100.00%	325.75	100.00%	334.65	100.00%	1,522.60	100.00%	6.75	100.00%	
Fund Carried Forward (as per LB2)																			

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: December 31, 2017

₹ Crores

PARTICULARS	ULGF03518/02/12StableMgFd101	ULGF03018/02/12SecureMgtF10	ULGF03118/02/12DefensiveF101	ULGF03218/02/12BalancedMF101	ULGF03318/02/12GrowthFund10	ULGF00928/03/05SecureMgtF101	ULGF01028/03/05DefensiveF101	ULGF01128/03/05BalancedMF101	ULIF01520/02/08LiquidFdl101
Opening Balance (Market Value)	67.60	118.40	156.89	195.85	1.12	0.08	7.37	22.74	49.60
Add: Inflow during the Quarter	1.64	1.78	3.04	4.07	0.00	-	0.01	0.01	11.95
Increase / (Decrease) Value of Inv [N]	0.63	-0.33	2.94	7.29	0.10	0.00	0.14	0.81	0.57
Less: Outflow during the Quarter	1.75	18.83	4.05	5.26	0.16	0.00	3.11	8.89	13.41
TOTAL INVESTIBLE FUNDS (MKT VALUE)	68.12	101.02	158.82	201.96	1.06	0.08	4.40	14.68	48.72

INVESTMENT OF UNIT FUND	ULGF03518/02/12StableMgFd101		ULGF03018/02/12SecureMgtF10		ULGF03118/02/12DefensiveF101		ULGF03218/02/12BalancedMF101		ULGF03318/02/12GrowthFund10		ULGF00928/03/05SecureMgtF101		ULGF01028/03/05DefensiveF101		ULGF01128/03/05BalancedMF101		ULIF01520/02/08LiquidFdl101		
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	
Approved Investments (>=75%)																			
Central Govt Securities	13.18	19.35%	32.90	32.57%	28.27	17.80%	31.79	15.74%	-	0.00%	0.08	95.78%	1.10	25.03%	6.52	44.45%	48.80	100.18%	
State Government Securities	15.56	22.84%	-	0.00%	1.49	0.94%	-	0.00%	-	0.00%	-	0.00%	0.16	3.58%	-	0.00%	-	0.00%	
Other Approved Securities	-	0.00%	1.18	1.17%	-	0.00%	0.51	0.25%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Corporate Bonds	24.64	36.17%	23.72	23.48%	46.09	29.02%	36.41	18.03%	-	0.00%	-	0.00%	0.52	11.81%	-	0.00%	-	0.00%	
Infrastructure Bonds	11.85	17.39%	39.00	38.61%	35.58	22.40%	23.57	11.67%	-	0.00%	-	0.00%	1.02	23.09%	-	0.00%	-	0.00%	
Equity	-	0.00%	-	0.00%	41.97	26.43%	101.15	50.08%	0.98	92.86%	-	0.00%	1.26	28.66%	6.99	47.66%	-	0.00%	
Money Market Investments	0.94	1.38%	1.34	1.33%	1.34	0.84%	1.05	0.52%	0.02	1.46%	0.00	1.12%	0.21	4.84%	0.14	0.97%	0.14	0.30%	
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Deposit with Banks	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Sub Total (A)	66.17	97.14%	98.14	97.15%	154.73	97.43%	194.48	96.29%	1.00	94.32%	0.08	96.90%	4.27	97.01%	13.66	93.09%	48.95	100.47%	
Current Assets:																			
Accrued Interest	1.92	2.81%	2.88	2.85%	3.36	2.12%	2.02	1.00%	0.00	0.00%	0.00	2.50%	0.06	1.47%	0.09	0.58%	0.00	0.00%	
Dividend Receivable	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Bank Balance	0.01	0.02%	0.01	0.01%	0.01	0.01%	0.01	0.01%	0.01	0.95%	0.00	0.62%	0.01	0.23%	0.01	0.07%	0.01	0.02%	
Receivable for Sale of Investments	-	0.00%	-	0.00%	1.99	1.25%	0.08	0.04%	-	0.00%	-	0.00%	0.00	0.00%	-	0.00%	-	0.00%	
Other Current Assets (for Investments)	0.03	0.04%	-	0.00%	0.00	0.00%	0.05	0.02%	0.00	0.00%	-	0.00%	0.00	0.00%	0.00	0.00%	0.09	0.18%	
Less: Current Liabilities																			
Payable for Investments	-	0.00%	-	0.00%	3.10	1.95%	0.54	0.26%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Fund Mgmt Charges Payable	0.00	0.01%	0.01	0.01%	0.01	0.01%	0.01	0.01%	0.00	0.01%	0.00	0.01%	0.00	0.01%	0.00	0.01%	0.01	0.01%	
Other Current Liabilities (for Investments)	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.02%	0.00	0.00%	0.00	0.00%	0.32	0.66%	
Sub Total (B)	1.95	2.86%	2.88	2.85%	2.25	1.42%	1.60	0.79%	0.01	0.94%	0.00	3.10%	0.07	1.70%	0.09	0.64%	-0.23	-0.47%	
Other Investments (<=25%)																			
Corporate Bonds	-	0.00%	-	0.00%	-	0.00%	0.05	0.02%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Infrastructure Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Equity	-	0.00%	-	0.00%	1.84	1.16%	4.63	2.29%	0.05	4.74%	-	0.00%	0.06	1.29%	0.41	2.80%	-	0.00%	
Mutual funds	-	0.00%	-	0.00%	-	0.00%	1.21	0.60%	-	0.00%	-	0.00%	-	0.00%	0.51	3.47%	-	0.00%	
Others	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Sub Total (C)	-	0.00%	-	0.00%	1.84	1.16%	5.89	2.91%	0.05	4.74%	-	0.00%	0.06	1.29%	0.92	6.27%	-	0.00%	
Total (A + B + C)	68.12	100.00%	101.02	100.00%	158.82	100.00%	201.96	100.00%	1.06	100.00%	0.08	100.00%	4.40	100.00%	14.68	100.00%	48.72	100.00%	
Fund Carried Forward (as per LB2)																			

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: December 31, 2017

₹ Crores

PARTICULARS	ULIF01620/02/08StableMFI101	ULIF01720/02/08SecureMFI101	ULIF01820/02/08DefnsvFdl101	ULIF01920/02/08BalncdMFI101	ULIF02020/02/08EquityMFI101	ULIF02120/02/08GrwthFndl101	ULGF03620/02/12LiquidFdl101	ULGF03720/02/12StableMFI101	ULGF03820/02/12SecureMFI101
Opening Balance (Market Value)	49.45	206.58	113.16	571.90	710.89	3,326.37	65.17	19.86	860.72
Add: Inflow during the Quarter	5.73	11.72	5.17	12.82	18.40	66.00	18.23	1.57	20.54
Increase / (Decrease) Value of Inv (Net)	0.48	-0.93	2.04	22.68	57.30	262.50	0.68	0.21	-3.85
Less: Outflow during the Quarter	6.42	20.54	8.87	29.78	37.10	169.80	28.31	1.29	18.43
TOTAL INVESTIBLE FUNDS (MKT VALUE)	49.23	196.83	111.50	577.61	749.49	3485.07	55.77	20.34	858.97

INVESTMENT OF UNIT FUND	ULIF01620/02/08StableMFI101		ULIF01720/02/08SecureMFI101		ULIF01820/02/08DefnsvFdl101		ULIF01920/02/08BalncdMFI101		ULIF02020/02/08EquityMFI101		ULIF02120/02/08GrwthFndl101		ULGF03620/02/12LiquidFdl101		ULGF03720/02/12StableMFI101		ULGF03820/02/12SecureMFI101		
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	
Approved Investments (>=75%)																			
Central Govt Securities	15.01	30.48%	60.86	30.92%	36.79	33.00%	107.63	18.63%	8.46	1.13%	-	0.00%	55.72	99.92%	6.02	29.59%	259.28	30.18%	
State Government Securities	-	0.00%	-	0.00%	1.34	1.20%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Other Approved Securities	-	0.00%	2.34	1.19%	-	0.00%	3.21	0.56%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	7.25	0.84%	
Corporate Bonds	19.63	39.87%	55.93	28.42%	26.36	23.64%	117.39	20.32%	20.59	2.75%	-	0.00%	-	0.00%	6.96	34.24%	238.32	27.74%	
Infrastructure Bonds	11.74	23.84%	72.45	36.81%	11.63	10.43%	31.43	5.44%	13.79	1.84%	-	0.00%	-	0.00%	4.74	23.29%	315.54	36.73%	
Equity	-	0.00%	-	0.00%	30.47	27.33%	271.21	46.95%	613.95	81.92%	2,979.59	85.50%	-	0.00%	-	0.00%	-	0.00%	
Money Market Investments	1.27	2.58%	0.77	0.39%	1.58	1.42%	8.90	1.54%	7.02	0.94%	51.39	1.47%	0.04	0.07%	2.03	9.96%	13.59	1.58%	
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Deposit with Banks	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Sub Total (A)	47.64	96.77%	192.35	97.72%	108.17	97.02%	539.78	93.45%	663.81	88.57%	3,030.98	86.97%	55.76	99.99%	19.75	97.08%	833.97	97.09%	
Current Assets:																			
Accrued Interest	1.58	3.20%	4.93	2.50%	1.83	1.64%	5.55	0.96%	1.98	0.26%	0.03	0.00%	0.00	0.00%	0.61	2.98%	24.14	2.81%	
Dividend Receivable	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Bank Balance	0.01	0.02%	0.01	0.01%	0.01	0.01%	0.02	0.00%	0.01	0.00%	0.01	0.00%	0.01	0.02%	0.01	0.06%	0.02	0.00%	
Receivable for Sale of Investments	-	0.00%	-	0.00%	0.00	0.00%	-	0.00%	-	0.00%	0.05	0.00%	-	0.00%	-	0.00%	-	0.00%	
Other Current Assets (for Investments)	0.11	0.22%	0.13	0.07%	0.04	0.04%	0.15	0.03%	0.63	0.08%	1.49	0.04%	0.00	0.01%	0.00	0.00%	0.95	0.11%	
Less: Current Liabilities																			
Payable for Investments	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Fund Mgmt Charges Payable	0.01	0.01%	0.02	0.01%	0.01	0.01%	0.06	0.01%	0.08	0.01%	0.36	0.01%	0.01	0.01%	0.00	0.01%	0.09	0.01%	
Other Current Liabilities (for Investments)	0.10	0.20%	0.56	0.29%	0.13	0.12%	0.71	0.12%	0.59	0.08%	3.71	0.11%	0.00	0.00%	0.02	0.11%	0.02	0.00%	
Sub Total (B)	1.59	3.23%	4.48	2.28%	1.74	1.56%	4.95	0.86%	1.95	0.26%	-2.48	-0.07%	0.01	0.01%	0.59	2.92%	25.00	2.91%	
Other Investments (<=25%)																			
Corporate Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Infrastructure Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Equity	-	0.00%	-	0.00%	1.59	1.42%	16.23	2.81%	37.01	4.94%	203.74	5.85%	-	0.00%	-	0.00%	-	0.00%	
Mutual funds	-	0.00%	-	0.00%	-	0.00%	16.66	2.88%	46.71	6.23%	252.84	7.25%	-	0.00%	-	0.00%	-	0.00%	
Others	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Sub Total (C)	-	0.00%	-	0.00%	1.59	1.42%	32.89	5.69%	83.72	11.17%	456.58	13.10%	-	0.00%	-	0.00%	-	0.00%	
Total (A + B + C)	49.23	100.00%	196.83	100.00%	111.50	100.00%	577.61	100.00%	749.49	100.00%	3,485.07	100.00%	55.77	100.00%	20.34	100.00%	858.97	100.00%	
Fund Carried Forward (as per LB2)																			

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: December 31, 2017

PART - B

₹ Crores

PARTICULARS	ULGF03920/02/12DefnsvFdlI101	ULGF04020/02/12BalncdMFI101	ULIF02208/10/08LiquidFdlI101	ULIF02308/10/08StableMFI101	ULIF02408/10/08SecureMFI101	ULIF02508/10/08DefnsvFdlI101	ULIF02608/10/08BalncdMFI101	ULIF02708/10/08EquityMFI101	ULIF02808/10/08GrwthFndI101
Opening Balance (Market Value)	621.34	97.16	38.68	31.51	146.51	78.39	360.81	446.91	1,989.32
Add: Inflow during the Quarter	76.11	14.39	15.07	3.75	15.80	3.22	10.20	12.52	48.39
Increase / (Decrease) Value of Inv (Net)	10.92	3.43	0.45	0.33	-0.64	1.41	13.39	35.83	157.74
Less: Outflow during the Quarter	23.56	3.15	16.46	5.51	22.05	7.02	19.00	28.69	130.51
TOTAL INVESTIBLE FUNDS (MKT VALUE)	684.81	111.83	37.74	30.08	139.62	76.00	365.39	466.57	2064.94

INVESTMENT OF UNIT FUND	ULGF03920/02/12DefnsvFdlI101		ULGF04020/02/12BalncdMFI101		ULIF02208/10/08LiquidFdlI101		ULIF02308/10/08StableMFI101		ULIF02408/10/08SecureMFI101		ULIF02508/10/08DefnsvFdlI101		ULIF02608/10/08BalncdMFI101		ULIF02708/10/08EquityMFI101		ULIF02808/10/08GrwthFndI101		
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	
Approved Investments (>=75%)																			
Central Govt Securities	150.01	21.91%	21.12	18.89%	37.62	99.69%	10.17	33.81%	43.59	31.22%	18.23	23.99%	70.14	19.20%	1.52	0.33%	-	-	0.00%
State Government Securities	9.99	1.46%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.93	1.22%	-	0.00%	-	0.00%	-	-	0.00%
Other Approved Securities	-	0.00%	0.30	0.27%	-	0.00%	-	0.00%	1.61	1.16%	-	0.00%	2.08	0.57%	0.31	0.07%	-	-	0.00%
Corporate Bonds	211.38	30.87%	15.23	13.62%	-	0.00%	10.02	33.30%	38.34	27.46%	21.51	28.31%	63.28	17.32%	12.02	2.58%	-	-	0.00%
Infrastructure Bonds	100.79	14.72%	8.44	7.55%	-	0.00%	6.18	20.56%	52.62	37.69%	14.08	18.53%	24.73	6.77%	6.06	1.30%	-	-	0.00%
Equity	175.78	25.67%	54.72	48.93%	-	0.00%	-	0.00%	-	0.00%	20.39	26.83%	187.88	51.42%	384.15	82.33%	1,769.31	85.68%	
Money Market Investments	16.52	2.41%	8.10	7.24%	0.31	0.82%	2.92	9.69%	0.51	0.36%	0.73	0.95%	5.82	1.59%	14.83	3.18%	24.86	1.20%	
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	-	0.00%
Deposit with Banks	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	-	0.00%
Sub Total (A)	664.48	97.03%	107.92	96.50%	37.93	100.50%	29.28	97.36%	136.67	97.89%	75.87	99.83%	353.93	96.86%	418.90	89.78%	1,794.17	86.89%	
Current Assets:																			
Accrued Interest	13.36	1.95%	0.72	0.64%	0.00	0.00%	0.84	2.79%	3.55	2.54%	1.15	1.52%	3.04	0.83%	0.89	0.19%	0.01	0.00%	
Dividend Receivable	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	-	0.00%
Bank Balance	0.02	0.00%	0.01	0.01%	0.01	0.03%	0.01	0.04%	0.01	0.01%	0.01	0.01%	0.01	0.00%	0.02	0.00%	0.01	0.00%	
Receivable for Sale of Investments	2.05	0.30%	0.04	0.04%	-	0.00%	-	0.00%	-	0.00%	0.00	0.00%	0.02	0.01%	0.00	0.00%	0.03	0.00%	
Other Current Assets (for Investments)	0.15	0.02%	0.35	0.31%	0.14	0.36%	0.04	0.15%	0.04	0.03%	0.04	0.06%	0.26	0.07%	0.21	0.05%	1.33	0.06%	
Less: Current Liabilities																			
Payable for Investments	3.01	0.44%	0.28	0.25%	-	0.00%	-	0.00%	-	0.00%	1.94	2.55%	-	0.00%	-	0.00%	-	0.00%	
Fund Mgmt Charges Payable	0.07	0.01%	0.01	0.01%	0.00	0.00%	0.00	0.01%	0.01	0.01%	0.01	0.01%	0.04	0.01%	0.05	0.01%	0.21	0.01%	
Other Current Liabilities (for Investments)	0.02	0.00%	0.00	0.00%	0.33	0.88%	0.10	0.32%	0.63	0.45%	0.08	0.11%	0.74	0.20%	0.76	0.16%	1.78	0.09%	
Sub Total (B)	12.49	1.82%	0.83	0.74%	-0.19	-0.50%	0.79	2.64%	2.95	2.11%	-0.82	-1.08%	2.56	0.70%	0.31	0.07%	-0.61	-0.03%	
Other Investments (<=25%)																			
Corporate Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	-	0.00%
Infrastructure Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	-	0.00%
Equity	7.84	1.15%	2.42	2.16%	-	0.00%	-	0.00%	-	0.00%	0.95	1.25%	8.12	2.22%	23.02	4.93%	121.02	5.86%	
Mutual funds	-	0.00%	0.67	0.59%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.78	0.21%	24.34	5.22%	150.36	7.28%	
Others	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	-	0.00%
Sub Total (C)	7.84	1.15%	3.08	2.76%	-	0.00%	-	0.00%	-	0.00%	0.95	1.25%	8.90	2.43%	47.36	10.15%	271.38	13.14%	
Total (A + B + C)	684.81	100.00%	111.83	100.00%	37.74	100.00%	30.08	100.00%	139.62	100.00%	76.00	100.00%	365.39	100.00%	466.57	100.00%	2,064.94	100.00%	
Fund Carried Forward (as per LB2)																			

