



IRDA PUBLIC DISCLOSURES
FOR THE YEAR ENDED MARCH 31, 2014

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

SEGMENTAL REVENUE ACCOUNT FOR THE QUARTER ENDED MARCH 31, 2014

Policyholders' Account (Technical Account)

(₹ '000)

| Particulars | Schedule | Participating Funds | | | | Non Participating Funds | | | | | | Unit Linked Funds | | | | | Total Policyholder Fund (A + B + C) | |
|---|----------|-------------------------|----------------------------|------------------------|-------------------|-------------------------|---------------------|----------------------------|------------------------|------------------|----------------|-------------------|-------------------|--------------------|------------------|----------------|-------------------------------------|-------------------|
| | | Individual & Group Life | Individual & Group Pension | 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 | | 2,697,810 | 184,973 | - | 2,882,783 | 1,320,130 | - | 348,531 | - | - | 93,155 | 1,761,816 | 3,743,534 | 733,777 | - | - | 4,477,311 | 9,121,910 |
| (b) Renewal premium | | 9,101,611 | 332,693 | - | 9,434,304 | 365,759 | - | - | - | - | 7,498 | 373,257 | 15,718,286 | 3,110,791 | - | - | 18,829,077 | 28,636,638 |
| (c) Single premium | | 583 | 523 | 49,027 | 50,133 | 1,593,304 | 1,502,711 | 414,080 | 429,075 | 889,156 | 7,624 | 4,835,950 | 64,936 | 22,625 | 907,221 | 146,145 | 1,140,927 | 6,027,010 |
| Premium | L-4 | 11,800,004 | 518,189 | 49,027 | 12,367,220 | 3,279,193 | 1,502,711 | 762,611 | 429,075 | 889,156 | 108,277 | 6,971,023 | 19,526,756 | 3,867,193 | 907,221 | 146,145 | 24,447,315 | 43,785,558 |
| (d) Reinsurance ceded | | (12,210) | - | - | (12,210) | (200,823) | - | - | - | - | (36,109) | (236,932) | (77,374) | - | - | - | (77,374) | (326,516) |
| (e) Reinsurance accepted | | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Sub Total | | 11,787,794 | 518,189 | 49,027 | 12,355,010 | 3,078,370 | 1,502,711 | 762,611 | 429,075 | 889,156 | 72,168 | 6,734,091 | 19,449,382 | 3,867,193 | 907,221 | 146,145 | 24,369,941 | 43,459,042 |
| Income from investments | | | | | | | | | | | | | | | | | | |
| (a) Interest, dividends & rent - gross | | 1,775,830 | 253,041 | 877 | 2,029,748 | 341,948 | 28,789 | 191,425 | 8,587 | 50,973 | 1,734 | 623,456 | 2,511,035 | 650,154 | 324,208 | 113,358 | 3,598,755 | 6,251,959 |
| (b) Profit on sale / redemption of investments | | 137,424 | 21,824 | 23 | 159,271 | 916 | 27 | 88 | 9 | - | 23 | 1,063 | 3,170,848 | 1,498,598 | 124,566 | 34,293 | 4,828,305 | 4,988,639 |
| (c) (Loss on sale / redemption of investments) | | (267) | - | - | (267) | (1) | (150) | (68) | (26) | - | (245) | (709,755) | (289,464) | (92,142) | (30,537) | (1,121,898) | (1,122,410) | |
| (d) Transfer / gain on revaluation / change in fair value | | - | - | - | - | - | - | - | - | - | - | - | 8,829,715 | 2,938,627 | 304,228 | 122,453 | 12,195,023 | 12,195,023 |
| (e) Amortisation of premium / discount on investments | | 28,773 | 80 | 19 | 28,872 | 15,030 | 2,805 | 15,649 | 1,487 | (61) | 34 | 34,944 | 381 | 230 | 1 | - | 612 | 64,428 |
| Sub Total | | 1,941,760 | 274,945 | 919 | 2,217,624 | 357,893 | 31,471 | 207,094 | 10,057 | 50,912 | 1,791 | 659,218 | 13,802,224 | 4,798,145 | 660,861 | 239,567 | 19,500,797 | 22,377,639 |
| Other income - Transfer from Shareholders' Account | | - | - | - | - | 876,410 | 57,247 | 168,040 | 16,493 | 146,446 | 121,336 | 1,385,972 | - | - | - | - | - | 1,385,972 |
| Other income | | 47,813 | 3,020 | 22 | 50,855 | 4,692 | 297 | 639 | 89 | 192 | 107 | 6,016 | 11,071 | 1,423 | 280 | 69 | 12,843 | 69,714 |
| TOTAL (A) | | 13,777,367 | 796,154 | 49,968 | 14,623,489 | 4,317,365 | 1,591,726 | 1,138,384 | 455,714 | 1,086,706 | 195,402 | 8,785,297 | 33,262,677 | 8,666,761 | 1,568,362 | 385,781 | 43,883,581 | 67,292,367 |
| Commission | | | | | | | | | | | | | | | | | | |
| First year commission | | 548,578 | 9,467 | - | 558,045 | 242,085 | - | 22,713 | - | - | 10,580 | 275,378 | 657,328 | 48,432 | - | - | 705,760 | 1,539,183 |
| Renewal commission | | 248,705 | 5,298 | - | 254,003 | 5,911 | - | - | - | - | 219 | 6,130 | 87,177 | 22,886 | - | - | 110,063 | 370,196 |
| Single commission | | 9 | - | - | 9 | 702 | 167 | - | - | 11,523 | 125 | 12,517 | 859 | 407 | - | - | 1,266 | 13,792 |
| Commission on reinsurance ceded | | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Sub Total | L-5 | 797,292 | 14,765 | - | 812,057 | 248,698 | 167 | 22,713 | - | 11,523 | 10,924 | 294,025 | 745,364 | 71,725 | - | - | 817,089 | 1,923,171 |
| Operating expenses related to insurance business | L-6 | 1,580,999 | 91,121 | (1,435) | 1,670,685 | 1,120,780 | 18,895 | 111,857 | 5,391 | 52,121 | 134,708 | 1,443,752 | 1,452,314 | 38,664 | 28,039 | 5,483 | 1,524,500 | 4,638,937 |
| Provisions for doubtful debts | | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Bad debts written off | | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Provision for tax | | | | | | | | | | | | | | | | | | |
| (a) Current tax (credit)/charge | | 762,693 | - | - | 762,693 | - | - | - | - | - | - | - | (318,198) | - | (4,261) | - | (322,459) | 440,234 |
| (b) Deferred tax (credit)/charge | | 1,130,100 | - | - | 1,130,100 | 103,353 | - | - | - | - | - | 103,353 | (403,513) | - | (4,163) | - | (407,676) | 825,777 |
| Provisions (other than taxation) | | | | | | | | | | | | | | | | | | |
| (a) For diminution in the value of investments (net) | | 28,050 | 11,737 | - | 39,787 | - | - | - | - | - | - | - | - | - | - | - | - | 39,787 |
| (b) Others (to be specified) | | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| TOTAL (B) | | 4,299,134 | 117,623 | (1,435) | 4,415,322 | 1,472,831 | 19,062 | 134,570 | 5,391 | 63,644 | 145,632 | 1,841,130 | 1,475,967 | 110,389 | 19,615 | 5,483 | 1,611,454 | 7,867,906 |
| Benefits paid (net) | L-7 | 1,488,214 | 579,672 | 49,662 | 2,117,548 | 673,247 | 3,870 | 612 | 1,885 | 72,585 | 7,269 | 759,468 | 6,686,383 | 4,231,970 | 781,275 | 349,388 | 12,049,016 | 14,926,032 |
| Interim bonuses paid | | 17,082 | 10,372 | - | 27,454 | - | - | - | - | - | - | - | - | - | - | - | - | 27,454 |
| Terminal bonuses paid | | 63,496 | 62,125 | 3,064 | 128,685 | - | - | - | - | - | - | - | - | - | - | - | - | 128,685 |
| Change in valuation of liability against life policies in force | | | | | | | | | | | | | | | | | | |
| (a) Gross | | 8,214,661 | 11,036 | (1,126) | 8,224,571 | 5,180,094 | 1,579,415 | 995,575 | 448,438 | 950,477 | 69,119 | 9,223,118 | 24,064,410 | 4,024,708 | 767,558 | 33,152 | 28,889,828 | 46,337,517 |
| (b) Amount ceded in reinsurance | | 10,140 | - | - | 10,140 | (3,008,807) | (10,621) | 7,627 | - | - | (26,618) | (3,038,419) | (13,259) | - | - | - | (13,259) | (3,041,538) |
| (c) Amount accepted in reinsurance | | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| TOTAL (C) | | 9,793,593 | 663,205 | 51,600 | 10,508,398 | 2,844,534 | 1,572,664 | 1,003,814 | 450,323 | 1,023,062 | 49,770 | 6,944,167 | 30,737,534 | 8,256,678 | 1,548,833 | 382,540 | 40,925,585 | 58,378,150 |
| SURPLUS / (DEFICIT) (D) = (A)-(B)-(C) | | (315,360) | 15,326 | (197) | (300,231) | - | - | - | - | - | - | - | 1,049,177 | 299,693 | (87) | (2,242) | 1,346,542 | 1,046,311 |
| APPROPRIATIONS | | | | | | | | | | | | | | | | | | |
| Transfer to Shareholders' Account | | 421,363 | 47,819 | 439 | 469,621 | - | - | - | - | - | - | - | 1,294,633 | 432,927 | (87) | (2,242) | 1,725,231 | 2,194,852 |
| Transfer to other reserves | | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Funds for future appropriation - Provision for lapsed policies unlikely to be revived (Linked individual) | | - | - | - | - | - | - | - | - | - | - | - | (245,455) | (133,234) | - | - | (378,689) | (378,689) |
| Balance being funds for future appropriations (Participating - Life & Pension) | | (736,723) | (32,493) | (636) | (769,852) | - | - | - | - | - | - | - | - | - | - | - | - | (769,852) |
| Surplus in Revenue Account transferred to Balance Sheet under "Deficit in Revenue Account (Policyholders' Account)" | | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| TOTAL (D) | | (315,360) | 15,326 | (197) | (300,231) | - | - | - | - | - | - | - | 1,049,177 | 299,693 | (87) | (2,242) | 1,346,542 | 1,046,311 |
| The total surplus as mentioned below : | | | | | | | | | | | | | | | | | | |
| (a) Interim bonuses paid | | 17,082 | 10,372 | - | 27,454 | - | - | - | - | - | - | - | - | - | - | - | - | 27,454 |
| (b) Terminal bonuses paid | | 63,496 | 62,125 | 3,064 | 128,685 | - | - | - | - | - | - | - | - | - | - | - | - | 128,685 |
| (c) Allocation of bonus to Policyholders' | | 3,602,158 | 294,188 | 890 | 3,897,237 | - | - | - | - | - | - | - | - | - | - | - | - | 3,897,237 |
| (d) Surplus / (deficit) shown in the Revenue Account | | (315,360) | 15,326 | (197) | (300,231) | - | - | - | - | - | - | - | 1,049,177 | 299,693 | (87) | (2,242) | 1,346,542 | 1,046,311 |
| (e) Total surplus / (deficit) :[(a)+(b)+(c)+(d)] | | 3,367,376 | 382,011 | 3,757 | 3,753,145 | - | - | - | - | - | - | - | 1,049,177 | 299,693 | (87) | (2,242) | 1,346,542 | 5,099,686 |

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

SEGMENTAL REVENUE ACCOUNT FOR THE YEAR ENDED MARCH 31, 2014

| (₹ '000) | | | | | | | | | | | | | | | | | | |
|---|------------|-------------------------|----------------------------|------------------------|-------------------|-------------------------|---------------------|----------------------------|------------------------|------------------|----------------|-------------------|-------------------|--------------------|------------------|------------------|-------------------------------------|--------------------|
| 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) |
| Premiholders' Account (Technical Account) | | | | | | | | | | | | | | | | | | |
| Premiums earned - net | | | | | | | | | | | | | | | | | | |
| (a) First year premium | | 8,327,060 | 295,280 | - | 8,622,340 | 2,034,281 | - | 708,655 | - | - | 208,220 | 2,951,156 | 10,055,810 | 1,927,705 | - | - | 11,983,515 | 23,557,011 |
| (b) Renewal premium | | 23,735,677 | 1,788,218 | - | 25,523,895 | 991,287 | - | - | - | - | 19,432 | 1,010,719 | 44,504,275 | 9,200,793 | - | - | 53,705,068 | 80,239,682 |
| (c) Single premium | | 7,953 | 6,525 | 182,046 | 196,524 | 6,433,158 | 2,475,418 | 2,100,569 | 752,670 | 1,619,684 | 20,419 | 13,401,918 | 243,353 | 50,472 | 2,357,627 | 582,423 | 3,233,875 | 16,832,317 |
| Premium | L-4 | 32,070,690 | 2,090,023 | 182,046 | 34,342,759 | 9,458,726 | 2,475,418 | 2,809,224 | 752,670 | 1,619,684 | 248,071 | 17,363,793 | 54,803,438 | 11,178,970 | 2,357,627 | 582,423 | 68,922,458 | 120,629,010 |
| (d) Reinsurance ceded | | (35,993) | - | - | (35,993) | (570,857) | - | - | - | - | (78,622) | (649,479) | (223,296) | - | - | - | (223,296) | (908,768) |
| (e) Reinsurance accepted | | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Sub Total | | 32,034,697 | 2,090,023 | 182,046 | 34,306,766 | 8,887,869 | 2,475,418 | 2,809,224 | 752,670 | 1,619,684 | 169,449 | 16,714,314 | 54,580,142 | 11,178,970 | 2,357,627 | 582,423 | 68,699,162 | 119,720,242 |
| Income from investments | | | | | | | | | | | | | | | | | | |
| (a) Interest, dividends & rent - gross | | 6,359,806 | 962,084 | 4,620 | 7,326,510 | 1,230,431 | 50,906 | 641,241 | 12,620 | 146,047 | 4,511 | 2,085,756 | 9,676,418 | 2,710,354 | 1,296,859 | 446,195 | 14,129,826 | 23,542,092 |
| (b) Profit on sale / redemption of investments | | 754,138 | 124,141 | 134 | 878,413 | 31,057 | 27 | 237 | 9 | 355 | 38 | 31,723 | 7,829,621 | 3,647,674 | 421,317 | 160,689 | 12,059,301 | 12,969,437 |
| (c) (Loss on sale / redemption of investments) | | (7,187) | (1,167) | (21) | (8,375) | (8,157) | (150) | (660) | (26) | - | - | (8,993) | (5,673,829) | (2,471,463) | (475,131) | (177,392) | (8,797,815) | (8,815,183) |
| (d) Transfer / gain on revaluation / change in fair value | | - | - | - | - | - | - | - | - | - | - | - | 16,146,069 | 6,435,223 | 180,969 | 71,929 | 22,834,190 | 22,834,190 |
| (e) Amortisation of premium/discount on investments | | 103,519 | (1,156) | 19 | 102,382 | 49,921 | 3,337 | 52,253 | 2,025 | (1,164) | 24 | 106,396 | (5,112) | (437) | (211) | (56) | (5,816) | 202,962 |
| Sub Total | | 7,210,276 | 1,083,902 | 4,752 | 8,298,930 | 1,303,252 | 54,120 | 693,071 | 14,628 | 145,238 | 4,573 | 2,214,882 | 27,973,167 | 10,321,351 | 1,423,803 | 501,365 | 40,219,686 | 50,733,498 |
| Other income - Transfer from Shareholders' Account | | - | - | - | - | 1,220,369 | 70,136 | 314,371 | 20,900 | 221,521 | 325,960 | 2,173,257 | - | - | - | - | - | 2,173,257 |
| Other income | | 172,795 | 8,873 | 22 | 181,690 | 10,330 | 297 | 1,295 | 89 | 192 | 664 | 12,867 | 39,574 | 4,317 | 280 | 69 | 44,240 | 238,797 |
| TOTAL (A) | | 39,417,768 | 3,182,798 | 186,820 | 42,787,386 | 11,421,820 | 2,599,971 | 3,817,961 | 788,287 | 1,986,635 | 500,646 | 21,115,320 | 82,592,883 | 21,504,638 | 3,781,710 | 1,083,857 | 108,963,088 | 172,865,794 |
| Commission | | | | | | | | | | | | | | | | | | |
| First year commission | | 1,819,412 | 14,981 | - | 1,834,393 | 401,598 | - | 46,526 | - | - | 28,664 | 476,788 | 1,596,932 | 134,025 | - | - | 1,730,957 | 4,042,138 |
| Renewal commission | | 687,178 | 31,271 | - | 718,449 | 22,080 | - | - | - | - | 574 | 22,654 | 251,465 | 67,775 | - | - | 319,240 | 1,060,343 |
| Single commission | | 140 | - | - | 140 | 17,488 | 167 | - | - | 16,222 | 357 | 34,234 | 3,343 | 844 | - | - | 4,187 | 38,561 |
| Commission on reinsurance ceded | | - | - | - | - | (14,907) | - | - | - | - | - | (14,907) | (29,176) | - | - | - | (29,176) | (44,083) |
| Sub Total | L-5 | 2,506,730 | 46,252 | - | 2,552,982 | 426,259 | 167 | 46,526 | - | 16,222 | 29,595 | 518,769 | 1,822,564 | 202,644 | - | - | 2,025,208 | 5,096,959 |
| Operating expenses related to insurance business | L-6 | 6,018,052 | 185,375 | 246 | 6,203,673 | 2,314,999 | 31,170 | 267,407 | 9,473 | 105,957 | 343,613 | 3,072,619 | 4,287,883 | 480,444 | 79,910 | 21,942 | 4,870,179 | 14,146,471 |
| Provisions for doubtful debts | | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Bad debts written off | | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Provision for tax | | | | | | | | | | | | | | | | | | |
| (a) Current tax (credit)/charge | | 690,246 | - | - | 690,246 | - | - | - | - | - | - | - | - | - | - | - | - | 690,246 |
| (b) Deferred tax (credit)/charge | | 1,130,100 | - | - | 1,130,100 | 103,353 | - | - | - | - | - | 103,353 | (403,513) | - | (4,163) | - | (407,676) | 825,777 |
| Provisions (other than taxation) | | | | | | | | | | | | | | | | | | |
| (a) For diminution in the value of investments (net) | | 217,111 | 49,213 | - | 266,324 | 10,000 | - | - | - | - | - | 10,000 | - | - | - | - | - | 276,324 |
| (b) Others (to be specified) | | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| TOTAL (B) | | 10,562,239 | 280,840 | 246 | 10,843,325 | 2,854,611 | 31,337 | 313,933 | 9,473 | 122,179 | 373,208 | 3,704,741 | 5,706,934 | 683,088 | 75,747 | 21,942 | 6,487,711 | 21,035,777 |
| Benefits paid (net) | L-7 | 4,233,013 | 1,267,808 | 118,117 | 5,618,938 | 1,551,090 | 3,870 | 278,318 | 1,977 | 129,864 | 13,042 | 1,978,161 | 22,249,514 | 13,454,947 | 2,610,589 | 706,984 | 39,022,034 | 46,619,133 |
| Interim bonuses paid | | 30,566 | 15,696 | - | 46,262 | - | - | - | - | - | - | - | - | - | - | - | - | 46,262 |
| Terminal bonuses paid | | 159,543 | 120,486 | 3,064 | 283,093 | - | - | - | - | - | - | - | - | - | - | - | - | 283,093 |
| Change in valuation of liability against life policies in force | | | | | | | | | | | | | | | | | | |
| (a) Gross | | 25,574,201 | 1,021,193 | 64,793 | 26,660,187 | 12,258,897 | 2,600,978 | 3,218,083 | 776,837 | 1,734,592 | 175,019 | 20,764,406 | 50,931,592 | 6,122,656 | 1,059,891 | 337,952 | 58,452,091 | 105,876,684 |
| (b) Amount ceded in reinsurance | | 44,160 | - | - | 44,160 | (5,242,778) | (36,214) | 7,627 | - | - | (60,623) | (5,331,988) | (5,138) | - | - | - | (5,138) | (5,292,966) |
| (c) Amount accepted in reinsurance | | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| TOTAL (C) | | 30,041,483 | 2,425,183 | 185,974 | 32,652,640 | 8,567,209 | 2,568,634 | 3,504,028 | 778,814 | 1,864,456 | 127,438 | 17,410,579 | 73,175,968 | 19,577,603 | 3,670,480 | 1,044,936 | 97,468,987 | 147,532,206 |
| SURPLUS / (DEFICIT) (D) = (A)-(B)-(C) | | (1,185,954) | 476,775 | 600 | (708,579) | - | - | - | - | - | - | - | 3,709,981 | 1,243,947 | 35,483 | 16,979 | 5,006,390 | 4,297,811 |
| APPROPRIATIONS | | | | | | | | | | | | | | | | | | |
| Transfer to Shareholders' Account | | 421,363 | 47,819 | 439 | 469,621 | - | - | - | - | - | - | - | 4,986,246 | 2,145,665 | 35,483 | 16,979 | 7,184,373 | 7,653,994 |
| Transfer to other reserves | | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Funds for future appropriation - Provision for lapsed policies unlikely to be revived (Linked individual) | | - | - | - | - | - | - | - | - | - | - | (1,276,265) | (901,718) | - | - | - | (2,177,983) | (2,177,983) |
| Balance being funds for future appropriations (Participating - Life & Pension) | | (1,607,317) | 428,956 | 161 | (1,178,200) | - | - | - | - | - | - | - | - | - | - | - | - | (1,178,200) |
| Surplus in Revenue Account transferred to Balance Sheet under "Deficit in Revenue Account (Policyholders' Account)" | | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| TOTAL (D) | | (1,185,954) | 476,775 | 600 | (708,579) | - | - | - | - | - | - | - | 3,709,981 | 1,243,947 | 35,483 | 16,979 | 5,006,390 | 4,297,811 |
| The total surplus as mentioned below : | | | | | | | | | | | | | | | | | | |
| (a) Interim bonuses paid | | 30,566 | 15,696 | - | 46,262 | - | - | - | - | - | - | - | - | - | - | - | - | 46,262 |
| (b) Terminal bonuses paid | | 159,543 | 120,486 | 3,064 | 283,093 | - | - | - | - | - | - | - | - | - | - | - | - | 283,093 |
| (c) Allocation of bonus to Policyholders' | | 3,602,158 | 294,188 | 890 | 3,897,237 | - | - | - | - | - | - | - | - | - | - | - | - | 3,897,237 |
| (d) Surplus / (deficit) shown in the Revenue Account | | (1,185,954) | 476,775 | 600 | (708,579) | - | - | - | - | - | - | - | 3,709,981 | 1,243,947 | 35,483 | 16,979 | 5,006,390 | 4,297,811 |
| (e) Total Surplus / (deficit) :[(a)+b)+(c)+d] | | 2,606,313 | 907,145 | 4,554 | 3,518,013 | - | - | - | - | - | - | - | 3,709,981 | 1,243,947 | 35,483 | 16,979 | 5,006,390 | 8,524,403 |