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: December 31, 2017

PART - B

₹ Crores

PARTICULARS	ULGF04311/02/12LiquidFdlI101	ULGF04811/02/12StableMFI101	ULGF04411/02/12SecureMFI101	ULGF04511/02/12DefnsvFdlI101	ULGF04611/02/12BalncdMFI101	ULIF02904/08/08MoneyPlusF101	ULIF03004/08/08BondOprrtFd101	ULIF03204/08/08Large-CapF101	ULIF03104/08/08Mid-capFnd101									
Opening Balance (Market Value)	9.38	25.68	127.85	221.74	10.73	13.79	33.03	60.23	72.08									
Add: Inflow during the Quarter	0.61	0.75	11.13	10.76	0.36	6.62	2.56	4.14	6.63									
Increase / (Decrease) Value of Inv [Net]	0.11	0.23	-0.57	3.92	0.39	0.08	-0.19	4.47	8.28									
Less: Outflow during the Quarter	1.18	0.93	1.70	6.93	1.53	7.59	4.89	6.02	10.00									
TOTAL INVESTIBLE FUNDS (MKT VALUE)	8.91	25.74	136.71	229.49	9.96	12.90	30.51	62.82	76.98									
INVESTMENT OF UNIT FUND	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)																		
Central Govt Securities	8.69	97.49%	8.87	34.48%	42.72	31.25%	52.18	22.74%	2.56	25.67%	12.04	93.27%	17.76	58.20%	0.00	0.00%	-	0.00%
State Government Securities	-	0.00%	-	0.00%	-	0.00%	2.00	0.87%	-	0.00%	-	0.00%	0.41	1.35%	0.00	0.00%	-	0.00%
Other Approved Securities	-	0.00%	-	0.00%	0.95	0.70%	-	0.00%	0.04	0.41%	-	0.00%	-	0.00%	0.00	0.00%	-	0.00%
Corporate Bonds	-	0.00%	9.94	38.60%	34.98	25.59%	70.12	30.55%	0.61	6.17%	-	0.00%	5.34	17.50%	0.00	0.00%	-	0.00%
Infrastructure Bonds	-	0.00%	5.41	21.03%	50.05	36.61%	36.87	16.07%	0.92	9.25%	-	0.00%	1.55	5.10%	0.00	0.00%	-	0.00%
Equity	-	0.00%	-	0.00%	-	0.00%	60.63	26.42%	5.09	51.13%	-	0.00%	-	0.00%	60.10	95.67%	71.89	93.39%
Money Market Investments	0.19	2.18%	0.85	3.30%	3.50	2.56%	1.64	0.71%	0.40	4.05%	0.40	3.13%	2.71	8.89%	1.32	2.11%	0.12	0.16%
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.00	0.00%	-	0.00%
Deposit with Banks	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.00	0.00%	-	0.00%
Sub Total (A)	8.89	99.67%	25.07	97.41%	132.21	96.71%	223.44	97.36%	9.63	96.68%	12.44	96.40%	27.77	91.04%	61.43	97.78%	72.02	93.55%
Current Assets:																		
Accrued Interest	0.00	0.00%	0.66	2.56%	3.71	2.72%	4.07	1.77%	0.05	0.50%	0.38	2.97%	0.61	1.99%	0.00	0.00%	0.00	0.00%
Dividend Receivable	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.00	0.00%	-	0.00%
Bank Balance	0.01	0.11%	0.01	0.04%	0.01	0.01%	0.01	0.00%	0.01	0.10%	0.01	0.08%	0.01	0.04%	0.01	0.02%	0.02	0.02%
Receivable for Sale of Investments	-	0.00%	-	0.00%	-	0.00%	0.04	0.02%	0.00	0.02%	-	0.00%	-	0.00%	0.03	0.05%	0.23	0.30%
Other Current Assets (for Investments)	0.02	0.23%	-	0.00%	0.81	0.59%	0.01	0.00%	0.00	0.00%	0.07	0.57%	0.07	0.24%	0.03	0.05%	0.14	0.18%
Less: Current Liabilities																		
Payable for Investments	-	0.00%	-	0.00%	-	0.00%	0.27	0.12%	0.02	0.21%	-	0.00%	-	0.00%	0.00	0.00%	-	0.00%
Fund Mgmt Charges Payable	0.00	0.01%	0.00	0.01%	0.01	0.01%	0.02	0.01%	0.00	0.01%	0.00	0.01%	0.00	0.01%	0.01	0.01%	0.01	0.01%
Other Current Liabilities (for Investments)	0.00	0.00%	0.00	0.00%	0.03	0.02%	0.46	0.20%	0.00	0.00%	0.00	0.01%	0.17	0.56%	0.26	0.42%	0.08	0.10%
Sub Total (B)	0.03	0.33%	0.67	2.59%	4.49	3.29%	3.38	1.47%	0.04	0.40%	0.46	3.60%	0.52	1.69%	-0.20	-0.32%	0.30	0.38%
Other Investments (<=25%)																		
Corporate Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	2.22	7.27%	0.00	0.00%	-	0.00%
Infrastructure Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.00	0.00%	-	0.00%
Equity	-	0.00%	-	0.00%	-	0.00%	2.67	1.17%	0.23	2.33%	-	0.00%	-	0.00%	1.60	2.54%	4.67	6.06%
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.06	0.59%	-	0.00%	-	0.00%	0.00	0.00%	-	0.00%
Others	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.00	0.00%	-	0.00%
Sub Total (C)	-	0.00%	-	0.00%	-	0.00%	2.67	1.17%	0.29	2.92%	-	0.00%	2.22	7.27%	1.60	2.54%	4.67	6.06%
Total (A + B + C)	8.91	100.00%	25.74	100.00%	136.71	100.00%	229.49	100.00%	9.96	100.00%	12.90	100.00%	30.51	100.00%	62.82	100.00%	76.98	100.00%
Fund Carried Forward (as per LB2)																		

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: December 31, 2017

PART - B

₹ Crores

PARTICULARS	ULIF04224/01/11PenGuaFnd101	ULIF05110/03/11DiscontdPF101	ULIF05201/10/13DiscontdPF101	ULIF04818/06/12PenSuPls12101	ULIF05301/08/13EquityPlus101	ULIF05601/08/13Bond Funds101	ULIF05501/08/13DivrEqtyFd101	ULIF05801/08/13ConsertvFd101	ULIF06001/04/14PenEqPlsFd101									
Opening Balance (Market Value)	110.75	2,708.31	484.01	2,736.23	25.31	14.80	25.36	9.76	100.06									
Add: Inflow during the Quarter	-	198.38	34.75	150.67	16.12	7.01	17.19	9.05	332.75									
Increase / (Decrease) Value of Inv [Net]	1.48	33.87	6.37	107.23	2.25	-0.11	2.28	0.06	7.93									
Less: Outflow during the Quarter	3.68	332.83	32.06	66.15	3.11	1.92	3.64	5.78	324.98									
TOTAL INVESTIBLE FUNDS (MKT VALUE)	108.54	2607.73	493.08	2927.98	40.56	19.78	41.20	13.10	115.76									
INVESTMENT OF UNIT FUND	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)																		
Central Govt Securities	3.08	2.84%	2,071.40	79.43%	470.88	95.50%	75.83	2.59%	-	0.00%	10.44	52.78%	-	0.00%	6.68	50.97%	-	0.00%
State Government Securities	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.11	0.58%	-	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	32.85	30.27%	-	0.00%	-	0.00%	302.19	10.32%	-	0.00%	1.41	7.12%	-	0.00%	2.74	20.91%	-	0.00%
Infrastructure Bonds	38.00	35.01%	-	0.00%	-	0.00%	827.26	28.25%	0.00	0.00%	4.48	22.67%	-	0.00%	1.93	14.74%	-	0.00%
Equity	20.05	18.47%	-	0.00%	-	0.00%	1,617.68	55.25%	33.19	81.84%	-	0.00%	30.27	73.49%	-	0.00%	100.18	86.54%
Money Market Investments	0.65	0.60%	531.62	20.39%	27.48	5.57%	25.84	0.88%	2.98	7.34%	2.80	14.16%	5.82	14.14%	1.13	8.60%	4.93	4.26%
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Deposit with Banks	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Sub Total (A)	94.63	87.18%	2,603.02	99.82%	498.36	101.07%	2,848.79	97.30%	36.17	89.18%	19.25	97.32%	36.10	87.62%	12.47	95.23%	105.11	90.80%
Current Assets:																		
Accrued Interest	2.85	2.62%	29.58	1.13%	4.72	0.96%	28.84	0.98%	0.00	0.00%	0.33	1.65%	0.00	0.01%	0.32	2.43%	0.00	0.00%
Dividend Receivable	-	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	0.00%	0.01	0.00%	0.01	0.00%	0.00	0.01%	0.00	0.01%	0.00	0.01%	0.00	0.01%	0.00	0.00%
Receivable for Sale of Investments	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.02	0.04%	-	0.00%	-	0.00%	-	0.00%	0.05	0.05%
Other Current Assets (for Investments)	0.00	0.00%	-	0.00%	-	0.00%	11.33	0.39%	1.14	2.81%	0.23	1.18%	0.76	1.85%	0.34	2.60%	6.55	5.66%
Less: Current Liabilities																		
Payable for Investments	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Fund Mgmt Charges Payable	0.01	0.01%	0.11	0.00%	0.02	0.00%	0.32	0.01%	0.00	0.01%	0.00	0.01%	0.00	0.01%	0.00	0.01%	0.01	0.01%
Other Current Liabilities (for Investments)	0.04	0.03%	24.77	0.95%	9.99	2.03%	1.24	0.04%	0.16	0.39%	0.03	0.16%	0.03	0.07%	0.03	0.25%	6.17	5.33%
Sub Total (B)	2.81	2.59%	4.71	0.18%	-5.28	-1.07%	38.61	1.32%	1.00	2.46%	0.53	2.68%	0.74	1.79%	0.63	4.77%	0.42	0.36%
Other Investments (<=25%)																		
Corporate Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Infrastructure Bonds	10.66	9.82%	-	0.00%	-	0.00%	5.39	0.18%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Equity	0.44	0.41%	-	0.00%	-	0.00%	35.19	1.20%	2.24	5.53%	-	0.00%	2.35	5.71%	-	0.00%	6.87	5.93%
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	1.15	2.83%	-	0.00%	2.01	4.88%	-	0.00%	3.36	2.90%
Others	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Sub Total (C)	11.10	10.23%	-	0.00%	-	0.00%	40.58	1.39%	3.39	8.36%	-	0.00%	4.36	10.59%	-	0.00%	10.23	8.84%
Total (A + B + C)	108.54	100.00%	2,607.73	100.00%	493.08	100.00%	2,927.98	100.00%	40.56	100.00%	19.78	100.00%	41.20	100.00%	13.10	100.00%	115.76	100.00%
Fund Carried Forward (as per LB2)																		

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: December 31, 2017

PART - B

₹ Crores

PARTICULARS	ULIF03304/08/08ManagerFnd101	ULIF03501/01/10BlueChipFd101	ULIF03401/01/10IncomeFund101	ULIF03601/01/10OpprntnyFd101	ULIF03701/01/10VantageFnd101	ULIF03901/09/10BalancedFd101	ULIF04126/10/10CaptiGuaFd101	ULIF03801/09/10ShortTrmFd101	ULIF04001/09/10HighestNAV101
Opening Balance (Market Value)	472.62	3,901.49	2,182.49	8,688.30	255.09	5,382.81	13.13	164.04	8,226.37
Add: Inflow during the Quarter	4.36	310.58	239.13	1,199.37	1.84	462.39	-	16.00	34.67
Increase / (Decrease) Value of Inv [Net]	27.66	313.21	-9.00	1,023.27	12.17	310.15	1.10	0.74	257.58
Less: Outflow during the Quarter	22.97	249.15	202.60	511.11	14.38	312.82	1.06	20.62	553.67
TOTAL INVESTIBLE FUNDS (MKT VALUE)	481.67	4,276.14	2,210.02	10,399.82	254.73	5,842.52	13.17	160.15	7,964.95