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

SEGMENTAL REVENUE ACCOUNT FOR THE QUARTER ENDED MARCH 31, 2013

| | | | | | | | | | | | | | | | (₹ '000) | | | |
|---|------------|-------------------------|----------------------------|------------------------|-------------------|-------------------------|---------------------|----------------------------|------------------------|-----------------|---------------|-------------------|--------------------|--------------------|------------------|----------------|-------------------------------------|--------------------|
| Policyholders' Account (Technical Account) | | | | | | | | | | | | | | | | | | |
| Particulars | Schedule | Participating Funds | | | | Non Participating Funds | | | | | | Unit Linked Funds | | | | | Total Policyholder Fund (A + B + C) | |
| | | Individual & Group Life | Individual & Group Pension | Pension Group Variable | Total (A) | Individual & Group Life | Life Group Variable | Individual & Group Pension | Pension Group Variable | Annuity | Health | Total (B) | Individual Life | Individual Pension | Group Life | Group Pension | | Total (C) |
| Premiums earned - net | | | | | | | | | | | | | | | | | | |
| (a) First year premium | | 3,777,028 | (7,201) | - | 3,769,827 | 245,313 | - | - | - | - | 10,435 | 255,748 | 6,147,772 | 1,748,036 | - | - | 7,895,808 | 11,921,383 |
| (b) Renewal premium | | 7,326,792 | 468,682 | - | 7,795,474 | 186,427 | - | - | - | 5,507 | 191,934 | 13,720,930 | 2,543,673 | - | - | 16,264,603 | 24,252,011 | |
| (c) Single premium | | 11,254 | - | - | 11,254 | 2,798,418 | - | 985,681 | - | 489,925 | 945 | 4,274,969 | 314,560 | 53,754 | 1,866,595 | 235,567 | 2,470,476 | 6,756,699 |
| Premium | L-4 | 11,115,074 | 461,481 | - | 11,576,555 | 3,230,158 | - | 985,681 | - | 489,925 | 16,887 | 4,722,651 | 20,183,262 | 4,345,463 | 1,866,595 | 235,567 | 26,630,887 | 42,930,093 |
| (d) Reinsurance ceded | | (7,924) | - | - | (7,924) | (120,637) | - | - | - | - | (4,233) | (124,870) | (87,186) | - | - | - | (87,186) | (219,980) |
| (e) Reinsurance accepted | | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Sub Total | | 11,107,150 | 461,481 | - | 11,568,631 | 3,109,521 | - | 985,681 | - | 489,925 | 12,654 | 4,597,781 | 20,096,076 | 4,345,463 | 1,866,595 | 235,567 | 26,543,701 | 42,710,113 |
| Income from investments | | | | | | | | | | | | | | | | | | |
| (a) Interest, dividends & rent - gross | | 1,260,401 | 221,293 | - | 1,481,694 | 238,256 | - | 93,772 | - | 20,457 | 857 | 353,342 | 1,868,309 | 582,154 | 281,552 | 99,178 | 2,831,193 | 4,666,229 |
| (b) Profit on sale / redemption of investments | | 415,061 | 85,536 | - | 500,597 | 4,445 | - | 115 | - | 10 | 6 | 4,576 | 4,413,398 | 2,070,202 | 156,834 | 64,935 | 6,705,369 | 7,210,542 |
| (c) (Loss on sale / redemption of investments) | | (741) | - | - | (741) | 5 | - | - | - | - | - | 5 | (869,025) | (384,706) | (6,845) | (3,748) | (1,263,324) | (1,264,060) |
| (d) Transfer / gain on revaluation / change in fair value | | - | - | - | - | - | - | - | - | - | - | - | (14,165,111) | (5,915,836) | (321,424) | (137,251) | (20,539,622) | (20,539,622) |
| (e) Amortisation of premium / discount on investments | | 29,326 | 117 | - | 29,443 | 8,560 | - | 12,289 | - | (257) | 3 | 20,595 | (1,660) | (80) | (85) | (15) | (1,840) | 48,198 |
| Sub Total | | 1,704,047 | 306,946 | - | 2,010,993 | 251,266 | - | 106,176 | - | 20,210 | 866 | 378,518 | (8,753,089) | (3,648,266) | 110,032 | 23,099 | (12,268,224) | (9,878,713) |
| Other income - Transfer from Shareholders' Account | | - | - | - | - | - | - | 4,664 | - | - | - | 4,664 | - | - | - | - | - | 4,664 |
| Other income | | 35,133 | 2,728 | - | 37,861 | 618 | - | - | - | 133 | 11 | 762 | 8,272 | 3,070 | - | 2 | 11,344 | 49,967 |
| TOTAL (A) | | 12,846,330 | 771,155 | - | 13,617,485 | 3,361,405 | - | 1,096,521 | - | 510,268 | 13,531 | 4,981,725 | 11,351,259 | 700,267 | 1,976,627 | 258,668 | 14,286,821 | 32,886,031 |
| Commission | | | | | | | | | | | | | | | | | | |
| First year commission | | 922,209 | 4,072 | - | 926,281 | 46,915 | - | - | - | 592 | 47,507 | 1,013,676 | 127,468 | - | - | - | 1,141,144 | 2,114,932 |
| Renewal commission | | 204,823 | 8,622 | - | 213,445 | 4,562 | - | - | - | 190 | 4,752 | 69,271 | 18,391 | - | - | - | 87,662 | 305,859 |
| Single commission | | 47 | - | - | 47 | 11,207 | - | - | - | 6,284 | 11 | 17,502 | 5,234 | 980 | - | 75 | 6,289 | 23,838 |
| Commission on reinsurance ceded | | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Sub Total | L-5 | 1,127,079 | 12,694 | - | 1,139,773 | 62,684 | - | - | - | 6,284 | 793 | 69,761 | 1,088,181 | 146,839 | - | 75 | 1,235,095 | 2,444,629 |
| Operating expenses related to insurance business | L-6 | 1,770,960 | 6,506 | - | 1,777,466 | 280,458 | - | 6,070 | - | 35,515 | 1,823 | 323,867 | 1,479,623 | 380,315 | 33,183 | 3,647 | 1,896,769 | 3,998,101 |
| Provisions for doubtful debts | | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Bad debts written off | | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Provision for tax | | | | | | | | | | | | | | | | | | |
| (a) Current tax (credit)/charge | | 273,153 | - | - | 273,153 | 26,437 | - | - | - | - | 191 | 26,628 | 36,699 | - | - | - | 36,699 | 336,480 |
| (b) Deferred tax (credit)/charge | | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Provisions (other than taxation) | | | | | | | | | | | | | | | | | | |
| (a) For diminution in the value of investments (net) | | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| (b) Others (to be specified) | | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| TOTAL (B) | | 3,171,192 | 19,200 | - | 3,190,392 | 369,579 | - | 6,070 | - | 41,799 | 2,807 | 420,256 | 2,604,503 | 527,154 | 33,183 | 3,722 | 3,168,563 | 6,779,210 |
| Benefits paid (net) | L-7 | 778,555 | 678,874 | - | 1,457,429 | 846,225 | - | 100,248 | - | 15,223 | 3,740 | 965,435 | 6,985,492 | 3,538,154 | 419,981 | 78,553 | 11,022,180 | 13,445,045 |
| Interim bonuses paid | | 7,501 | 6,904 | - | 14,405 | - | - | - | - | - | - | - | - | - | - | - | - | 14,405 |
| Terminal bonuses paid | | 32,386 | 41,911 | - | 74,297 | - | - | - | - | - | - | - | - | - | - | - | - | 74,297 |
| Change in valuation of liability against life policies in force | | | | | | | | | | | | | | | | | | |
| (a) Gross | | 7,640,045 | (416,976) | - | 7,223,069 | 7,892,269 | - | 990,202 | - | 491,614 | 9,600 | 9,383,685 | 1,729,609 | (3,381,802) | 1,533,044 | 169,257 | 50,108 | 16,656,862 |
| (b) Amount ceded in reinsurance | | (13,706) | - | - | (13,706) | (6,089,732) | - | - | - | - | (4,575) | (6,094,307) | (17,824) | - | - | - | (17,824) | (6,125,837) |
| (c) Amount accepted in reinsurance | | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| TOTAL (C) | | 8,444,781 | 310,713 | - | 8,755,494 | 2,648,762 | - | 1,090,450 | - | 506,837 | 8,765 | 4,254,813 | 8,697,277 | 156,352 | 1,953,025 | 247,810 | 11,054,464 | 24,064,772 |
| SURPLUS / (DEFICIT) (D) = (A)-(B)-(C) | | 1,230,357 | 441,242 | - | 1,671,599 | 343,064 | - | - | - | (38,368) | 1,959 | 306,656 | 49,481 | 16,761 | (9,581) | 7,136 | 63,796 | 2,042,050 |
| APPROPRIATIONS | | | | | | | | | | | | | | | | | | |
| Transfer to Shareholders' Account | | 357,060 | 44,356 | - | 401,416 | 343,064 | - | - | - | (38,368) | 1,959 | 306,656 | 170,344 | 96,412 | (9,581) | 7,136 | 264,311 | 972,382 |
| Transfer to other reserves | | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Funds for future appropriation - Provision for lapsed policies unlikely to be revived (Linked individual) | | - | - | - | - | - | - | - | - | - | - | - | (120,863) | (79,651) | - | - | (200,514) | (200,514) |
| Balance being funds for future appropriations (Participating - Life & Pension) | | 873,297 | 396,886 | - | 1,270,183 | - | - | - | - | - | - | - | - | - | - | - | - | 1,270,183 |
| Surplus in Revenue Account transferred to Balance Sheet under "Deficit in Revenue Account (Policyholders' Account)" | | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| TOTAL (D) | | 1,230,357 | 441,242 | - | 1,671,599 | 343,064 | - | - | - | (38,368) | 1,959 | 306,656 | 49,481 | 16,761 | (9,581) | 7,136 | 63,796 | 2,042,050 |
| The total surplus as mentioned below : | | | | | | | | | | | | | | | | | | |
| (a) Interim bonuses paid | | 7,501 | 6,904 | - | 14,405 | - | - | - | - | - | - | - | - | - | - | - | - | 14,405 |
| (b) Terminal bonuses paid | | 32,386 | 41,911 | - | 74,297 | - | - | - | - | - | - | - | - | - | - | - | - | 74,297 |
| (c) Allocation of bonus to Policyholders' | | 3,121,994 | 303,438 | - | 3,425,432 | - | - | - | - | - | - | - | - | - | - | - | - | 3,425,432 |
| (d) Surplus / (deficit) shown in the Revenue Account | | 1,230,357 | 441,242 | - | 1,671,599 | 343,064 | - | - | - | (38,368) | 1,959 | 306,656 | 49,481 | 16,761 | (9,581) | 7,136 | 63,796 | 2,042,050 |
| (e) Total surplus / (deficit) : [(a)+(b)+(c)+(d)] | | 4,392,238 | 793,495 | - | 5,185,733 | 343,064 | - | - | - | (38,368) | 1,959 | 306,656 | 49,481 | 16,761 | (9,581) | 7,136 | 63,796 | 5,556,184 |

SEGMENTAL REVENUE ACCOUNT FOR THE YEAR ENDED MARCH 31, 2013

| | | | | | | | | | | | | | | | | | (₹ '000) | |
|---|------------|-------------------------|----------------------------|------------------------|-------------------|-------------------------|---------------------|----------------------------|------------------------|----------------|-------------------|-------------------|-------------------|--------------------|------------------|-------------------------------------|-------------------|--------------------|
| 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 | | 11,003,738 | 339 | - | 11,004,077 | 633,523 | - | - | - | - | 13,081 | 646,604 | 17,295,246 | 2,184,917 | - | - | 19,480,163 | 31,130,844 |
| (b) Renewal premium | | 17,469,727 | 1,968,514 | - | 19,438,241 | 507,096 | - | - | - | 17,532 | 524,628 | 38,326,183 | 10,577,008 | - | - | 48,903,191 | 68,866,060 | |
| (c) Single premium | | 51,165 | 5,299 | - | 56,464 | 5,299,019 | - | 2,284,525 | - | 765,538 | 945 | 8,350,027 | 812,392 | 81,313 | 3,190,205 | 739,458 | 4,823,368 | 13,229,859 |
| Premium | L-4 | 28,524,630 | 1,974,152 | - | 30,498,782 | 6,439,638 | - | 2,284,525 | - | 765,538 | 31,558 | 9,521,259 | 56,433,821 | 12,843,238 | 3,190,205 | 739,458 | 73,206,722 | 113,226,763 |
| (d) Reinsurance ceded | | (30,939) | - | - | (30,939) | (356,786) | - | - | - | - | (6,730) | (363,516) | (246,016) | - | - | - | (246,016) | (640,471) |
| (e) Reinsurance accepted | | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Sub Total | | 28,493,691 | 1,974,152 | - | 30,467,843 | 6,082,852 | - | 2,284,525 | - | 765,538 | 24,828 | 9,157,743 | 56,187,805 | 12,843,238 | 3,190,205 | 739,458 | 72,960,706 | 112,586,292 |
| Income from investments | | | | | | | | | | | | | | | | | | |
| (a) Interest, dividends & rent - gross | | 4,466,736 | 870,780 | - | 5,337,516 | 860,211 | - | 328,194 | - | 57,824 | 3,395 | 1,249,624 | 7,211,605 | 2,441,621 | 1,149,519 | 397,259 | 11,200,004 | 17,787,144 |
| (b) Profit on sale / redemption of investments | | 703,308 | 152,458 | - | 855,766 | 7,216 | - | 333 | - | 10 | 35 | 7,594 | 10,001,084 | 4,628,435 | 322,331 | 138,055 | 15,089,905 | 15,953,265 |
| (c) (Loss on sale / redemption of investments) | | (2,765) | (13,844) | - | (16,609) | (627) | - | (4) | - | - | (631) | (4,353,915) | (2,055,314) | (85,832) | (35,310) | (6,530,371) | (6,547,611) | |
| (d) Transfer / gain on revaluation / change in fair value | | - | - | - | - | - | - | - | - | - | - | - | (1,743,105) | (474,842) | 183,388 | 58,562 | (1,975,997) | (1,975,997) |
| (e) Amortisation of premium / discount on investments | | 125,423 | 1,918 | - | 127,341 | 30,799 | - | 44,541 | - | (516) | 10 | 74,834 | 4,616 | 5,573 | (388) | (87) | 9,714 | 211,889 |
| Sub Total | | 5,292,702 | 1,011,312 | - | 6,304,014 | 897,599 | - | 373,064 | - | 57,318 | 3,440 | 1,331,421 | 11,120,285 | 4,545,473 | 1,569,018 | 558,479 | 17,793,255 | 25,428,690 |
| Other income - Transfer from Shareholders' Account | | - | - | - | - | - | - | 18,950 | - | - | - | 18,950 | - | - | - | - | - | 18,950 |
| Other income | | 168,434 | 8,064 | - | 176,498 | 4,444 | - | - | - | 225 | 35 | 4,704 | 68,461 | 6,936 | - | 2 | 75,399 | 256,601 |
| TOTAL (A) | | 33,954,827 | 2,993,528 | - | 36,948,355 | 6,984,895 | - | 2,676,539 | - | 823,081 | 28,303 | 10,512,818 | 67,376,551 | 17,395,647 | 4,759,223 | 1,297,939 | 90,829,360 | 138,290,533 |
| Commission | | | | | | | | | | | | | | | | | | |
| First year commission | | 2,619,793 | (297) | - | 2,619,496 | 111,300 | - | - | - | - | 970 | 112,270 | 2,605,460 | 162,327 | - | - | 2,767,787 | 5,499,553 |
| Renewal commission | | 549,003 | 29,170 | - | 578,173 | 22,162 | - | - | - | 585 | 22,747 | 245,730 | 14,184 | 1,102 | - | - | 326,832 | 927,752 |
| Single commission | | 207 | - | - | 207 | 20,626 | - | - | - | 8,683 | 11 | 29,320 | 14,184 | 1,417 | - | 75 | 15,676 | 45,203 |
| Commission on reinsurance ceded | | - | - | - | - | - | - | - | - | - | - | - | (78,552) | - | - | - | (78,552) | (78,552) |
| Sub Total | L-5 | 3,169,003 | 28,873 | - | 3,197,876 | 154,088 | - | - | - | 8,683 | 1,566 | 164,337 | 2,786,822 | 244,846 | - | 75 | 3,031,743 | 6,393,956 |
| Operating expenses related to insurance business | L-6 | 6,339,808 | 29,154 | - | 6,368,962 | 796,062 | - | 21,284 | - | 64,333 | 9,107 | 890,786 | 5,415,033 | 679,265 | 70,278 | 17,636 | 6,182,212 | 13,441,960 |
| Provisions for doubtful debts | | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Bad debts written off | | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Provision for tax | | | | | | | | | | | | | | | | | | |
| (a) Current tax (credit)/charge | | 354,869 | - | - | 354,869 | 30,491 | - | - | - | - | 443 | 30,934 | 130,388 | - | - | - | 130,388 | 516,191 |
| (b) Deferred tax (credit)/charge | | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Provisions (other than taxation) | | | | | | | | | | | | | | | | | | |
| (a) For diminution in the value of investments (Net) | | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| (b) Others (to be specified) | | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| TOTAL (B) | | 9,863,680 | 58,027 | - | 9,921,707 | 980,641 | - | 21,284 | - | 73,016 | 11,116 | 1,086,057 | 8,332,243 | 924,111 | 70,278 | 17,711 | 9,344,343 | 20,352,107 |
| Benefits paid (net) | L-7 | 2,330,511 | 1,216,420 | - | 3,546,931 | 1,333,686 | - | 125,271 | - | 43,338 | 4,674 | 1,506,969 | 19,671,250 | 11,877,833 | 1,951,573 | 421,852 | 33,922,508 | 38,976,408 |
| Interim bonuses paid | | 14,082 | 11,293 | - | 25,375 | - | - | - | - | - | - | - | - | - | - | - | - | 25,375 |
| Terminal bonuses paid | | 77,467 | 84,460 | - | 161,927 | - | - | - | - | - | - | - | - | - | - | - | - | 161,927 |
| Change in valuation of liability against life policies in force | | | | | | | | | | | | | | | | | | |
| (a) Gross | | 19,597,209 | 1,131,472 | - | 20,728,681 | 13,558,407 | - | 2,529,983 | - | 706,480 | 10,141 | 16,805,011 | 37,621,575 | 2,997,351 | 2,710,349 | 829,666 | 44,158,942 | 81,692,634 |
| (b) Amount ceded in reinsurance | | (23,507) | - | - | (23,507) | (9,305,481) | - | - | - | - | (4,286) | (9,309,767) | (5,718) | - | - | - | (5,718) | (9,338,992) |
| (c) Amount accepted in reinsurance | | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| TOTAL (C) | | 21,995,762 | 2,443,645 | - | 24,439,407 | 5,586,612 | - | 2,655,254 | - | 749,818 | 10,529 | 9,002,213 | 57,287,107 | 14,875,185 | 4,661,922 | 1,251,518 | 78,075,732 | 111,517,352 |
| SURPLUS / (DEFICIT) (D) = (A)-(B)+(C) | | 2,095,385 | 491,856 | - | 2,587,241 | 417,642 | - | - | - | 247 | 6,658 | 424,548 | 1,757,201 | 1,596,351 | 27,023 | 28,710 | 3,409,285 | 6,421,074 |
| APPROPRIATIONS | | | | | | | | | | | | | | | | | | |
| Transfer to Shareholders' Account | | 357,060 | 44,355 | - | 401,415 | 417,642 | - | - | - | 247 | 6,658 | 424,548 | 1,417,779 | 1,638,087 | 27,023 | 28,710 | 3,111,599 | 3,937,561 |
| Transfer to other reserves | | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Funds for future appropriation - Provision for lapsed policies unlikely to be revived (Linked individual) | | - | - | - | - | - | - | - | - | - | - | - | (261,879) | (41,736) | - | - | (303,615) | (303,615) |
| Balance being funds for future appropriations (Participating - Life & Pension) | | 1,738,325 | 447,501 | - | 2,185,826 | - | - | - | - | - | - | - | - | - | - | - | - | 2,185,826 |
| Surplus in Revenue Account transferred to Balance Sheet under "Deficit in Revenue Account (Policyholders' Account)" | | - | - | - | - | - | - | - | - | - | - | - | 601,302 | - | - | - | 601,302 | 601,302 |
| TOTAL (D) | | 2,095,385 | 491,856 | - | 2,587,241 | 417,642 | - | - | - | 247 | 6,658 | 424,548 | 1,757,201 | 1,596,351 | 27,023 | 28,710 | 3,409,285 | 6,421,074 |
| The total surplus as mentioned below : | | | | | | | | | | | | | | | | | | |
| (a) Interim bonuses paid | | 14,082 | 11,293 | - | 25,375 | - | - | - | - | - | - | - | - | - | - | - | - | 25,375 |
| (b) Terminal bonuses paid | | 77,467 | 84,460 | - | 161,927 | - | - | - | - | - | - | - | - | - | - | - | - | 161,927 |
| (c) Allocation of bonus to Policyholders' | | 3,121,994 | 303,438 | - | 3,425,432 | - | - | - | - | - | - | - | - | - | - | - | - | 3,425,432 |
| (d) Surplus / (deficit) shown in the Revenue Account | | 2,095,385 | 491,856 | - | 2,587,241 | 417,642 | - | - | - | 247 | 6,658 | 424,548 | 1,757,201 | 1,596,351 | 27,023 | 28,710 | 3,409,285 | 6,421,074 |
| (e) Total surplus / (deficit) : [(a)+(b)+(c)+(d)] | | 5,308,928 | 891,047 | - | 6,199,975 | 417,642 | - | - | - | 247 | 6,658 | 424,548 | 1,757,201 | 1,596,351 | 27,023 | 28,710 | 3,409,285 | 10,033,808 |

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED MARCH 31, 2014

| Shareholders' Account (Non-technical account) | | (₹'000) | | | |
|---|----------|---|--------------------------------------|---|--------------------------------------|
| Particulars | Schedule | For the quarter ended March 31, 2014 | For the year ended March 31, 2014 | For the quarter ended March 31, 2013 | For the year ended March 31, 2013 |
| Amounts transferred from the Policyholders' Account (Technical account) | | 2,194,852 | 7,653,994 | 972,382 | 3,937,561 |
| Income from investments | | | | | |
| (a) Interest, dividends & rent – Gross | | 337,093 | 991,175 | 122,115 | 484,954 |
| (b) Profit on sale/redemption of investments | | 13,100 | 149,439 | 88,646 | 229,745 |
| (c) (Loss on sale/ redemption of investments) | | (606) | (1,436) | (1) | (1) |
| (d) Transfer / gain on revaluation / change in fair value | | - | - | - | - |
| (e) Amortisation of (premium) / discount on investments | | 3,074 | 1,595 | (1,069) | (3,166) |
| Other income | | 1 | 4 | 2 | 4 |
| TOTAL (A) | | 2,547,514 | 8,794,771 | 1,182,074 | 4,649,097 |
| Expenses other than those directly related to the insurance business | | 28,644 | 137,811 | 11,530 | 72,991 |
| Bad debts written off | | - | - | - | - |
| Provisions (Other than taxation) | | | | | |
| (a) For diminution in the value of investments (Net) | | 10,714 | 58,604 | - | - |
| (b) Provision for doubtful debts | | - | - | - | - |
| (c) Others | | - | - | - | - |
| Contribution to the Policyholders' Fund | | 1,385,972 | 2,173,257 | 4,664 | 18,950 |
| TOTAL (B) | | 1,425,330 | 2,369,672 | 16,194 | 91,941 |
| Profit before tax | | 1,122,184 | 6,425,099 | 1,165,880 | 4,557,156 |
| Provision for taxation | | (811,059) | (827,720) | 19,490 | 42,365 |
| Profit after tax | | 1,933,243 | 7,252,819 | 1,146,390 | 4,514,791 |
| APPROPRIATIONS | | | | | |
| (a) Balance at the beginning of the period | | (4,277,421) | (8,430,042) | (9,576,432) | (12,944,833) |
| (b) Interim dividends paid during the period | | - | (997,440) | - | - |
| (c) Proposed final dividend | | - | - | - | - |
| (d) Dividend distribution tax | | - | (169,515) | - | - |
| (e) Transfer to reserves/ other accounts | | - | - | - | - |
| Loss carried forward to the Balance Sheet | | (2,344,178) | (2,344,178) | (8,430,042) | (8,430,042) |
| Earnings Per Share - Basic/Diluted (₹) | | 0.97 | 3.64 | 0.57 | 2.26 |
| Nominal value per equity share (₹) | | 10.00 | 10.00 | 10.00 | 10.00 |

BALANCE SHEET AS AT MARCH 31, 2014

(₹'000)

| Particulars | Schedule | As at March 31, 2014 | As at March 31, 2013 |
|---|----------|-------------------------|-------------------------|
| SOURCES OF FUNDS | | | |
| SHAREHOLDERS' FUNDS: | | | |
| Share capital | L-8, L-9 | 19,948,801 | 19,948,801 |
| Reserves and surplus | L-10 | 2,154,864 | 2,197,045 |
| Credit/[Debit] fair value change account | | 27,299 | (103,348) |
| Sub-Total | | 22,130,964 | 22,042,498 |
| BORROWINGS | L-11 | - | - |
| POLICYHOLDERS' FUNDS: | | | |
| Credit/[Debit] fair value change account | | 310,525 | (789,521) |
| Policy liabilities | | 143,396,672 | 101,555,774 |
| Insurance reserves | | - | - |
| Provision for linked liabilities | | 302,078,994 | 275,489,544 |
| Add: Fair value change | | 25,278,089 | 2,456,917 |
| Provision for linked liabilities | | 327,357,083 | 277,946,461 |
| Funds for discontinued policies | | | |
| i) Discontinued on account of non-payment of premium | | 14,546,648 | 5,332,362 |
| ii) Others | | 169,966 | 52,055 |
| Total provision for linked & discontinued Policyholders' liabilities | | 342,073,697 | 283,330,878 |
| Sub-Total | | 485,780,894 | 384,097,131 |
| Funds for future appropriations | | 2,258,631 | 3,436,831 |
| Funds for future appropriation - Provision for lapsed policies unlikely to be revived | | 870,870 | 3,048,853 |
| TOTAL | | 511,041,359 | 412,625,313 |
| APPLICATION OF FUNDS | | | |
| INVESTMENTS | | | |
| - Shareholders' | L-12 | 16,156,329 | 8,562,437 |
| - Policyholders' | L-13 | 147,062,258 | 112,146,449 |
| Assets held to cover linked liabilities | L-14 | 342,073,697 | 283,330,878 |
| LOANS | L-15 | 478,657 | 785,307 |
| FIXED ASSETS | L-16 | 3,444,414 | 3,077,176 |
| CURRENT ASSETS | | | |
| Cash and bank balances | L-17 | 4,588,838 | 4,863,760 |
| Advances and other assets | L-18 | 9,932,451 | 7,161,225 |
| Sub-Total (A) | | 14,521,289 | 12,024,985 |
| CURRENT LIABILITIES | L-19 | 14,763,946 | 15,442,450 |
| PROVISIONS | L-20 | 275,517 | 289,511 |
| Sub-Total (B) | | 15,039,463 | 15,731,961 |
| NET CURRENT ASSETS (C) = (A - B) | | (518,174) | (3,706,976) |
| MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted) | L-21 | - | - |
| DEBIT BALANCE IN PROFIT & LOSS ACCOUNT (Shareholders' Account) | | 2,344,178 | 8,430,042 |
| DEFICIT IN THE REVENUE ACCOUNT (Policyholders' Account) | | - | - |
| TOTAL | | 511,041,359 | 412,625,313 |

CONTINGENT LIABILITIES

(₹'000)

| Particulars | As at March 31, 2014 | As at March 31, 2013 |
|--|-------------------------|-------------------------|
| 1) Partly paid-up investments | - | - |
| 2) Claims, other than against policies, not acknowledged as debts by the Company | 3,899 | 13,658 |
| 3) Underwriting commitments outstanding | - | - |
| 4) Guarantees given by or on behalf of the Company | 929 | 1,656 |
| 5) Statutory demands/ liabilities in dispute, not provided for | 1,451,050 | 3,376,201 |
| 6) Reinsurance obligations | - | - |
| 7) Others | - | - |
| TOTAL | 1,455,878 | 3,391,515 |

(₹'000)

| | Particulars | For the quarter ended March 31, 2014 | For the year ended March 31, 2014 | For the quarter ended March 31, 2013 | For the year ended March 31, 2013 |
|---|--|---|--------------------------------------|---|--------------------------------------|
| 1 | First year premiums | 9,121,910 | 23,557,011 | 11,921,383 | 31,130,844 |
| 2 | Renewal premiums | 28,636,638 | 80,239,682 | 24,252,011 | 68,866,060 |
| 3 | Single premiums | 6,027,010 | 16,832,317 | 6,756,699 | 13,229,859 |
| | Total Premiums | 43,785,558 | 120,629,010 | 42,930,093 | 113,226,763 |
| | Premium income from business written: | | | | |
| | In India | 43,785,558 | 120,629,010 | 42,930,093 | 113,226,763 |
| | Outside India | - | - | - | - |
| | Total Premiums | 43,785,558 | 120,629,010 | 42,930,093 | 113,226,763 |

FORM L-5 - COMMISSION SCHEDULE

| (₹'000) | | | | |
|---|---|--------------------------------------|---|--------------------------------------|
| Particulars | For the quarter ended March 31, 2014 | For the year ended March 31, 2014 | For the quarter ended March 31, 2013 | For the year ended March 31, 2013 |
| Commission paid | | | | |
| Direct - First year premiums | 1,539,183 | 4,042,138 | 2,114,932 | 5,499,553 |
| - Renewal premiums | 370,196 | 1,060,343 | 305,859 | 927,752 |
| - Single premiums | 13,792 | 38,561 | 23,838 | 45,203 |
| Add : Commission on re-insurance accepted | - | - | - | - |
| Less: Commission on re-insurance ceded | - | (44,083) | - | (78,552) |
| Net Commission | 1,923,171 | 5,096,959 | 2,444,629 | 6,393,956 |
| Break up of the commission expenses (gross) incurred to procure business : | | | | |
| Agents | 386,518 | 1,124,136 | 237,947 | 1,175,080 |
| Brokers | 92,154 | 390,782 | 148,951 | 433,396 |
| Corporate agency | 1,444,418 | 3,625,566 | 2,057,731 | 4,864,032 |
| Referral | 81 | 558 | - | - |
| Others | - | - | - | - |
| Total | 1,923,171 | 5,141,042 | 2,444,629 | 6,472,508 |

FORM L-6-OPERATING EXPENSES SCHEDULE

| | | (₹'000) | | | |
|--------------|--|--------------------------------------|---|--------------------------------------|-------------------|
| Particulars | For the quarter ended March 31, 2014 | For the year ended March 31, 2014 | For the quarter ended March 31, 2013 | For the year ended March 31, 2013 | |
| 1 | Employees' remuneration & welfare benefits | 2,157,348 | 6,806,419 | 1,966,879 | 6,338,827 |
| 2 | Travel, conveyance and vehicle running expenses | 62,247 | 188,623 | 59,103 | 182,877 |
| 3 | Training expenses | (96,788) | 12,021 | 213,980 | 488,558 |
| 4 | Rents, rates & taxes | 458,262 | 918,306 | 144,126 | 643,121 |
| 5 | Repairs | 18,043 | 30,067 | 15,158 | 28,751 |
| 6 | Printing & stationery | 35,263 | 91,553 | 35,214 | 107,855 |
| 7 | Communication expenses | 88,924 | 253,143 | 53,845 | 214,650 |
| 8 | Legal & professional charges | 50,171 | 738,455 | (34,135) | 636,018 |
| 9 | Medical fees | 26,477 | 85,259 | 30,706 | 108,055 |
| 10 | Auditors' fees, expenses etc | | | | |
| | a) as auditor | 3,451 | 8,000 | 567 | 6,600 |
| | b) as adviser or in any other capacity, in respect of | | | | |
| | (i) Taxation matters | 450 | 450 | - | - |
| | (ii) Insurance matters | - | - | - | - |
| | (iii) Management services; and | - | - | - | - |
| | c) in any other capacity | 1,045 | 1,330 | 927 | 927 |
| 11 | Advertisement and publicity | 265,230 | 408,677 | 33,376 | 283,596 |
| 12 | Interest & bank charges | 35,750 | 109,871 | 28,600 | 146,259 |
| 13 | Others | | | | |
| | (a) Computer expenses | 104,589 | 368,712 | 57,591 | 275,943 |
| | (b) General Office & other expenses | 320,742 | 854,163 | 182,607 | 712,702 |
| | (c) Business development expenses | 602,841 | 1,520,432 | 739,637 | 1,615,233 |
| | (i) Depreciation on assets owned by policyholders | 134,244 | 405,527 | 88,369 | 349,017 |
| | (ii) Reimbursement of depreciation of assets for use of Shareholders' assets | 401 | 1,603 | 401 | 1,603 |
| 14 | Service tax | 370,247 | 1,343,860 | 381,150 | 1,301,368 |
| TOTAL | | 4,638,937 | 14,146,471 | 3,998,101 | 13,441,960 |

FORM L-7- BENEFITS PAID [NET]

(₹'000)

| Particulars | For the quarter ended March 31, 2014 | For the year ended March 31, 2014 | For the quarter ended March 31, 2013 | For the year ended March 31, 2013 |
|------------------------------------|---|--------------------------------------|---|--------------------------------------|
| 1. Insurance claims | | | | |
| (a) Claims by death, | 892,410 | 2,693,650 | 443,917 | 1,877,634 |
| (b) Claims by maturity, | 835,890 | 2,027,473 | 306,118 | 798,275 |
| (c) Annuities / pensions payment | 43,250 | 95,188 | 12,042 | 40,137 |
| (d) Other benefits | | | | |
| (i) Money back payment | 418,472 | 768,164 | 75,321 | 218,663 |
| (ii) Vesting of pension policy | 507,271 | 795,717 | 410,856 | 617,359 |
| (iii) Surrenders / lapsation | 10,800,092 | 35,092,057 | 10,610,003 | 31,304,284 |
| (iv) Critical illness | 23,996 | 43,899 | 25,337 | 51,304 |
| (v) Withdrawals | 1,604,443 | 5,529,790 | 1,661,912 | 4,361,530 |
| Sub Total (A) | 15,125,824 | 47,045,938 | 13,545,506 | 39,269,186 |
| 2. (Amount ceded in reinsurance): | | | | |
| (a) Claims by death, | (195,529) | (421,915) | (85,163) | (263,407) |
| (b) Claims by maturity, | - | - | - | - |
| (c) Annuities / pensions payment, | - | - | - | - |
| (d) Other benefits | | | | |
| (i) Critical illness | (4,263) | (4,890) | (15,298) | (29,371) |
| Sub Total (B) | (199,792) | (426,805) | (100,461) | (292,778) |
| 3. Amount accepted in reinsurance: | | | | |
| (a) Claims by death, | - | - | - | - |
| (b) Claims by maturity, | - | - | - | - |
| (c) Annuities / pensions payment, | - | - | - | - |
| (d) Other benefits | | | | |
| (i) Critical Illness | - | - | - | - |
| Sub Total (C) | - | - | - | - |
| TOTAL (A+B+C) | 14,926,032 | 46,619,133 | 13,445,045 | 38,976,408 |

Notes:

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

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

HDFC Standard Life Insurance Company Limited

FORM L-8-SHARE CAPITAL SCHEDULE

(₹'000)

| Particulars | | As at March 31, 2014 | As at March 31, 2013 |
|--------------|---|-------------------------|-------------------------|
| 1 | Authorised capital Equity Shares of ₹ 10 each | 30,000,000 | 30,000,000 |
| 2 | Issued capital Equity Shares of ₹ 10 each | 19,948,801 | 19,948,801 |
| 3 | Subscribed capital Equity Shares of ₹ 10 each | 19,948,801 | 19,948,801 |
| 4 | Called-up capital Equity Shares of ₹ 10 each | 19,948,801 | 19,948,801 |
| | Less : Calls unpaid | - | - |
| | Add : Shares forfeited (Amount originally paid up) | - | - |
| | Less : Par value of equity shares bought back | - | - |
| | Less : Preliminary expenses | - | - |
| | Expenses including commission or brokerage on underwriting or subscription of shares | - | - |
| TOTAL | | 19,948,801 | 19,948,801 |

Note:

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

HDFC Standard Life Insurance Company Limited

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

| Shareholder | As at March 31, 2014 | | As at March 31, 2013 | |
|----------------------------|-------------------------|----------------|-------------------------|----------------|
| | Number of Shares | % of Holding | Number of Shares | % of Holding |
| Promoters | | | | |
| - Indian / Holding company | 1,443,733,842 | 72.37% | 1,443,733,842 | 72.37% |
| - Foreign | 518,668,824 | 26.00% | 518,668,824 | 26.00% |
| Others - Domestic | 32,477,430 | 1.63% | 32,477,430 | 1.63% |
| Total | 1,994,880,096 | 100.00% | 1,994,880,096 | 100.00% |

HDFC Standard Life Insurance Company Limited

FORM L-10-RESERVES AND SURPLUS SCHEDULE

(₹'000)

| | Particulars | As at | |
|---|--|------------------|------------------|
| | | March 31, 2014 | March 31, 2013 |
| 1 | Capital reserve | - | - |
| 2 | Capital redemption reserve | - | - |
| 3 | Share premium | | |
| | Opening balance | 1,654,372 | 1,654,372 |
| | Add: Additions during the year | - | - |
| | Less: Utilised during the year | - | - |
| | | 1,654,372 | 1,654,372 |
| 4 | Revaluation reserve | | |
| | Opening balance | 542,673 | 547,004 |
| | Add: Additions during the year | - | - |
| | Less: Adjustments during the year | (42,181) | (4,331) |
| | | 500,492 | 542,673 |
| 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 | - | - |
| | TOTAL | 2,154,864 | 2,197,045 |

HDFC Standard Life Insurance Company Limited

FORM L-11-BORROWINGS SCHEDULE

(₹'000)

| | Particulars | As at March 31, 2014 | As at March 31, 2013 |
|---|------------------------|-------------------------|-------------------------|
| 1 | Debentures/ bonds | - | - |
| 2 | Banks | - | - |
| 3 | Financial institutions | - | - |
| 4 | Others | - | - |
| | TOTAL | - | - |

HDFC Standard Life Insurance Company Limited

FORM L-12-INVESTMENTS - SHAREHOLDERS' SCHEDULE

| | | (₹'000) | |
|--|-------------------------|-------------------------|--|
| Particulars | As at March 31, 2014 | As at March 31, 2013 | |
| LONG TERM INVESTMENTS | | | |
| 1 Government securities and government guaranteed bonds including treasury bills | 5,330,491 | 2,331,698 | |
| 2 Other approved securities | - | 149,428 | |
| 3 Other investments | | | |
| (a) Shares | | | |
| (aa) Equity | 1,257,037 | 421,967 | |
| (bb) Preference | - | - | |
| (b) Mutual funds | - | - | |
| (c) Derivative instruments | - | - | |
| (d) Debentures/ bonds | 1,501,496 | 407,698 | |
| (e) Subsidiaries | 280,000 | 5,800 | |
| (f) Fixed deposit | - | - | |
| (g) Investment properties-Real estate | - | 413,721 | |
| 4 Investments in infrastructure and social sector | 1,215,881 | 405,720 | |
| 5 Other than approved investments | 390,135 | 442,214 | |
| Sub Total (A) | 9,975,040 | 4,578,246 | |
| SHORT TERM INVESTMENTS | | | |
| 1 Government securities and government guaranteed bonds including treasury bills | 3,181,775 | 246,481 | |
| 2 Other approved securities | 149,724 | - | |
| 3 Other investments | | | |
| (a) Shares | | | |
| (aa) Equity | - | - | |
| (bb) Preference | - | - | |
| (b) Mutual funds | - | 900,000 | |
| (c) Derivative instruments | - | - | |
| (d) Debentures/ bonds | 50,000 | 250,000 | |
| (e) Other securities | | | |
| (aa) Certificate of deposit | 944,755 | 1,917,561 | |
| (bb) Fixed deposit | 520,000 | 200,000 | |
| (cc) CBLO/ Repo investments | 617,155 | 319,798 | |
| (f) Subsidiaries | - | - | |
| (g) Investment properties-Real estate | - | - | |
| 4 Investments in infrastructure and social sector | 717,880 | 100,000 | |
| 5 Other than approved investments | - | 50,351 | |
| Sub Total (B) | 6,181,289 | 3,984,191 | |
| TOTAL (A+B) | 16,156,329 | 8,562,437 | |

Notes :

- Aggregate book value and market value / amortised cost of investments , other than listed equity shares, is ₹ 14,734,131 thousands (Previous year ₹ 7,978,621 thousands) and ₹ 14,761,516 thousands (Previous year ₹ 7,981,476 thousands) respectively.
- Investments in holding company at cost is ₹ 51,722 thousands (Previous year ₹ 52,941 thousands)
- Investments in subsidiary company at cost is ₹ 280,000 thousands (Previous year ₹ 5,800 thousands)
- Investments made out of catastrophe reserve is ₹ Nil (Previous year ₹ Nil)

HDFC Standard Life Insurance Company Limited

FORM L-13-INVESTMENTS - POLICYHOLDERS' SCHEDULE

| | | (₹'000) | |
|--|-------------------------|-------------------------|--|
| Particulars | As at March 31, 2014 | As at March 31, 2013 | |
| LONG TERM INVESTMENTS | | | |
| 1 Government securities and government guaranteed bonds including treasury bills | 53,896,887 | 39,263,818 | |
| 2 Other approved securities | 11,279,060 | 9,562,611 | |
| 3 Other investments | | | |
| (a) Shares | | | |
| (aa) Equity | 12,148,352 | 5,121,433 | |
| (bb) Preference | - | - | |
| (b) Mutual funds | - | - | |
| (c) Derivative instruments | - | - | |
| (d) Debentures/ bonds | 19,386,455 | 10,624,258 | |
| (e) Other securities | | | |
| (aa) Fixed deposit | 1,220,000 | 1,370,000 | |
| (bb) Deep discount bonds | 861,204 | 181,685 | |
| (f) Subsidiaries | - | - | |
| (g) Investment properties-Real estate | - | - | |
| 4 Investments in infrastructure and social sector | 26,432,860 | 22,844,492 | |
| 5 Other than approved investments | 2,459,226 | 2,541,142 | |
| Sub Total (A) | 127,684,044 | 91,509,439 | |
| SHORT TERM INVESTMENTS | | | |
| 1 Government securities and government guaranteed bonds including treasury bills | 6,035,809 | 7,450,452 | |
| 2 Other approved securities | 397,991 | - | |
| 3 Other investments | | | |
| (a) Shares | | | |
| (aa) Equity | - | - | |
| (bb) Preference | - | - | |
| (b) Mutual funds | - | - | |
| (c) Derivative instruments | - | - | |
| (d) Debentures/ bonds | 2,078,638 | 1,084,963 | |
| (e) Other securities | | | |
| (aa) Commercial paper | 238,258 | - | |
| (bb) Certificate of deposit | - | 728,032 | |
| (cc) Fixed deposit | 2,346,916 | 3,420,966 | |
| (dd) Deep discount bonds | 382,050 | 288,242 | |
| (ee) CBLO/Repo investments | 6,526,596 | 6,163,418 | |
| (f) Subsidiaries | - | - | |
| (g) Investment properties-Real estate | - | - | |
| 4 Investments in infrastructure and social sector | 609,230 | 1,202,715 | |
| 5 Other than approved investments | 762,726 | 298,222 | |
| Sub Total (B) | 19,378,214 | 20,637,010 | |
| TOTAL | 147,062,258 | 112,146,449 | |

Notes :

- Aggregate book value and market value/amortised cost of investments, other than listed equity shares, is ₹ 133,762,706 thousands (Previous year : ₹ 105,963,458 thousands) and ₹ 134,212,782 thousands (Previous year ₹ 106,350,091 thousands) respectively.
- Investments in holding company at cost is ₹ 2,032,574 thousands (Previous year ₹ 1,196,343 thousands)
- Investments in subsidiary company at cost is ₹ Nil (Previous year ₹ Nil)
- Investments made out of catastrophe reserve is ₹ Nil (Previous year ₹ Nil)
- Includes ₹ 121,106 thousands (Market value ₹ 117,756 thousands) of securities under Section 7 of Insurance Act, 1938 at March 31, 2014. [At March 31, 2013 ₹ 123,496 thousands (Market value ₹ 123,257 thousands)]

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

| | | (₹'000) | |
|-------------------------------|--|-------------------------|-------------------------|
| Particulars | | As at March 31, 2014 | As at March 31, 2013 |
| LONG TERM INVESTMENTS | | | |
| 1 | Government securities and government guaranteed bonds including treasury bills | 39,220,446 | 30,138,976 |
| 2 | Other approved securities | 365,144 | 683,814 |
| 3 | Other investments | | |
| | (a) Shares | | |
| | (aa) Equity | 185,232,425 | 146,517,084 |
| | (bb) Preference | 23,905 | - |
| | (b) Mutual funds | - | - |
| | (c) Derivative instruments | - | - |
| | (d) Debentures/ bonds | 24,155,941 | 9,902,875 |
| | (e) Other securities | | |
| | (aa) Fixed deposit | 250,000 | 250,000 |
| | (bb) Deep discount bonds | 1,889,080 | 533,811 |
| | (f) Subsidiaries | - | - |
| | (g) Investment properties-Real estate | - | - |
| 4 | Investments in infrastructure and social sector | 40,293,185 | 49,802,584 |
| 5 | Other than approved investments | 13,825,308 | 11,192,257 |
| Sub Total (A) | | 305,255,434 | 249,021,401 |
| SHORT TERM INVESTMENTS | | | |
| 1 | Government securities and government guaranteed bonds including treasury bills | 12,807,466 | 1,448,225 |
| 2 | Other approved securities | 593,990 | - |
| 3 | Other investments | | |
| | (a) Shares | | |
| | (aa) Equity | - | - |
| | (bb) Preference | - | - |
| | (b) Mutual funds | - | - |
| | (c) Derivative instruments | - | - |
| | (d) Debentures/ bonds | 1,429,507 | 1,712,402 |
| | (e) Other securities | | |
| | (aa) Fixed deposit | 1,590,000 | 2,120,000 |
| | (bb) Deep discount bonds | 719,021 | - |
| | (cc) Commercial paper | 8,068,742 | 11,694,131 |
| | (dd) Certificate of deposit | 273,452 | 248,343 |
| | (ee) Repo investments | 4,136,488 | 5,384,359 |
| 4 | Investments in infrastructure and social sector | 968,535 | 3,205,798 |
| 5 | Other than approved investments | - | 324,926 |
| Sub Total (B) | | 30,587,201 | 26,138,184 |
| OTHER ASSETS | | | |
| 1 | Interest accrued and dividend receivable | 3,567,742 | 3,170,361 |
| 2 | Other liabilities (net) | (88,040) | (319,495) |
| 3 | Other assets | 506,198 | 79,676 |
| 4 | Other - receivable | 3,182,561 | 4,767,105 |
| 5 | Investment sold awaiting settlement | 2,404,098 | 2,552,259 |
| 6 | Investment purchased awaiting settlement | (3,705,471) | (2,078,613) |
| 7 | Investment application - Pending allotment | 363,974 | - |
| Sub Total (C) | | 6,231,062 | 8,171,293 |
| TOTAL (A+B+C) | | 342,073,697 | 283,330,878 |

Notes :

- Aggregate book value and market value/amortised cost of investments , other than listed equity shares , is ₹ 121,692,369 thousands (Previous year ₹ 99,588,558 thousands) and ₹ 120,450,933 thousands (Previous year ₹ 101,022,923 thousands) respectively.
- Investments in holding company at cost is ₹ 4,959,492 thousands (Previous year ₹ 5,540,486 thousands)
- Investments in subsidiary company at cost is ₹ Nil (Previous year ₹ Nil)
- Investments made out of catastrophe reserve is ₹ Nil (Previous year ₹ Nil)

HDFC Standard Life Insurance Company Limited

FORM L-15-LOANS SCHEDULE

| | | (₹'000) | |
|---|-------------------------|-------------------------|--|
| Particulars | As at March 31, 2014 | As at March 31, 2013 | |
| 1 SECURITY-WISE CLASSIFICATION | | | |
| <i>Secured</i> | | | |
| (a) On mortgage of property | | | |
| (aa) In India | 227,469 | 500,076 | |
| (bb) Outside India | - | - | |
| (b) On shares, bonds, government securities, etc. | - | - | |
| (c) Loans against policies | 46,412 | 39,418 | |
| (d) Others | - | - | |
| Unsecured | 204,776 | 245,813 | |
| TOTAL | 478,657 | 785,307 | |
| 2 BORROWER-WISE CLASSIFICATION | | | |
| (a) Central and state governments | - | - | |
| (b) Banks and financial institutions | - | - | |
| (c) Subsidiaries | - | - | |
| (d) Companies | 227,408 | 500,000 | |
| (e) Loans against policies | 46,412 | 39,418 | |
| (f) Loans to employees | 61 | 75 | |
| (g) Others | 204,776 | 245,814 | |
| TOTAL | 478,657 | 785,307 | |
| 3 PERFORMANCE-WISE CLASSIFICATION | | | |
| (a) Loans classified as standard | | | |
| (aa) In India | 478,657 | 785,307 | |
| (bb) Outside India | - | - | |
| (b) Non-standard loans less provisions | | | |
| (aa) In India | - | - | |
| (bb) Outside India | - | - | |
| TOTAL | 478,657 | 785,307 | |
| 4 MATURITY-WISE CLASSIFICATION | | | |
| (a) Short term | 3,750 | 3,484 | |
| (b) Long term | 474,907 | 781,823 | |
| TOTAL | 478,657 | 785,307 | |

HDFC Standard Life Insurance Company Limited

FORM L-16-FIXED ASSETS SCHEDULE

(₹'000)

| | Particulars | Cost/ Gross Block | | | | Depreciation | | | | Net Block | |
|----|---------------------------------------|----------------------|------------------|--------------------|----------------------|----------------------|----------------|------------------------|----------------------|----------------------|----------------------|
| | | As at April 01, 2013 | Additions | Deductions | As at March 31, 2014 | As at April 01, 2013 | For the Year | On Sales / Adjustments | As at March 31, 2014 | As at March 31, 2014 | As at March 31, 2013 |
| 1 | Goodwill | - | - | - | - | - | - | - | - | - | - |
| 2 | Intangible assets (Computer software) | 669,611 | 280,653 | (42) | 950,222 | 496,698 | 181,645 | (3) | 678,340 | 271,882 | 172,913 |
| 3 | Land-Freehold | - | - | - | - | - | - | - | - | - | - |
| 4 | Leasehold improvements | 9,689 | 1,095 | (755) | 10,029 | 5,179 | 2,476 | (672) | 6,983 | 3,046 | 4,510 |
| 5 | Buildings *\$ | 2,405,014 | 413,721 | - | 2,818,735 | 119,622 | 93,749 | - | 213,371 | 2,605,364 | 2,285,392 |
| 6 | Furniture & fittings | 739,515 | 26,896 | (61,191) | 705,220 | 680,695 | 30,757 | (61,009) | 650,443 | 54,777 | 58,820 |
| 7 | Information technology equipment | 923,050 | 226,926 | (334,896) | 815,080 | 753,483 | 105,125 | (333,832) | 524,776 | 290,304 | 169,567 |
| 8 | Vehicles | 5,250 | - | - | 5,250 | 3,933 | 1,317 | - | 5,250 | - | 1,317 |
| 9 | Office equipment | 637,650 | 30,022 | (68,935) | 598,737 | 571,646 | 34,242 | (67,894) | 537,994 | 60,743 | 66,004 |
| | TOTAL | 5,389,779 | 979,313 | (465,819) | 5,903,273 | 2,631,256 | 449,311 | (463,410) | 2,617,157 | 3,286,116 | 2,758,523 |
| 10 | Capital work in progress | 318,653 | 405,232 | (565,587) | 158,298 | - | - | - | - | 158,298 | 318,653 |
| | Grand Total | 5,708,432 | 1,384,545 | (1,031,406) | 6,061,571 | 2,631,256 | 449,311 | (463,410) | 2,617,157 | 3,444,414 | 3,077,176 |
| | Previous Year | 5,322,670 | 1,066,723 | (680,961) | 5,708,432 | 2,527,219 | 354,951 | (250,914) | 2,631,256 | 3,077,176 | |

Note :

* Depreciation of ₹ 42,181 thousands (Previous Year : ₹ 4,331 thousands) on Buildings, corresponding to revalued amount has been adjusted against the opening balance of Revaluation Reserve in Form L-10 as required by Accounting Standard 10 on Fixed Assets.

\$ Additions / Adjustments represents transfer from Investment Properties.

HDFC Standard Life Insurance Company Limited

FORM L-17-CASH AND BANK BALANCES SCHEDULE

(₹'000)

| Particulars | | As at March 31, 2014 | As at March 31, 2013 |
|---|---|-------------------------|-------------------------|
| 1 | Cash (including cheques on hand*, drafts and stamps) | 1,679,972 | 1,662,035 |
| 2 | Bank balances | | |
| | (a) Deposit accounts | | |
| | (aa) Short-term (due within 12 months of Balance Sheet) | - | - |
| | (bb) Others | 834 | 750 |
| | (b) Current accounts | 2,908,032 | 3,200,975 |
| | (c) Others | - | - |
| 3 | Money at call and short notice | | |
| | (a) With banks | - | - |
| | (b) With other institutions | - | - |
| 4 | Others | - | - |
| TOTAL | | 4,588,838 | 4,863,760 |
| Balances with non-scheduled banks included in 2 and 3 above | | - | - |
| CASH & BANK BALANCES | | | |
| 1 | In India | 4,586,782 | 4,856,799 |
| 2 | Outside India | 2,056 | 6,961 |
| TOTAL | | 4,588,838 | 4,863,760 |

Note: *Cheques on hand amount to ₹ 1,568,543 thousands (Previous Year ₹ 1,476,408 thousands)

HDFC Standard Life Insurance Company Limited

FORM L-18-ADVANCES AND OTHER ASSETS SCHEDULE

| | | (₹'000) | |
|--|-------------------------|-------------------------|--|
| Particulars | As at March 31, 2014 | As at March 31, 2013 | |
| ADVANCES | | | |
| 1 Reserve deposits with ceding companies | - | - | |
| 2 Application money for investments | 135,876 | 44,162 | |
| 3 Prepayments | 170,891 | 176,670 | |
| 4 Advances to directors/officers | - | - | |
| 5 Advance tax paid and taxes deducted at source (Net of provision for taxation) | 1,635,963 | 1,497,596 | |
| 6 Others | | | |
| (a) Security deposits | 343,555 | 318,883 | |
| (b) Advances to employees | 2,953 | 5,982 | |
| (c) Investment sold awaiting settlement | 1,585,489 | 700,603 | |
| (d) Other advances | 69,045 | 166,215 | |
| (e) Investment application - pending allotment | - | - | |
| (f) Redemption receivable | 350,050 | - | |
| TOTAL (A) | 4,293,822 | 2,910,111 | |
| OTHER ASSETS | | | |
| 1 Income accrued on investments | 4,322,955 | 3,022,330 | |
| 2 Outstanding premiums | 838,819 | 705,982 | |
| 3 Agents' balances | 70,010 | 68,211 | |
| 4 Foreign agencies balances | - | - | |
| 5 Due from other entities carrying on insurance business (including reinsures) | 266,396 | 101,143 | |
| 6 Due from subsidiaries/ holding company | - | 2,505 | |
| 7 Deposit with Reserve Bank of India [Pursuant to section 7 of Insurance Act, 1938] | - | - | |
| 8 Others | | | |
| (a) Sundry debtors | 124,768 | 339,910 | |
| (b) Due from investing company | - | - | |
| (c) Service tax advance & unutilised credits | 15,681 | 11,033 | |
| TOTAL (B) | 5,638,629 | 4,251,114 | |
| TOTAL (A+B) | 9,932,451 | 7,161,225 | |

HDFC Standard Life Insurance Company Limited

FORM L-19-CURRENT LIABILITIES SCHEDULE

| | | (₹'000) | |
|---|-------------------------|-------------------------|--|
| Particulars | As at March 31, 2014 | As at March 31, 2013 | |
| 1 Agents' Balances | 405,122 | 555,525 | |
| 2 Balances due to other insurance companies (including Reinsurers) | 334,439 | 220,066 | |
| 3 Deposits held on reinsurance ceded | - | - | |
| 4 Premiums received in advance | 227,800 | 179,792 | |
| 5 Unallocated premium | 702,545 | 459,405 | |
| 6 Sundry creditors | 5,305,508 | 5,660,389 | |
| 7 Due to subsidiaries/ holding company | 1,932 | - | |
| 8 Claims outstanding | 679,100 | 394,071 | |
| 9 Annuities due | 90,971 | - | |
| 10 Due to officers/ directors | - | - | |
| 11 Others | | | |
| (a) Tax deducted to be remitted | 164,091 | 114,128 | |
| (b) Service tax liability | 7,592 | - | |
| (c) Investments purchased-to be settled | 1,008,505 | 1,283,356 | |
| (d) Others-payable | 3,182,561 | 4,767,105 | |
| (e) Payable to Policyholders' (Withdrawals, surrender, lookin, proposal declined.) | 240,452 | 154,288 | |
| (f) Unclaimed dividend payable | 26 | - | |
| 12 Unclaimed amount of policyholders | 2,413,302 | 1,654,325 | |
| TOTAL | 14,763,946 | 15,442,450 | |

HDFC Standard Life Insurance Company Limited

FORM L-20-PROVISIONS SCHEDULE

| | | (₹'000) | |
|---|-------------------------|-------------------------|--|
| Particulars | As at March 31, 2014 | As at March 31, 2013 | |
| 1 For taxation (less payments and taxes deducted at source) | 34,666 | 43,456 | |
| 2 For proposed dividends | - | - | |
| 3 For dividend distribution tax | - | - | |
| 4 Others: | | | |
| (a) Wealth tax | 150 | 150 | |
| (b) Standard loans | 1,915 | 3,141 | |
| (c) Employee benefits | 238,786 | 242,764 | |
| TOTAL | 275,517 | 289,511 | |

HDFC Standard Life Insurance Company Limited

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

(₹'000)

| | Particulars | As at March 31, 2014 | As at March 31, 2013 |
|--------------|--|-------------------------|-------------------------|
| 1 | Discount allowed in issue of shares/ debentures | - | - |
| 2 | Others | - | - |
| TOTAL | | - | - |