INVESTMENT OF UNIT FUND	ULIF03304/08/08ManagerFnd101		ULIF03501/01/10BlueChipFd101		ULIF03401/01/10IncomeFund101		ULIF03601/01/10OpprntnyFd101		ULIF03701/01/10VantageFnd101		ULIF03901/09/10BalancedFd101		ULIF04126/10/10CaptiGuaFd101		ULIF03801/09/10ShortTrmFd101		ULIF04001/09/10HighestNAV101		
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	
Approved Investments (>=75%)																			
Central Govt Securities	33.65	6.99%	-	0.00%	664.55	30.07%	-	0.00%	23.61	9.27%	609.18	10.43%	0.23	1.78%	7.98	4.98%	1,361.11	17.09%	
State Government Securities	2.97	0.62%	-	0.00%	39.76	1.80%	-	0.00%	6.09	2.39%	-	0.00%	-	0.00%	10.17	6.35%	-	0.00%	
Other Approved Securities	1.53	0.32%	-	0.00%	5.11	0.23%	-	0.00%	0.36	0.14%	21.95	0.38%	-	0.00%	-	0.00%	-	0.00%	
Corporate Bonds	77.54	16.10%	-	0.00%	939.22	42.50%	-	0.00%	16.32	6.41%	639.55	10.95%	-	0.00%	83.15	51.92%	1,473.18	18.50%	
Infrastructure Bonds	41.72	8.66%	-	0.00%	463.53	20.97%	-	0.00%	27.97	10.98%	276.03	4.72%	-	0.00%	49.34	30.81%	1,226.51	15.40%	
Equity	302.79	62.86%	3,537.70	82.73%	-	0.00%	7,974.77	76.68%	165.22	64.86%	3,668.09	62.78%	11.74	89.14%	-	0.00%	3,701.44	46.47%	
Money Market Investments	0.32	0.07%	308.10	7.21%	1.13	0.05%	1,318.01	12.67%	5.98	2.35%	43.39	0.74%	0.89	6.76%	1.04	0.65%	10.94	0.14%	
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Deposit with Banks	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Sub Total (A)	460.53	95.61%	3,845.80	89.94%	2,113.31	95.62%	9,292.78	89.36%	245.55	96.40%	5,258.20	90.00%	12.87	97.68%	151.69	94.71%	7,773.17	97.59%	
Current Assets:																			
Accrued Interest	5.78	1.20%	0.15	0.00%	52.13	2.36%	0.05	0.00%	2.43	0.95%	39.28	0.67%	0.00	0.03%	4.82	3.01%	119.21	1.50%	
Dividend Receivable	-	0.00%	0.00	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Bank Balance	0.02	0.00%	0.01	0.00%	0.01	0.00%	0.01	0.00%	0.01	0.01%	0.01	0.00%	0.01	0.08%	0.01	0.01%	0.02	0.00%	
Receivable for Sale of Investments	3.93	0.82%	0.08	0.00%	7.79	0.35%	0.44	0.00%	0.02	0.01%	0.56	0.01%	-	0.00%	-	0.00%	-	0.00%	
Other Current Assets (for Investments)	0.00	0.00%	17.50	0.41%	9.08	0.41%	74.31	0.71%	0.06	0.02%	29.75	0.51%	0.00	0.00%	0.70	0.44%	0.34	0.00%	
Less: Current Liabilities																			
Payable for Investments	-	0.00%	-	0.00%	7.76	0.35%	25.09	0.24%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Fund Mgmt Charges Payable	0.07	0.01%	0.47	0.01%	0.24	0.01%	1.15	0.01%	0.03	0.01%	0.64	0.01%	0.00	0.01%	0.02	0.01%	0.89	0.01%	
Other Current Liabilities (for Investments)	0.50	0.10%	3.62	0.08%	1.94	0.09%	11.87	0.11%	0.66	0.26%	6.56	0.11%	0.00	0.02%	0.42	0.26%	16.58	0.21%	
Sub Total (B)	9.16	1.90%	13.66	0.32%	59.07	2.67%	36.70	0.35%	1.83	0.72%	62.40	1.07%	0.01	0.08%	5.09	3.18%	102.10	1.28%	
Other Investments (<=25%)																			
Corporate Bonds	-	0.00%	-	0.00%	37.64	1.70%	-	0.00%	-	0.00%	3.63	0.06%	-	0.00%	3.38	2.11%	-	0.00%	
Infrastructure Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	10.59	0.13%	
Equity	11.98	2.49%	146.33	3.42%	-	0.00%	1,070.34	10.29%	7.34	2.88%	227.49	3.89%	0.29	2.24%	-	0.00%	79.10	0.99%	
Mutual funds	-	0.00%	270.36	6.32%	-	0.00%	-	0.00%	-	0.00%	290.81	4.98%	-	0.00%	-	0.00%	-	0.00%	
Others	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	
Sub Total (C)	11.98	2.49%	416.68	9.74%	37.64	1.70%	1,070.34	10.29%	7.34	2.88%	521.92	8.93%	0.29	2.24%	3.38	2.11%	89.69	1.13%	
Total (A + B + C)	481.67	100.00%	4,276.14	100.00%	2,210.02	100.00%	10,399.82	100.00%	254.73	100.00%	5,842.52	100.00%	13.17	100.00%	160.15	100.00%	7,964.95	100.00%	
Fund Carried Forward (as per LB2)																			

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: December 31, 2017

PART - B

₹ Crores

PARTICULARS	ULIF04224/01/11PenGuaFnd101	ULIF05110/03/11DiscontdPF101	ULIF05201/10/13DiscontdPF101	ULIF04818/06/12PenSuPls12101	ULIF05301/08/13EquityPlus101	ULIF05601/08/13Bond Funds101	ULIF05501/08/13DivrEqtyFd101	ULIF05801/08/13ConsertvFd101	ULIF06001/04/14PenEqPlsFd101	
Opening Balance (Market Value)	110.75	2,708.31	484.01	2,736.23	25.31	14.80	25.36	9.76	100.06	
Add: Inflow during the Quarter	-	198.38	34.75	150.67	16.12	7.01	17.19	9.05	332.75	
Increase / (Decrease) Value of Inv [Net]	1.48	33.87	6.37	107.23	2.25	-0.11	2.28	0.06	7.93	
Less: Outflow during the Quarter	3.68	332.83	32.06	66.15	3.11	1.92	3.64	5.78	324.98	
TOTAL INVESTIBLE FUNDS (MKT VALUE)	108.54	2,607.73	493.08	2,927.98	40.56	19.78	41.20	13.10	115.76	
INVESTMENT OF UNIT FUND										
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)										
Central Govt Securities	3.08	2.84%	2,071.40	79.43%	470.88	95.50%	75.83	2.59%	-	0.00%
State Government Securities	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.11	0.58%
Other Approved Securities	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Corporate Bonds	32.85	30.27%	-	0.00%	-	0.00%	302.19	10.32%	-	0.00%
Infrastructure Bonds	38.00	35.01%	-	0.00%	-	0.00%	827.26	28.25%	0.00	0.00%
Equity	20.05	18.47%	-	0.00%	-	0.00%	1,617.68	55.25%	33.19	81.84%
Money Market Investments	0.65	0.60%	531.62	20.39%	27.48	5.57%	25.84	0.88%	2.98	7.34%
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Deposit with Banks	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Sub Total (A)	94.63	87.18%	2,603.02	99.82%	498.36	101.07%	2,848.79	97.30%	36.17	89.18%
Current Assets:										
Accrued Interest	2.85	2.62%	29.58	1.13%	4.72	0.96%	28.84	0.98%	0.00	0.00%
Dividend Receivable	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Bank Balance	0.01	0.01%	0.01	0.00%	0.01	0.00%	0.01	0.00%	0.00	0.01%
Receivable for Sale of Investments	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.02	0.04%
Other Current Assets (for Investments)	0.00	0.00%	-	0.00%	-	0.00%	11.33	0.39%	1.14	2.81%
Less: Current Liabilities										
Payable for Investments	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Fund Mgmt Charges Payable	0.01	0.01%	0.11	0.00%	0.02	0.00%	0.32	0.01%	0.00	0.01%
Other Current Liabilities (for Investments)	0.04	0.03%	24.77	0.95%	9.99	2.03%	1.24	0.04%	0.16	0.39%
Sub Total (B)	2.81	2.59%	4.71	0.18%	-5.28	-1.07%	38.61	1.32%	1.00	2.46%
Other Investments (<=25%)										
Corporate Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Infrastructure Bonds	10.66	9.82%	-	0.00%	-	0.00%	5.39	0.18%	-	0.00%
Equity	0.44	0.41%	-	0.00%	-	0.00%	35.19	1.20%	2.24	5.53%
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	1.15	2.83%
Others	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Sub Total (C)	11.10	10.23%	-	0.00%	-	0.00%	40.58	1.39%	3.39	8.36%
Total (A + B + C)	108.54	100.00%	2,607.73	100.00%	493.08	100.00%	2,927.98	100.00%	40.56	100.00%
Fund Carried Forward (as per LB2)										

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

₹ Crores

Statement as on: December 31, 2017

PARTICULARS	ULIF06101/04/14PenIncFund101	ULIF06301/04/15CapGrwthFd101	ULIF06401/04/15CapSecFund101	Total of All Funds
Opening Balance (Market Value)	228.99	21.90	18.15	56,130.89
Add: Inflow during the Quarter	771.55	74.37	64.26	4,704.80
Increase / (Decrease) Value of Inv [Net]	-1.17	1.76	-0.16	3,222.36
Less: Outflow during the Quarter	734.61	71.58	59.10	5,105.14
TOTAL INVESTIBLE FUNDS (MKT VALUE)	264.76	26.45	23.15	58,952.90

INVESTMENT OF UNIT FUND	ULIF06101/04/14PenIncFund101		ULIF06301/04/15CapGrwthFd101		ULIF06401/04/15CapSecFund101		Total of All Funds	
	Actual Inv.	% Actual					Actual Inv.	% Actual
Approved Investments (>=75%)								
Central Govt Securities	108.00	40.79%	-	0.00%	15.51	66.99%	7,700.86	13.06%
State Government Securities	0.90	0.34%	-	0.00%	-	0.00%	139.57	0.24%
Other Approved Securities	2.04	0.77%	-	0.00%	-	0.00%	74.31	0.13%
Corporate Bonds	107.64	40.66%	-	0.00%	4.07	17.58%	5,712.97	9.69%
Infrastructure Bonds	35.56	13.43%	-	0.00%	1.36	5.90%	4,479.18	7.60%
Equity	-	0.00%	21.12	79.85%	-	0.00%	33,875.74	57.46%
Money Market Investments	1.14	0.43%	2.12	8.00%	1.38	5.95%	2,532.06	4.30%
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Deposit with Banks	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Sub Total (A)	255.29	96.42%	23.24	87.84%	22.32	96.42%	54,514.68	92.47%
Current Assets:								
Accrued Interest	6.32	2.39%	0.00	0.00%	0.40	1.73%	447.53	0.76%
Dividend Receivable	-	0.00%	-	0.00%	-	0.00%	0.00	0.00%
Bank Balance	0.00	0.00%	0.00	0.01%	0.00	0.00%	0.87	0.00%
Receivable for Sale of Investments	-	0.00%	-	0.00%	-	0.00%	51.47	0.09%
Other Current Assets (for Investments)	17.44	6.59%	1.15	4.35%	1.27	5.50%	183.27	0.31%
Less: Current Liabilities								
Payable for Investments	-	0.00%	-	0.00%	-	0.00%	53.22	0.09%
Fund Mgmt Charges Payable	0.03	0.01%	0.00	0.01%	0.00	0.01%	5.79	0.01%
Other Current Liabilities (for Investments)	14.26	5.39%	1.03	3.90%	0.84	3.64%	151.21	0.26%
Sub Total (B)	9.48	3.58%	0.12	0.45%	0.83	3.58%	472.93	0.80%
Other Investments (<=25%)								
Corporate Bonds	-	0.00%	-	0.00%	-	0.00%	47.62	0.08%
Infrastructure Bonds	-	0.00%	-	0.00%	-	0.00%	26.64	0.05%
Equity	-	0.00%	1.70	6.44%	-	0.00%	2,404.35	4.08%
Mutual funds	-	0.00%	1.39	5.27%	-	0.00%	1,486.68	2.52%
Others	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Sub Total (C)	-	0.00%	3.10	11.71%	-	0.00%	3,965.29	6.73%
Total (A + B + C)	264.76	100.00%	26.45	100.00%	23.15	100.00%	58,952.90	100.00%
Fund Carried Forward (as per LB2)								

Notes:

1.'Other Investments' are as permitted under IRDAI (Investment) Regulations 2016.

Prasun Gajri
Chief Investment O

FORM L-28- ULLP NAV

FORM - 3A

(Read with Regulation 10)

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Registration Number: 101

Link to FORM 3A (Part B)