FORM L-22-ANALYTICAL RATIOS

Name of the Insurer : HDFC Standard Life Insurance Company Limited

Date : March 31, 2014

| Sl.No. | Particulars | For the quarter ended March 31, 2014 | For the year ended March 31, 2014 | For the quarter ended March 31, 2013 | For the year ended March 31, 2013 |
|--------|--|---|--------------------------------------|---|--------------------------------------|
| 1 | New business premium income growth rate - segment wise | | | | |
| | Participating - Individual & Group Life | -28.77% | -24.60% | -27.82% | 12.68% |
| | Participating - Individual & Group Pension | 2675.98% | 5253.05% | -111.30% | -99.62% |
| | Participating - Group Variable - Pension | New business ^A | New business ^A | NA | NA |
| | Non Participating - Individual & Group Life | -4.28% | 42.73% | 40.85% | 39.65% |
| | Non Participating - Individual & Group Pension | -22.63% | 22.97% | 174.03% | -3.92% |
| | Non Participating - Group Variable - Life | New business ^A | New business ^A | NA | NA |
| | Non Participating - Group Variable - Pension | New business ^A | New business ^A | NA | NA |
| | Annuity | 81.49% | 111.57% | 442.75% | 418.16% |
| | Health | 785.58% | 1530.11% | 619.51% | 245.06% |
| | Unit Linked - Individual Life | -41.07% | -43.12% | 21.15% | 5.59% |
| | Unit Linked - Individual Pension | -58.02% | -12.71% | 3818.65% | 2318.14% |
| | Unit Linked - Group Life | -51.40% | -26.10% | 52.85% | 31.36% |
| | Unit Linked - Group Pension | -37.96% | -21.24% | 23.44% | -11.90% |
| 2 | Net Retention Ratio | 99.25% | 99.25% | 99.49% | 99.43% |
| 3 | Expense of Management to Gross Direct Premium Ratio | 14.99% | 15.99% | 15.01% | 17.59% |
| 4 | Commission Ratio (Gross commission paid to Gross Premium) | 4.39% | 4.26% | 5.69% | 5.72% |
| 5 | Ratio of policy holder's liabilities to shareholder's funds | 2470.89% | 2470.89% | 2869.30% | 2869.30% |
| 6 | Growth rate of shareholders' fund | 45.36% | 45.36% | 48.72% | 48.72% |
| 7 | Ratio of surplus to policyholders' liability | 0.21% | 0.88% | 0.52% | 1.64% |
| 8 | Change in net worth (₹ Lakhs) | 61,743 | 61,743 | 44,593 | 44,593 |
| 9 | Profit after tax/Total Income | 2.92% | 4.22% | 3.46% | 3.25% |
| 10 | (Total real estate + loans)/(Cash & invested assets) | 0.60% | 0.60% | 0.85% | 0.85% |
| 11 | Total investments/(Capital + Surplus) | 22.86 | 22.86 | 18.24 | 18.24 |
| 12 | Total affiliated investments/(Capital+ Surplus) | 0.34 | 0.34 | 0.32 | 0.32 |
| 13 | Investment Yield (Gross and Net) | | | | |
| | A. Without Unrealised Gains/Losses | | | | |
| | Shareholders' Funds | 2.12% | 8.72% | 2.31% | 8.45% |
| | Policyholders' Funds | | | | |
| | Non Linked | | | | |
| | Participating | 2.01% | 8.83% | 2.58% | 9.23% |
| | Non Participating | 2.24% | 9.21% | 2.09% | 9.20% |
| | Linked | | | | |
| | Non Participating | 2.19% | 5.05% | 2.88% | 7.05% |
| | B. With Unrealised Gains/Losses | | | | |
| | Shareholders' Funds | 2.19% | 7.61% | 1.18% | 9.45% |
| | Policyholders' Funds | | | | |
| | Non Linked | | | | |
| | Participating | 3.49% | 4.76% | 1.28% | 12.19% |
| | Non Participating | 2.68% | 7.03% | 2.44% | 12.31% |
| | Linked | | | | |
| | Non Participating | 6.06% | 13.03% | -4.12% | 6.66% |
| 14 | Conservation Ratio | | | | |
| | Participating - Individual & Group Life | 81.97% | 83.36% | 80.31% | 82.50% |
| | Participating - Individual & Group Pension | 72.09% | 90.83% | 94.50% | 83.45% |
| | Participating - Group Variable - Pension | NA | NA | NA | NA |
| | Non Participating - Individual & Group Life | 84.72% | 86.91% | 85.17% | 81.43% |
| | Non Participating - Group Variable - Life | NA | NA | NA | NA |
| | Non Participating - Individual & Group Pension | NA | NA | NA | NA |
| | Non Participating - Group Variable - Pension | NA | NA | NA | NA |
| | Annuity | NA | NA | NA | NA |
| | Health | 47.03% | 63.48% | 73.25% | 74.14% |
| | Unit Linked - Individual Life | 79.11% | 80.01% | 73.88% | 72.36% |
| | Unit Linked - Individual Pension | 72.48% | 72.10% | 75.97% | 79.79% |
| | 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 4) | | | | |
| | 13th month | 65.39% | 69.00% | 69.35% | 75.70% |
| | 25th month | 62.94% | 68.97% | 73.91% | 78.25% |
| | 37th month | 71.40% | 67.13% | 57.27% | 60.03% |
| | 49th month | 51.43% | 54.75% | 40.68% | 30.91% |
| | 61st month | 28.19% | 21.19% | 13.76% | 15.44% |
| 15 (b) | Premium Persistency Ratio (Reducing Balance Basis) (Refer note 4) | | | | |
| | 13th month | 65.39% | 69.00% | 69.35% | 75.70% |
| | 25th month | 82.74% | 87.09% | 87.05% | 90.50% |
| | 37th month | 86.85% | 79.48% | 70.44% | 74.27% |
| | 49th month | 86.52% | 87.72% | 78.42% | 77.61% |
| | 61st month | 61.32% | 63.70% | 66.78% | 67.65% |
| 15 (c) | Policy Persistency Ratio (Original Premium Basis) (Refer note 4) | | | | |
| | 13th month | 61.70% | 65.10% | 65.38% | 70.28% |
| | 25th month | 58.91% | 62.96% | 65.17% | 69.44% |
| | 37th month | 61.40% | 60.13% | 51.29% | 51.18% |
| | 49th month | 46.32% | 45.35% | 36.66% | 33.56% |
| | 61st month | 26.45% | 23.56% | 19.99% | 22.53% |
| 15 (d) | Policy Persistency Ratio (Reducing Balance Basis) (Refer note 4) | | | | |
| | 13th month | 61.70% | 65.10% | 65.38% | 70.28% |
| | 25th month | 82.63% | 85.70% | 83.66% | 87.92% |
| | 37th month | 82.75% | 79.28% | 71.28% | 73.10% |
| | 49th month | 84.28% | 84.19% | 78.74% | 77.75% |
| | 61st month | 65.23% | 66.25% | 66.86% | 72.96% |

FORM L-22-ANALYTICAL RATIOS

Name of the Insurer : HDFC Standard Life Insurance Company Limited

Date : March 31, 2014

| Sl.No. | Particulars | For the quarter ended March 31, 2014 | For the year ended March 31, 2014 | For the quarter ended March 31, 2013 | For the year ended March 31, 2013 |
|--------|--|---|--------------------------------------|---|--------------------------------------|
| 15 (e) | Premium Persistency Ratio (Original Premium Basis)[§] (Refer note 5) | | | | |
| | 13th month | 67.70% | 71.46% | 76.28% | 78.13% |
| | 25th month | 68.33% | 71.02% | 73.26% | 78.18% |
| | 37th month | 76.08% | 58.36% | 53.45% | 52.83% |
| | 49th month | 50.61% | 49.87% | 31.35% | 24.34% |
| | 61st month | 23.22% | 17.54% | 14.49% | 19.69% |
| 15 (f) | Premium Persistency Ratio (Reducing Balance Basis)[§] (Refer note 5) | | | | |
| | 13th month | 67.70% | 71.46% | 76.28% | 78.13% |
| | 25th month | 86.85% | 88.82% | 88.91% | 91.20% |
| | 37th month | 85.94% | 69.77% | 66.96% | 69.72% |
| | 49th month | 81.74% | 82.69% | 75.65% | 71.44% |
| | 61st month | 59.11% | 61.08% | 63.13% | 66.46% |
| 15 (g) | Policy Persistency Ratio (Original Premium Basis)[§] (Refer note 5) | | | | |
| | 13th month | 64.99% | 67.61% | 70.59% | 73.24% |
| | 25th month | 62.40% | 65.50% | 67.61% | 69.51% |
| | 37th month | 68.59% | 55.68% | 50.14% | 48.26% |
| | 49th month | 45.72% | 44.01% | 32.02% | 33.06% |
| | 61st month | 24.41% | 24.87% | 26.51% | 31.20% |
| 15 (h) | Policy Persistency Ratio (Reducing Balance Basis)[§] (Refer note 5) | | | | |
| | 13th month | 64.99% | 67.61% | 70.59% | 73.24% |
| | 25th month | 85.68% | 87.40% | 87.68% | 89.30% |
| | 37th month | 84.11% | 73.96% | 67.18% | 71.25% |
| | 49th month | 81.13% | 82.60% | 77.06% | 72.55% |
| | 61st month | 64.51% | 62.77% | 69.35% | 73.35% |
| 16 | NPA Ratio | | | | |
| | A. Gross NPA Ratio | | | | |
| | Shareholder's Funds | NIL | NIL | NIL | NIL |
| | Policyholder's Funds | | | | |
| | Non Linked | | | | |
| | Par | 0.09% | 0.09% | NIL | NIL |
| | Non Par | 0.27% | 0.27% | NIL | NIL |
| | Linked | | | | |
| | Non Par | NIL | NIL | NIL | NIL |
| | B. Net NPA Ratio | | | | |
| | Shareholder's Funds | NIL | NIL | NIL | NIL |
| | Policyholder's Funds | | | | |
| | Non Linked | | | | |
| | Par | 0.08% | 0.08% | NIL | NIL |
| | Non Par | 0.24% | 0.24% | NIL | NIL |
| | Linked | | | | |
| | Non Par | NIL | NIL | NIL | NIL |

Equity Holding Pattern for Life Insurers

| | | | | | |
|-------|---|---------------|---------------|---------------|---------------|
| 1 | (a) No. of shares | 1,994,880,096 | 1,994,880,096 | 1,994,880,096 | 1,994,880,096 |
| 2 | (b) Percentage of shareholding (Indian / Foreign) | | | | |
| | Indian | 74% | 74% | 74% | 74% |
| | Foreign | 26% | 26% | 26% | 26% |
| 3 | (c) %of Government holding (in case of public sector insurance companies) | NA | NA | NA | NA |
| 4 (a) | (a) Basic EPS before extraordinary items (net of tax expense) for the period (not to be annualized) (₹) | 0.97 | 3.64 | 0.57 | 2.26 |
| 4 (b) | (a) Diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized) (₹) | 0.97 | 3.64 | 0.57 | 2.26 |
| 5 (a) | (b) Basic EPS after extraordinary items (net of tax expense) for the period (not to be annualized) (₹) | 0.97 | 3.64 | 0.57 | 2.26 |
| 5 (b) | (b) Diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized) (₹) | 0.97 | 3.64 | 0.57 | 2.26 |
| 6 | (iv) Book value per share (₹) | 9.92 | 9.92 | 6.82 | 6.82 |

- Note : 1. ^ Business in this segment has been launched in the current year ended March 31, 2014.
2. * The persistency ratios are calculated in accordance with the IRDA circular no. IRDA/ACT/CIR/MISC/035/01/2014 dated January 23, 2014 and hence are with a lag of one month. The persistency ratios for the previous year have been restated in line with the circular.
3. § The persistency ratios are calculated with a lag of three months.
4. Persistency ratios for the quarter ended March 31, 2014 have been calculated for the policies issued in the January to March period of the relevant years. For example, the 13th month persistency is calculated for the policies issued from January 2013 to March 2013. Persistency ratios for the year ended March 31, 2014 have been calculated for the policies issued in the April to March period of the relevant years. For example, the 13th month persistency for current year is calculated for the policies issued from April 2012 to March 2013. Group policies and policies under rural segment are excluded in the calculation of the persistency ratios.
5. Persistency ratios for the quarter ended March 31, 2014 have been calculated for the policies issued in the October to December period of the relevant years. For example, the 13th month persistency is calculated for the policies issued from October 2012 to December 2012. Persistency ratios for the year ended March 31, 2014 have been calculated for the policies issued in the January to December period of the relevant years. For example, the 13th month persistency for current year is calculated for the policies issued from January 2012 to December 2012. Single premium (including rural) policies and group policies are excluded in the calculation of the persistency ratios.
6. Ratios for the previous quarter & for the previous year have been reclassified / regrouped wherever necessary.

HDFC Standard Life Insurance Company Limited

FORM L-23-RECEIPT AND PAYMENTS SCHEDULE

RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED MARCH 31, 2014 (₹'000)

| | | For the year ended March 31, 2014 | For the year ended March 31, 2013 |
|----------|--|--------------------------------------|--------------------------------------|
| A | Cash Flows from the operating activities: | | |
| 1 | Premium received from policyholders, including advance receipts | 120,787,321 | 114,470,608 |
| | Other receipts: | | |
| 2 | Service tax shared by agents | 83,277 | 143,568 |
| 3 | Fees & charges | 33,020 | 23,879 |
| 4 | Miscellaneous income | 114,953 | 100,518 |
| 5 | Payments to the re-insurers, net of commissions and claims/ Benefits | (532,853) | (341,474) |
| 6 | Payments to co-insurers, net of claims / benefit recovery | - | - |
| 7 | Payments of claims/benefits | (46,154,152) | (39,008,835) |
| 8 | Payments of commission and brokerage | (5,212,724) | (6,396,092) |
| 9 | Payments of other operating expenses | (14,177,063) | (13,052,141) |
| 10 | Preliminary and pre-operative expenses | - | - |
| 11 | Deposits, advances and staff loans | - | - |
| 12 | Income taxes paid (net) | (785,497) | (682,755) |
| 13 | Cash flows before extraordinary items | 54,156,282 | 55,257,278 |
| 14 | Cash flow from extraordinary operations | - | - |
| | Net cash flow from operating activities | 54,156,282 | 55,257,278 |
| B | Cash flows from investing activities: | | |
| 15 | Purchase of fixed assets | (395,921) | (661,698) |
| 16 | Proceeds from sale of fixed assets | 12,225 | 12,458 |
| 17 | Purchases of investments | (335,976,282) | (256,563,653) |
| 18 | Loans recovered/ (disbursed) | 306,648 | (467,679) |
| 19 | Sales of investments | 258,333,203 | 191,361,770 |
| 20 | Rents/Interests/ dividends received | 22,704,890 | 16,748,899 |
| 21 | Expenses related to investments | (33,589) | (29,133) |
| | Net cash flow from investing activities | (55,048,825) | (49,599,036) |
| C | Cash flows from financing activities: | | |
| 22 | Proceeds from issuance of share capital | - | - |
| 23 | Share application money received | - | - |
| 24 | Share premium money received | - | - |
| 25 | Proceeds from borrowing | - | - |
| 26 | Repayments of borrowing | - | - |
| 27 | Interest/dividends paid | (1,166,929) | - |
| | Net cash flow from financing activities | (1,166,929) | - |
| 28 | Effect of foreign exchange rates on cash and cash equivalents, net | - | - |
| D | Net increase in cash and cash equivalents: | (2,059,473) | 5,658,238 |
| E | Cash and cash equivalents at the beginning of the year | 17,922,501 | 12,264,263 |
| F | Cash and cash equivalents at the end of the year | 15,863,029 | 17,922,502 |

| Components of Cash and cash equivalents at end of the year: | | | |
|--|--|-------------------|-------------------|
| (i) | Cash and cheques in hand | 1,679,972 | 1,662,035 |
| (ii) | Bank balances | 2,908,032 | 3,200,975 |
| (iii) | Deposit account - Others | - | 300,000 |
| (iv) | Money market instruments | 11,275,025 | 12,759,491 |
| | Total cash and cash equivalents | 15,863,029 | 17,922,501 |

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

| | | | |
|-------|--|------------------|------------------|
| (i) | Cash & cash equivalents | 15,863,029 | 17,922,501 |
| (ii) | Add: Deposit account - Others | 834 | 750 |
| (iii) | Less: Fixed deposits (less than 3 months) | - | (300,000) |
| (iv) | Less: Money market instruments | (11,275,025) | (12,759,491) |
| | Cash & Bank Balances as per Form L-17 | 4,588,838 | 4,863,760 |

FORM L-24- VALUATION OF NET LIABILITIES

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date : March 31, 2014

(₹ Lakhs)

| Sr.No. | Particular | As at March 31, 2014 | As at March 31, 2013 |
|--------|-------------------|-------------------------|-------------------------|
| 1 | Linked | | |
| a | Life | 2,654,710 | 2,134,847 |
| b | General annuity | - | - |
| c | Pension | 806,733 | 742,127 |
| d | Health | - | - |
| 2 | Non-Linked | | |
| a | Life | 1,153,966 | 801,973 |
| b | General annuity | 29,608 | 12,262 |
| c | Pension | 208,349 | 157,464 |
| d | Health | 1,338 | 194 |
| | TOTAL | 4,854,704 | 3,848,867 |

FORM L-25- : Geographical Distribution Channel - Individual for the quarter ended March 31, 2014

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date : March 31, 2014

| 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 | 259 | 259 | 1 | 24 | 16,783 | 14,059 | 64 | 1,895 | 17,042 | 14,318 | 64 | 1,919 |
| 2 | Arunachal Pradesh | - | - | - | - | 10 | 5 | 0 | 1 | 10 | 5 | 0 | 1 |
| 3 | Assam | 55 | 55 | 0 | 2 | 4,051 | 3,348 | 14 | 157 | 4,106 | 3,403 | 14 | 159 |
| 4 | Bihar | 95 | 95 | 0 | 5 | 3,139 | 2,409 | 9 | 175 | 3,234 | 2,504 | 9 | 180 |
| 5 | Chattisgarh | 118 | 118 | 0 | 6 | 2,451 | 2,085 | 6 | 237 | 2,569 | 2,203 | 7 | 243 |
| 6 | Goa | 16 | 16 | 0 | 1 | 1,650 | 1,392 | 12 | 105 | 1,666 | 1,408 | 12 | 106 |
| 7 | Gujarat | 253 | 253 | 1 | 16 | 17,688 | 14,995 | 74 | 1,594 | 17,941 | 15,248 | 75 | 1,610 |
| 8 | Haryana | 514 | 514 | 1 | 33 | 18,465 | 19,130 | 87 | 1,624 | 18,979 | 19,644 | 89 | 1,658 |
| 9 | Himachal Pradesh | 71 | 71 | 0 | 4 | 499 | 500 | 2 | 20 | 570 | 571 | 2 | 23 |
| 10 | Jammu & Kashmir | 18 | 18 | 0 | 0 | 2,298 | 1,922 | 8 | 82 | 2,316 | 1,940 | 9 | 83 |
| 11 | Jharkhand | 46 | 46 | 0 | 3 | 2,737 | 2,283 | 10 | 143 | 2,783 | 2,329 | 10 | 146 |
| 12 | Karnataka | 305 | 305 | 1 | 16 | 13,154 | 11,352 | 67 | 1,632 | 13,459 | 11,657 | 67 | 1,647 |
| 13 | Kerala | 103 | 103 | 0 | 6 | 9,205 | 7,612 | 31 | 607 | 9,308 | 7,715 | 31 | 613 |
| 14 | Madhya Pradesh | 288 | 288 | 1 | 11 | 6,474 | 5,784 | 20 | 604 | 6,762 | 6,072 | 21 | 615 |
| 15 | Maharashtra | 35,627 | 35,627 | 2 | 82 | 47,089 | 41,363 | 214 | 9,913 | 82,716 | 76,990 | 216 | 9,995 |
| 16 | Manipur | - | - | - | - | - | - | - | - | - | - | - | - |
| 17 | Meghalaya | - | - | - | - | 291 | 224 | 1 | 12 | 291 | 224 | 1 | 12 |
| 18 | Mizoram | - | - | - | - | 181 | 149 | 1 | 7 | 181 | 149 | 1 | 7 |
| 19 | Nagaland | - | - | - | - | 73 | 67 | 0 | 3 | 73 | 67 | 0 | 3 |
| 20 | Orissa | 110 | 110 | 0 | 3 | 5,424 | 4,626 | 19 | 239 | 5,534 | 4,736 | 19 | 242 |
| 21 | Punjab | 703 | 703 | 3 | 28 | 11,953 | 11,049 | 47 | 692 | 12,656 | 11,752 | 50 | 721 |
| 22 | Rajasthan | 179 | 179 | 0 | 10 | 9,315 | 8,226 | 27 | 929 | 9,494 | 8,405 | 28 | 939 |
| 23 | Sikkim | - | - | - | - | 362 | 289 | 2 | 17 | 362 | 289 | 2 | 17 |
| 24 | Tamil Nadu | 145 | 145 | 0 | 11 | 15,973 | 14,459 | 76 | 1,547 | 16,118 | 14,604 | 76 | 1,558 |
| 25 | Tripura | 12 | 12 | 0 | 0 | 1,270 | 1,037 | 4 | 50 | 1,282 | 1,049 | 4 | 51 |
| 26 | Uttar Pradesh | 494 | 494 | 1 | 25 | 22,633 | 19,184 | 73 | 1,643 | 23,127 | 19,678 | 74 | 1,668 |
| 27 | UttraKhand | 29 | 29 | 0 | 1 | 1,347 | 1,143 | 5 | 150 | 1,376 | 1,172 | 5 | 151 |
| 28 | West Bengal | 87 | 87 | 0 | 2 | 14,080 | 12,189 | 60 | 616 | 14,167 | 12,276 | 60 | 617 |
| 29 | Andaman & Nicobar Islands | - | - | - | - | - | - | - | - | - | - | - | - |
| 30 | Chandigarh | 131 | 131 | 0 | 7 | 4,098 | 3,485 | 18 | 297 | 4,229 | 3,616 | 18 | 304 |
| 31 | Dadra & Nagrahaveli | - | - | - | - | - | - | - | - | - | - | - | - |
| 32 | Daman & Diu | - | - | - | - | - | - | - | - | - | - | - | - |
| 33 | Delhi | 33 | 33 | 0 | 2 | 10,223 | 9,062 | 45 | 1,132 | 10,256 | 9,095 | 45 | 1,133 |
| 34 | Lakshadweep | - | - | - | - | - | - | - | - | - | - | - | - |
| 35 | Puducherry | 2 | 2 | 0 | 0 | 433 | 345 | 2 | 29 | 435 | 347 | 2 | 29 |
| | TOTAL | 39,693 | 39,693 | 14 | 297 | 243,349 | 213,773 | 997 | 26,153 | 283,042 | 253,466 | 1,011 | 26,450 |

FORM L-25- (: Geographical Distribution Channel - Individual for the year ended March 31, 2014

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date : March 31, 2014

| 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 | 911 | 911 | 1 | 57 | 43,570 | 38,009 | 148 | 5,240 | 44,481 | 38,920 | 149 | 5,296 |
| 2 | Arunachal Pradesh | - | - | - | - | 68 | 94 | 0 | 3 | 68 | 94 | 0 | 3 |
| 3 | Assam | 164 | 164 | 0 | 3 | 10,448 | 8,605 | 30 | 418 | 10,612 | 8,769 | 30 | 421 |
| 4 | Bihar | 340 | 340 | 1 | 8 | 8,424 | 6,342 | 22 | 411 | 8,764 | 6,682 | 22 | 419 |
| 5 | Chattisgarh | 492 | 492 | 1 | 22 | 7,000 | 5,830 | 17 | 672 | 7,492 | 6,322 | 18 | 694 |
| 6 | Goa | 44 | 44 | 0 | 3 | 4,406 | 3,659 | 24 | 310 | 4,450 | 3,703 | 24 | 313 |
| 7 | Gujarat | 802 | 802 | 2 | 40 | 52,438 | 45,571 | 203 | 5,061 | 53,240 | 46,373 | 205 | 5,102 |
| 8 | Haryana | 1,156 | 1,156 | 3 | 60 | 47,141 | 52,358 | 220 | 4,583 | 48,297 | 53,514 | 222 | 4,644 |
| 9 | Himachal Pradesh | 98 | 98 | 0 | 5 | 1,679 | 1,537 | 5 | 81 | 1,777 | 1,635 | 5 | 85 |
| 10 | Jammu & Kashmir | 70 | 70 | 0 | 1 | 7,363 | 6,226 | 26 | 315 | 7,433 | 6,296 | 26 | 316 |
| 11 | Jharkhand | 155 | 155 | 0 | 7 | 7,142 | 6,420 | 23 | 387 | 7,297 | 6,575 | 24 | 394 |
| 12 | Karnataka | 1,399 | 1,399 | 2 | 34 | 34,655 | 30,220 | 151 | 4,622 | 36,054 | 31,619 | 153 | 4,656 |
| 13 | Kerala | 219 | 219 | 1 | 13 | 25,836 | 22,200 | 91 | 1,712 | 26,055 | 22,419 | 91 | 1,725 |
| 14 | Madhya Pradesh | 1,351 | 1,351 | 2 | 33 | 19,797 | 18,335 | 59 | 1,940 | 21,148 | 19,686 | 61 | 1,973 |
| 15 | Maharashtra | 203,239 | 203,239 | 7 | 277 | 131,184 | 120,060 | 575 | 30,527 | 334,557 | 323,299 | 582 | 30,804 |
| 16 | Manipur | - | - | - | - | - | - | - | - | - | - | - | - |
| 17 | Meghalaya | 1 | 1 | 0 | 0 | 668 | 554 | 2 | 28 | 669 | 555 | 2 | 28 |
| 18 | Mizoram | - | - | - | - | 486 | 435 | 2 | 19 | 486 | 435 | 2 | 19 |
| 19 | Nagaland | - | - | - | - | 180 | 212 | 1 | 9 | 180 | 212 | 1 | 9 |
| 20 | Orissa | 247 | 247 | 1 | 8 | 16,660 | 14,378 | 51 | 773 | 16,907 | 14,625 | 51 | 780 |
| 21 | Punjab | 917 | 917 | 4 | 37 | 33,764 | 31,338 | 121 | 2,046 | 34,681 | 32,255 | 125 | 2,084 |
| 22 | Rajasthan | 533 | 533 | 1 | 23 | 24,519 | 21,383 | 58 | 2,610 | 25,052 | 21,916 | 59 | 2,633 |
| 23 | Sikkim | 2 | 2 | 0 | 0 | 1,287 | 1,111 | 6 | 62 | 1,289 | 1,113 | 6 | 62 |
| 24 | Tamil Nadu | 479 | 479 | 1 | 29 | 44,450 | 40,537 | 184 | 4,510 | 44,929 | 41,016 | 184 | 4,539 |
| 25 | Tripura | 31 | 31 | 0 | 1 | 3,800 | 3,209 | 9 | 164 | 3,831 | 3,240 | 10 | 165 |
| 26 | Uttar Pradesh | 1,825 | 1,825 | 3 | 60 | 58,200 | 52,157 | 179 | 4,721 | 60,025 | 53,982 | 182 | 4,781 |
| 27 | UttraKhand | 54 | 54 | 0 | 3 | 3,991 | 3,445 | 12 | 445 | 4,045 | 3,499 | 12 | 449 |
| 28 | West Bengal | 295 | 295 | 1 | 5 | 41,530 | 36,638 | 142 | 1,819 | 41,825 | 36,933 | 143 | 1,824 |
| 29 | Andaman & Nicobar Islands | - | - | - | - | - | - | - | - | - | - | - | - |
| 30 | Chandigarh | 178 | 178 | 1 | 9 | 11,044 | 9,301 | 43 | 887 | 11,222 | 9,479 | 44 | 896 |
| 31 | Dadra & Nagrahaveli | - | - | - | - | - | - | - | - | - | - | - | - |
| 32 | Daman & Diu | - | - | - | - | - | - | - | - | - | - | - | - |
| 33 | Delhi | 102 | 102 | 0 | 9 | 25,395 | 23,640 | 117 | 3,322 | 25,497 | 23,742 | 117 | 3,331 |
| 34 | Lakshadweep | - | - | - | - | - | - | - | - | - | - | - | - |
| 35 | Puducherry | 8 | 8 | 0 | 0 | 1,178 | 902 | 4 | 65 | 1,186 | 910 | 4 | 65 |
| | TOTAL | 215,112 | 215,112 | 30 | 748 | 668,303 | 604,706 | 2,525 | 77,761 | 883,549 | 819,818 | 2,554 | 78,508 |

FORM L-25- (: Geographical Distribution Channel - Group for the quarter ended March 31, 2014

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date : March 31, 2014

| 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 | 49,154 | 9 | 6,058 | 8 | 49,154 | 9 | 6,058 |
| 2 | Arunachal Pradesh | - | - | - | - | - | - | - | - | - | - | - | - |
| 3 | Assam | - | - | - | - | - | - | - | 0 | - | - | - | 0 |
| 4 | Bihar | - | - | - | - | - | - | - | - | - | - | - | - |
| 5 | Chattisgarh | - | - | - | - | 1 | 100 | 0 | 0 | 1 | 100 | 0 | 0 |
| 6 | Goa | - | - | - | - | 1 | - | 0 | 0 | 1 | - | 0 | 0 |
| 7 | Gujarat | - | - | - | - | 4 | 2,877 | 6 | 143 | 4 | 2,877 | 6 | 143 |
| 8 | Haryana | - | - | - | - | 30 | 34,627 | 88 | 2,494 | 30 | 34,627 | 88 | 2,494 |
| 9 | Himachal Pradesh | - | - | - | - | 1 | 10 | 1 | 0 | 1 | 10 | 1 | 0 |
| 10 | Jammu & Kashmir | - | - | - | - | - | - | - | - | - | - | - | - |
| 11 | Jharkhand | - | - | - | - | 2 | 5,506 | 4 | 2 | 2 | 5,506 | 4 | 2 |
| 12 | Karnataka | - | - | - | - | 33 | 55,402 | 78 | 2,159 | 33 | 55,402 | 78 | 2,159 |
| 13 | Kerala | - | - | - | - | 1 | 2,531 | 0 | 94 | 1 | 2,531 | 0 | 94 |
| 14 | Madhya Pradesh | - | - | - | - | - | - | - | - | - | - | - | - |
| 15 | Maharashtra | - | - | - | - | 95 | 778,836 | 225 | 15,576 | 95 | 778,836 | 225 | 15,576 |
| 16 | Manipur | - | - | - | - | - | - | - | - | - | - | - | - |
| 17 | Meghalaya | - | - | - | - | - | - | - | 0 | - | - | - | 0 |
| 18 | Mirzoram | - | - | - | - | 1 | 239 | 1 | - | 1 | 239 | 1 | - |
| 19 | Nagaland | - | - | - | - | - | - | - | - | - | - | - | - |
| 20 | Orissa | - | - | - | - | 2 | 5,005 | 12 | 18 | 2 | 5,005 | 12 | 18 |
| 21 | Punjab | - | - | - | - | 2 | 427 | 0 | 29 | 2 | 427 | 0 | 29 |
| 22 | Rajasthan | - | - | - | - | 4 | 740 | 3 | 37 | 4 | 740 | 3 | 37 |
| 23 | Sikkim | - | - | - | - | - | - | - | - | - | - | - | - |
| 24 | Tamil Nadu | - | - | - | - | 13 | 79,169 | 15 | 1,380 | 13 | 79,169 | 15 | 1,380 |
| 25 | Tripura | - | - | - | - | - | - | - | - | - | - | - | - |
| 26 | Uttar Pradesh | - | - | - | - | 6 | 14,840 | 15 | 2,094 | 6 | 14,840 | 15 | 2,094 |
| 27 | UttraKhand | - | - | - | - | - | - | - | - | - | - | - | - |
| 28 | West Bengal | - | - | - | - | 10 | 6,663 | 33 | 8 | 10 | 6,663 | 33 | 8 |
| 29 | Andaman & Nicobar Islands | - | - | - | - | - | - | - | - | - | - | - | - |
| 30 | Chandigarh | - | - | - | - | 1 | 218 | 0 | 32 | 1 | 218 | 0 | 32 |
| 31 | Dadra & Nagrahaveli | - | - | - | - | - | - | - | - | - | - | - | - |
| 32 | Daman & Diu | - | - | - | - | - | - | - | - | - | - | - | - |
| 33 | Delhi | - | - | - | - | 16 | 30,570 | 14 | 2,365 | 16 | 30,570 | 14 | 2,365 |
| 34 | Lakshadweep | - | - | - | - | - | - | - | - | - | - | - | - |
| 35 | Puducherry | - | - | - | - | - | - | - | - | - | - | - | - |
| TOTAL | | | | | | 231 | 1,066,914 | 504 | 32,488 | 231 | 1,066,914 | 504 | 32,488 |

FORM L-25- : Geographical Distribution Channel - Group for the year ended March 31, 2014

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date : March 31, 2014

| 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 | - | - | - | - | 23 | 88,290 | 28 | 6,629 | 23 | 88,290 | 28 | 6,629 |
| 2 | Arunachal Pradesh | - | - | - | - | - | - | - | - | - | - | - | - |
| 3 | Assam | - | - | - | - | 1 | 8,200 | 9 | 5 | 1 | 8,200 | 9 | 5 |
| 4 | Bihar | - | - | - | - | - | - | - | - | - | - | - | - |
| 5 | Chattisgarh | - | - | - | - | 1 | 100 | 66 | 66 | 1 | 100 | 66 | 66 |
| 6 | Goa | - | - | - | - | 6 | 170 | 1 | 3 | 6 | 170 | 1 | 3 |
| 7 | Gujarat | - | - | - | - | 9 | 6,963 | 70 | 437 | 9 | 6,963 | 70 | 437 |
| 8 | Haryana | - | - | - | - | 63 | 76,447 | 138 | 3,806 | 63 | 76,447 | 138 | 3,806 |
| 9 | Himachal Pradesh | - | - | - | - | 1 | 10 | 1 | 0 | 1 | 10 | 1 | 0 |
| 10 | Jammu & Kashmir | - | - | - | - | - | - | - | - | - | - | - | - |
| 11 | Jharkhand | - | - | - | - | 3 | 5,525 | 5 | 6 | 3 | 5,525 | 5 | 6 |
| 12 | Karnataka | - | - | - | - | 76 | 78,002 | 174 | 3,682 | 76 | 78,002 | 174 | 3,682 |
| 13 | Kerala | - | - | - | - | 4 | 7,743 | 0 | 195 | 4 | 7,743 | 0 | 195 |
| 14 | Madhya Pradesh | - | - | - | - | - | - | - | - | - | - | - | - |
| 15 | Maharashtra | - | - | - | - | 232 | 1,918,606 | 653 | 29,651 | 232 | 1,918,606 | 653 | 29,651 |
| 16 | Manipur | - | - | - | - | - | - | - | - | - | - | - | - |
| 17 | Meghalaya | - | - | - | - | - | - | - | 0 | - | - | - | 0 |
| 18 | Mirzoram | - | - | - | - | 1 | 239 | 1 | - | 1 | 239 | 1 | - |
| 19 | Nagaland | - | - | - | - | - | - | - | - | - | - | - | - |
| 20 | Orissa | - | - | - | - | 8 | 18,514 | 17 | 194 | 8 | 18,514 | 17 | 194 |
| 21 | Punjab | - | - | - | - | 5 | 1,312 | 4 | 34 | 5 | 1,312 | 4 | 34 |
| 22 | Rajasthan | - | - | - | - | 5 | 766 | 4 | 39 | 5 | 766 | 4 | 39 |
| 23 | Sikkim | - | - | - | - | - | - | - | - | - | - | - | - |
| 24 | Tamil Nadu | - | - | - | - | 47 | 170,061 | 40 | 3,698 | 47 | 170,061 | 40 | 3,698 |
| 25 | Tripura | - | - | - | - | - | - | - | - | - | - | - | - |
| 26 | Uttar Pradesh | - | - | - | - | 27 | 60,700 | 49 | 11,070 | 27 | 60,700 | 49 | 11,070 |
| 27 | UttraKhand | - | - | - | - | - | 186 | 0 | 1 | - | 186 | 0 | 1 |
| 28 | West Bengal | - | - | - | - | 31 | 61,066 | 82 | 42 | 31 | 61,066 | 82 | 42 |
| 29 | Andaman & Nicobar Islands | - | - | - | - | - | - | - | - | - | - | - | - |
| 30 | Chandigarh | - | - | - | - | 3 | 4,742 | 8 | 138 | 3 | 4,742 | 8 | 138 |
| 31 | Dadra & Nagrahaveli | - | - | - | - | - | - | - | - | - | - | - | - |
| 32 | Daman & Diu | - | - | - | - | - | - | - | - | - | - | - | - |
| 33 | Delhi | - | - | - | - | 47 | 129,189 | 134 | 3,942 | 47 | 129,189 | 134 | 3,942 |
| 34 | Lakshadweep | - | - | - | - | - | - | - | - | - | - | - | - |
| 35 | Puducherry | - | - | - | - | - | - | - | - | - | - | - | - |
| TOTAL | | | | | | 593 | 2,636,831 | 1,484 | 63,640 | 593 | 2,636,831 | 1,484 | 63,640 |

FORM L-26- INVESTMENT ASSETS

FORM - 3A

(Read with Regulation 10)

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Registration Number: 101

Statement as on: March 31, 2014

Statement of Investment Assets (Life Insurers)

(Business within India)

Periodicity of Submission: Quarterly

PART - A

₹ Crores

Section I

| | | |
|---|--------|-------------------------|
| Total Application as per Balance Sheet (A) | | <u>51,104.14</u> |
| Add (B) | | |
| Provisions | Sch-14 | 27.55 |
| Current liabilities | Sch-13 | <u>1,476.39</u> |
| | | 1,503.95 |
| Less (C) | | |
| Debit balance in P&L A/c | | 234.42 |
| Deferred tax asset | | - |
| Loans | Sch-09 | 47.87 |
| Adv & other assets | Sch-12 | 993.25 |
| Cash & bank balance | Sch-11 | 458.88 |
| Fixed assets | Sch-10 | 344.44 |
| Miscellaneous expenditure not written off | Sch-15 | - |
| | | <u>2,078.85</u> |
| Funds available for investments | | <u>50,529.23</u> |

Reconciliation of Investment Assets

Total Investment Assets (as per Balance Sheet)

Balance Sheet Value of:

| | |
|---|-------------------------|
| | <u>50,529.23</u> |
| A. Life Fund | <u>12,340.85</u> |
| B. Pension & General Annuity and Group Business | <u>4,003.75</u> |
| C. Unit Linked Funds | <u>33,913.51</u> |
| | <u>50,258.11</u> |

Reconciliation of funds available for investments with investment assets

| | |
|--|-------------------------|
| Funds available for investments (As above) | 50,529.23 |
| Add | |
| Investment loan as per Form L-15 | 22.75 |
| Less | |
| Other - Receivable | 293.87 |
| (Net units (Creation/redemption of Units) in Policy Administration System on 31st March 2014 * NAV of respective fund) | |
| Value of investments as per Form 3A | <u>50,258.11</u> |

FORM L-26- INVESTMENT ASSETS

FORM - 3A

(Read with Regulation 10)

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Registration Number: 101

Statement as on: March 31, 2014

Statement of Investment Assets (Life Insurers)

(Business within India)

Periodicity of Submission: Quarterly

PART - A

Section II

₹ Crores

NON - LINKED BUSINESS

| A. LIFE FUND | | % as per Reg | SH | | PH | | Book Value (SH+PH) | Actual % | FVC Amount | Total Fund | Market Value | | |
|------------------------|--|-------------------|-------------|---------------|-----------------|---------------|--------------------|-----------------|--------------------|----------------|--------------|------------------|------------------|
| | | | Balance | FRSM* | UL-Non Unit Res | PAR | | | | | | NON PAR | |
| | | | (a) | (b) | (c) | (d) | (e) | (f) = [b+c+d+e] | (g) = [(f) - (a)]% | (h) | (i)=(a+f+h) | (j) | |
| 1 | Central Govt. Sec | Not Less than 25% | 268.95 | 582.27 | 347.40 | 4,465.79 | 129.62 | 5,525.08 | 46.86% | - | 5,794.04 | 5,539.62 | |
| 2 | Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above) | Not Less than 50% | 268.95 | 597.24 | 387.20 | 4,913.06 | 193.32 | 6,090.83 | 51.66% | - | 6,359.78 | 6,071.89 | |
| 3 | Investment subject to Exposure Norms | | | | | | | | | | | | |
| | a. Housing & Infrastructure | Not Less than 15% | | | | | | | | | | | |
| | 1. Approved Investments | | 59.79 | 198.98 | 80.67 | 2,177.65 | 5.51 | 2,462.80 | 20.89% | (3.27) | 2,519.32 | 2,436.29 | |
| | 2. Other Investments | | - | 3.94 | - | 72.87 | - | 76.81 | 0.65% | (3.15) | 73.67 | 73.50 | |
| | b. i) Approved Investments | Not exceeding 35% | 182.57 | 270.74 | 133.13 | 2,342.16 | 203.38 | 2,949.41 | 25.02% | 23.21 | 3,155.19 | 3,130.92 | |
| | ii) Other Investments | | 30.21 | 8.16 | - | 156.44 | 45.60 | 210.19 | 1.78% | (7.51) | 232.90 | 238.26 | |
| TOTAL LIFE FUND | | | 100% | 541.52 | 1,079.06 | 600.99 | 9,662.18 | 447.81 | 11,790.04 | 100.00% | 9.29 | 12,340.85 | 11,950.87 |

| B. PENSION & GENERAL ANNUITY AND GROUP BUSINESS | | % as per Reg | PH | | Book Value | Actual % | FVC Amount | Total Fund | Market Value | |
|---|--|-------------------|-------------|-----------------|-----------------|-----------------|----------------|--------------|-----------------|-----------------|
| | | | PAR | NON PAR | | | | | | |
| | | | (a) | (b) | (c)= (a+b) | (d) | (e) | (f)=(c+e) | (g) | |
| 1 | Central Govt. Sec | Not Less than 20% | 453.94 | 596.52 | 1,050.46 | 26.21% | - | 1,050.46 | 1,010.31 | |
| 2 | Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i)) | Not Less than 40% | 551.76 | 1,115.63 | 1,667.39 | 41.60% | - | 1,667.39 | 1,608.27 | |
| 3 | Balance in Approved investment | Not Exceeding 60% | 741.05 | 1,545.23 | 2,286.28 | 57.04% | (4.58) | 2,281.71 | 2,274.65 | |
| 4 | Other Investments | | - | 54.65 | 54.65 | 1.36% | - | 54.65 | 55.58 | |
| TOTAL PENSION, GENERAL ANNUITY FUND | | | 100% | 1,292.82 | 2,715.51 | 4,008.32 | 100.00% | -4.58 | 4,003.75 | 3,938.49 |

LINKED BUSINESS

| C. LINKED FUNDS | | % as per Reg | PH | | Total Fund | Actual % |
|------------------------------------|----------------------|-------------------|-------------|-----------|------------------|----------------|
| | | | PAR | NON PAR | | |
| | | | (a) | (b) | (c)= (a+b) | (d) |
| 1 | Approved Investments | Not Less than 75% | - | 32,530.97 | 32,530.97 | 95.92% |
| 2 | Other Investments | Not More than 25% | - | 1,382.53 | 1,382.53 | 4.08% |
| TOTAL LINKED INSURANCE FUND | | | 100% | - | 33,913.51 | 100.00% |

CERTIFICATION:

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

Date: May 05, 2014

FORM L-27- UNIT LINKED BUSINESS

FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Registration Number: 101

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

Periodicity of Submission: Quarterly

Statement as on: March 31, 2014

₹ Crores

| PARTICULARS | ULGF00111/08/03LiquidFund101 | ULGF00620/06/07StableMgFd101 | ULGF00720/06/07 SovereignF101 | ULGF00211/08/03SecureMgtF101 | ULGF00311/08/03DefensiveF101 | ULGF00411/08/03BalancedMF10 | ULGF00511/08/03GrowthFund101 | ULIF00102/01/04 LiquidFund101 | ULIF00720/06/07StableMgFd101 |
|---|------------------------------|------------------------------|-------------------------------|------------------------------|------------------------------|-----------------------------|------------------------------|-------------------------------|------------------------------|
| Opening Balance (Market Value) | 23.59 | 15.62 | 3.48 | 54.55 | 120.40 | 124.45 | 0.01 | 109.59 | 59.44 |
| Add: Inflow during the Quarter | 0.48 | 1.65 | - | 2.99 | 6.89 | 1.35 | - | 35.27 | 15.52 |
| Increase / (Decrease) Value of Inv (Net) | 0.49 | 0.33 | 0.10 | 1.44 | 4.87 | 5.93 | 0.00 | 2.21 | 1.36 |
| Less: Outflow during the Quarter | 0.78 | 1.16 | 3.58 | 1.16 | 4.11 | 1.31 | - | 36.04 | 14.82 |
| TOTAL INVESTIBLE FUNDS (MKT VALUE) | 23.78 | 16.43 | 0.00 | 57.82 | 128.05 | 130.43 | 0.01 | 111.13 | 61.79 |

| INVESTMENT OF UNIT FUND | ULGF00111/08/03LiquidFund101 | | ULGF00620/06/07StableMgFd101 | | ULGF00720/06/07 SovereignF101 | | ULGF00211/08/03SecureMgtF101 | | ULGF00311/08/03DefensiveF101 | | ULGF00411/08/03BalancedMF10 | | ULGF00511/08/03GrowthFund101 | | ULIF00102/01/04 LiquidFund101 | | ULIF00720/06/07StableMgFd101 | | |
|--|------------------------------|----------------|------------------------------|----------------|-------------------------------|----------------|------------------------------|----------------|------------------------------|----------------|-----------------------------|----------------|------------------------------|----------------|-------------------------------|----------------|------------------------------|----------------|--|
| | 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 | - | 0.00% | 2.46 | 14.96% | 3.39 | 0.00% | 19.09 | 33.02% | 31.74 | 24.79% | 19.77 | 15.16% | - | 0.00% | - | 0.00% | 5.43 | 8.78% | |
| State Government Securities | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | |
| Other Approved Securities | - | 0.00% | 1.91 | 11.63% | 0.12 | 0.00% | 0.35 | 0.60% | 1.14 | 0.89% | - | 0.00% | - | 0.00% | - | 0.00% | 0.42 | 0.68% | |
| Corporate Bonds | - | 0.00% | 5.44 | 33.09% | - | 0.00% | 26.37 | 45.61% | 38.47 | 30.04% | 23.92 | 18.34% | - | 0.00% | - | 0.00% | 27.13 | 43.91% | |
| Infrastructure Bonds | - | 0.00% | 5.37 | 32.66% | - | 0.00% | 6.85 | 11.84% | 16.28 | 12.71% | 13.66 | 10.48% | - | 0.00% | - | 0.00% | 22.95 | 37.15% | |
| Equity | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | 31.67 | 24.74% | 59.34 | 45.50% | 0.01 | 94.93% | - | 0.00% | - | 0.00% | |
| Money Market Investments | 23.78 | 100.00% | 0.22 | 1.33% | - | 0.00% | 2.66 | 4.60% | 1.72 | 1.34% | 4.04 | 3.10% | - | 0.00% | 110.87 | 99.77% | 1.26 | 2.04% | |
| 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) | 23.78 | 100.00% | 15.39 | 93.67% | 3.51 | 0.00% | 55.31 | 95.67% | 121.02 | 94.51% | 120.73 | 92.57% | 0.01 | 94.93% | 110.87 | 99.77% | 57.19 | 92.56% | |
| Current Assets: | | | | | | | | | | | | | | | | | | | |
| Accrued Interest | -0.00 | 0.00% | 0.51 | 3.11% | 0.05 | 0.00% | 1.77 | 3.07% | 2.40 | 1.87% | 2.52 | 1.93% | -0.00 | 0.00% | 0.00 | 0.00% | 2.05 | 3.32% | |
| Dividend Receivable | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | 0.01 | 0.01% | 0.02 | 0.02% | 0.00 | 0.00% | - | 0.00% | - | 0.00% | |
| Bank Balance | 0.00 | 0.02% | 0.01 | 0.06% | 0.02 | 100.00% | 0.01 | 0.02% | 0.02 | 0.01% | 0.01 | 0.01% | 0.00 | 1.49% | 0.01 | 0.01% | 0.32 | 0.51% | |
| Receivable for Sale of Investments | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | 0.00 | 0.00% | 0.21 | 0.16% | - | 0.00% | - | 0.00% | - | 0.00% | |
| Other Current Assets (for Investments) | - | 0.00% | - | 0.00% | - | 0.00% | 0.73 | 1.26% | 2.63 | 2.05% | 0.76 | 0.58% | - | 0.00% | 0.27 | 0.24% | - | 0.00% | |
| Less: Current Liabilities | | | | | | | | | | | | | | | | | | | |
| Payable for Investments | -0.00 | 0.00% | -0.00 | 0.00% | - | 0.00% | -0.00 | 0.00% | -0.00 | 0.00% | -0.00 | 0.00% | - | 0.00% | -0.00 | 0.00% | -0.00 | 0.00% | |
| Fund Mgmt Charges Payable | -0.00 | -0.01% | -0.00 | -0.01% | -0.00 | 0.00% | -0.00 | -0.01% | -0.01 | -0.01% | -0.01 | -0.01% | -0.00 | -0.01% | -0.01 | -0.01% | -0.01 | -0.01% | |
| Other Current Liabilities (for Investment) | -0.00 | -0.01% | -0.00 | -0.01% | -3.58 | 0.00% | -0.00 | -0.01% | -0.01 | -0.01% | -0.01 | -0.01% | -0.00 | -0.01% | -0.01 | -0.01% | -0.29 | -0.47% | |
| Sub Total (B) | 0.00 | 0.00% | 0.52 | 3.16% | -3.51 | 100.00% | 2.50 | 4.33% | 5.03 | 3.93% | 3.50 | 2.69% | 0.00 | 1.54% | 0.26 | 0.23% | 2.07 | 3.36% | |
| Other Investments (<=25%) | | | | | | | | | | | | | | | | | | | |
| Corporate Bonds | 0.00 | 0.00% | 0.52 | 3.18% | 0.00 | 0.00% | 0.00 | 0.00% | 0.00 | 0.00% | 2.61 | 2.00% | 0.00 | 0.00% | 0.00 | 0.00% | 2.52 | 4.09% | |
| Infrastructure Bonds | 0.00 | 0.00% | 0.00 | 0.00% | 0.00 | 0.00% | 0.00 | 0.00% | 0.00 | 0.00% | 0.00 | 0.00% | 0.00 | 0.00% | 0.00 | 0.00% | 0.00 | 0.00% | |
| Equity | 0.00 | 0.00% | 0.00 | 0.00% | 0.00 | 0.00% | 0.00 | 0.00% | 2.00 | 1.56% | 3.57 | 2.74% | 0.00 | 3.53% | 0.00 | 0.00% | 0.00 | 0.00% | |
| Mutual funds | 0.00 | 0.00% | 0.00 | 0.00% | 0.00 | 0.00% | 0.00 | 0.00% | 0.00 | 0.00% | 0.00 | 0.00% | 0.00 | 0.00% | 0.00 | 0.00% | 0.00 | 0.00% | |
| Venture funds | 0.00 | 0.00% | 0.00 | 0.00% | 0.00 | 0.00% | 0.00 | 0.00% | 0.00 | 0.00% | 0.00 | 0.00% | 0.00 | 0.00% | 0.00 | 0.00% | 0.00 | 0.00% | |
| Others | 0.00 | 0.00% | 0.00 | 0.00% | 0.00 | 0.00% | 0.00 | 0.00% | 0.00 | 0.00% | 0.00 | 0.00% | 0.00 | 0.00% | 0.00 | 0.00% | 0.00 | 0.00% | |
| Sub Total (C) | - | 0.00% | 0.52 | 3.18% | - | 0.00% | - | 0.00% | 2.00 | 1.56% | 6.19 | 4.74% | 0.00 | 3.53% | - | 0.00% | 2.52 | 4.09% | |
| Total (A + B + C) | 23.78 | 100.00% | 16.43 | 100.00% | 0.00 | 100.00% | 57.82 | 100.00% | 128.05 | 100.00% | 130.43 | 100.00% | 0.01 | 100.00% | 111.13 | 100.00% | 61.79 | 100.00% | |
| Fund Carried Forward (as per LB2) | 23.78 | | 16.43 | | 0.00 | | 60.55 | | 130.41 | | 130.95 | | 0.01 | | 111.98 | | 61.88 | | |

FORM L-27- UNIT LINKED BUSINESS

FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Registration Number: 101

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

Periodicity of Submission: Quarterly

Statement as on: March 31, 2014

₹ Crores

| PARTICULARS | ULGF01620/06/07SovereignF101 | ULIF00202/01/04 SecureMgtF101 | ULIF00302/01/04DefensiveF101 | ULIF00402/01/04BalancedMF101 | ULIF00616/01/06 EquityMgFd101 | ULIF00502/01/04 GrowthFund101 | ULGF02225/02/12LiquidFund101 | ULGF02825/02/12StableMgFd101 | ULGF02325/02/12 SecureMgtF101 |
|---|------------------------------|-------------------------------|------------------------------|------------------------------|-------------------------------|-------------------------------|------------------------------|------------------------------|-------------------------------|
| Opening Balance (Market Value) | 1.68 | 209.66 | 129.79 | 551.28 | 812.57 | 3,207.37 | 51.46 | 110.84 | 229.84 |
| Add: Inflow during the Quarter | 0.04 | 26.58 | 8.97 | 22.12 | 27.30 | 112.50 | 28.66 | 10.26 | 27.78 |
| Increase / (Decrease) Value of Inv (Net) | 0.05 | 5.02 | 5.03 | 26.09 | 49.87 | 256.76 | 1.07 | 2.50 | 5.88 |
| Less: Outflow during the Quarter | 0.01 | 36.30 | 14.88 | 14.88 | 61.08 | 267.64 | 18.61 | 4.78 | 26.43 |
| TOTAL INVESTIBLE FUNDS (MKT VALUE) | 1.76 | 204.96 | 128.91 | 556.54 | 828.46 | 3309.00 | 62.57 | 118.82 | 237.07 |

| INVESTMENT OF UNIT FUND | ULGF01620/06/07SovereignF101 | | ULIF00202/01/04 SecureMgtF101 | | ULIF00302/01/04DefensiveF101 | | ULIF00402/01/04BalancedMF101 | | ULIF00616/01/06 EquityMgFd101 | | ULIF00502/01/04 GrowthFund101 | | ULGF02225/02/12LiquidFund101 | | ULGF02825/02/12StableMgFd101 | | ULGF02325/02/12 SecureMgtF101 | | |
|--|------------------------------|----------------|-------------------------------|----------------|------------------------------|----------------|------------------------------|----------------|-------------------------------|----------------|-------------------------------|----------------|------------------------------|----------------|------------------------------|----------------|-------------------------------|----------------|--|
| | Actual Inv. | % Actual | Actual Inv. | % Actual | Actual Inv. | % Actual | Actual Inv. | % Actual | Actual Inv. | % Actual | Actual Inv. | % Actual | Actual Inv. | % Actual | Actual Inv. | % Actual | Actual Inv. | % Actual | |
| Approved Investments (>=75%) | | | | | | | | | | | | | | | | | | | |
| Central Govt Securities | 1.65 | 93.63% | 61.19 | 29.85% | 30.90 | 23.97% | 76.91 | 13.82% | 70.68 | 8.53% | - | 0.00% | - | 0.00% | 8.07 | 6.79% | 69.69 | 29.40% | |
| State Government Securities | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | |
| Other Approved Securities | 0.07 | 3.93% | 3.89 | 1.90% | 0.07 | 0.05% | 4.82 | 0.87% | - | 0.00% | - | 0.00% | - | 0.00% | 3.42 | 2.88% | 3.01 | 1.27% | |
| Corporate Bonds | - | 0.00% | 53.82 | 26.26% | 26.70 | 20.71% | 68.41 | 12.29% | 16.00 | 1.93% | - | 0.00% | - | 0.00% | 47.95 | 40.35% | 86.41 | 36.45% | |
| Infrastructure Bonds | - | 0.00% | 60.00 | 29.27% | 24.24 | 18.80% | 57.00 | 10.24% | - | 0.00% | - | 0.00% | - | 0.00% | 46.82 | 39.41% | 56.19 | 23.70% | |
| Equity | - | 0.00% | - | 0.00% | 32.27 | 25.03% | 273.94 | 49.22% | 682.67 | 82.40% | 3,061.31 | 92.51% | - | 0.00% | - | 0.00% | - | 0.00% | |
| Money Market Investments | - | 0.00% | 4.58 | 2.23% | 2.71 | 2.10% | 16.67 | 3.00% | 9.85 | 1.19% | 6.58 | 0.20% | 61.58 | 98.42% | 3.23 | 2.71% | 11.60 | 4.89% | |
| 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% | 15.00 | 7.32% | 7.00 | 5.43% | 30.00 | 5.39% | 15.00 | 1.81% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | |
| Sub Total (A) | 1.72 | 97.56% | 198.48 | 96.84% | 123.89 | 96.10% | 527.74 | 94.83% | 794.20 | 95.86% | 3,067.89 | 92.71% | 61.58 | 98.42% | 109.49 | 92.15% | 226.89 | 95.71% | |
| Current Assets: | | | | | | | | | | | | | | | | | | | |
| Accrued Interest | 0.03 | 1.62% | 6.40 | 3.12% | 2.54 | 1.97% | 6.06 | 1.09% | 6.88 | 0.83% | 0.01 | 0.00% | 0.00 | 0.00% | 3.94 | 3.32% | 8.11 | 3.42% | |
| Dividend Receivable | - | 0.00% | - | 0.00% | 0.02 | 0.01% | 0.10 | 0.02% | 0.24 | 0.03% | 0.84 | 0.03% | - | 0.00% | - | 0.00% | - | 0.00% | |
| Bank Balance | 0.01 | 0.52% | 0.01 | 0.00% | 0.21 | 0.16% | 0.03 | 0.01% | 0.07 | 0.01% | 1.22 | 0.04% | 0.01 | 0.02% | 0.10 | 0.09% | 0.01 | 0.00% | |
| Receivable for Sale of Investments | - | 0.00% | 0.85 | 0.42% | 0.41 | 0.32% | 2.38 | 0.43% | 4.15 | 0.50% | 54.60 | 1.65% | -0.00 | 0.00% | - | 0.00% | 0.91 | 0.38% | |
| Other Current Assets (for Investments) | 0.01 | 0.32% | 0.09 | 0.04% | 0.16 | 0.12% | 1.16 | 0.21% | 6.66 | 0.80% | 10.49 | 0.32% | 0.98 | 1.57% | 0.17 | 0.14% | 2.07 | 0.87% | |
| Less: Current Liabilities | | | | | | | | | | | | | | | | | | | |
| Payable for Investments | - | 0.00% | -0.83 | -0.41% | -0.40 | -0.31% | -1.23 | -0.22% | -23.55 | -2.84% | -37.62 | -1.14% | -0.00 | 0.00% | -0.00 | 0.00% | -0.89 | -0.38% | |
| Fund Mgmt Charges Payable | -0.00 | -0.01% | -0.02 | -0.01% | -0.01 | -0.01% | -0.05 | -0.01% | -0.07 | -0.01% | -0.29 | -0.01% | -0.01 | -0.01% | -0.01 | -0.01% | -0.02 | -0.01% | |
| Other Current Liabilities (for Investment) | -0.00 | -0.01% | -0.02 | -0.01% | -0.01 | -0.01% | -0.53 | -0.10% | -0.70 | -0.08% | -3.23 | -0.10% | -0.00 | -0.01% | -0.01 | -0.01% | -0.02 | -0.01% | |
| Sub Total (B) | 0.04 | 2.44% | 6.48 | 3.16% | 2.91 | 2.26% | 7.92 | 1.42% | -6.33 | -0.76% | 26.02 | 0.79% | 0.99 | 1.58% | 4.19 | 3.53% | 10.17 | 4.29% | |
| Other Investments (<=25%) | | | | | | | | | | | | | | | | | | | |
| Corporate Bonds | - | 0.00% | - | 0.00% | - | 0.00% | 4.18 | 0.75% | 0.44 | 0.05% | - | 0.00% | - | 0.00% | 5.14 | 4.32% | - | 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% | 2.11 | 1.64% | 16.70 | 3.00% | 40.16 | 4.85% | 215.09 | 6.50% | - | 0.00% | - | 0.00% | - | 0.00% | |
| Mutual funds | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | |
| Venture funds | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | |
| Others | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | |
| Sub Total (C) | - | 0.00% | - | 0.00% | 2.11 | 1.64% | 20.88 | 3.75% | 40.59 | 4.90% | 215.09 | 6.50% | - | 0.00% | 5.14 | 4.32% | - | 0.00% | |
| Total (A + B + C) | 1.76 | 100.00% | 204.96 | 100.00% | 128.91 | 100.00% | 556.54 | 100.00% | 828.46 | 100.00% | 3,309.00 | 100.00% | 62.57 | 100.00% | 118.82 | 100.00% | 237.07 | 100.00% | |
| Fund Carried Forward (as per LB2) | 1.76 | | 205.23 | | 129.54 | | 557.03 | | 830.46 | | 3,312.27 | | 63.16 | | 120.19 | | 236.83 | | |