Statement for the period: December 31, 2017

Periodicity of Submission: Quarterly

Statement of NAV of Segregated Funds

PART - C

₹ Crores

No	Fund Name	SFIN	Date of Launch	Par/Non Par	Assets Under Management on the above date	NAV as per LB 2	NAV as on the above date	Previous Qtr NAV	2nd Previous Qtr NAV	3rd Previous Qtr NAV	4th Previous Qtr NAV	Return/Yield	3 Year Rolling CAGR	Highest NAV since inception
1	Liquid Fund	ULF00102/01/04LiquidFund01	January 2, 2004	Non Par	77.62	55.1999	55.1999	54.4946	53.7786	53.0908	52.3712	5.40%	6.66%	55.1999
2	Secure Managed Fund	ULF00202/01/04SecureMgtF01	January 2, 2004	Non Par	129.37	55.8844	55.8844	56.1063	55.3077	53.9059	53.7418	3.99%	8.41%	56.3294
3	Defensive Managed Fund	ULF00302/01/04DefensveF01	January 2, 2008	Non Par	100.93	78.7594	78.7594	77.2305	75.5072	73.0435	69.8933	12.69%	9.58%	78.7884
4	Balanced Managed Fund	ULF00402/01/04BalancedMF01	January 2, 2004	Non Par	443.00	108.8795	108.8795	104.4955	102.2131	98.7444	92.2420	17.80%	10.24%	108.9635
5	Equity Managed Fund	ULF00616/01/06EquityMgFd01	January 2, 2006	Non Par	716.99	151.4356	151.4356	139.6849	135.4122	130.0835	115.4772	31.14%	11.68%	151.4413
6	Growth Fund	ULF00502/01/04GrowthFund01	January 2, 2004	Non Par	3,002.48	173.4809	173.4809	160.3848	155.4161	148.9546	131.6791	31.75%	11.39%	173.4893
7	Liquid Fund	ULF00802/01/04LiquidFund01	January 2, 2004	Non Par	27.01	55.6344	55.6344	54.9256	54.2058	53.5134	52.7880	5.39%	6.64%	55.6344
8	Secure Managed Fund	ULF00902/01/04SecureMgtF01	January 2, 2004	Non Par	80.38	55.0371	55.0371	55.2272	54.4316	53.0285	52.8837	4.07%	8.44%	55.4511
9	Defensive Managed Fund	ULF01002/01/04DefensveF01	January 2, 2004	Non Par	52.05	71.7159	71.7159	70.4276	69.8005	66.5412	63.5721	12.81%	9.79%	71.7159
10	Balanced Managed Fund	ULF01102/01/04BalancedMF01	January 2, 2004	Non Par	325.75	107.7968	107.7968	103.6326	101.0333	96.9704	89.5516	20.37%	11.29%	107.8096
11	Equity Managed Fund	ULF01316/01/06EquityMgFd01	January 17, 2006	Non Par	334.65	145.0979	145.0979	133.9825	129.8796	124.7735	110.6513	31.13%	11.80%	145.1168
12	Growth Fund	ULF01202/01/04GrowthFund01	January 2, 2004	Non Par	1,522.60	166.6523	166.6523	153.9867	149.3120	143.1101	126.5711	31.67%	11.39%	166.6505
13	Liquid Fund	ULF00111/08/03LiquidFund01	July 23, 2003	Non Par	12.91	56.2858	56.2858	55.5597	54.8235	54.1010	53.3556	5.49%	6.76%	56.2858
14	Secure Managed Fund	ULF00121/08/03SecureMgtF01	July 23, 2003	Non Par	91.46	56.1102	56.1102	56.3096	55.5871	54.1226	53.9865	3.93%	8.36%	56.1162
15	Defensive Managed Fund	ULF00311/08/03DefensveF01	July 23, 2003	Non Par	245.63	88.1830	88.1830	86.5638	84.7863	81.9936	78.5747	12.23%	9.60%	88.2435
16	Balanced Managed Fund	ULF00411/08/03BalancedMF01	July 23, 2003	Non Par	415.56	136.2793	136.2793	130.7911	128.1104	123.9620	115.9969	17.49%	10.19%	136.3460
17	Secure Managed Fund	ULF00928/03/05SecureMgtF01	March 28, 2005	Non Par	0.08	125.8446	125.8446	125.8205	124.3610	122.1512	122.2181	2.97%	12.18%	126.8321
18	Defensive Managed Fund	ULF01028/03/05DefensveF01	March 28, 2005	Non Par	4.40	71.6319	71.6319	70.0787	68.5559	66.2568	63.6992	12.45%	9.62%	71.6541
19	Balanced Managed Fund	ULF01128/03/05BalancedMF01	March 28, 2005	Non Par	14.68	97.3274	97.3274	93.5438	91.6692	88.6001	82.7697	17.64%	10.30%	97.4216
20	Stable Managed Fund	ULF00720/06/07StableMgFd01	June 20, 2007	Non Par	37.38	54.3986	54.3986	53.8810	53.0813	52.3721	51.6514	5.32%	6.81%	54.3986
21	Stable Managed Fund	ULF01420/06/07StableMgFd01	June 20, 2007	Non Par	19.63	54.2596	54.2596	53.7712	52.9827	52.2908	51.5712	5.21%	6.72%	54.2738
22	Stable Managed Fund	ULF00620/06/07StableMgFd01	June 20, 2007	Non Par	16.33	52.6172	52.6172	52.1155	51.3502	50.6607	49.9869	5.26%	6.80%	52.6172
23	Sovereign Fund	ULF01620/06/07SovereignF01	June 20, 2007	Non Par	2.65	47.2530	47.2530	48.1007	47.7104	46.0192	46.2972	2.06%	7.73%	48.3054
24	Equity Managed Fund	ULF01520/06/07EquityMgFd01	June 20, 2007	Non Par	0.08	47.5875	47.5875	48.4080	48.0249	46.1837	46.4638	2.42%	7.89%	48.6266
25	Liquid Fund II	ULF01520/02/08LiquidFundII01	February 20, 2008	Non Par	48.72	20.5915	20.5915	20.3557	20.1156	19.8838	19.6504	4.85%	6.11%	20.5915
26	Secure Managed Fund II	ULF01720/02/08SecureMgtII01	February 20, 2008	Non Par	196.83	22.1187	22.1187	22.2331	21.9518	21.4090	21.3407	3.65%	6.13%	22.3003
27	Defensive Managed Fund II	ULF01820/02/08DefensvII01	February 20, 2008	Non Par	111.50	23.2166	23.2166	22.8003	22.3451	21.6404	20.7334	11.98%	9.17%	23.2351
28	Balanced Managed Fund II	ULF01920/02/08BalancedMFII01	February 20, 2008	Non Par	577.61	21.9551	21.9551	21.1102	20.6761	19.9913	18.7477	17.11%	9.47%	21.9724
29	Equity Managed Fund II	ULF02020/02/08EquityMgFII01	February 20, 2008	Non Par	749.49	22.6867	22.6867	20.9797	20.3672	19.5935	17.4496	30.01%	10.87%	22.6880
30	Growth Fund II	ULF02120/02/08GrowthFundII01	February 20, 2008	Non Par	3,485.07	19.6877	19.6877	18.2317	17.7127	16.9996	15.0721	30.62%	10.77%	19.6892
31	Stable Managed Fund II	ULF01620/02/08StableMgFII01	February 20, 2008	Non Par	49.23	20.0559	20.0559	19.8607	19.5967	19.3560	19.1360	4.86%	6.18%	20.0559
32	Money Plus Fund	ULF02904/08/08MoneyPlusF01	August 4, 2008	Non Par	12.90	17.4554	17.4554	17.3533	17.1576	16.9584	16.7669	4.11%	5.66%	17.4676
33	Bond Opportunities Fund	ULF03004/08/08BondOppF01	August 4, 2008	Non Par	30.51	19.1907	19.1907	19.3056	19.1185	18.7117	18.8069	2.04%	6.67%	19.3564
34	Mid-cap Fund	ULF03104/08/08Mid-capF01	August 4, 2008	Non Par	76.98	51.0410	51.0410	45.6794	42.9203	41.7607	36.0191	41.71%	18.80%	51.0467
35	Large-cap Fund	ULF03204/08/08Large-capF01	August 4, 2008	Non Par	62.82	26.0813	26.0813	24.2744	23.6985	22.9067	20.3593	28.11%	8.52%	26.0841
36	Manager's Fund	ULF03304/08/08ManagerFund01	August 4, 2008	Non Par	481.67	28.5281	28.5281	26.9297	26.2806	25.5353	23.6207	20.78%	10.6%	28.5281
37	Balanced Managed Fund II	ULF02608/10/08BalancedMFII01	October 8, 2008	Non Par	365.39	30.4633	30.4633	29.3647	28.6727	27.5468	25.4789	19.56%	10.68%	30.4654
38	Defensive Managed Fund II	ULF02508/10/08DefensvII01	October 8, 2008	Non Par	76.00	25.4367	25.4367	24.9806	24.4705	23.6811	22.6583	12.26%	9.23%	25.4440
39	Equity Managed Fund II	ULF02708/10/08EquityMgFII01	October 8, 2008	Non Par	466.57	33.6374	33.6374	31.1098	30.1902	29.0425	26.8627	30.06%	10.91%	33.6393
40	Growth Fund II	ULF02808/10/08GrowthFundII01	October 8, 2008	Non Par	2,064.94	37.4192	37.4192	34.6297	33.6479	32.2924	28.6238	30.73%	10.72%	37.4220
41	Liquid Fund II	ULF02208/10/08LiquidFundII01	October 8, 2008	Non Par	37.74	19.5079	19.5079	19.2848	19.0579	18.8396	18.6076	4.84%	6.14%	19.5079
42	Secure Managed Fund II	ULF01908/10/08SecureMgtII01	October 8, 2008	Non Par	139.63	21.8793	21.8793	21.0781	21.7172	21.1829	20.1183	9.36%	8.04%	21.9531
43	Stable Managed Fund II	ULF02308/10/08StableMgFII01	October 8, 2008	Non Par	30.08	19.2095	19.2095	19.0097	18.7593	18.5231	18.3107	4.91%	6.21%	19.2095
44	Income Fund	ULF03401/01/10IncomeFund01	January 5, 2010	Non Par	2,210.02	18.8822	18.8822	18.9594	18.7228	18.2591	18.2464	3.48%	7.57%	19.0153
45	Blue Chip Fund	ULF03501/01/10BlueChipFund01	January 5, 2010	Non Par	4,276.14	21.6455	21.6455	20.0419	19.4249	18.5948	16.5574	30.73%	11.60%	21.6468
46	Opportunities Fund	ULF03601/01/10OpportFnd01	January 5, 2010	Non Par	10,399.82	31.0011	31.0011	27.8226	26.4829	25.6749	21.9158	41.46%	18.73%	31.0226
47	Vantage Fund	ULF03701/01/10VantageFund01	January 5, 2010	Non Par	254.73	23.3744	23.3744	22.2915	21.6584	20.7280	18.7231	24.51%	14.46%	23.3744
48	Highest NAV Guarantee Fund	ULF04001/09/10HighestNAV01	September 8, 2010	Non Par	7,964.89	15.2171	15.2171	14.7474	14.4984	14.1770	13.6795	11.24%	5.81%	15.2197
49	Short Term Fund	ULF03801/09/10ShortTermF01	September 14, 2010	Non Par	160.15	16.8466	16.8466	16.7708	16.5355	16.3056	16.1390	4.38%	6.34%	16.8701
50	Balanced Fund	ULF03901/09/10BalancedFund01	September 8, 2010	Non Par	5,842.52	20.0803	20.0803	18.9940	18.5580	17.9086	16.4539	22.04%	9.79%	20.0920
51	Capital Guarantee Fund	ULF04126/10/10CapGuarF01	November 2, 2010	Non Par	13.17	18.0622	18.0622	16.6409	16.3706	15.8862	14.4775	24.76%	6.01%	18.0703
52	Pension Guarantee Fund I	ULF04234/10/10PensGuarF01	February 1, 2011	Non Par	108.94	16.9190	16.9190	16.6955	16.4195	16.0911	15.6989	7.77%	7.66%	16.9723
53	Liquid Fund II	ULF04311/02/12LiquidFundII01	February 11, 2012	Non Par	8.91	19.4093	19.4093	19.1876	18.9638	18.7460	18.5169	4.82%	6.00%	19.4093
54	Stable Managed Fund II	ULF04411/02/12StableMgFII01	February 11, 2012	Non Par	25.74	19.1139	19.1139	18.9414	18.6979	18.4719	18.2442	4.77%	6.06%	19.1139
55	Secure Managed Fund II	ULF04411/02/12SecureMgtII01	February 11, 2012	Non Par	136.71	22.0214	22.0214	22.1107	21.8426	21.3098	21.2144	3.80%	8.04%	22.1869
56	Defensive Managed Fund II	ULF04511/02/12DefensvII01	February 11, 2012	Non Par	229.49	24.8935	24.8935	24.4646	24.0061	23.2912	22.4786	10.74%	8.82%	24.9261
57	Balanced Managed Fund II	ULF04611/02/12BalancedMFII01	February 11, 2012	Non Par	9.96	29.4768	29.4768	28.4190	27.8512	26.8657	25.0681	17.59%	9.99%	29.5074
58	Balanced Managed Fund II	ULF04718/02/12BalancedMFII01	February 18, 2012	Non Par	201.86	104.3953	104.3953	103.8466	98.2669	94.7962	88.5967	17.80%	10.55%	104.4705
59	Defensive Managed Fund II	ULF03118/02/12DefensveF01	February 18, 2012	Non Par	158.82	70.4712	70.4712	69.1756	67.7589	65.7292	63.2817	11.36%	10.50%	70.5208
60	Growth Fund	ULF03318/02/12GrowthFund01	February											

FORM L-29-Details regarding debt securities

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date : December 31, 2017

(₹ Lakhs)

	MARKET VALUE				BOOK VALUE			
	As at	As % of total	As at	As % of total	As at	As % of total	As at	As % of total
	December 31, 2017	for this class	December 31, 2016	for this class	December 31, 2017	for this class	December 31, 2016	for this class
Break down by credit rating								
AAA rated *	3,668,265.89	95.93%	2,665,636.27	92.99%	3,674,610.66	95.95%	2,669,869.38	93.03%
AA or better	138,359.04	3.62%	160,338.75	5.59%	137,693.35	3.60%	159,559.40	5.56%
Rated below AA but above A (A or better)	12,306.39	0.32%	17,159.10	0.60%	12,304.63	0.32%	17,120.99	0.60%
Rated below A but above B	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Any other \$	5,100.00	0.13%	23,460.21	0.82%	5,100.00	0.13%	23,460.21	0.82%
Total	3,824,031.33	100.00%	2,866,594.33	100.00%	3,829,708.64	100.00%	2,870,009.98	100.00%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	353,985.66	9.26%	289,857.97	10.11%	352,892.67	9.21%	288,757.58	10.06%
More than 1 year and upto 3 years	446,910.49	11.69%	361,032.71	12.59%	446,515.92	11.66%	360,723.19	12.57%
More than 3 years and up to 7 years	925,388.44	24.20%	1,238,516.48	43.21%	930,566.36	24.30%	1,243,745.28	43.34%
More than 7 years and up to 10 years	622,163.73	16.27%	357,580.40	12.47%	623,037.89	16.27%	357,948.11	12.47%
More than 10 years and up to 15 years	858,975.50	22.46%	242,423.72	8.46%	859,202.22	22.44%	241,760.27	8.42%
More than 15 years and up to 20 years	181,794.42	4.75%	55,759.04	1.95%	182,036.34	4.75%	55,401.31	1.93%
Above 20 years	434,813.08	11.37%	321,424.00	11.21%	435,457.25	11.37%	321,674.23	11.21%
Total	3,824,031.33	100.00%	2,866,594.33	100.00%	3,829,708.64	100.00%	2,870,009.98	100.00%
Breakdown by type of the issuer								
a. Central Government @	2,262,766.53	59.17%	1,756,483.97	61.27%	2,268,171.63	59.23%	1,760,568.28	61.34%
b. State Government	171,681.53	4.49%	75,966.80	2.65%	172,316.34	4.50%	76,211.84	2.66%
c. Corporate Securities	1,389,583.26	36.34%	1,034,143.55	36.08%	1,389,220.67	36.27%	1,033,229.86	36.00%
Total	3,824,031.33	100.00%	2,866,594.33	100.00%	3,829,708.64	100.00%	2,870,009.98	100.00%

Note

- * Includes Central and State Government Securities, Reverse Repo with underlying G-Sec & Tbill, CBLO and AAA equivalent rated instruments.
- \$ Includes Fixed Deposit and Loan asset.
- @ Includes Reverse Repo investments with underlying G-Sec and Tbill and CBLO investments guaranteed by Clearing Corporation of India Ltd.
- In case a debt instrument is rated by more than one rating agency, the lowest rating has been considered for the purpose of classification.
- Market value of the securities will be in accordance with the valuation method specified by the Authority under Accounting/ Investment Regulations.

FORM L-29-Details regarding debt securities

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date : December 31, 2017

(₹ Lakhs)

Details regarding debt securities- ULIP

	MARKET VALUE				BOOK VALUE			
	As at December 31, 2017	As % of total for this class	As at December 31, 2016 #	As % of total for this class	As at December 31, 2017	As % of total for this class	As at December 31, 2016 #	As % of total for this class
Break down by credit rating								
AAA rated *	2,008,637.03	96.97%	2,065,282.62	96.98%	2,011,444.80	97.03%	2,006,387.85	96.97%
AA or better	55,256.89	2.67%	46,622.05	2.19%	54,903.68	2.65%	45,588.94	2.20%
Rated below AA but above A (A or better)	7,426.03	0.36%	16,986.24	0.80%	6,740.07	0.33%	16,221.01	0.78%
Rated below A but above B	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Any other \$	-	0.00%	800.00	0.04%	-	0.00%	800.00	0.04%
Total	2,071,319.95	100.00%	2,129,690.91	100.00%	2,073,088.54	100.00%	2,068,997.80	100.00%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	450,780.18	21.76%	573,966.80	26.95%	450,557.87	21.73%	572,443.45	27.67%
More than 1 year and upto 3 years	374,774.27	18.09%	137,607.83	6.46%	372,909.48	17.99%	134,826.24	6.52%
More than 3 years and up to 7 years	709,438.46	34.25%	761,821.43	35.77%	708,963.58	34.20%	730,213.70	35.29%
More than 7 years and up to 10 years	262,931.51	12.69%	280,286.46	13.16%	263,034.77	12.69%	267,924.84	12.95%
More than 10 years and up to 15 years	254,363.31	12.28%	246,435.09	11.57%	257,801.85	12.44%	241,586.96	11.68%
More than 15 years and up to 20 years	10,367.38	0.50%	59,670.49	2.80%	10,816.19	0.52%	55,128.90	2.66%
Above 20 years	8,664.84	0.42%	69,902.81	3.28%	9,004.79	0.43%	66,873.70	3.23%
Total	2,071,319.95	100.00%	2,129,690.91	100.00%	2,073,088.54	100.00%	2,068,997.80	100.00%
Breakdown by type of the issuer								
a. Central Government @	986,556.98	47.63%	1,194,512.36	56.09%	991,401.62	47.82%	1,165,185.50	56.32%
b. State Government	13,956.60	0.67%	385.06	0.02%	14,012.24	0.68%	361.20	0.02%
c. Corporate Securities	1,070,806.37	51.70%	934,793.49	43.89%	1,067,674.68	51.50%	903,451.09	43.67%
Total	2,071,319.95	100.00%	2,129,690.91	100.00%	2,073,088.54	100.00%	2,068,997.80	100.00%

Note

- * Includes Central and State Government Securities, Reverse Repo with underlying G-Sec & Tbill, CBLO and AAA equivalent rated instruments.
- \$ Includes Fixed Deposit and Loan asset.
- @ Includes Reverse Repo investments with underlying G-Sec and Tbill and CBLO investments guaranteed by Clearing Corporation of India Ltd.
- In case a debt instrument is rated by more than one rating agency, the lowest rating has been considered for the purpose of classification.
- Market value of the securities will be in accordance with the valuation method specified by the Authority under Accounting/ Investment Regulations.
- # Previous year figures have been regrouped/reclassified to conform to current year presentation.