FORM L-27- UNIT LINKED BUSINESS

FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Registration Number: 101

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

Periodicity of Submission: Quarterly

Statement as on: March 31, 2014

₹ Crores

| PARTICULARS | ULGF02425/02/12DefensiveF101 | ULGF02525/02/12BalancedMF10 | ULIF00802/01/04LiquidFund101 | ULIF01420/06/07StableMgFd101 | ULGF01520/06/07SovereignF101 | ULIF00902/01/04SecureMgtF101 | ULIF01002/01/04DefensiveF101 | ULIF01102/01/04 BalancedMF101 | ULIF01316/01/06 EquityMgFd101 |
|---|------------------------------|-----------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|-------------------------------|-------------------------------|
| Opening Balance (Market Value) | 518.55 | 93.29 | 54.12 | 43.31 | 0.09 | 155.20 | 94.37 | 410.13 | 385.40 |
| Add: Inflow during the Quarter | 30.31 | 28.05 | 27.00 | 13.95 | 0.00 | 18.62 | 5.76 | 15.89 | 11.30 |
| Increase / (Decrease) Value of Inv (Net) | 20.83 | 4.47 | 1.07 | 0.91 | 0.00 | 3.75 | 3.73 | 19.65 | 22.78 |
| Less: Outflow during the Quarter | 28.68 | 32.45 | 26.37 | 17.62 | 0.01 | 28.39 | 12.15 | 36.46 | 30.10 |
| TOTAL INVESTIBLE FUNDS (MKT VALUE) | 541.01 | 93.36 | 55.83 | 40.54 | 0.08 | 149.40 | 91.71 | 409.21 | 389.37 |

| INVESTMENT OF UNIT FUND | ULGF02425/02/12DefensiveF101 | | ULGF02525/02/12BalancedMF10 | | ULIF00802/01/04LiquidFund101 | | ULIF01420/06/07StableMgFd101 | | ULGF01520/06/07SovereignF101 | | ULIF00902/01/04SecureMgtF101 | | ULIF01002/01/04DefensiveF101 | | ULIF01102/01/04 BalancedMF101 | | ULIF01316/01/06 EquityMgFd101 | | |
|--|------------------------------|----------------|-----------------------------|----------------|------------------------------|----------------|------------------------------|----------------|------------------------------|----------------|------------------------------|----------------|------------------------------|----------------|-------------------------------|----------------|-------------------------------|----------------|--|
| | 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 | 115.12 | 21.28% | 13.93 | 14.92% | - | 0.00% | 4.35 | 10.72% | 0.08 | 97.54% | 45.03 | 30.14% | 21.15 | 23.06% | 60.43 | 14.77% | 32.02 | 8.22% | |
| State Government Securities | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | |
| Other Approved Securities | 2.37 | 0.44% | 0.62 | 0.66% | - | 0.00% | - | 0.00% | - | 0.00% | 3.05 | 2.04% | 0.36 | 0.39% | 2.73 | 0.67% | - | 0.00% | |
| Corporate Bonds | 94.96 | 17.55% | 11.27 | 12.07% | - | 0.00% | 17.11 | 42.20% | - | 0.00% | 40.86 | 27.35% | 22.36 | 24.38% | 55.30 | 13.51% | 13.29 | 3.41% | |
| Infrastructure Bonds | 113.50 | 20.98% | 11.90 | 12.74% | - | 0.00% | 15.04 | 37.11% | - | 0.00% | 42.96 | 28.76% | 19.10 | 20.83% | 43.78 | 10.70% | - | 0.00% | |
| Equity | 136.74 | 25.27% | 47.03 | 50.37% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | 23.60 | 25.73% | 206.20 | 50.39% | 324.68 | 83.39% | |
| Money Market Investments | 18.64 | 3.45% | 3.65 | 3.91% | 56.22 | 100.69% | 1.99 | 4.91% | - | 0.00% | 0.75 | 0.50% | 1.40 | 1.53% | 1.72 | 0.42% | 10.02 | 2.57% | |
| Mutual funds | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | |
| Deposit with Banks | 23.00 | 4.25% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | 12.00 | 8.03% | - | 0.00% | 20.00 | 4.89% | - | 0.00% | |
| Sub Total (A) | 504.33 | 93.22% | 88.40 | 94.68% | 56.22 | 100.69% | 38.49 | 94.94% | 0.08 | 97.54% | 144.66 | 96.83% | 87.97 | 95.92% | 390.16 | 95.35% | 380.01 | 97.60% | |
| Current Assets: | | | | | | | | | | | | | | | | | | | |
| Accrued Interest | 11.72 | 2.17% | 1.26 | 1.35% | 0.00 | 0.00% | 1.58 | 3.90% | 0.00 | 1.61% | 4.73 | 3.17% | 2.04 | 2.22% | 4.86 | 1.19% | 0.99 | 0.25% | |
| Dividend Receivable | 0.06 | 0.01% | 0.02 | 0.02% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | 0.01 | 0.01% | 0.08 | 0.02% | 0.11 | 0.03% | |
| Bank Balance | 0.54 | 0.10% | 0.01 | 0.01% | 0.01 | 0.02% | 0.08 | 0.21% | 0.00 | 0.87% | 0.01 | 0.01% | 0.27 | 0.30% | 0.03 | 0.01% | 0.04 | 0.01% | |
| Receivable for Sale of Investments | 1.70 | 0.32% | 0.35 | 0.37% | - | 0.00% | - | 0.00% | - | 0.00% | 0.62 | 0.42% | 0.00 | 0.00% | 1.82 | 0.44% | 3.05 | 0.78% | |
| Other Current Assets (for Investments) | 8.57 | 1.58% | 0.75 | 0.81% | - | 0.00% | - | 0.00% | - | 0.00% | 0.01 | 0.00% | 0.10 | 0.10% | 1.11 | 0.27% | 1.51 | 0.39% | |
| Less: Current Liabilities | | | | | | | | | | | | | | | | | | | |
| Payable for Investments | -1.66 | -0.31% | -0.19 | -0.20% | -0.00 | 0.00% | -0.00 | 0.00% | - | 0.00% | -0.61 | -0.41% | -0.00 | 0.00% | -0.91 | -0.22% | -15.25 | -3.92% | |
| Fund Mgmt Charges Payable | -0.05 | -0.01% | -0.01 | -0.01% | -0.00 | -0.01% | -0.00 | -0.01% | -0.00 | -0.01% | -0.01 | -0.01% | -0.01 | -0.01% | -0.04 | -0.01% | -0.03 | -0.01% | |
| Other Current Liabilities (for Investment) | -0.04 | -0.01% | -0.01 | -0.01% | -0.39 | -0.70% | -0.05 | -0.11% | -0.00 | -0.01% | -0.01 | -0.01% | -0.15 | -0.16% | -0.03 | -0.01% | -1.11 | -0.29% | |
| Sub Total (B) | 20.85 | 3.85% | 2.19 | 2.35% | -0.38 | -0.69% | 1.62 | 3.99% | 0.00 | 2.46% | 4.74 | 3.17% | 2.26 | 2.47% | 6.91 | 1.69% | -10.70 | -2.75% | |
| Other Investments (<=25%) | | | | | | | | | | | | | | | | | | | |
| Corporate Bonds | 7.23 | 1.34% | - | 0.00% | - | 0.00% | 0.44 | 1.07% | - | 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 | 8.61 | 1.59% | 2.77 | 2.97% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | 1.48 | 1.61% | 12.14 | 2.97% | 20.06 | 5.15% | |
| Mutual funds | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | |
| Venture funds | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | |
| Others | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | |
| Sub Total (C) | 15.84 | 2.93% | 2.77 | 2.97% | - | 0.00% | 0.44 | 1.07% | - | 0.00% | - | 0.00% | 1.48 | 1.61% | 12.14 | 2.97% | 20.06 | 5.15% | |
| Total (A + B + C) | 541.01 | 100.00% | 93.36 | 100.00% | 55.83 | 100.00% | 40.54 | 100.00% | 0.08 | 100.00% | 149.40 | 100.00% | 91.71 | 100.00% | 409.21 | 100.00% | 389.37 | 100.00% | |
| Fund Carried Forward (as per LB2) | 541.74 | | 93.14 | | 55.13 | | 40.62 | | 0.08 | | 149.17 | | 91.41 | | 408.56 | | 390.41 | | |

FORM L-27- UNIT LINKED BUSINESS

FORM 3A

(Read with Regulation 10)
 Unit Linked Insurance Business
 Name of the Insurer: HDFC Standard Life Insurance Company Limited
 Registration Number: 101
 Link to Item 'C' of FORM 3A (Part A)
 Periodicity of Submission: Quarterly
 Statement as on: March 31, 2014

₹ Crores

| PARTICULARS | ULIF01202/01/04 GrowthFund101 | ULGF02918/02/12LiquidFund101 | ULGF03518/02/12StableMgFd101 | ULGF03018/02/12SecureMgtF101 | ULGF03118/02/12DefensiveF101 | ULGF03218/02/12BalancedMF101 | ULGF03318/02/12GrowthFund101 | ULGF01420/06/07 SovereignF101 | ULGF00928/03/05SecureMgtF101 |
|---|-------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|------------------------------|-------------------------------|------------------------------|
| Opening Balance (Market Value) | 1,652.74 | 15.15 | 61.85 | 66.74 | 106.74 | 104.66 | 1.42 | 6.14 | 18.82 |
| Add: Inflow during the Quarter | 58.50 | 28.95 | 2.18 | 1.23 | 3.27 | 3.21 | 0.01 | - | 0.01 |
| Increase / (Decrease) Value of Inv [Net] | 129.42 | 0.28 | 1.39 | 1.65 | 4.42 | 5.04 | 0.10 | 0.18 | 0.49 |
| Less: Outflow during the Quarter | 160.80 | 8.68 | 15.92 | 20.08 | 3.08 | 2.84 | 0.05 | 6.31 | 1.80 |
| TOTAL INVESTIBLE FUNDS (MKT VALUE) | 1679.87 | 35.71 | 49.50 | 49.54 | 111.35 | 110.07 | 1.48 | 0.00 | 17.52 |

| INVESTMENT OF UNIT FUND | ULIF01202/01/04 GrowthFund101 | | ULGF02918/02/12LiquidFund101 | | ULGF03518/02/12StableMgFd101 | | ULGF03018/02/12SecureMgtF101 | | ULGF03118/02/12DefensiveF101 | | ULGF03218/02/12BalancedMF101 | | ULGF03318/02/12GrowthFund101 | | ULGF01420/06/07 SovereignF101 | | ULGF00928/03/05SecureMgtF101 | |
|--|-------------------------------|----------------|------------------------------|----------------|------------------------------|----------------|------------------------------|----------------|------------------------------|----------------|------------------------------|----------------|------------------------------|----------------|-------------------------------|----------------|------------------------------|----------------|
| | 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 | - | 0.00% | - | 0.00% | 6.34 | 12.82% | 19.62 | 39.61% | 24.18 | 21.71% | 17.33 | 15.74% | - | 0.00% | 5.99 | 0.00% | 7.71 | 44.02% |
| State Government Securities | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% |
| Other Approved Securities | - | 0.00% | - | 0.00% | 0.77 | 1.56% | 0.60 | 1.22% | 1.15 | 1.03% | 0.52 | 0.47% | - | 0.00% | 0.22 | 0.00% | - | 0.00% |
| Corporate Bonds | - | 0.00% | - | 0.00% | 29.04 | 58.67% | 22.26 | 44.93% | 30.41 | 27.31% | 15.69 | 14.26% | - | 0.00% | - | 0.00% | 7.53 | 42.97% |
| Infrastructure Bonds | - | 0.00% | - | 0.00% | 21.19 | 42.81% | 14.85 | 29.97% | 22.65 | 20.34% | 15.74 | 14.30% | - | 0.00% | - | 0.00% | 1.57 | 8.99% |
| Equity | 1,555.57 | 92.60% | - | 0.00% | - | 0.00% | - | 0.00% | 27.82 | 24.98% | 51.65 | 46.93% | 1.39 | 93.91% | - | 0.00% | - | 0.00% |
| Money Market Investments | 1.36 | 0.08% | 11.61 | 32.53% | 1.95 | 3.93% | 1.80 | 3.64% | 0.12 | 0.10% | 4.06 | 3.69% | 0.01 | 1.00% | - | 0.00% | 0.21 | 1.19% |
| 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) | 1,556.94 | 92.68% | 11.61 | 32.53% | 59.29 | 119.79% | 59.14 | 119.37% | 106.32 | 95.48% | 104.99 | 95.39% | 1.40 | 94.91% | 6.21 | 0.00% | 17.02 | 97.18% |
| Current Assets: | | | | | | | | | | | | | | | | | | |
| Accrued Interest | 0.00 | 0.00% | 0.00 | 0.00% | 2.14 | 4.33% | 2.15 | 4.33% | 2.85 | 2.56% | 1.75 | 1.59% | 0.00 | 0.00% | 0.09 | 0.00% | 0.49 | 2.78% |
| Dividend Receivable | 0.35 | 0.02% | - | 0.00% | - | 0.00% | - | 0.00% | 0.01 | 0.01% | 0.02 | 0.02% | 0.00 | 0.04% | - | 0.00% | - | 0.00% |
| Bank Balance | 0.63 | 0.04% | 0.01 | 0.03% | 0.19 | 0.38% | 0.01 | 0.02% | 0.25 | 0.23% | 0.01 | 0.01% | 0.01 | 0.71% | 0.01 | 100.00% | 0.01 | 0.06% |
| Receivable for Sale of Investments | 27.74 | 1.65% | - | 0.00% | - | 0.00% | 0.25 | 0.51% | 0.35 | 0.32% | 0.42 | 0.38% | - | 0.00% | - | 0.00% | - | 0.00% |
| Other Current Assets (for Investments) | 5.33 | 0.32% | 24.09 | 67.45% | - | 0.00% | - | 0.00% | 0.16 | 0.14% | 0.23 | 0.21% | - | 0.00% | - | 0.00% | - | 0.00% |
| Less: Current Liabilities | | | | | | | | | | | | | | | | | | |
| Payable for Investments | -19.11 | -1.14% | -0.00 | 0.00% | -0.00 | 0.00% | -0.24 | -0.49% | -0.34 | -0.31% | -0.24 | -0.22% | - | 0.00% | 0.00 | 0.00% | -0.00 | 0.00% |
| Fund Mgmt Charges Payable | -0.15 | -0.01% | -0.00 | 0.00% | -0.01 | -0.01% | -0.01 | -0.01% | -0.01 | -0.01% | -0.01 | -0.01% | -0.00 | -0.01% | -0.00 | 0.00% | -0.00 | -0.01% |
| Other Current Liabilities (for Investment) | -2.17 | -0.13% | -0.00 | 0.00% | -12.30 | -24.85% | -11.75 | -23.72% | -0.01 | -0.01% | -0.05 | -0.04% | -0.00 | -0.01% | -6.31 | 0.00% | -0.00 | -0.01% |
| Sub Total (B) | 12.62 | 0.75% | 24.09 | 67.47% | -9.97 | -20.14% | -9.59 | -19.37% | 3.26 | 2.93% | 2.13 | 1.93% | 0.01 | 0.73% | -6.21 | 100.00% | 0.49 | 2.82% |
| Other Investments (<=25%) | | | | | | | | | | | | | | | | | | |
| Corporate Bonds | - | 0.00% | - | 0.00% | 0.17 | 0.35% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% |
| Infrastructure Bonds | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% |
| Equity | 110.32 | 6.57% | - | 0.00% | - | 0.00% | - | 0.00% | 1.77 | 1.59% | 2.95 | 2.68% | 0.06 | 4.36% | - | 0.00% | - | 0.00% |
| Mutual funds | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% |
| Venture funds | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% |
| Others | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% |
| Sub Total (C) | 110.32 | 6.57% | - | 0.00% | 0.17 | 0.35% | - | 0.00% | 1.77 | 1.59% | 2.95 | 2.68% | 0.06 | 4.36% | - | 0.00% | - | 0.00% |
| Total (A + B + C) | 1,679.87 | 100.00% | 35.71 | 100.00% | 49.50 | 100.00% | 49.54 | 100.00% | 111.35 | 100.00% | 110.07 | 100.00% | 1.48 | 100.00% | 0.00 | 100.00% | 17.52 | 100.00% |
| Fund Carried Forward (as per LB2) | 1,683.99 | | 36.14 | | 49.57 | | 49.60 | | 111.42 | | 110.15 | | 1.48 | | 0.00 | | 17.52 | |

FORM L-27- UNIT LINKED BUSINESS

FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Registration Number: 101

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

Periodicity of Submission: Quarterly

Statement as on: March 31, 2014

₹ Crores

| PARTICULARS | ULGF01028/03/05DefensiveF101 | ULGF01128/03/05BalancedMF101 | ULIF01520/02/08LiquidFdlI101 | ULIF01620/02/08StableMFI101 | ULIF01720/02/08SecureMFI101 | ULIF01820/02/08DefnsvFdlI101 | ULIF01920/02/08BalncdMFI101 | ULIF02020/02/08EquityMFI101 | ULIF02120/02/08 | GrwthFndI101 |
|---|------------------------------|------------------------------|------------------------------|-----------------------------|-----------------------------|------------------------------|-----------------------------|-----------------------------|-----------------|----------------|
| Opening Balance (Market Value) | 41.03 | 24.62 | 83.85 | 80.74 | 304.84 | 123.25 | 582.77 | 662.75 | | 3,431.04 |
| Add: Inflow during the Quarter | 0.01 | 0.07 | 46.37 | 16.83 | 43.20 | 10.53 | 42.61 | 45.38 | | 207.06 |
| Increase / (Decrease) Value of Inv [Net] | 1.64 | 1.21 | 1.65 | 1.76 | 7.44 | 7.44 | 27.68 | 41.14 | | 278.56 |
| Less: Outflow during the Quarter | 2.24 | - | 36.92 | 15.73 | 48.29 | 11.78 | 44.13 | 60.00 | | 287.49 |
| TOTAL INVESTIBLE FUNDS (MKT VALUE) | 40.44 | 25.90 | 94.95 | 83.60 | 307.18 | 126.71 | 608.93 | 699.26 | | 3629.16 |

| INVESTMENT OF UNIT FUND | ULGF01028/03/05DefensiveF101 | | ULGF01128/03/05BalancedMF101 | | ULIF01520/02/08LiquidFdlI101 | | ULIF01620/02/08StableMFI101 | | ULIF01720/02/08SecureMFI101 | | ULIF01820/02/08DefnsvFdlI101 | | ULIF01920/02/08BalncdMFI101 | | ULIF02020/02/08EquityMFI101 | | ULIF02120/02/08 | | GrwthFndI101 | |
|--|------------------------------|----------------|------------------------------|----------------|------------------------------|----------------|-----------------------------|----------------|-----------------------------|----------------|------------------------------|----------------|-----------------------------|----------------|-----------------------------|----------------|-----------------|----------|----------------|-------|
| | 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 | 12.34 | 30.52% | 6.95 | 26.85% | - | 0.00% | - | 0.00% | 91.70 | 29.85% | 26.89 | 21.22% | 85.87 | 14.10% | 52.91 | 7.57% | - | - | - | 0.00% |
| State Government Securities | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | - | - | 0.00% |
| Other Approved Securities | - | 0.00% | - | 0.00% | - | 0.00% | 1.02 | 1.22% | 2.86 | 0.93% | 0.48 | 0.38% | 0.63 | 0.10% | - | 0.00% | - | - | - | 0.00% |
| Corporate Bonds | 9.37 | 23.17% | 3.19 | 12.34% | - | 0.00% | 35.61 | 42.60% | 109.03 | 35.50% | 37.92 | 29.93% | 121.67 | 19.98% | 17.02 | 2.43% | - | - | - | 0.00% |
| Infrastructure Bonds | 6.26 | 15.49% | 1.58 | 6.11% | - | 0.00% | 37.16 | 44.45% | 76.49 | 24.90% | 18.24 | 14.39% | 55.22 | 9.07% | - | 0.00% | - | - | - | 0.00% |
| Equity | 10.76 | 26.60% | 12.32 | 47.57% | - | 0.00% | - | 0.00% | - | 0.00% | 30.81 | 24.31% | 296.21 | 48.64% | 580.94 | 83.08% | 3,339.43 | | 92.02% | |
| Money Market Investments | 0.07 | 0.18% | 0.83 | 3.21% | 94.75 | 99.79% | 5.42 | 6.48% | 17.90 | 5.83% | 7.35 | 5.80% | 21.09 | 3.46% | 22.24 | 3.18% | 22.71 | | 0.63% | |
| 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% | 10.00 | 1.43% | 5.00 | | 0.14% | |
| Sub Total (A) | 38.81 | 95.97% | 24.88 | 96.08% | 94.75 | 99.79% | 79.21 | 94.75% | 297.98 | 97.01% | 121.69 | 96.04% | 580.69 | 95.36% | 683.11 | 97.69% | 3,367.14 | | 92.78% | |
| Current Assets: | | | | | | | | | | | | | | | | | | | | |
| Accrued Interest | 0.94 | 2.32% | 0.24 | 0.94% | 0.00 | 0.00% | 3.49 | 4.17% | 9.25 | 3.01% | 2.58 | 2.04% | 8.87 | 1.46% | 4.52 | 0.65% | 0.10 | | 0.00% | |
| Dividend Receivable | 0.00 | 0.01% | 0.00 | 0.02% | - | 0.00% | - | 0.00% | 0.01 | 0.00% | 0.01 | 0.01% | 0.11 | 0.02% | 0.19 | 0.03% | 0.90 | | 0.02% | |
| Bank Balance | 0.01 | 0.03% | 0.01 | 0.04% | 0.01 | 0.01% | 0.48 | 0.57% | 0.01 | 0.00% | 0.16 | 0.13% | 0.27 | 0.04% | 0.05 | 0.01% | 1.31 | | 0.04% | |
| Receivable for Sale of Investments | - | 0.00% | 0.04 | 0.15% | - | 0.00% | 0.00 | 0.00% | 1.28 | 0.42% | 0.40 | 0.32% | 2.40 | 0.39% | 0.69 | 0.10% | 59.76 | | 1.66% | |
| Other Current Assets (for Investments) | - | 0.00% | - | 0.00% | 0.21 | 0.22% | 0.02 | 0.02% | 0.00 | 0.00% | 0.27 | 0.21% | 1.31 | 0.21% | 2.62 | 0.38% | 9.45 | | 0.26% | |
| Less: Current Liabilities | | | | | | | | | | | | | | | | | | | | |
| Payable for Investments | -0.00 | 0.00% | -0.00 | 0.00% | -0.00 | 0.00% | -0.00 | 0.00% | -1.25 | -0.41% | -0.39 | -0.31% | -1.67 | -0.27% | -25.18 | -3.60% | -41.18 | | -1.13% | |
| Fund Mgmt Charges Payable | -0.00 | -0.01% | -0.00 | -0.01% | -0.01 | -0.01% | -0.01 | -0.01% | -0.04 | -0.01% | -0.02 | -0.01% | -0.08 | -0.01% | -0.10 | -0.01% | -0.50 | | -0.01% | |
| Other Current Liabilities (for Investment) | -0.00 | -0.01% | -0.00 | -0.01% | -0.01 | -0.01% | -0.01 | -0.01% | -0.05 | -0.02% | -0.02 | -0.01% | -0.12 | -0.02% | -0.35 | -0.05% | -2.78 | | -0.08% | |
| Sub Total (B) | 0.95 | 2.35% | 0.30 | 1.14% | 0.20 | 0.21% | 3.96 | 4.73% | 9.20 | 2.99% | 3.00 | 2.37% | 11.07 | 1.82% | -17.55 | -2.51% | 27.06 | | 0.75% | |
| Other Investments (<=25%) | | | | | | | | | | | | | | | | | | | | |
| Corporate Bonds | - | 0.00% | - | 0.00% | - | 0.00% | 0.44 | 0.52% | - | 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 | 0.68 | 1.68% | 0.72 | 2.78% | - | 0.00% | - | 0.00% | - | 0.00% | 2.02 | 1.60% | 17.17 | 2.82% | 33.70 | 4.82% | 234.96 | | 6.47% | |
| Mutual funds | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | - | - | 0.00% |
| Venture funds | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | - | - | 0.00% |
| Others | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | - | - | 0.00% |
| Sub Total (C) | 0.68 | 1.68% | 0.72 | 2.78% | - | 0.00% | 0.44 | 0.52% | - | 0.00% | 2.02 | 1.60% | 17.17 | 2.82% | 33.70 | 4.82% | 234.96 | | 6.47% | |
| Total (A + B + C) | 40.44 | 100.00% | 25.90 | 100.00% | 94.95 | 100.00% | 83.60 | 100.00% | 307.18 | 100.00% | 126.71 | 100.00% | 608.93 | 100.00% | 699.26 | 100.00% | 3,629.16 | | 100.00% | |
| Fund Carried Forward (as per LB2) | 40.44 | | 25.90 | | 95.37 | | 84.05 | | 309.18 | | 127.54 | | 612.77 | | 703.41 | | 3,648.87 | | | |