FORM L-30- RELATED PARTY TRANSACTIONS

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date : December 31, 2017

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

(₹ '000)

Sr.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / (received)*			
				For the quarter ended December 31, 2017	For the nine months ended December 31, 2017	For the quarter ended December 31, 2016	For the nine months ended December 31, 2016
1	HDFC Limited	Holding Company	Investment income Commission expense Sale of investments Charges for hiring training infrastructure facility Dividend paid Name Usage Fees	(188,797) 120 (150,000) 707 1,412,379 164,030	(555,105) 430 (550,000) 1,579 1,412,379 438,239	(179,788) 145 - - 1,352,736 137,160	(454,723) 509 (867,632) 736 1,352,736 366,643
2	HDFC Pension Management Company Limited	Wholly Owned Subsidiary	Income from sharing of resources	(1,479)	(3,789)	(1,081)	(3,242)
3	HDFC International Life and Re Company Ltd	Wholly Owned Subsidiary	Capital infusion	-	-	40,920	86,353
4	HDFC Asset Management Company Limited	Fellow Subsidiary	Premium income	(23)	(3,561)	(22)	(2,616)
5	HDFC Ergo General Insurance Company Limited (HDFC General Insurance Company Ltd has merged with HDFC ERGO General Insurance Company Limited)	Fellow Subsidiary	Premium income Insurance claim received Insurance premium expenses Purchase of investments Sale of investments	- (1,299) 154 - -	(1,684) (6,168) 4,670 101,343 -	50 (381) 758 - (110,944)	(266) (890) 6,074 - (110,944)
6	HDFC Sales Private Limited	Fellow Subsidiary	Commission expense	63,877	179,087	52,586	142,644
7	HDFC Capital Advisors Ltd.	Fellow Subsidiary	Group Term Insurance Premium	-	(19)	-	-
8	Standard Life (Mauritius Holdings) 2006 Limited	Investing Party	Dividend paid	801,892	801,892	768,029	768,029
9	Key Management Personnel		Premium income Managerial remuneration Dividend paid	(98) 106,828 6,567	(421) 601,554 6,567	(98) 29,740 2,633	(421) 87,633 2,633
10	Relative of Key Management Personnel		Insurance Premium	-	(27)	-	(27)

B. Other group companies with material transactions #

(₹ '000)

Sr.No.	Name of the Company	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / (received)*			
				For the quarter ended December 31, 2017	For the nine months ended December 31, 2017	For the quarter ended December 31, 2016	For the nine months ended December 31, 2016
1	HDFC Bank Limited	Associate of holding Company	Premium income Investment income Commission expense Custodian fees paid Bank charges paid Insurance claim paid Purchase of investments Sale of investments The Bank provides space at its branches and ATMs for displaying publicity materials of HDFC Life's Insurance products such as pamphlets, standees, posters, Wall Branding/ window glazing at an agreed fees per branch/ATM FD against Bank Guarantee	(17,252) (13,741) 1,709,518 - 32,805 5,048 500,729 (1,194,984) 1,101,703 839,501	(32,472) (243,850) 4,436,503 6,287 67,918 9,155 3,655,981 (3,050,468) 2,643,801 839,501	(14,491) (19,075) 1,121,077 8,580 19,445 1,035 510,058 - 436,535 -	(26,217) (293,060) 3,112,629 24,647 62,645 2,826 2,114,202 (1,010,000) 1,611,010 -

* Transaction amounts are on accrual basis.

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

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

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date : December 31, 2017

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

FORM L-32-SOLVENCY MARGIN - KT 3

(See Regulation 4)
Insurance Regulatory and Development Authority (Actuarial Report and Abstract) Regulations, 2016
AVAILABLE SOLVENCY MARGIN AND SOLVENCY RATIO
As on December 31, 2017

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

Item	Description	Adjusted Value (₹ lakhs)
(1)	(2)	
01	Available assets in Policyholders' fund:	9,859,513
	Deduct:	
02	Mathematical reserves	(9,793,222)
03	Other liabilities	-
04	Excess in Policyholders' funds	66,291
05	Available assets in Shareholders' fund:	416,465
	Deduct:	
06	Other liabilities of shareholders' fund	-
07	Excess in Shareholders' funds	416,465
08	Total ASM (04)+(07)	482,756
09	Total RSM	253,414
10	Solvency Ratio (ASM/RSM)	191%

Certification:

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

Place: Mumbai Srinivasan Parthasarathy
Date: January 18, 2018

Notes

1. Item Nos. 01 and 05 are the amounts of the Adjusted Value of Assets as mentioned in Form IRDA-Assets- AA as specified under Schedule I of Insurance Regulatory and Development Authority (Assets, Liabilities, and Solvency Margin of Insurers) Regulations, 2016.
2. Item No. 02 is the amount of Mathematical Reserves as mentioned in Form H.

FORM L-33- NPAs

FORM 7

(Read with Regulation 10)

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Registration Number: 101

Statement as on: December 31, 2017

Name of Fund: Life Fund

DETAILS OF NON-PERFORMING ASSETS - QUARTERLY

₹ Crores

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD (As on 31 Dec 2017)	Prev. FY (As on 31 Mar 2017)	YTD (As on 31 Dec 2017)	Prev. FY (As on 31 Mar 2017)	YTD (As on 31 Dec 2017)	Prev. FY (As on 31 Mar 2017)	YTD (As on 31 Dec 2017)	Prev. FY (As on 31 Mar 2017)	YTD (As on 31 Dec 2017)	Prev. FY (As on 31 Mar 2017)
1	Investments Assets (As per Form 5)	8,130.46	6,045.37	-	4.76	326.72	896.21	21,491.95	19,310.00	29,949.13	26,256.34
2	Gross NPA	-	20.00	-	-	-	-	-	-	-	20.00
3	% of Gross NPA on Investment Assets (2/1)	0.00%	0.33%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.08%
4	Provision made on NPA	-	11.65	-	-	-	-	-	-	-	11.65
5	Provision as a % of NPA (4/2)	0.00%	58.24%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	58.24%
6	Provision on Standard Assets	-	-	-	0.02	-	-	-	-	-	0.02
7	Net Investment Assets (1-4)	8,130.46	6,033.72	-	4.76	326.72	896.21	21,491.95	19,310.00	29,949.13	26,244.69
8	Net NPA (2-4)	-	8.35	-	-	-	-	-	-	-	8.35
9	% of Net NPA to Net Investment Assets (8/7)	0.00%	0.14%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.03%
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

Notes:

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

Certification

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

Prasun Gajri
Chief Investment Officer

FORM L-33- NPAs

FORM 7

(Read with Regulation 10)

Name of the Insurer: **HDFC Standard Life Insurance Company Limited**

Registration Number: **101**

Statement as on: **December 31, 2017**

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

DETAILS OF NON-PERFORMING ASSETS - QUARTERLY

₹ Crores

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD (As on 31 Dec 2017)	Prev. FY (As on 31 Mar 2017)	YTD (As on 31 Dec 2017)	Prev. FY (As on 31 Mar 2017)	YTD (As on 31 Dec 2017)	Prev. FY (As on 31 Mar 2017)	YTD (As on 31 Dec 2017)	Prev. FY (As on 31 Mar 2017)	YTD (As on 31 Dec 2017)	Prev. FY (As on 31 Mar 2017)
1	Investments Assets (As per Form 5)	5,714.37	4,589.36	-	-	411.39	809.75	8,454.65	5,875.63	14,580.41	11,274.74
2	Gross NPA	0.00	0.00	-	-	-	-	-	-	0.00	-
3	% of Gross NPA on Investment Assets (2/1)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
4	Provision made on NPA	0.00	0.00	-	-	-	-	-	-	0.00	-
5	Provision as a % of NPA (4/2)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	5,714.37	4,589.36	-	-	411.39	809.75	8,454.65	5,875.63	14,580.41	11,274.74
8	Net NPA (2-4)	0.00	0.00	-	-	-	-	-	-	0.00	-
9	% of Net NPA to Net Investment Assets (8/7)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

Notes:

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

Certification

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

Prasun Gajri
Chief Investment Officer

FORM L-33- NPAs

FORM 7

(Read with Regulation 10)

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Registration Number: 101

Statement as on: December 31, 2017

Name of Fund: Unit Linked Funds

DETAILS OF NON-PERFORMING ASSETS - QUARTERLY

₹ Crores

NO	PARTICULARS	Bonds / Debentures		Loans		Other Debt instruments		All Other Assets		TOTAL	
		YTD (As on 31 Dec 2017)	Prev. FY (As on 31 Mar 2017)	YTD (As on 31 Dec 2017)	Prev. FY (As on 31 Mar 2017)	YTD (As on 31 Dec 2017)	Prev. FY (As on 31 Mar 2017)	YTD (As on 31 Dec 2017)	Prev. FY (As on 31 Mar 2017)	YTD (As on 31 Dec 2017)	Prev. FY (As on 31 Mar 2017)
1	Investments Assets (As per Form 5)	10,266.40	9,896.95	-	-	2,532	2,062	46,154.43	41,841.55	58,952.90	53,800.48
2	Gross NPA	-	-	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets (2/1)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
4	Provision made on NPA	-	-	-	-	-	-	-	-	-	-
5	Provision as a % of NPA (4/2)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	10,266.40	9,896.95	-	-	2,532	2,062	46,154.43	41,841.55	58,952.90	53,800.48
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

Notes:

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

Certification

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

Prasun Gajri
Chief Investment Officer

FORM L-34- YIELD ON INVESTMENT

FORM - 1

(Read with Regulation 10)

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Registration Number: 101

Statement as on: December 31, 2017

Name of the Fund: Life Fund

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

₹ Crores

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year)			
			Investment (Rs.)	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)
A CENTRAL GOVT. SECURITIES														
A01	Central Government Bonds	CGSB	14,660.97	298.12	2.03%	2.03%	14,175.41	1,071.46	7.56%	7.56%	11,071.06	678.65	6.13%	6.13%
A03	Deposit under Section 7 of Insurance Act, 1938	CDSS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
A04	Treasury Bills	CTRB	1,101.45	16.10	1.46%	1.46%	982.62	44.09	4.49%	4.49%	714.19	34.41	4.82%	4.82%
B CENTRAL GOVT. SEC. STATE GOVT OR OTHER APPROVED SECURITIES														
B02	State Government Bonds	SGGB	16.54	0.36	2.18%	2.18%	16.55	1.08	6.53%	6.53%	62.65	4.08	6.51%	6.51%
B04	Other Approved Securities (excluding Infrastructure Investments)	SGOA	489.59	9.83	2.01%	2.01%	445.14	27.09	6.08%	6.08%	413.02	25.48	6.17%	6.17%
C (a) HOUSING & LOANS TO STATE GOVT FOR HOUSING / FFE														
C04	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	-	-	0.00%	0.00%	-	-	0.00%	0.00%	23.84	1.53	6.43%	6.43%
C06	Debentures / Bonds / CPs / Loans - (Promoter Group)	HDPG	155.63	1.37	0.88%	0.88%	183.45	17.51	9.54%	9.54%	211.22	14.09	6.67%	6.67%
TAXABLE BONDS														
C09	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	157.02	3.49	2.22%	2.22%	159.76	10.59	6.63%	6.63%	157.13	10.99	6.99%	6.99%
TAX FREE BONDS														
C12	Bonds / Debentures issued by NHB / Institutions accredited by NHB - (TAX FREE BONDS)	HFDN	54.78	1.21	2.21%	2.21%	54.78	3.62	6.60%	6.60%	54.78	3.61	6.58%	6.58%
(b) OTHER INVESTMENTS (HOUSING)														
C14	Debentures / Bonds / CPs / Loans	HODS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
(c) INFRASTRUCTURE INVESTMENTS														
C19	Infrastructure - PSU - Equity shares - Quoted	ITPE	95.35	1.09	1.15%	1.15%	91.95	4.83	5.25%	5.25%	72.21	9.58	13.26%	13.26%
C20	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	82.82	0.89	1.08%	1.08%	80.21	4.74	5.91%	5.91%	66.04	1.54	2.32%	2.32%
C23	Infrastructure - Debentures / Bonds / CPs / loans - (Promoter Group)	IDPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
C26	Onshore Rupee Bonds issued by ADB and IFC (Infrastructure-approved)	IORB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
TAXABLE BONDS														
C27	Infrastructure - PSU - Debentures / Bonds	IPTD	5,254.66	111.05	2.11%	2.11%	4,356.87	287.14	6.59%	6.59%	3,032.47	201.60	6.65%	6.65%
C28	Infrastructure - PSU - CPs	ICP	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
C29	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	14.38	0.35	2.42%	2.42%	14.35	1.04	7.24%	7.24%	14.24	1.04	7.29%	7.29%
TAX FREE BONDS														
C32	Infrastructure - PSU - Debentures / Bonds	IPFD	100.00	2.12	2.12%	2.12%	100.00	6.33	6.33%	6.33%	100.00	6.33	6.33%	6.33%
(d) INFRASTRUCTURE - OTHER INVESTMENTS														
C34	Infrastructure - Equity and Equity related instruments (including unlisted)	IOEQ	1.70	0.02	0.91%	0.91%	1.79	-0.02	-0.99%	-0.99%	20.14	0.06	0.31%	0.31%
C35	Infrastructure - Debentures / Bonds / CPs / loans	IODS	17.99	0.42	2.32%	2.32%	17.98	1.25	6.93%	6.93%	17.98	1.24	6.92%	6.92%
D APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS														
D01	PSU - Equity shares - Quoted	EAQ	274.01	8.23	3.00%	3.00%	274.00	14.66	5.35%	5.35%	227.59	38.71	17.01%	17.01%
D02	PSU - Equity shares - Equity shares (Ordinary)- Quoted	EACE	3,271.14	79.62	2.43%	2.43%	3,200.40	195.88	6.12%	6.12%	2,622.42	280.18	10.68%	10.68%
D04	Equity Shares (incl. Equity related Instruments) - Promoter Group	EEPG	203.19	0.01	0.00%	0.00%	203.19	2.00	0.98%	0.98%	298.54	53.15	17.80%	17.80%
D09	Corporate Securities - Debentures	ECDS	1,727.96	39.18	2.27%	2.27%	1,644.50	113.75	6.92%	6.92%	1,164.85	82.76	7.10%	7.10%
D08	Corporate Securities - Investment in Subsidiaries	ECIS	121.40	-	0.00%	0.00%	121.40	-	0.00%	0.00%	115.49	-	0.00%	0.00%
D08	Corporate Securities - Derivative Instruments	-	-	0.00	0.00%	0.00%	-	0.00	0.00%	0.00%	-	8.85	0.00%	0.00%
D12	Investment properties - Immovable	ENP	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
D14	Loans - Secured Loans - Mortgage of Property in India (Term Loan)	ELMI	-	-	0.00%	0.00%	-	-	0.00%	0.00%	12.27	0.98	7.98%	7.98%
D16	Deposits - Deposit with Scheduled Banks, Fis (incl. Bank Balance awaiting Investment), CCL, BBI	ECDB	51.00	0.84	1.64%	1.64%	69.98	3.85	5.50%	5.50%	106.63	5.94	5.57%	5.57%
D17	Deposits - CDs with Scheduled Banks	EDCD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	84.08	4.83	5.75%	5.75%
D18	Deposits - Repo / Reverse Repo	ECMR	204.25	2.88	1.41%	1.41%	264.03	11.53	4.37%	4.37%	273.45	12.29	4.49%	4.49%
D21	CCL - CBL0	ECBO	427.01	5.09	1.19%	1.19%	396.95	14.17	3.57%	3.57%	522.70	20.01	3.83%	3.83%
D22	Commercial Papers	ECCP	-	-	0.00%	0.00%	24.80	0.41	1.65%	1.65%	23.57	1.07	4.53%	4.53%
D23	Application Money	ECAM	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
D24	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	40.01	0.92	2.30%	2.30%	46.01	3.17	6.90%	6.90%	66.00	4.56	6.91%	6.91%
D25	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EPPD	-	-	0.00%	0.00%	2.50	0.02	0.82%	0.82%	3.82	0.28	7.38%	7.38%
D29	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	438.80	5.43	1.24%	1.24%	388.62	15.99	4.12%	4.12%	222.46	5.85	2.63%	2.63%
D30	Mutual Funds - (under Insurer's Promoter Group)	EMPG	320.71	1.41	0.44%	0.44%	359.68	4.69	1.30%	1.30%	154.46	1.01	0.65%	0.65%
D39	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - (Private Banks)	EAPB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
D41	Units of Infrastructure Investment Trust	EIIT	37.79	0.84	2.22%	2.22%	35.66	1.24	3.47%	3.47%	-	-	0.00%	0.00%
E OTHER INVESTMENTS														
E03	Equity Shares (incl Co-op Societies)	ESH	357.07	-5.31	-1.49%	-1.49%	393.95	32.56	8.26%	8.26%	292.22	21.43	7.33%	7.33%
E04	Equity Shares (PSUs & Unlisted)	OEP	1.11	0.00	0.01%	0.01%	1.21	0.13	11.08%	11.08%	0.56	-0.14	-25.32%	-25.32%
E06	Debentures	OLDB	65.00	1.67	2.56%	2.56%	103.81	6.25	6.03%	6.03%	203.92	15.72	7.71%	7.71%
E11	Venture Fund / SEBI approved Alternate Investment Fund (Category II)	OAF	3.54	0.01	0.21%	0.21%	3.54	0.51	14.30%	14.30%	7.12	0.08	1.19%	1.19%
E12	Venture Fund / SEBI approved Alternate Investment Fund (Category II)	OAFB	68.29	0.41	0.61%	0.61%	63.13	1.55	2.45%	2.45%	25.44	0.35	1.37%	1.37%
E14	Term Loans (without Charge)	OTLW	-	-	0.00%	0.00%	4.48	0.11	2.38%	2.38%	-	-	0.00%	0.00%
E15	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OMGS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	322.45	7.52	2.33%	2.33%
E17	Securitized Assets	OPSA	1.70	0.71	41.44%	41.44%	1.76	0.97	55.37%	55.37%	2.06	0.49	23.76%	23.76%
E10	Preference Shares	OPSH	130.00	-	0.00%	0.00%	130.00	1.95	1.50%	1.50%	130.00	2.27	1.75%	1.75%
E25	Reclassified Approved Investments - Debt (Point 6 under Note for Regulation 4 to 9)	ORAD	39.76	0.85	2.13%	2.13%	35.95	1.26	3.50%	3.50%	-	-	0.00%	0.00%
E26	Reclassified Approved Investments - Equity (Point 6 under Note for Regulation 4 to 9)	ORAE	20.53	-0.06	-0.29%	-0.29%	21.20	0.02	0.11%	0.11%	-	-	0.00%	0.00%
TOTAL			30,007.13	589.13	1.96%	1.96%	26,471.62	1,907.39	6.70%	6.70%	22,913.08	1,562.41	6.82%	6.82%

Notes:

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

CERTIFICATION

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

Prasun Gajri
Chief Investment Officer

FORM L-34- YIELD ON INVESTMENT

FORM - 1

(Read with Regulation 10)

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Registration Number: 101

Statement as on: December 31, 2017

Name of the Fund Pension & General Annuity and Group Business

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

₹ Crores

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year)					
			Investment (Rs.)	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)		
A	CENTRAL GOVT. SECURITIES															
A01	Central Government Bonds	CGSB	4,282.39	111.51	2.60%	2.60%	4,154.39	272.78	6.57%	6.57%	3,023.81	185.73	6.14%	6.14%		
A04	Treasury Bills	CTRB	677.61	10.81	1.59%	1.59%	503.31	22.63	4.50%	4.50%	133.78	6.04	4.51%	4.51%		
B	CENTRAL GOVT. SEC, STATE GOVT OR OTHER APPROVED SECURITIES															
B02	State Government Bonds	SGGB	1,524.96	29.79	1.95%	1.95%	1,264.22	75.28	5.95%	5.95%	609.23	39.42	6.47%	6.47%		
B04	Other Approved Securities (excluding Infrastructure Investments)	SGOA	173.59	3.38	1.95%	1.95%	154.40	9.07	5.87%	5.87%	75.76	4.77	6.29%	6.29%		
C	(a) HOUSING & LOANS TO STATE GOVT FOR HOUSING / FFE															
C04	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%		
C06	Bonds/Debentures/CPs/Loans - Promoter Group	HDPG	219.57	4.28	1.95%	1.95%	208.96	15.10	7.23%	7.23%	117.58	7.80	6.63%	6.63%		
	TAXABLE BONDS															
C09	Bonds / Debentures issued by NHB / Institution accredited by NHB	HTDN	480.08	10.22	2.13%	2.13%	473.92	30.23	6.38%	6.38%	414.55	29.16	7.03%	7.03%		
	(c) INFRASTRUCTURE INVESTMENTS															
C19	Infrastructure - PSU - Equity shares - Quoted	ITPE	11.83	0.00	0.00%	0.00%	11.83	0.18	1.53%	1.53%	8.77	1.55	17.65%	17.65%		
C20	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	11.17	-	0.00%	0.00%	11.17	0.05	0.42%	0.42%	8.28	0.09	1.12%	1.12%		
C23	Infrastructure - Debentures / Bonds / CPs / loans - (Promoter Group)	IDPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%		
C26	Onshore Rupee Bonds issued by ADB and IFC (Infrastructure-approved)	IORB	0.90	0.02	2.24%	2.24%	0.90	0.06	6.69%	6.69%	0.45	0.07	4.88%	4.88%		
	TAXABLE BONDS															
C27	Infrastructure - PSU - Debentures / Bonds	IPTD	2,445.82	47.20	1.93%	1.93%	2,215.73	145.35	6.56%	6.56%	1,154.62	73.45	6.36%	6.36%		
C28	Infrastructure - PSU - CPs	IPCP	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%		
C29	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	87.45	1.94	2.22%	2.22%	74.19	5.00	6.74%	6.74%	69.98	4.77	6.82%	6.82%		
	TAX FREE BONDS															
C32	Infrastructure - PSU - Debentures / Bonds	IPFD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%		
D	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS															
D01	PSU - Equity shares - Quoted	EAEQ	32.16	0.09	0.27%	0.27%	32.16	0.27	0.83%	0.83%	29.10	5.43	18.65%	18.65%		
D02	Corporate Securities - Equity shares (Ordinary) - Quoted	EACE	378.68	2.96	0.78%	0.78%	379.84	8.49	2.24%	2.24%	350.10	38.98	11.13%	11.13%		
D04	Equity Shares (incl. Equity related Instruments) - Promoter Group	EEPG	31.92	0.00	0.00%	0.00%	31.92	0.31	0.98%	0.98%	41.71	6.18	14.82%	14.82%		
D09	Corporate Securities - Debentures	ECOS	2,144.64	46.23	2.16%	2.16%	2,101.28	138.37	6.58%	6.58%	1,675.99	114.52	6.83%	6.83%		
D10	Corporate Securities - Debentures / Bonds/ CPs /Loan - (Promoter Group)	EDPG	35.00	0.91	2.61%	2.61%	35.00	2.73	7.80%	7.80%	49.45	3.86	7.81%	7.81%		
	Corporate Securities - Derivative Instruments		-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	4.73	0.00%	0.00%		
D16	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCL, RBI	ECDB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	201.69	13.95	6.91%	6.91%		
D17	Deposits - CDs with Scheduled Banks	EDCD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	64.71	3.14	4.85%	4.85%		
D18	Deposits - Repo / Reverse Repo	ECMR	282.50	4.11	1.46%	1.46%	300.03	13.19	4.40%	4.40%	289.81	13.39	4.62%	4.62%		
D21	CCL - CBO	ECBO	327.86	4.31	1.32%	1.32%	297.52	7.47	2.51%	2.51%	214.63	5.25	2.44%	2.44%		
D22	Commercial Papers	ECCP	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%		
D23	Application Money	ECAM	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%		
D24	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	18.26	0.43	2.34%	2.34%	19.42	1.36	7.02%	7.02%	20.00	1.40	7.01%	7.01%		
D25	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EPPD	-	-	0.00%	0.00%	2.50	0.02	0.82%	0.82%	10.10	0.74	7.30%	7.30%		
D29	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	117.52	1.62	1.38%	1.38%	121.50	5.02	4.14%	4.14%	64.85	2.30	3.55%	3.55%		
D30	Mutual Funds - (under Insurer's Promoter Group)	EMPG	129.41	0.62	0.48%	0.48%	105.54	1.57	1.49%	1.49%	43.11	0.46	1.06%	1.06%		
D39	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - [PSU Banks]	EAPS	101.39	2.12	2.09%	2.09%	86.23	2.35	2.72%	2.72%	-	-	0.00%	0.00%		
D39	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - [Private Banks]	EAPB	572.38	12.94	2.26%	2.26%	461.98	31.23	6.76%	6.76%	103.00	0.10	0.09%	0.09%		
D41	Units of Infrastructure Investment Trust	EIIT	58.17	1.31	2.24%	2.24%	46.65	1.74	3.73%	3.73%	-	-	0.00%	0.00%		
E	OTHER INVESTMENTS															
E03	Equity Shares (incl Co-op Societies)	OESH	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%		
E06	Debentures	OLDB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	100.73	9.84	9.77%	9.77%		
E17	Securitized Assets	OPSA	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%		
E25	Reclassified Approved Investments - Debt (Point 6 under Note for Regulation 4 to 9)	ORAD	-	-	0.00%	0.00%	10.00	0.23	2.34%	2.34%	-	-	0.00%	0.00%		
E26	Reclassified Approved Investments - Equity (Point 6 under Note for Regulation 4 to 9)	ORAE	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%		
	TOTAL		14,145.24	296.80	2.10%	2.10%	13,104.58	790.09	6.03%	6.03%	8,876.78	577.11	6.50%	6.50%		

Notes:

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

CERTIFICATION

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

FORM L-34- YIELD ON INVESTMENT

FORM - 1

(Read with Regulation 10)

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Registration Number: 101

Statement as on: December 31, 2017

Name of the Fund Unit Linked Fund

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

₹ Crores

No.	Category of Investment	Category Code	Current Quarter				Year to Date (current year)				Year to Date (previous year)						
			Investment (Rs.)	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)	Income on Investment (Rs.)	Gross Yield (%)	Net Yield (%)			
A	CENTRAL GOVT. SECURITIES																
A01	Central Government Bonds	CGSB	6,633.47	-1.50	-0.02%	-0.02%	7,363.08	288.71	3.92%	3.92%	9,683.78	898.68	9.28%	9.28%			
A04	Treasury Bills	CTRB	759.40	11.36	1.50%	1.50%	644.37	28.91	4.49%	4.49%	161.98	8.07	4.98%	4.98%			
B	CENTRAL GOVT. SEC, STATE GOVT OR OTHER APPROVED SECURITIES																
B02	State Government Bonds	SGGB	154.98	-0.07	-0.05%	-0.05%	129.24	6.04	4.68%	4.68%	3.77	0.42	11.26%	11.26%			
B04	Other Approved Securities (excluding Infrastructure Investments)	SGOA	80.76	-0.06	-0.07%	-0.07%	88.49	3.89	4.39%	4.39%	12.54	1.62	12.88%	12.88%			
C	(a) HOUSING & LOANS TO STATE GOVT FOR HOUSING / FFE																
C04	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	-	-	0.00%	0.00%	-	-	0.00%	0.00%	23.85	1.54	6.45%	6.45%			
C06	Debentures / Bonds / CPs / Loans - (Promoter Group)	HDPG	670.83	3.03	0.45%	0.45%	567.69	25.78	4.54%	4.54%	423.20	39.52	9.34%	9.34%			
	TAXABLE BONDS																
C09	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	1,239.27	5.04	0.41%	0.41%	1,144.33	55.51	4.85%	4.85%	973.91	88.82	9.12%	9.12%			
	(c) INFRASTRUCTURE INVESTMENTS																
C19	Infrastructure - PSU - Equity shares - Quoted	ITPE	1,111.55	73.10	6.58%	6.58%	980.09	200.68	20.48%	20.48%	658.44	200.50	30.45%	30.45%			
C20	Infrastructure - Corporate Securities - Equity shares - Quoted	ITCE	997.05	140.01	14.04%	14.04%	928.42	233.77	25.18%	25.18%	641.18	-1.66	-0.26%	-0.26%			
C26	Onshore Rupee Bonds issued by ADB and IFC (Infrastructure-approved)	IOBR	11.08	-0.09	-0.78%	-0.78%	11.19	0.43	3.85%	3.85%	37.37	4.71	12.60%	12.60%			
	TAXABLE BONDS																
C27	Infrastructure - PSU - Debentures / Bonds	IPTD	3,786.04	0.56	0.01%	0.01%	3,618.51	160.16	4.43%	4.43%	2,999.11	299.16	9.97%	9.97%			
C28	Infrastructure - PSU - CPs	IPCP	88.00	1.36	1.55%	1.55%	51.95	1.96	3.78%	3.78%	36.84	1.61	4.38%	4.38%			
C29	Infrastructure - Other Corporate Securities - Debentures / Bonds	ICTD	857.25	-0.53	-0.06%	-0.06%	863.24	39.88	4.62%	4.62%	619.13	76.37	12.34%	12.34%			
	(d) INFRASTRUCTURE - OTHER INVESTMENTS																
C34	Infrastructure - Equity and Equity related instruments (including unlisted)	IOEQ	152.85	8.91	5.83%	5.83%	132.79	11.63	8.76%	8.76%	366.66	-3.21	-0.88%	-0.88%			
C35	Infrastructure - Debentures / Bonds / CPs / loans	IODS	26.97	0.13	0.47%	0.47%	27.08	1.546	5.71%	5.71%	26.96	2.79	10.35%	10.35%			
D	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS																
D01	PSU - Equity shares - Quoted	EAEQ	2,384.69	214.77	9.01%	9.01%	2,295.70	242.16	10.55%	10.55%	1,913.10	541.63	28.31%	28.31%			
D02	Corporate Securities - Equity shares (Ordinary) - Quoted	EACE	25,002.10	2,578.72	10.31%	10.31%	24,177.41	4,440.50	18.37%	18.37%	20,319.32	1,276.48	6.28%	6.28%			
D04	Equity Shares (incl. Equity related Instruments) - Promoter Group	EEPG	2,922.87	106.16	3.63%	3.63%	2,775.08	719.34	25.92%	25.92%	2,231.12	271.60	12.17%	12.17%			
D07	Corporate Securities - Preference Shares	EPNQ	3.38	0.05	1.51%	1.51%	3.30	0.20	6.21%	6.21%	3.15	0.24	7.58%	7.58%			
D09	Corporate Securities - Debentures	ECOS	3,626.51	2.46	0.07%	0.07%	3,538.39	177.31	5.01%	5.01%	2,801.72	289.24	10.32%	10.32%			
D10	Corporate Securities - Debentures / Bonds / CPs / Loan - (Promoter Group)	EDPG	75.98	0.13	0.17%	0.17%	109.68	6.04	5.51%	5.51%	109.55	13.40	12.23%	12.23%			
D16	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDP	3.00	0.02	0.82%	0.82%	3.00	0.14	4.59%	4.59%	9.58	0.69	7.17%	7.17%			
D17	Deposits - CDs with Scheduled Banks	EDCD	67.54	1.10	1.63%	1.63%	108.98	5.40	4.96%	4.96%	367.26	22.26	6.06%	6.06%			
D18	Deposits - Repo / Reverse Repo	ECMR	850.39	12.50	1.47%	1.47%	823.83	36.67	4.45%	4.45%	719.69	34.18	4.75%	4.75%			
D21	CCIL - CBLO	ECBO	1,809.22	26.13	1.44%	1.44%	1,417.12	61.65	4.35%	4.35%	687.03	31.83	4.63%	4.63%			
D22	Commercial Papers	ECPC	239.64	4.04	1.68%	1.68%	193.73	9.90	5.11%	5.11%	74.70	4.67	6.25%	6.25%			
D23	Application Money	ECAM	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%			
D24	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	49.77	0.58	1.16%	1.16%	51.17	2.62	5.11%	5.11%	52.17	4.49	8.60%	8.60%			
D25	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EPDP	-	-	0.00%	0.00%	-	-	0.00%	0.00%	5.02	0.18	3.51%	3.51%			
D31	Net Current Assets (Only in respect of ULIP Business)	ENCA	472.93	-	0.00%	0.00%	472.93	-	0.00%	0.00%	460.42	-	0.00%	0.00%			
D41	Units of Infrastructure Investment Trust	EIIT	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%			
E	OTHER INVESTMENTS																
E03	Equity Shares (incl Co-op Societies)	OESH	1,671.38	125.34	7.50%	7.50%	1,695.11	68.27	4.03%	4.03%	855.18	93.43	10.92%	10.92%			
E06	Debentures	OLDB	37.36	0.46	1.23%	1.23%	55.79	3.55	6.36%	6.36%	189.26	17.38	9.18%	9.18%			
E04	Equity Shares (PSUs & Unlisted)	OEPD	139.15	17.28	12.42%	12.42%	126.27	27.67	21.91%	21.91%	28.20	11.67	41.38%	41.38%			
E17	Securitized Assets	OPSA	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%			
E19	Passively Managed Equity ETF (Non Promoter Group)	OETF	1,420.39	73.23	5.16%	5.16%	1,239.36	185.23	14.95%	14.95%	610.36	60.13	9.85%	9.85%			
E25	Reclassified Approved Investments - Debt (Point 6 under Note for Regulation 4 to 9)	ORAD	10.14	0.14	1.35%	1.35%	10.16	0.20	1.95%	1.95%	-	-	0.00%	0.00%			
E26	Reclassified Approved Investments - Equity (Point 6 under Note for Regulation 4 to 9)	ORAE	409.60	38.89	9.50%	9.50%	416.60	-8.03	-1.93%	-1.93%	-	-	0.00%	0.00%			
	TOTAL		57,765.52	3,443.25	5.96%	5.96%	56,064.08	7,037.71	12.55%	12.55%	48,105.54	4,292.42	8.92%	8.92%			