FORM L-27- UNIT LINKED BUSINESS

FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Registration Number: 101

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

Periodicity of Submission: Quarterly

Statement as on: March 31, 2014

₹ Crores

| PARTICULARS | ULGF01805/04/10CapGuaFnd210 | ULGF02005/04/11CapGuaFd3A101 | ULGF02105/04/11CapGuaFd5A10 | ULGF03620/02/12LiquidFdl101 | ULGF03720/02/12StableMFII101 | ULGF03820/02/12SecureMFII101 | ULGF03920/02/12DefnsvFdl101 | ULGF04020/02/12BalncdMFII10 | ULIF02208/10/08LiquidFdl101 |
|---|-----------------------------|------------------------------|-----------------------------|-----------------------------|------------------------------|------------------------------|-----------------------------|-----------------------------|-----------------------------|
| Opening Balance (Market Value) | 3.19 | 1.49 | 16.13 | 70.51 | 37.57 | 138.31 | 178.97 | 11.60 | 90.75 |
| Add: Inflow during the Quarter | 0.02 | - | - | 2.34 | 4.10 | 4.09 | 8.35 | 0.00 | 56.67 |
| Increase / (Decrease) Value of Inv (Net) | 0.10 | 0.04 | 0.49 | 1.34 | 0.84 | 3.37 | 6.80 | 0.58 | 1.83 |
| Less: Outflow during the Quarter | - | - | - | 0.87 | 0.23 | 6.66 | 18.08 | 0.18 | 46.70 |
| TOTAL INVESTIBLE FUNDS (MKT VALUE) | 3.30 | 1.53 | 16.62 | 73.32 | 42.28 | 139.20 | 176.04 | 12.08 | 102.55 |

| INVESTMENT OF UNIT FUND | ULGF01805/04/10CapGuaFnd210 | | ULGF02005/04/11CapGuaFd3A101 | | ULGF02105/04/11CapGuaFd5A10 | | ULGF03620/02/12LiquidFdl101 | | ULGF03720/02/12StableMFII101 | | ULGF03820/02/12SecureMFII101 | | ULGF03920/02/12DefnsvFdl101 | | ULGF04020/02/12BalncdMFII10 | | ULIF02208/10/08LiquidFdl101 | | |
|--|-----------------------------|----------------|------------------------------|----------------|-----------------------------|----------------|-----------------------------|----------------|------------------------------|----------------|------------------------------|----------------|-----------------------------|----------------|-----------------------------|----------------|-----------------------------|----------------|--|
| | 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 | - | 0.00% | 0.11 | 7.13% | 11.77 | 70.80% | - | 0.00% | 0.37 | 0.89% | 41.76 | 30.00% | 39.61 | 22.50% | 1.54 | 12.74% | - | 0.00% | |
| State Government Securities | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | |
| Other Approved Securities | 2.17 | 65.71% | 0.10 | 6.49% | - | 0.00% | - | 0.00% | - | 0.00% | 1.44 | 1.03% | 0.66 | 0.37% | 0.02 | 0.13% | - | 0.00% | |
| Corporate Bonds | - | 0.00% | 0.30 | 19.64% | - | 0.00% | - | 0.00% | 16.67 | 39.42% | 54.10 | 38.86% | 51.03 | 28.99% | 2.15 | 17.76% | - | 0.00% | |
| Infrastructure Bonds | - | 0.00% | 0.50 | 32.64% | - | 0.00% | - | 0.00% | 19.21 | 45.44% | 28.15 | 20.22% | 28.01 | 15.91% | 1.71 | 14.15% | - | 0.00% | |
| Equity | 1.00 | 30.25% | 0.27 | 17.48% | 4.27 | 25.69% | - | 0.00% | - | 0.00% | - | 0.00% | 44.55 | 25.30% | 5.99 | 49.59% | - | 0.00% | |
| Money Market Investments | 0.08 | 2.57% | 0.20 | 12.84% | 0.02 | 0.12% | 71.41 | 97.39% | 3.29 | 7.79% | 9.33 | 6.70% | 4.28 | 2.43% | 0.14 | 1.17% | 103.98 | 101.40% | |
| 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) | 3.25 | 98.53% | 1.47 | 96.19% | 16.06 | 96.61% | 71.41 | 97.39% | 39.54 | 93.53% | 134.78 | 96.82% | 168.14 | 95.51% | 11.54 | 95.53% | 103.98 | 101.40% | |
| Current Assets: | | | | | | | | | | | | | | | | | | | |
| Accrued Interest | 0.00 | 0.11% | 0.05 | 3.29% | 0.43 | 2.56% | -0.00 | 0.00% | 1.69 | 3.99% | 4.39 | 3.15% | 4.04 | 2.29% | 0.15 | 1.28% | 0.00 | 0.00% | |
| Dividend Receivable | 0.00 | 0.02% | 0.00 | 0.01% | 0.00 | 0.02% | - | 0.00% | - | 0.00% | - | 0.00% | 0.02 | 0.01% | 0.00 | 0.02% | - | 0.00% | |
| Bank Balance | 0.00 | 0.00% | 0.00 | 0.00% | 0.00 | 0.01% | 0.02 | 0.03% | 0.08 | 0.18% | 0.01 | 0.01% | 0.21 | 0.12% | 0.02 | 0.17% | 0.01 | 0.01% | |
| Receivable for Sale of Investments | 0.00 | 0.02% | 0.00 | 0.01% | 0.00 | 0.02% | - | 0.00% | 0.00 | 0.00% | 0.58 | 0.42% | 0.55 | 0.31% | 0.04 | 0.33% | - | 0.00% | |
| Other Current Assets (for Investments) | 0.02 | 0.60% | - | 0.00% | - | 0.00% | 1.91 | 2.61% | 0.20 | 0.47% | 0.05 | 0.03% | 0.73 | 0.41% | 0.03 | 0.21% | - | 0.00% | |
| Less: Current Liabilities | | | | | | | | | | | | | | | | | | | |
| Payable for Investments | - | 0.00% | - | 0.00% | - | 0.00% | -0.00 | 0.00% | -0.00 | 0.00% | -0.57 | -0.41% | -0.54 | -0.31% | -0.02 | -0.16% | -0.00 | 0.00% | |
| Fund Mgmt Charges Payable | -0.00 | -0.01% | -0.00 | -0.01% | -0.00 | -0.01% | -0.01 | -0.01% | -0.01 | -0.01% | -0.02 | -0.01% | -0.02 | -0.01% | -0.00 | -0.01% | -0.01 | -0.01% | |
| Other Current Liabilities (for Investment) | -0.00 | -0.02% | -0.00 | -0.02% | -0.00 | -0.02% | -0.01 | -0.01% | -0.01 | -0.01% | -0.02 | -0.01% | -0.02 | -0.01% | -0.02 | -0.18% | -1.43 | -1.39% | |
| Sub Total (B) | 0.02 | 0.73% | 0.05 | 3.29% | 0.43 | 2.58% | 1.91 | 2.61% | 1.95 | 4.61% | 4.43 | 3.18% | 4.96 | 2.82% | 0.20 | 1.65% | -1.43 | -1.40% | |
| Other Investments (<=25%) | | | | | | | | | | | | | | | | | | | |
| Corporate Bonds | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | 0.78 | 1.85% | - | 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 | 0.02 | 0.74% | 0.01 | 0.52% | 0.13 | 0.81% | - | 0.00% | - | 0.00% | - | 0.00% | 2.95 | 1.67% | 0.34 | 2.82% | - | 0.00% | |
| Mutual funds | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | |
| Venture funds | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | |
| Others | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | |
| Sub Total (C) | 0.02 | 0.74% | 0.01 | 0.52% | 0.13 | 0.81% | - | 0.00% | 0.78 | 1.85% | - | 0.00% | 2.95 | 1.67% | 0.34 | 2.82% | - | 0.00% | |
| Total (A + B + C) | 3.30 | 100.00% | 1.53 | 100.00% | 16.62 | 100.00% | 73.32 | 100.00% | 42.28 | 100.00% | 139.20 | 100.00% | 176.04 | 100.00% | 12.08 | 100.00% | 102.55 | 100.00% | |
| Fund Carried Forward (as per LB2) | 3.30 | | 1.53 | | 16.62 | | 73.32 | | 42.66 | | 138.70 | | 176.21 | | 12.08 | | 100.60 | | |

FORM L-27- UNIT LINKED BUSINESS

FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Registration Number: 101

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

Periodicity of Submission: Quarterly

Statement as on: March 31, 2014

₹ Crores

| PARTICULARS | ULIF02308/10/08StableMFI101 | ULIF02408/10/08 SecureMFI101 | ULIF02508/10/08DefnsvFdll101 | ULIF02608/10/08 BalncdMFI101 | ULIF02708/10/08EquityMFI101 | ULIF02808/10/08 GrwthFndll101 | ULGF01905/04/10CapGuaFnd2101 | ULGF04311/02/12LiquidFdl101 | ULGF04811/02/12StableMFI101 |
|---|-----------------------------|------------------------------|------------------------------|------------------------------|-----------------------------|-------------------------------|------------------------------|-----------------------------|-----------------------------|
| Opening Balance (Market Value) | 71.37 | 276.68 | 105.99 | 413.30 | 459.89 | 2,258.84 | 0.00 | 2.62 | 19.66 |
| Add: Inflow during the Quarter | 16.78 | 48.38 | 7.32 | 24.50 | 25.39 | 145.37 | - | 0.67 | 0.75 |
| Increase / (Decrease) Value of Inv [Net] | 1.58 | 6.72 | 4.02 | 19.73 | 28.86 | 183.79 | -0.00 | 0.06 | 0.43 |
| Less: Outflow during the Quarter | 14.45 | 52.71 | 11.57 | 38.67 | 38.31 | 199.30 | - | 0.02 | 0.27 |
| TOTAL INVESTIBLE FUNDS (MKT VALUE) | 75.27 | 279.07 | 105.75 | 418.87 | 475.83 | 2388.70 | 0.00 | 3.32 | 20.56 |

| INVESTMENT OF UNIT FUND | ULIF02308/10/08StableMFI101 | | ULIF02408/10/08 SecureMFI101 | | ULIF02508/10/08DefnsvFdll101 | | ULIF02608/10/08 BalncdMFI101 | | ULIF02708/10/08EquityMFI101 | | ULIF02808/10/08 GrwthFndll101 | | ULGF01905/04/10CapGuaFnd2101 | | ULGF04311/02/12LiquidFdl101 | | ULGF04811/02/12StableMFI101 | |
|--|-----------------------------|----------------|------------------------------|----------------|------------------------------|----------------|------------------------------|----------------|-----------------------------|----------------|-------------------------------|----------------|------------------------------|----------------|-----------------------------|----------------|-----------------------------|----------------|
| | 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 | - | 0.00% | 81.98 | 29.37% | 23.56 | 22.27% | 59.52 | 14.21% | 37.56 | 7.89% | - | 0.00% | - | 0.00% | - | 0.00% | 0.24 | 1.15% |
| State Government Securities | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% |
| Other Approved Securities | 0.35 | 0.46% | 2.73 | 0.98% | 0.37 | 0.35% | 1.03 | 0.25% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | 0.53 | 2.60% |
| Corporate Bonds | 32.76 | 43.52% | 94.22 | 33.76% | 31.92 | 30.19% | 88.20 | 21.06% | 8.16 | 1.72% | - | 0.00% | - | 0.00% | - | 0.00% | 7.88 | 38.32% |
| Infrastructure Bonds | 33.75 | 44.83% | 73.29 | 26.26% | 15.67 | 14.81% | 35.85 | 8.56% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | 9.67 | 47.03% |
| Equity | - | 0.00% | - | 0.00% | 26.94 | 25.47% | 207.97 | 49.65% | 400.52 | 84.17% | 2,194.47 | 91.87% | - | 0.00% | - | 0.00% | - | 0.00% |
| Money Market Investments | 4.57 | 6.07% | 18.51 | 6.63% | 2.96 | 2.80% | 5.59 | 1.33% | 18.76 | 3.94% | 13.79 | 0.58% | - | 0.00% | 3.31 | 99.67% | 1.23 | 5.98% |
| 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% | 5.00 | 0.21% | - | 0.00% | - | 0.00% | - | 0.00% |
| Sub Total (A) | 71.42 | 94.89% | 270.74 | 97.01% | 104.41 | 95.89% | 398.15 | 95.05% | 465.00 | 97.72% | 2,213.26 | 92.66% | - | 0.00% | 3.31 | 99.67% | 19.55 | 95.07% |
| Current Assets: | | | | | | | | | | | | | | | | | | |
| Accrued Interest | 3.47 | 4.62% | 8.23 | 2.95% | 2.35 | 2.22% | 6.12 | 1.46% | 0.66 | 0.14% | 0.09 | 0.00% | -0.00 | 16.50% | 0.00 | 0.00% | 0.85 | 4.12% |
| Dividend Recievable | - | 0.00% | - | 0.00% | 0.01 | 0.01% | 0.07 | 0.02% | 0.13 | 0.03% | 0.58 | 0.02% | - | 0.00% | - | 0.00% | - | 0.00% |
| Bank Balance | 0.23 | 0.30% | 0.01 | 0.00% | 0.01 | 0.01% | 0.21 | 0.05% | 0.04 | 0.01% | 0.87 | 0.04% | 0.00 | -17.96% | 0.01 | 0.30% | 0.07 | 0.33% |
| Receivable for Sale of Investments | - | 0.00% | 1.19 | 0.43% | 0.33 | 0.31% | 2.16 | 0.52% | 0.36 | 0.08% | 39.26 | 1.64% | - | 0.00% | - | 0.00% | - | 0.00% |
| Other Current Assets (for Investments) | - | 0.00% | 0.11 | 0.04% | 0.29 | 0.27% | 1.17 | 0.28% | 1.93 | 0.41% | 7.14 | 0.30% | - | 0.00% | 0.00 | 0.05% | - | 0.00% |
| Less: Current Liabilities | | | | | | | | | | | | | | | | | | |
| Payable for Investments | -0.00 | 0.00% | -1.14 | -0.41% | -0.32 | -0.31% | -1.04 | -0.25% | -15.26 | -3.21% | -27.05 | -1.13% | - | 0.00% | -0.00 | 0.00% | -0.00 | 0.00% |
| Fund Mgmt Charges Payable | -0.01 | -0.01% | -0.04 | -0.01% | -0.01 | -0.01% | -0.06 | -0.01% | -0.07 | -0.01% | -0.33 | -0.01% | -0.00 | 87.38% | -0.00 | -0.01% | -0.00 | -0.01% |
| Other Current Liabilities (for Investment) | -0.46 | -0.60% | -0.04 | -0.01% | -0.01 | -0.01% | -0.05 | -0.01% | -0.25 | -0.05% | -0.30 | -0.01% | -0.00 | 14.08% | -0.00 | -0.01% | -0.07 | -0.35% |
| Sub Total (B) | 3.24 | 4.30% | 8.34 | 2.99% | 2.64 | 2.50% | 8.59 | 2.05% | -12.46 | -2.62% | 20.26 | 0.85% | -0.00 | 100.00% | 0.01 | 0.33% | 0.84 | 4.09% |
| Other Investments (<=25%) | | | | | | | | | | | | | | | | | | |
| Corporate Bonds | 0.61 | 0.81% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | 0.17 | 0.85% |
| 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% | 1.70 | 1.61% | 12.13 | 2.89% | 23.29 | 4.89% | 155.18 | 6.50% | - | 0.00% | - | 0.00% | - | 0.00% |
| Mutual funds | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% |
| Venture funds | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% |
| Others | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% |
| Sub Total (C) | 0.61 | 0.81% | - | 0.00% | 1.70 | 1.61% | 12.13 | 2.89% | 23.29 | 4.89% | 155.18 | 6.50% | - | 0.00% | - | 0.00% | 0.17 | 0.85% |
| Total (A + B + C) | 75.27 | 100.00% | 279.07 | 100.00% | 105.75 | 100.00% | 418.87 | 100.00% | 475.83 | 100.00% | 2,388.70 | 100.00% | -0.00 | 100.00% | 3.32 | 100.00% | 20.56 | 100.00% |
| Fund Carried Forward (as per LB2) | 75.64 | | 278.96 | | 106.06 | | 420.32 | | 477.62 | | 2,400.91 | | - | | 3.40 | | 20.58 | |

FORM L-27- UNIT LINKED BUSINESS

FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Registration Number: 101

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

Periodicity of Submission: Quarterly

Statement as on: March 31, 2014

₹ Crores

| PARTICULARS | ULGF04411/02/12SecureMFII101 | ULGF04511/02/12DefnsvFdlI101 | ULGF04611/02/12BalncdMFII101 | ULIF02904/08/08MoneyPlusF101 | ULIF03004/08/08BondOprF101 | ULIF03204/08/08Large-CapF101 | ULIF03104/08/08Mid-capFnd101 | ULIF03304/08/08ManagerFnd101 | ULIF03501/01/10 BlueChipF101 |
|---|------------------------------|------------------------------|------------------------------|------------------------------|----------------------------|------------------------------|------------------------------|------------------------------|------------------------------|
| Opening Balance (Market Value) | 87.01 | 75.02 | 8.63 | 40.86 | 73.79 | 73.87 | 52.60 | 737.33 | 1,008.19 |
| Add: Inflow during the Quarter | 0.09 | 2.58 | 0.87 | 14.96 | 13.16 | 10.19 | 9.48 | 9.48 | 197.06 |
| Increase / (Decrease) Value of Inv (Net) | 2.10 | 2.89 | 0.42 | 0.66 | 1.79 | 4.60 | 4.47 | 39.28 | 74.89 |
| Less: Outflow during the Quarter | 1.59 | 1.17 | 0.65 | 11.80 | 7.61 | 6.81 | 9.39 | 26.73 | 102.69 |
| TOTAL INVESTIBLE FUNDS (MKT VALUE) | 87.60 | 79.31 | 9.28 | 44.08 | 81.13 | 81.85 | 57.15 | 757.26 | 1,177.44 |

| INVESTMENT OF UNIT FUND | ULGF04411/02/12SecureMFII101 | ULGF04511/02/12DefnsvFdlI101 | ULGF04611/02/12BalncdMFII101 | ULIF02904/08/08MoneyPlusF101 | ULIF03004/08/08BondOprF101 | ULIF03204/08/08Large-CapF101 | ULIF03104/08/08Mid-capFnd101 | ULIF03304/08/08ManagerFnd101 | ULIF03501/01/10 BlueChipF101 | | | | | | | | | |
|---|------------------------------|------------------------------|------------------------------|------------------------------|----------------------------|------------------------------|------------------------------|------------------------------|------------------------------|----------------|--------------|----------------|--------------|----------------|---------------|----------------|-----------------|----------------|
| | 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 | 26.77 | 30.56% | 16.12 | 20.33% | 1.38 | 14.93% | 42.89 | 97.30% | 43.22 | 53.27% | - | 0.00% | - | 0.00% | 102.92 | 13.59% | - | 0.00% |
| State Government Securities | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% |
| Other Approved Securities | 0.84 | 0.96% | 0.44 | 0.56% | 0.03 | 0.30% | - | 0.00% | 3.61 | 4.45% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% |
| Corporate Bonds | 34.86 | 39.79% | 18.97 | 23.92% | 1.74 | 18.73% | 0.20 | 0.45% | 19.94 | 24.58% | - | 0.00% | - | 0.00% | 70.02 | 9.25% | - | 0.00% |
| Infrastructure Bonds | 16.62 | 19.20% | 15.13 | 19.08% | 1.20 | 12.97% | - | 0.00% | 3.32 | 4.09% | - | 0.00% | - | 0.00% | 85.17 | 11.25% | - | 0.00% |
| Equity | - | 0.00% | 19.93 | 25.13% | 4.36 | 46.99% | - | 0.00% | - | 0.00% | 76.02 | 92.87% | 48.36 | 84.61% | 432.52 | 57.12% | 1,102.02 | 93.59% |
| Money Market Investments | 5.45 | 6.22% | 5.35 | 6.75% | 0.13 | 1.45% | 0.05 | 0.12% | 3.67 | 4.52% | 2.11 | 2.67% | 2.63 | 4.60% | 25.35 | 3.35% | 14.86 | 1.26% |
| 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% | 5.00 | 6.15% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% |
| Sub Total (A) | 84.73 | 96.72% | 75.95 | 95.76% | 8.85 | 95.37% | 43.14 | 97.87% | 78.76 | 97.08% | 78.12 | 95.45% | 50.99 | 89.21% | 715.97 | 94.55% | 1,116.88 | 94.86% |
| Current Assets: | | | | | | | | | | | | | | | | | | |
| Accrued Interest | 2.88 | 3.29% | 2.01 | 2.53% | 0.14 | 1.51% | 0.94 | 2.13% | 2.35 | 2.89% | 0.00 | 0.00% | 0.00 | 0.00% | 7.65 | 1.01% | 0.01 | 0.00% |
| Dividend Receivable | - | 0.00% | 0.01 | 0.01% | 0.00 | 0.02% | - | 0.00% | - | 0.00% | 0.04 | 0.04% | 0.01 | 0.02% | 0.17 | 0.02% | 0.33 | 0.03% |
| Bank Balance | 0.01 | 0.01% | 0.01 | 0.02% | 0.02 | 0.22% | 0.01 | 0.02% | 0.01 | 0.01% | 0.02 | 0.02% | 0.01 | 0.02% | 0.04 | 0.00% | 0.25 | 0.02% |
| Receivable for Sale of Investments | 0.36 | 0.41% | 0.25 | 0.32% | 0.03 | 0.36% | - | 0.00% | - | 0.00% | 0.58 | 0.71% | 0.10 | 0.17% | 8.51 | 1.12% | 11.61 | 0.99% |
| Other Current Assets (for Investments) | 0.00 | 0.00% | 0.08 | 0.10% | 0.02 | 0.22% | 0.01 | 0.02% | 0.04 | 0.05% | 0.22 | 0.27% | 0.31 | 0.53% | 0.50 | 0.07% | 8.41 | 0.71% |
| Less: Current Liabilities | | | | | | | | | | | | | | | | | | |
| Payable for Investments | -0.35 | -0.40% | -0.24 | -0.31% | -0.02 | -0.21% | - | 0.00% | -0.00 | 0.00% | -0.80 | -0.98% | -0.27 | -0.47% | -3.66 | -0.48% | -12.21 | -1.04% |
| Fund Mgmt Charges Payable | -0.01 | -0.01% | -0.01 | -0.01% | -0.00 | -0.01% | -0.01 | -0.02% | -0.02 | -0.02% | -0.02 | -0.02% | -0.01 | -0.02% | -0.14 | -0.02% | -0.17 | -0.01% |
| Other Current Liabilities (for Investments) | -0.01 | -0.01% | -0.01 | -0.01% | -0.00 | -0.01% | -0.01 | -0.02% | -0.01 | -0.02% | -0.12 | -0.14% | -0.01 | -0.02% | -0.61 | -0.08% | -0.16 | -0.01% |
| Sub Total (B) | 2.88 | 3.28% | 2.10 | 2.64% | 0.19 | 2.09% | 0.94 | 2.13% | 2.37 | 2.92% | -0.08 | -0.10% | 0.13 | 0.24% | 12.46 | 1.65% | 8.07 | 0.69% |
| 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% | 1.26 | 1.59% | 0.24 | 2.54% | - | 0.00% | - | 0.00% | 3.81 | 4.65% | 6.03 | 10.55% | 28.82 | 3.81% | 52.49 | 4.46% |
| Mutual funds | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% |
| Venture funds | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% |
| Others | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% |
| Sub Total (C) | - | 0.00% | 1.26 | 1.59% | 0.24 | 2.54% | - | 0.00% | - | 0.00% | 3.81 | 4.65% | 6.03 | 10.55% | 28.82 | 3.81% | 52.49 | 4.46% |
| Total (A + B + C) | 87.60 | 100.00% | 79.31 | 100.00% | 9.28 | 100.00% | 44.08 | 100.00% | 81.13 | 100.00% | 81.85 | 100.00% | 57.15 | 100.00% | 757.26 | 100.00% | 1,177.44 | 100.00% |
| Fund Carried Forward (as per LB2) | 87.60 | | 79.31 | | 9.28 | | 44.08 | | 81.13 | | 82.04 | | 57.20 | | 757.38 | | 1,200.70 | |