Notes:

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

CERTIFICATION

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

Prasun Gajri
Chief Investment Officer

FORM L-35- DOWNGRADING OF INVESTMENT

FORM - 2

(Read with Regulation 10)

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Registration Number: 101

Statement as on: December 31, 2017

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

PART - A

Name of Fund : Life Fund

₹ Crores

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of last Downgrade	Remarks
A.	<u>During the Quarter</u>								
	-	-	-	-	-	-	-	-	
B.	<u>As on Date</u>								
	9.15% Tata Power NCD mat 17-Sep-2018	IODS	6.00	Sep 23, 2010	CRISIL Ltd	CRISIL AA	CRISIL AA-	Oct 18, 2013	
	9.15% Tata Power NCD mat 17-Sep-2019	IODS	6.00	Sep 23, 2010	CRISIL Ltd	CRISIL AA	CRISIL AA-	Oct 18, 2013	
	9.15% Tata Power NCD mat 17-Sep-2020	IODS	5.99	Sep 23, 2010	CRISIL Ltd	CRISIL AA	CRISIL AA-	Oct 18, 2013	
	9.55% Hindalco Industries Ltd NCD Mat 25-Apr-2022	ECOS	34.75	Apr 27, 2012	CRISIL Ltd	CRISIL AA+	CRISIL AA	Aug 03, 2015	
	9.55% Hindalco Industries Ltd NCD Mat 27-Jun-2022	ECOS	24.76	Jul 17, 2013	CRISIL Ltd	CRISIL AA+	CRISIL AA	Aug 03, 2015	
	9.60% Hindalco Industries Ltd NCD Mat 02-Aug-2022	ECOS	44.35	Oct 01, 2013	CRISIL Ltd	CRISIL AA+	CRISIL AA	Aug 03, 2015	
	8.30% Steel Authority of India Ltd (SAIL) NCD Mat 21-JAN-2020	ORAD	20.00	Jan 23, 2015	FITCH Ltd	FITCH AAA	FITCH AA-	Aug 03, 2017	
	8.90% Steel Authority of India Ltd (SAIL) NCD Mat 01/05/2019	ORAD	20.08	May 01, 2009	FITCH Ltd	FITCH AAA	FITCH AA-	Aug 03, 2017	

Notes:

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

CERTIFICATION

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

Prasun Gajri
Chief Investment Officer

FORM L-35- DOWNGRADING OF INVESTMENT

FORM - 2

(Read with Regulation 10)

PART - A

Name of the Insurer: **HDFC Standard Life Insurance Company Limited**

Registration Number: **101**

Statement as on: **December 31, 2017**

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

Statement of Down Graded Investments

Periodicity of Submission: **Quarterly**

₹ Crores

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of last Downgrade	Remarks
A.	<u>During the Quarter</u>								
	-	-	-	-	-	-	-	-	
B.	<u>As on Date</u>								
	9.15% Punjab National Bank NCD Mat 18-Feb-2024	ECOS	10.00	Feb 18, 2009	CARE Ltd	CARE AAA	CARE AA	Jul 20, 2016	

Notes:

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

CERTIFICATION

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

Prasun Gajri
Chief Investment Officer

FORM L-35- DOWNGRADING OF INVESTMENT

FORM - 2

(Read with Regulation 10)

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Registration Number: 101

Statement as on: December 31, 2017

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

PART - A

Name of Fund : Unit Linked Funds

₹ Crores

No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of last Downgrade	Remarks
A.	<u>During the Quarter</u>								
	-	-	-	-	-	-	-	-	
B.	<u>As on Date</u>								
	9.55% Hindalco Industries Ltd NCD Mat 25-Apr-2022	ECOS	15.64	Jul 19, 2013	CRISIL Ltd	CRISIL AA+	CRISIL AA	Aug 03, 2015	
	9.55% Hindalco Industries Ltd NCD Mat 27-Jun-2022	ECOS	15.66	Jul 19, 2013	CRISIL Ltd	CRISIL AA+	CRISIL AA	Aug 03, 2015	
	10.35% Torrent Power Ltd Mat 25-Mar-2021 (Series 2A)	IODS	10.59	Mar 26, 2013	CRISIL Ltd	CRISIL AA	CRISIL AA-	Dec 14, 2015	
	10.35% Torrent Power Ltd Mat 25-Mar-2022 (Series 2B)	IODS	10.66	Mar 26, 2013	CRISIL Ltd	CRISIL AA	CRISIL AA-	Dec 14, 2015	
	10.35% Torrent Power Ltd Mat 25-Mar-2023 (Series 2C)	IODS	5.39	Mar 26, 2013	CRISIL Ltd	CRISIL AA	CRISIL AA-	Dec 14, 2015	
	8.15% Tata Steel Ltd NCD Mat 01-Oct-2026	ECOS	24.28	Oct 04, 2016	Brickwork Ratings Ltd	BWR AA+	BWR AA	Oct 28, 2016	
	8.90% Steel Authority of India Ltd (SAIL) NCD Mat 01/05/2019	ORAD	10.08	May 01, 2009	FITCH Ltd	FITCH AAA	FITCH AA-	Aug 03, 2017	

Notes:

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

CERTIFICATION

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

Prasun Gajri
Chief Investment Officer

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

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date : December 31, 2017

1	Particulars	For the quarter ended December 31, 2017				For the nine months ended December 31, 2017				For the quarter ended December 31, 2016				For the nine months ended December 31, 2016			
		Premium (₹ Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (₹ Lakhs)	Premium (₹ Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (₹ Lakhs)	Premium (₹ Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (₹ Lakhs)	Premium (₹ Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (₹ Lakhs)
	First year Premium																
	i Individual Single Premium- (ISP)																
	From 0-10000	19.20	5,006	5,006	262.45	44.95	5,462	5,462	487.18	236.16	112,302	112,302	5,716.90	400.44	177,476	177,476	9,083.53
	From 10,000-25,000	30.70	71	71	84.43	65.09	148	148	166.43	32.97	41	41	42.68	73.10	85	85	141.34
	From 25,001-50,000	196.53	366	366	314.24	429.26	823	823	761.14	216.45	382	382	347.64	363.88	654	654	610.61
	From 50,001- 75,000	56.88	82	82	368.60	120.47	173	173	795.43	73.93	98	98	200.64	118.20	160	160	297.00
	From 75,000-100,000	301.37	302	302	570.69	742.67	745	745	1,466.22	292.13	293	293	474.83	498.15	497	497	899.89
	From 1,00,001 -1,25,000	44.36	37	37	418.61	93.11	80	80	1,070.65	26.79	23	23	374.59	46.36	40	40	692.58
	Above ₹ 1,25,000	5,276.40	867	867	10,779.80	13,266.57	2,045	2,045	27,884.05	3,633.13	594	594	5,435.56	17,018.54	1,231	1,231	13,557.60
	ii Individual Single Premium (ISPA)- Annuity																
	From 0-50,000	35.31	92	95	2.44	83.86	221	224	5.64	15.50	43	43	0.92	51.35	136	136	3.27
	From 50,001-100,000	181.46	243	248	12.45	471.65	630	638	31.78	81.75	106	107	5.06	274.72	357	365	18.13
	From 1,00,001-150,000	372.46	298	305	25.74	1,017.26	822	842	68.00	223.24	182	186	13.92	677.70	550	565	44.41
	From 150,001- 2,00,000	665.33	375	390	45.52	1,720.44	982	1,028	115.07	300.98	173	182	18.63	946.38	545	571	61.88
	From 2,00,001-250,000	462.96	204	213	31.81	1,261.15	556	578	83.88	259.61	117	122	16.07	858.87	385	402	55.12
	From 2,50,001 -3,00,000	544.08	197	206	37.88	1,263.08	457	480	86.01	218.45	81	87	14.29	741.88	273	288	50.05
	Above ₹ 3,00,000	17,552.57	1,185	1,287	1,235.04	35,892.58	2,677	2,906	2,493.34	4,987.42	475	506	316.63	17,700.05	1,624	1,736	1,188.95
	iii Group Single Premium (GSP)																
	From 0-10,000	(130.59)	1.00	858.00	4,008.00	(418.00)	4	3,869	30,446.04	(1.02)	2	118	(863.25)	(10.23)	2.00	1,950.00	11,118.77
	From 10,000-25,000	3.21	-	346.00	209.15	7.86	3	743	671.05	2.02	-	72	240.99	5.97	1.00	180.00	444.57
	From 25,001-50,000	12.87	1	657	1,053.69	36.31	5	2,269	2,814.24	10.03	3	371	193.89	28.27	5.00	1,292.00	1,089.50
	From 50,001- 75,000	14.40	-	385	696.53	36.20	-	1,573	3,190.78	12.75	1	567	610.94	36.96	2.00	2,098.00	2,725.60
	From 75,000-100,000	16.34	1	1,066	1,737.47	45.82	1	2,533	4,072.94	16.51	1	728	1,342.08	39.50	2.00	1,731.00	2,374.28
	From 1,00,001 -1,25,000	9.42	1.00	155	520.29	52.34	4	784	2,771.05	19.52	-	1,771	838.96	46.42	-	2,840.00	1,865.08
	Above ₹ 1,25,000	120,346.94	39.00	5,837,180	5,924,529.75	350,023.15	112	13,836,775	15,033,290.97	113,630.70	35	3,163,241	3,677,039.40	288,390.95	68.00	8,814,010.00	9,313,471.54
	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	1,537.29	46,544	46,544	806,768.01	4,556.17	140,514	140,515	2,412,121.33	1,252.02	38,034	38,450	644,914.53	3,797.72	121,396	124,000	1,736,804.71
	From 10,000-25,000	12,956.84	69,176	69,176	1,398,038.19	35,620.27	189,584	189,584	3,864,747.27	9,571.47	50,369	52,974	774,853.01	29,299.79	153,679	165,227	2,115,715.62
	From 25,001-50,000	32,585.62	80,052	80,052	769,191.52	83,292.24	207,101	207,101	1,947,154.59	20,383.67	50,761	51,129	360,446.91	56,603.46	141,477	142,991	997,906.96
	From 50,001- 75,000	8,347.54	13,819	13,819	213,038.53	20,989.12	35,710	35,710	519,369.67	4,938.97	8,550	8,557	96,996.15	13,140.18	22,173	22,188	273,528.84
	From 75,000-100,000	25,351.01	26,296	26,296	282,392.90	62,238.30	65,234	65,234	691,261.36	15,551.39	16,259	16,259	153,829.60	40,801.96	43,258	43,260	417,666.01
	From 1,00,001 -1,25,000	2,701.30	2,415	2,415	71,981.53	7,090.59	6,608	6,608	177,714.22	1,893.36	1,794	1,793	33,071.92	4,781.80	4,400	4,399	94,595.95
	Above ₹ 1,25,000	33,911.36	12,165	12,165	409,474.11	78,748.56	29,291	29,291	985,517.04	20,230.19	7,285	7,285	228,477.71	51,227.38	19,097	19,097	611,092.29
	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 : December 31, 2017

Particulars	For the quarter ended December 31, 2017				For the nine months ended December 31, 2017				For the quarter ended December 31, 2016				For the nine months ended December 31, 2016			
	Premium (₹ Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (₹ Lakhs)	Premium (₹ Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (₹ Lakhs)	Premium (₹ Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (₹ Lakhs)	Premium (₹ Lakhs)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (₹ Lakhs)
vii Group Non Single Premium (GNSP)																
From 0-10,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 25,001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Above ₹ 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
viii Group Non Single Premium- Annuity- GNSPA																
From 0-10,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 25,001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Above ₹ 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
ix Group Yearly Renewable Premium- - GYRP																
From 0-10,000	0.90	9.00	4,155.00	88,391.02	3.13	23.00	6,908.00	262,988.66	1.16	10.00	2,797.00	168,456.86	0.63	11.00	3,531.00	495,213.84
From 10,000-25,000	1.96	7.00	3,168.00	2,759.41	9.12	24.00	11,123.00	6,930.05	2.01	2.00	1,826.00	3,031.91	8.25	15.00	4,956.00	5,835.17
From 25,001-50,000	10.83	10.00	6,342.00	5,979.02	25.57	28.00	16,008.00	17,003.19	3.93	5.00	1,538.00	1,778.90	15.76	18.00	9,703.00	7,432.92
From 50,001- 75,000	8.88	7.00	7,524.00	9,561.21	20.16	14.00	23,182.00	16,054.17	5.61	4.00	6,369.00	2,592.30	14.72	13.00	14,026.00	9,364.68
From 75,000-100,000	5.79	5.00	2,434.00	4,318.11	17.43	9.00	11,783.00	12,315.52	5.61	3.00	4,816.00	3,166.23	16.03	11.00	11,440.00	10,589.69
From 1,00,001 -1,25,000	6.84	3.00	3,404.00	3,899.36	16.88	9.00	7,484.00	13,119.83	11.25	6.00	7,136.00	8,449.20	22.83	11.00	15,462.00	16,161.75
Above ₹ 1,25,000	2,805.50	47.00	2,550,481.00	2,300,901.54	7,650.75	160.00	5,805,664.00	5,929,060.73	1,775.19	49.00	1,203,474.00	1,064,511.43	4,784.40	107.00	3,597,902.00	3,124,615.21
2 Renewal Premium																
i Individual																
From 0-10,000	72,260.44	31,229	31,230	950,635.58	187,594.36	71,624	71,626	2,176,542.58	7,262.77	208,122	213,758	2,143,740.46	19,582.51	449,729	460,982	5,431,720.12
From 10,000-25,000	6,836.58	189,827	192,586	2,519,914.78	18,895.35	447,522	455,608	6,194,636.61	42,363.75	366,150	378,042	3,187,098.08	125,782.54	804,780	831,901	7,660,926.77
From 25,001-50,000	48,015.29	371,987	382,464	3,991,980.44	139,503.93	847,251	875,942	9,385,034.52	73,091.63	233,588	235,019	1,480,020.55	192,856.66	515,123	518,599	3,338,555.96
From 50,001- 75,000	75,450.08	253,060	254,770	1,754,659.30	201,788.16	561,781	566,119	3,910,608.00	15,279.60	44,219	44,255	425,097.95	40,671.21	77,677	77,738	858,084.06
From 75,000-100,000	17,349.59	51,404	51,440	525,079.55	46,157.00	90,698	90,767	1,059,497.87	48,944.75	58,291	58,293	561,047.91	126,664.45	138,278	138,285	1,338,977.60
From 1,00,001 -1,25,000	53,003.88	65,675	65,678	642,316.83	137,442.40	155,418	155,428	1,511,966.23	5,673.97	9,310	9,311	148,828.33	15,430.18	15,811	15,813	292,472.26
Above ₹ 1,25,000	6,599.83	10,985	10,986	184,693.46	17,908.47	18,817	18,819	364,968.84	63,933.80	26,825	26,826	775,932.72	162,951.20	61,985	61,992	1,809,234.63
ii Individual- Annuity																
From 0-10,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 25,001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Above ₹ 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
iii Group																
From 0-10,000	(43.26)	7.00	32,262.00	291,651.26	(149.68)	9.00	89,408.00	841,865.49	(52.45)	4.00	26,972.00	222,140.98	(96.06)	5.00	77,927.00	602,895.82
From 10,000-25,000	14.80	7.00	7,547.00	78,096.82	45.48	23.00	46,841.00	376,634.49	10.43	4.00	9,583.00	56,162.70	32.65	17.00	19,371.00	166,509.94
From 25,001-50,000	23.29	12.00	9,954.00	100,995.36	56.43	32.00	22,833.00	247,688.19	17.52	18.00	5,532.00	99,995.63	47.23	34.00	26,902.00	207,943.85
From 50,001- 75,000	23.33	13.00	8,437.00	64,012.36	58.10	26.00	20,305.00	206,315.00	15.18	14.00	3,426.00	40,742.58	36.29	28.00	10,361.00	200,280.35
From 75,000-100,000	13.91	8.00	4,697.00	80,925.89	43.71	25.00	11,137.00	159,235.48	17.57	5.00	4,056.00	54,387.49	42.85	18.00	23,296.00	192,449.17
From 1,00,001 -1,25,000	7.10	6.00	1,860.00	6,319.60	34.02	15.00	16,767.00	163,886.34	15.50	9.00	8,482.00	145,698.68	40.24	20.00	22,103.00	379,902.40
Above ₹ 1,25,000	968.89	80.00	173,685.00	1,083,581.86	4,885.39	224.00	497,888.00	4,487,191.20	711.02	53.00	144,747.00	978,029.28	5,279.01	165.00	1,129,262.00	5,035,772.48
iv Group- Annuity																
From 0-10,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 25,001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 75,000-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Above ₹ 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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

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

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date : December 31, 2017

	Channels	For the quarter ended December 31, 2017			For the nine months ended December 31, 2017			For the quarter ended December 31, 2016			For the nine months ended December 31, 2016		
		No. of Policies/ No. of Schemes	No. of Lives Covered	Premium (₹ Crores)	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium (₹ Crores)	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium (₹ Crores)	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium (₹ Crores)
1	Individual agents	3	1,230	0.35	6	1,563	0.68	3	1,046	0.13	4	1,106	0.34
2	Corporate agents-Banks	9	2,370,806	78.01	40	4,072,947	138.96	1	189,818	11.44	2	559,989	31.14
3	Corporate agents -Others	4	224,175	172.36	18	316,808	277.28	-	-	(0.00)	-	2	0.00
4	Brokers	42	106,522	13.29	118	320,934	48.83	41	51,129	24.46	74	346,737	38.29
5	Micro agents	1	123,681	3.03	2	250,546	6.14	1	40,220	0.88	1	40,220	0.88
6	Direct business	72	5,591,741	964.09	212	14,767,900	3,103.38	75	4,112,611	1,118.06	185	11,533,067	2,863.36
7	Common Service Centres(CSC)	-	-	-	-	-	-	-	-	-	-	-	-
	Total(A)	131	8,418,155	1,231.13	396	19,730,698	3,575.27	121	4,394,824	1,154.95	266	12,481,121	2,934.00
1	Referral (B)	-	-	-	-	-	-	-	-	-	-	-	-
	Grand Total (A+B)	131	8,418,155	1,231.13	396	19,730,698	3,575.27	121	4,394,824	1,154.95	266	12,481,121	2,934.00

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 : December 31, 2017

	Channels	For the quarter ended December 31, 2017		For the nine months ended December 31, 2017		For the quarter ended December 31, 2016		For the nine months ended December 31, 2016	
		No. of Policies	Premium (₹ Crores)	No. of Policies	Premium (₹ Crores)	No. of Policies	Premium (₹ Crores)	No. of Policies	Premium (₹ Crores)
1	Individual agents	37,245	190.91	89,801	462.77	140,436	127.57	258,818	418.11
2	Corporate agents-Banks	126,417	859.08	330,806	2,074.24	81,893	489.62	253,293	1,369.96
3	Corporate agents -Others	17,010	67.08	42,708	181.70	8,692	45.75	20,096	107.57
4	Brokers	9,831	46.21	32,095	144.40	9,364	45.69	25,862	116.33
5	Micro agents	-	-	-	-	-	-	-	-
6	Direct business	69,224	267.70	194,203	625.65	47,471	135.06	130,241	381.09
7	Common Service Centres(CSC)	2	0.00	27	(0.01)	18	0.01	946	0.04
8	Insurance Marketing Firm	63	0.31	223	1.28	88	0.51	237	1.09
	Total (A)	259,792	1,431.29	689,863	3,490.04	287,962	844.20	689,493	2,394.19
1	Referral (B)	-	0.02	-	0.03	0	-	0	0.03
	Grand Total (A+B)	259,792	1,431.31	689,863	3,490.07	287,962	844.20	689,493	2,394.22

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 DECEMBER 31, 2017

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date : December 31, 2017

Ageing of Claims									
Sr.No.	Types of Claims	No. of claims paid						Total no. of claims paid	Total amount of claims paid (₹ Crores)
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity claims*	558	81,005	3	1	-	-	81,567	416.47
2	Survival benefit	2,002	624	214	55	24	7	2,926	22.11
3	For Annuities / pension	18,434	1,169	253	137	148	71	20,212	67.29
4	For surrender	-	46,080	59	12	11	2	46,164	1,594.13
5	Other benefits #	-	19,844	3,586	1,612	2,372	2,683	30,097	264.32
1	Death claims \$	-	2,570	376	60	-	-	3,006	100.17
2	Health claims ^	-	670	15	8	-	-	693	3.78

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

Ageing of Claims									
Sr.No.	Types of Claims	No. of claims paid						Total no. of claims paid	Total amount of claims paid (₹ Crores)
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity claims	-	-	-	-	-	-	-	-
2	Survival benefit	-	-	-	-	-	-	-	-
3	For Annuities / pension	-	-	-	-	-	-	-	-
4	For surrender	-	1,674	-	-	-	-	1,674	19.21
5	Other benefits ##	-	5,872	-	3	-	-	5,875	169.70
1	Death claims \$	-	19,411	-	-	-	-	19,411	131.44
2	Health claims	-	-	-	-	-	-	-	-

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

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

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

\$ Death Claim:

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

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

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

^ Delay in claims beyond 1 month were due to review cases.

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

FOR L-40- : CLAIMS DATA FOR LIFE FOR THE QUARTER ENDED DECEMBER 31, 2017

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date : December 31, 2017

Number of claims only

Sl. No.	Claims Experience	For Death \$	For Health^	For Maturity*	Survival Benefit	For Annuities/Pension	For Surrender	Other Benefits#
1	Claims O/S at the beginning of the period	735	689	19,563	732	3,131	2,221	64,955
2	Claims reported during the period ^{Note 1 a & b}	22,880	1,376	167,058	3,683	21,130	49,699	44,630
3	Claims settled during the period	(22,417)	(693)	(81,567)	(2,926)	(20,212)	(47,838)	(35,972)
4	Claims repudiated during the period	(109)	(55)	-	-	-	-	(2)
	(a) Less than 2 years from the date of acceptance of risk	(93)	(55)	-	-	-	-	(2)
	(b) Greater than 2 years from the date of acceptance of risk	(16)	-	-	-	-	-	-
5	Claims Rejected	(5)	(360)	-	-	-	-	(4)
6	Claims written back	-	(445)	-	-	-	-	-
7	Claims O/S at end of the period	1,084	512	105,054	1,489	4,049	4,082	73,607
	Less than 3 months	1,027	497	87,808	897	1,600	4,025	19,564
	3 months to 6 months	31	3	5,764	248	575	18	10,200
	6 months to 1 year	22	12	4,160	156	786	19	15,640
	1 year and above	4	-	7,322	188	1,088	20	28,203

1)^{\$} Death Claims:

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

2)[^] Health Claim:

- a) Reason for claims repudiation in health is mainly due to existing medical condition not disclosed during the proposal. There were claims written off due to non receipt of required documents.
- b) Claims reported during the period include 45 claims reopened during the quarter, out of which 16 claims have been settled, 5 claim have been closed, 12 claims have been rejected and 12 claims are under process.

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

4)[#] Other Benefits:

- a) The other benefits for Individual business included above include partial withdrawal benefits, benefits payable on termination of paid up, lapsed and discontinued policies. The payouts are pending due to documents viz : NEFT mandate, KYC (Identity & Residence proofs) and other requirements awaited from customers.
- b) Number of claims for Group business included above are based on claims of individual members.

FORM L-41 GRIEVANCE DISPOSAL

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date : December 31, 2017

GRIEVANCE DISPOSAL FOR THE QUARTER ENDING DECEMBER 31, 2017

1	Particulars*	Opening balance as on beginning of the quarter	Additions during the quarter	Complaints resolved/ settled during the quarter			Complaints pending at the end of the quarter	Total complaints registered during the year
				Fully Accepted	Partial Accepted	Rejected		
a)	Death claims	-	39	22	-	15	2	167
b)	Policy servicing	1	58	45	-	8	6	228
c)	Proposal processing	4	55	45	-	12	1	322
d)	Survival claims	6	84	58	-	27	3	807
e)	ULIP related	-	10	7	-	4	-	67
f)	Unfair business practices	39	1,054	256	-	801	34	3,922
g)	Others	3	37	24	-	13	7	81
Total Number of complaints:		53	1,337	457	-	880	53	5,594

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

2	Total number of policies upto corresponding period of previous year	689,866
3	Total number of claims upto corresponding period of previous year	289,045
4	Total number of policies upto current period	690,259
5	Total number of claims upto current period	663,408
6	Total number of policy complaints (current period) per 10,000 policies (current year)	81
7	Total number of claim complaints (current Period) per 10,000 claims registered (current year)	15

8	Duration wise pending status	Complaints made by customers	Complaints made by intermediaries	Total
(a)	Upto 7 days	37	-	37
(b)	7-15 days	16	-	16
(c)	15-30 days	-	-	-
(d)	30-90 days	-	-	-
(e)	90 days & beyond	-	-	-
Total Number of complaints:		53	-	53

HDFC Standard Life Insurance Company Limited

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

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

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

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

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

(1) Valuation Interest Rate Assumptions

(a) Individual Business	Minimum	Maximum
(a.1) Life - Participating policies	5.8%	5.8%
(a.2) Life - Non-participating policies	5.2%	5.8%
(a.3) Annuities - Participating policies	N/A	N/A
(a.4) Annuities – Non-participating policies	7.2%	6.5%
(a.5) Annuities - Individual pension plan	N/A	N/A
(a.6) Unit Linked	5.2%	5.2%
(a.7) Health insurance	5.8%	5.8%

(b) Group Business

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

(2) Mortality Assumptions

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

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

(3) Expense Assumptions

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

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

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

The per policy costs vary by premium frequency.

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

The per policy costs and claim expenses are increased at an inflation rate of 6.5% per annum.

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

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

(4) Persistency Assumptions

(a) Individual Business (Unit linked)

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

(b) Individual Business (Conventional)

(b.1) For the participating and non participating savings contracts, the valuation bases incorporates lapse assumptions till the policy acquires a Guaranteed Surrender Value. Once the policy acquires Guaranteed Surrender Value, no lapses/surrenders are assumed.

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

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

(5) Bonus Rates

(a) Individual Business

(a.1) The future reversionary bonus rates vary between 1.75% and 5%.

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

HDFC Standard Life Insurance Company Limited

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

(6) Policyholder's Reasonable Expectations

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

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

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

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

(7) Taxation and Shareholder Transfers

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

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

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

(9) Change in Valuation Methods or Bases

(9.a) Individuals Assurances

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

(9.b) Annuities

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

(9.c) Unit Linked

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

(9.d) Health

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

(9.e) Group

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

Notes

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

2 Maintenance expense assumptions

The table below shows the per policy maintenance expense assumptions in ₹ per annum as at 31st March 2017:

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

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

3 Claim expense assumptions

Maturity / Surrender	₹ 111
Death	₹ 2,191

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

- 5 Interest Rate for annuity has been changed to 7.20% p.a. in the first five years followed by 6.45% p.a., from 7.35% p.a. in the first five years followed by 6.70% p.a.