FORM L-27- UNIT LINKED BUSINESS

FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Registration Number: 101

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

Periodicity of Submission: Quarterly

Statement as on: March 31, 2014

₹ Crores

| PARTICULARS | ULIF03401/01/10 IncomeFund101 | ULIF03601/01/10 OpprntnyFd101 | ULIF03701/01/10 VantageFnd101 | ULIF03901/09/10 BalancedFd101 | ULIF04126/10/10 CaptiGuaFd101 | ULIF03801/09/10ShortTrmFd101 | ULIF04001/09/10 HighestNAV101 | ULIF04224/01/11 PenGuaFnd101 | ULIF05110/03/11 DiscontdPF101 |
|--|-------------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|------------------------------|-------------------------------|------------------------------|-------------------------------|
| Opening Balance (Market Value) | 383.51 | 1,585.44 | 314.08 | 754.52 | 14.44 | 105.17 | 5,228.26 | 122.72 | 1,142.13 |
| Add: Inflow during the Quarter | 177.14 | 243.05 | 9.58 | 239.34 | - | 129.89 | 611.64 | 0.00 | 284.20 |
| Increase / (Decrease) Value of Inv [Net] | 10.42 | 159.89 | 21.54 | 44.86 | 0.93 | 2.38 | 192.23 | 3.02 | 25.61 |
| Less: Outflow during the Quarter | 44.85 | 120.13 | 9.35 | 54.03 | 0.09 | 125.19 | 212.76 | 0.39 | 2.74 |
| TOTAL INVESTIBLE FUNDS (MIKT VALUE) | 526.22 | 1868.25 | 335.85 | 984.69 | 15.28 | 112.25 | 5819.37 | 125.34 | 1449.19 |

| INVESTMENT OF UNIT FUND | ULIF03401/01/10 IncomeFund101 | | ULIF03601/01/10 OpprntnyFd101 | | ULIF03701/01/10 VantageFnd101 | | ULIF03901/09/10 BalancedFd101 | | ULIF04126/10/10 CaptiGuaFd101 | | ULIF03801/09/10ShortTrmFd101 | | ULIF04001/09/10 HighestNAV101 | | ULIF04224/01/11 PenGuaFnd101 | | ULIF05110/03/11 DiscontdPF101 | | |
|--|-------------------------------|----------------|-------------------------------|----------------|-------------------------------|----------------|-------------------------------|----------------|-------------------------------|----------------|------------------------------|----------------|-------------------------------|----------------|------------------------------|----------------|-------------------------------|----------------|--|
| | 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 | 179.94 | 34.19% | - | 0.00% | 38.98 | 11.61% | 142.38 | 14.46% | - | 0.00% | - | 0.00% | 1,872.13 | 32.17% | - | 0.00% | 1,258.56 | 86.85% | |
| State Government Securities | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | |
| Other Approved Securities | 1.23 | 0.23% | - | 0.00% | 0.31 | 0.09% | 26.89 | 2.73% | - | 0.00% | 1.37 | 1.22% | 0.30 | 0.01% | - | 0.00% | - | 0.00% | |
| Corporate Bonds | 164.62 | 31.28% | - | 0.00% | 33.25 | 9.90% | 117.29 | 11.91% | - | 0.00% | 49.62 | 44.21% | 639.24 | 10.98% | 45.85 | 36.58% | - | 0.00% | |
| Infrastructure Bonds | 112.32 | 21.34% | - | 0.00% | 24.87 | 7.41% | 108.50 | 11.02% | - | 0.00% | 48.34 | 43.07% | 892.81 | 15.34% | 62.91 | 50.19% | - | 0.00% | |
| Equity | - | 0.00% | 1,613.46 | 86.36% | 209.70 | 62.44% | 589.38 | 59.85% | 14.28 | 93.46% | - | 0.00% | 2,119.06 | 36.41% | 9.41 | 7.51% | - | 0.00% | |
| Money Market Investments | 50.33 | 9.56% | 34.30 | 1.84% | 6.80 | 2.02% | 30.42 | 3.09% | 0.51 | 3.35% | 7.66 | 6.82% | 78.76 | 1.35% | 0.89 | 0.71% | 187.14 | 12.91% | |
| 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% | 32.00 | 0.55% | - | 0.00% | - | 0.00% | |
| Sub Total (A) | 508.42 | 96.62% | 1,647.76 | 88.20% | 313.92 | 93.47% | 1,014.85 | 103.06% | 14.79 | 96.82% | 106.99 | 95.31% | 5,634.31 | 96.82% | 119.06 | 94.99% | 1,445.71 | 99.76% | |
| Current Assets: | | | | | | | | | | | | | | | | | | | |
| Accrued Interest | 12.89 | 2.45% | 0.04 | 0.00% | 3.29 | 0.98% | 11.80 | 1.20% | 0.00 | 0.00% | 4.43 | 3.95% | 145.30 | 2.50% | 6.05 | 4.82% | 0.06 | 0.00% | |
| Dividend Receivable | - | 0.00% | - | 0.00% | 0.04 | 0.01% | 0.21 | 0.02% | 0.01 | 0.07% | - | 0.00% | 1.49 | 0.03% | 0.01 | 0.01% | - | 0.00% | |
| Bank Balance | 0.01 | 0.00% | 0.99 | 0.05% | 0.12 | 0.04% | 0.04 | 0.00% | 0.01 | 0.07% | 0.70 | 0.63% | 0.01 | 0.00% | 0.01 | 0.01% | 0.00 | 0.00% | |
| Receivable for Sale of Investments | - | 0.00% | 7.74 | 0.41% | 0.04 | 0.01% | 0.75 | 0.08% | 0.01 | 0.07% | - | 0.00% | 1.36 | 0.02% | - | 0.00% | - | 0.00% | |
| Other Current Assets (for Investments) | 1.91 | 0.36% | 12.01 | 0.64% | - | 0.00% | 12.88 | 1.31% | - | 0.00% | 0.16 | 0.14% | 9.67 | 0.17% | - | 0.00% | 3.58 | 0.25% | |
| Less: Current Liabilities | | | | | | | | | | | | | | | | | | | |
| Payable for Investments | -0.00 | 0.00% | -6.17 | -0.33% | - | 0.00% | -92.45 | -9.39% | - | 0.00% | -0.00 | 0.00% | -35.67 | -0.61% | - | 0.00% | -0.00 | 0.00% | |
| Fund Mgmt Charges Payable | -0.08 | -0.01% | -0.27 | -0.01% | -0.05 | -0.01% | -0.15 | -0.01% | -0.00 | -0.01% | -0.02 | -0.01% | -0.86 | -0.01% | -0.02 | -0.01% | -0.08 | -0.01% | |
| Other Current Liabilities (for Investment) | -0.07 | -0.01% | -0.24 | -0.01% | -0.41 | -0.12% | -0.13 | -0.01% | -0.00 | -0.03% | -0.02 | -0.01% | -1.41 | -0.02% | -0.04 | -0.03% | -0.08 | -0.01% | |
| Sub Total (B) | 14.66 | 2.79% | 14.08 | 0.75% | 3.03 | 0.90% | -67.04 | -6.81% | 0.02 | 0.16% | 5.26 | 4.69% | 119.89 | 2.06% | 6.01 | 4.80% | 3.49 | 0.24% | |
| Other Investments (<=25%) | | | | | | | | | | | | | | | | | | | |
| Corporate Bonds | 3.13 | 0.60% | - | 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% | 206.40 | 11.05% | 18.90 | 5.63% | 36.88 | 3.75% | 0.46 | 3.03% | - | 0.00% | 65.18 | 1.12% | 0.27 | 0.21% | - | 0.00% | |
| Mutual funds | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | |
| Venture funds | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | |
| Others | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% | |
| Sub Total (C) | 3.13 | 0.60% | 206.40 | 11.05% | 18.90 | 5.63% | 36.88 | 3.75% | 0.46 | 3.03% | - | 0.00% | 65.18 | 1.12% | 0.27 | 0.21% | - | 0.00% | |
| Total (A + B + C) | 526.22 | 100.00% | 1,868.25 | 100.00% | 335.85 | 100.00% | 984.69 | 100.00% | 15.28 | 100.00% | 112.25 | 100.00% | 5,819.37 | 100.00% | 125.34 | 100.00% | 1,449.19 | 100.00% | |
| Fund Carried Forward (as per LB2) | 553.69 | | 1,899.50 | | 337.12 | | 1,024.03 | | 15.28 | | 117.00 | | 5,901.80 | | 125.33 | | 1,445.72 | | |

FORM L-27- UNIT LINKED BUSINESS

FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Registration Number: 101

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

Periodicity of Submission: Quarterly

Statement as on: March 31, 2014

PART - B

₹ Crores

| PARTICULARS | ULIF05201/10/13 DiscontdPF101 | ULIF04818/06/12 PenSuPls12101 | Total of All Funds |
|---|-------------------------------|-------------------------------|--------------------|
| Opening Balance (Market Value) | 0.20 | 363.03 | 31,266.81 |
| Add: Inflow during the Quarter | 24.59 | 166.07 | 3,474.27 |
| Increase / (Decrease) Value of Inv [Net] | 0.14 | 23.40 | 1,830.99 |
| Less: Outflow during the Quarter | 0.23 | 28.75 | 2,658.57 |
| TOTAL INVESTIBLE FUNDS (MKT VALUE) | 24.69 | 523.76 | 33913.51 |

| INVESTMENT OF UNIT FUND | ULIF05201/10/13 DiscontdPF101 | | ULIF04818/06/12 PenSuPls12101 | | Total of All Funds | |
|--|-------------------------------|----------------|-------------------------------|----------------|--------------------|----------------|
| | Actual Inv. | % Actual | Actual Inv. | % Actual | Actual Inv. | % Actual |
| Approved Investments (>=75%) | | | | | | |
| Central Govt Securities | 22.02 | 89.20% | 106.54 | 20.34% | 5,202.79 | 15.34% |
| State Government Securities | - | 0.00% | - | 0.00% | - | 0.00% |
| Other Approved Securities | - | 0.00% | 14.92 | 2.85% | 95.91 | 0.28% |
| Corporate Bonds | - | 0.00% | 77.29 | 14.76% | 2,774.80 | 8.18% |
| Infrastructure Bonds | - | 0.00% | 20.60 | 3.93% | 2,464.39 | 7.27% |
| Equity | - | 0.00% | 276.60 | 52.81% | 20,187.41 | 59.53% |
| Money Market Investments | 1.14 | 4.63% | 4.20 | 0.80% | 1,292.43 | 3.81% |
| Mutual funds | - | 0.00% | - | 0.00% | - | 0.00% |
| Deposit with Banks | - | 0.00% | 5.00 | 0.95% | 184.00 | 0.54% |
| Sub Total (A) | 23.17 | 93.83% | 505.15 | 96.45% | 32,201.73 | 94.95% |
| Current Assets: | | | | | | |
| Accrued Interest | 0.00 | 0.00% | 8.03 | 1.53% | 350.31 | 1.03% |
| Dividend Receivable | - | 0.00% | 0.20 | 0.04% | 6.46 | 0.02% |
| Bank Balance | 0.00 | 0.00% | 0.01 | 0.00% | 10.60 | 0.03% |
| Receivable for Sale of Investments | - | 0.00% | 0.19 | 0.04% | 240.41 | 0.71% |
| Other Current Assets (for Investments) | 1.52 | 6.17% | 1.76 | 0.34% | 148.55 | 0.44% |
| Less: Current Liabilities | | | | | | |
| Payable for Investments | -0.00 | 0.00% | - | 0.00% | -370.56 | -1.09% |
| Fund Mgmt Charges Payable | -0.00 | -0.01% | -0.08 | -0.01% | -4.21 | -0.01% |
| Other Current Liabilities (for Investments) | -0.00 | -0.01% | -0.11 | -0.02% | -52.33 | -0.15% |
| Sub Total (B) | 1.52 | 6.17% | 10.00 | 1.91% | 329.24 | 0.97% |
| Other Investments (<=25%) | | | | | | |
| Corporate Bonds | - | 0.00% | - | 0.00% | 28.38 | 0.08% |
| Infrastructure Bonds | - | 0.00% | - | 0.00% | - | 0.00% |
| Equity | - | 0.00% | 8.62 | 1.65% | 1,354.15 | 3.99% |
| Mutual funds | - | 0.00% | - | 0.00% | - | 0.00% |
| Venture funds | - | 0.00% | - | 0.00% | - | 0.00% |
| Others | - | 0.00% | - | 0.00% | - | 0.00% |
| Sub Total (C) | - | 0.00% | 8.62 | 1.65% | 1,382.53 | 4.08% |
| Total (A + B + C) | 24.69 | 100.00% | 523.76 | 100.00% | 33,913.51 | 100.00% |
| Fund Carried Forward (as per LB2)¹ | 25.94 | | 542.57 | | 34,207.37 | |

¹Difference of Rs. 293.87 Crore between amount carried forward as per LB2 and the fund value is due to units created in Policy Admin System (Life Asia) with declared NAV as on 31/03/2014 for the respective Unit Linked Funds.

² The funds are closed as on 31st March 2014 due to complete redemption of units. The balance amount after paying liabilities shall be part of bank balance.

Date: May 05, 2014

Prasun Gajri
Chief Investment Officer

FORM L-28- ULIP NAV

FORM - 3A

(Read with Regulation 10)

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Registration Number: 101

Link to FORM 3A (Part B)

Statement for the period: March 31, 2014

Periodicity of Submission: Quarterly

Statement of NAV of Segregated Funds

PART - C

₹ Crores

| No | Fund Name | SFIN | Date of Launch | Par/Non Par | Assets Under Management on the above date | NAV as per LB 2 | NAV as on the above date* | Previous Qtr NAV | 2nd Previous Qtr NAV | 3rd Previous Qtr NAV | 4th Previous Qtr NAV | Return/Yield | 3 Year Rolling CAGR | Highest NAV since Inception |
|----|---------------------------------|--------------------------------|-------------------|-------------|---|-----------------|---------------------------|------------------|----------------------|----------------------|----------------------|--------------|---------------------|-----------------------------|
| 1 | Liquid Fund | ULIF00102/01/04LiquidFund101 | January 2, 2004 | Non Par | 111.13 | 42.7258 | 42.7258 | 41.8677 | 41.0262 | 40.2399 | 39.4555 | 8.29% | 8.71% | 42.7258 |
| 2 | Secure Managed Fund | ULIF00202/01/04SecureMgfF101 | January 2, 2004 | Non Par | 204.96 | 39.0942 | 39.0942 | 38.1538 | 37.2423 | 36.5161 | 37.4696 | 4.34% | 8.05% | 39.3898 |
| 3 | Defensive Managed Fund | ULIF00302/01/04DefensiveF101 | January 2, 2004 | Non Par | 128.91 | 50.8873 | 50.8873 | 48.9234 | 46.5986 | 43.7244 | 47.4536 | 7.24% | 7.33% | 50.8873 |
| 4 | Balanced Managed Fund | ULIF00402/01/04BalancedMgf101 | January 2, 2004 | Non Par | 556.54 | 65.2684 | 65.2684 | 62.2228 | 57.9971 | 60.6060 | 59.3223 | 9.89% | 6.50% | 65.2684 |
| 5 | Equity Managed Fund | ULIF00616/01/06EquityMgfF101 | January 17, 2006 | Non Par | 828.46 | 81.2198 | 81.2198 | 76.3421 | 69.1048 | 71.8073 | 71.2072 | 14.06% | 5.03% | 81.2198 |
| 6 | Growth Fund | ULIF00502/01/04GrowthFund101 | January 2, 2004 | Non Par | 3,309.00 | 94.1395 | 94.1395 | 86.8604 | 76.5730 | 80.0026 | 79.6203 | 18.24% | 4.37% | 94.1395 |
| 7 | Liquid Fund | ULIF00802/01/04LiquidFund101 | January 2, 2004 | Non Par | 55.83 | 43.0719 | 43.0719 | 42.2099 | 41.3487 | 40.5503 | 39.7631 | 8.32% | 8.72% | 43.0719 |
| 8 | Secure Managed Fund | ULIF00902/01/04SecureMgfF101 | January 2, 2004 | Non Par | 149.40 | 38.4850 | 38.4850 | 37.5531 | 36.6481 | 38.2133 | 36.8916 | 4.32% | 8.05% | 38.7784 |
| 9 | Defensive Managed Fund | ULIF01002/01/04DefensiveF101 | January 2, 2004 | Non Par | 91.71 | 46.1450 | 46.1450 | 44.2982 | 42.1191 | 44.2085 | 42.9588 | 7.42% | 7.42% | 46.1450 |
| 10 | Balanced Managed Fund | ULIF01102/01/04BalancedMF101 | January 2, 2004 | Non Par | 409.21 | 62.7223 | 62.7223 | 59.7342 | 55.6751 | 58.2604 | 57.1081 | 9.83% | 6.52% | 62.7223 |
| 11 | Equity Managed Fund | ULIF01316/01/06EquityMgfF101 | January 17, 2006 | Non Par | 389.37 | 77.4649 | 77.4649 | 72.9477 | 65.9461 | 68.5287 | 67.9412 | 14.02% | 5.26% | 77.4649 |
| 12 | Growth Fund | ULIF01202/01/04GrowthFund101 | January 2, 2004 | Non Par | 1,679.87 | 90.3904 | 90.3904 | 83.4686 | 73.5404 | 76.8158 | 76.4467 | 18.24% | 4.53% | 90.3904 |
| 13 | Liquid Fund | ULGF00111/08/03LiquidFund101 | July 23, 2003 | Non Par | 23.78 | 43.4176 | 43.4176 | 42.5416 | 41.6867 | 40.8739 | 40.0600 | 8.38% | 8.38% | 43.4176 |
| 14 | Secure Managed Fund | ULGF00211/08/03SecureMgfF101 | July 23, 2003 | Non Par | 57.82 | 39.2260 | 39.2260 | 38.2403 | 37.3453 | 36.5439 | 37.2066 | 5.43% | 7.53% | 39.2260 |
| 15 | Defensive Managed Fund | ULGF00311/08/03DefensiveF101 | July 23, 2003 | Non Par | 128.05 | 57.0322 | 57.0322 | 54.8194 | 52.3199 | 54.5913 | 53.2607 | 7.08% | 6.40% | 57.0322 |
| 16 | Balanced Managed Fund | ULGF00411/08/03BalancedMF101 | July 23, 2003 | Non Par | 130.43 | 81.7658 | 81.7658 | 78.0378 | 73.4654 | 76.8495 | 74.8390 | 9.26% | 5.45% | 81.7658 |
| 17 | Growth Fund | ULGF00511/08/03GrowthFund101 | July 23, 2003 | Non Par | 0.01 | 224.52 | 224.5187 | 210.8386 | 191.5970 | 197.5744 | 190.9880 | 17.56% | 7.97% | 224.5187 |
| 18 | Secure Managed Fund | ULGF00928/03/05SecureMgfF101 | March 28, 2005 | Non Par | 17.52 | 79.9646 | 79.9646 | 77.9084 | 76.1214 | 79.4429 | 78.8246 | 4.09% | 2.02% | 80.4405 |
| 19 | Defensive Managed Fund | ULGF01028/03/05DefensiveF101 | March 28, 2005 | Non Par | 40.44 | 46.4462 | 46.4462 | 44.6404 | 42.5655 | 44.6726 | 43.4580 | 6.88% | 6.70% | 46.4462 |
| 20 | Balanced Managed Fund | ULGF01128/03/05BalancedMF101 | March 28, 2005 | Non Par | 25.90 | 58.0647 | 58.0647 | 55.3579 | 51.7483 | 54.3525 | 53.1014 | 9.35% | 6.01% | 58.0647 |
| 21 | Stable Managed Fund | ULIF00720/06/07StableMgfF101 | June 20, 2007 | Non Par | 61.79 | 41.7834 | 41.7834 | 40.8682 | 39.9491 | 39.6510 | 38.8528 | 7.54% | 8.27% | 41.7834 |
| 22 | Stable Managed Fund | ULIF01420/06/07StableMgfF101 | June 20, 2007 | Non Par | 40.54 | 41.8114 | 41.8114 | 40.8993 | 39.9934 | 39.6954 | 38.8852 | 7.53% | 8.26% | 41.8114 |
| 23 | Stable Managed Fund | ULGF00620/06/07StableMgfF101 | June 20, 2007 | Non Par | 16.43 | 40.3815 | 40.3815 | 39.5333 | 38.6459 | 38.3823 | 37.6194 | 7.34% | 6.46% | 40.3815 |
| 24 | Sovereign Fund | ULGF01620/06/07SovereignF101 | June 20, 2007 | Non Par | 1.76 | 32.6229 | 32.6229 | 31.7358 | 31.4700 | 33.8961 | 32.1391 | 1.51% | 6.01% | 34.7914 |
| 25 | Sovereign Fund | ULGF01520/06/07SovereignF101 | June 20, 2007 | Non Par | 0.08 | 32.5881 | 32.5881 | 31.7107 | 31.4842 | 33.7347 | 31.9994 | 1.84% | 6.19% | 34.6064 |
| 26 | Sovereign Fund # | ULGF00720/06/07SovereignF101 | June 20, 2007 | Non Par | 0.002 | N.A. | N.A. | 31.3377 | 31.2112 | 33.4438 | 31.6837 | N.A. | N.A. | N.A. |
| 27 | Sovereign Fund # | ULGF01420/06/07SovereignF101 | June 20, 2007 | Non Par | 0.003 | N.A. | N.A. | 31.3771 | 31.2356 | 33.4157 | 31.6276 | N.A. | N.A. | N.A. |
| 28 | Liquid Fund II | ULIF01520/02/08LiquidFdll101 | February 20, 2008 | Non Par | 94.95 | 16.2503 | 16.2503 | 15.9437 | 15.6398 | 15.3619 | 15.0780 | 7.77% | 8.21% | 16.2503 |
| 29 | Secure Managed Fund II | ULIF01720/02/08SecureMFII101 | February 20, 2008 | Non Par | 307.18 | 15.6739 | 15.6739 | 15.2958 | 14.9511 | 15.5914 | 15.0683 | 4.02% | 7.91% | 15.8326 |
| 30 | Defensive Managed Fund II | ULIF01820/02/08DefnsFdll101 | February 20, 2008 | Non Par | 126.71 | 15.2317 | 15.2317 | 14.6669 | 14.0371 | 14.6890 | 14.2666 | 6.76% | 7.10% | 15.2317 |
| 31 | Balanced Managed Fund II | ULIF01920/02/08BalncdMFII101 | February 20, 2008 | Non Par | 608.93 | 13.4621 | 13.4621 | 12.8518 | 12.0180 | 12.5578 | 12.3206 | 9.26% | 6.13% | 13.4621 |
| 32 | Equity Managed Fund II | ULIF02020/02/08EquityMFII101 | February 20, 2008 | Non Par | 699.26 | 12.4573 | 12.4573 | 11.7300 | 10.6518 | 11.1257 | 11.0406 | 12.83% | 4.14% | 12.4573 |
| 33 | Stable Fund II | ULIF02120/02/08GrwthFdll101 | February 20, 2008 | Non Par | 3,629.16 | 10.9043 | 10.9043 | 10.0721 | 8.9037 | 9.3078 | 9.2789 | 17.52% | 4.08% | 10.9043 |
| 34 | Stable Managed Fund II | ULIF01620/02/08StableMFII101 | February 20, 2008 | Non Par | 83.60 | 15.7077 | 15.7077 | 15.3735 | 15.0499 | 14.9317 | 14.6387 | 7.30% | 8.16% | 15.7077 |
| 35 | Money Plus Fund | ULIF02904/08/08MoneyPlusF101 | August 4, 2008 | Non Par | 44.08 | 14.0509 | 14.0509 | 13.8320 | 13.5629 | 13.5538 | 13.3360 | 5.36% | 5.83% | 14.0509 |
| 36 | Bond Opportunities Fund | ULIF03004/08/08BondOprrtF101 | August 4, 2008 | Non Par | 81.13 | 14.3316 | 14.3316 | 14.0023 | 13.7028 | 14.3882 | 13.9199 | 2.96% | 5.65% | 14.6168 |
| 37 | Mid-cap Fund | ULIF03104/08/08Mid-capFnd101 | August 4, 2008 | Non Par | 57.15 | 20.0404 | 20.0404 | 18.4727 | 15.4597 | 16.3371 | 17.3739 | 15.35% | 2.76% | 22.0083 |
| 38 | Large-cap Fund | ULIF03204/08/08Large-capF101 | August 4, 2008 | Non Par | 81.85 | 16.1378 | 16.1378 | 15.2165 | 13.7580 | 14.2056 | 13.8384 | 16.62% | 3.64% | 16.1378 |
| 39 | Manager's Fund | ULIF03304/08/08ManagerFnd101 | August 4, 2008 | Non Par | 757.26 | 16.6381 | 16.6381 | 15.7798 | 14.5293 | 15.2758 | 15.2628 | 9.01% | 3.95% | 16.6381 |
| 40 | Balanced Managed Fund II | ULIF02608/10/08BalancedMFII101 | October 8, 2008 | Non Par | 418.87 | 18.0492 | 18.0492 | 17.2039 | 16.0995 | 16.8480 | 16.5250 | 9.22% | 6.08% | 18.0492 |
| 41 | Defensive Managed Fund II | ULIF02508/10/08DefnsFdll101 | October 8, 2008 | Non Par | 105.75 | 16.6542 | 16.6542 | 16.0279 | 15.3508 | 16.0490 | 15.5837 | 6.87% | 7.17% | 16.6542 |
| 42 | Equity Managed Fund II | ULIF02708/10/08EquityMFII101 | October 8, 2008 | Non Par | 475.83 | 18.4429 | 18.4429 | 17.3302 | 15.7285 | 16.4070 | 16.2922 | 13.20% | 4.05% | 18.4429 |
| 43 | Growth Fund II | ULIF02808/10/08GrwthFdll101 | October 8, 2008 | Non Par | 2,388.70 | 20.7586 | 20.7586 | 19.1717 | 16.9528 | 17.7139 | 17.6587 | 17.55% | 3.96% | 20.8283 |
| 44 | Liquid Fund II | ULIF02208/10/08LiquidFdll101 | October 8, 2008 | Non Par | 102.55 | 15.3785 | 15.3785 | 15.0863 | 14.7980 | 14.5288 | 14.2635 | 7.82% | 8.18% | 15.3785 |
| 45 | Secure Managed Fund II | ULIF02408/10/08SecureMFII101 | October 8, 2008 | Non Par | 279.07 | 15.4853 | 15.4853 | 15.1129 | 14.7681 | 15.4039 | 14.8665 | 4.02% | 7.93% | 15.6424 |
| 46 | Stable Managed Fund II | ULIF02308/10/08StableMFII101 | October 8, 2008 | Non Par | 75.27 | 15.0322 | 15.0322 | 14.7113 | 14.4049 | 14.2745 | 13.9955 | 7.41% | 8.22% | 15.0322 |
| 47 | Income Fund | ULIF03401/01/10IncomeFund101 | January 5, 2010 | Non Par | 526.22 | 13.5773 | 13.5773 | 13.2693 | 12.9833 | 13.5367 | 13.0754 | 3.84% | 8.15% | 13.7352 |
| 48 | Blue Chip Fund | ULIF03501/01/10BlueChipF101 | January 5, 2010 | Non Par | 1,177.44 | 11.8035 | 11.8035 | 11.0608 | 9.8822 | 10.2240 | 10.2039 | 15.68% | 3.85% | 11.8035 |
| 49 | Opportunities Fund | ULIF03601/01/10OprrtntF101 | January 5, 2010 | Non Par | 1,868.25 | 12.3291 | 12.3291 | 11.2911 | 9.5280 | 10.2879 | 10.8263 | 13.88% | 2.34% | 13.3463 |
| 50 | Vantage Fund | ULIF03701/01/10VantageFnd101 | January 5, 2010 | Non Par | 335.85 | 12.9486 | 12.9486 | 12.1206 | 10.9678 | 11.6351 | 11.7448 | 10.25% | 5.76% | 12.9486 |
| 51 | HDFC Capital Guarantee Fund - 2 | ULGF01805/04/10CapGuarFnd210 | April 6, 2010 | Non Par | 3.30 | 12.8891 | 12.8891 | 12.5145 | 11.9515 | 11.9975 | 11.7416 | 9.77% | 6.86% | 12.8891 |
| 52 | Highest NAV Guarantee Fund | ULIF04001/09/10HighestNAV101 | September 8, 2010 | Non Par | 5,819.37 | 11.0963 | 11.0963 | 10.7288 | 10.2949 | 10.7644 | 10.4603 | 6.08% | 3.50% | 11.0963 |
| 53 | Short Term Fund | ULIF03801/09/10ShortTrmfF101 | September 8, 2010 | Non Par | 112.25 | 13.0667 | 13.0667 | 12.7833 | 12.5174 | 12.4291 | 12.1865 | 7.22% | 8.09% | 13.0667 |
| 54 | Balanced Fund | ULIF03901/09/10BalancedF101 | September 8, 2010 | Non Par | 984.69 | 11.8602 | 11.8602 | 11.3199 | 10.4900 | 10.9670 | 10.8215 | 9.60% | 5.43% | 11.8602 |
| 55 | Capital Guarantee Fund | ULIF04126/10/10CapGuarFnd101 | November 2, 2010 | Non Par | 15.28 | 12.1884 | 12.1884 | 11.4456 | 10.3693 | 10.5824 | 10.2866 | 18.49% | 5.61% | 12.1884 |
| 56 | Pension Guarantee Fund 1 | ULIF04224/10/11PenGuarFnd101 | February 1, 2011 | Non Par | 125.34 | 12.1759 | 12.1759 | 11.8832 | 11.5801 | 12.0937 | 11.6840 | 4.21% | 6.41% | 12.3417 |
| 57 | Capital Guarantee Fund 3A | ULGF02005/04/11CapGuarF3A10 | April 6, 2011 | Non Par | 1.53 | 12.1483 | 12.1483 | 11.8177 | 11.4095 | 11.3630 | 11.1390 | 9.06% | N.A. | 12.1483 |
| 58 | Capital Guarantee Fund 5A | ULGF02105/04/11CapGuarF5A10 | April 6, 2011 | Non Par | 16.62 | 12.1035 | 12.1035 | 11.7495 | 11.3040 | 11.3894 | 11.1310 | 8.74% | N.A. | 12.1035 |
| 59 | Liquid Fund II % | ULGF04311/02/12LiquidFII101 | February 11, 2012 | Non Par | 3.32 | 15.3821 | 15.3821 | 15.0920 | 14.7996 | 14.5287 | 14.2653 | 7.83% | 8.19% | 15.3821 |
| 60 | Stable Managed Fund II % | ULGF04011/02/12StableFII101 | February 11, 2012 | Non Par | 20.56 | 15.0308 | 15.0308 | 14.7134 | 14.4084 | 14.2712</ | | | | |

FORM L-28- ULIP NAV

FORM - 3A

(Read with Regulation 10)

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Registration Number: 101

Link to FORM 3A (Part B)

Statement for the period: March 31, 2014

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 |
|----------------|----------------------------------|------------------------------|-------------------|-------------|---|------------------|---------------------------|------------------|----------------------|----------------------|----------------------|--------------|---------------------|-----------------------------|
| 65 | Defensive Managed Fund % | ULGF03118/02/12DefensiveF101 | February 18, 2012 | Non Par | 111.35 | 45.8266 | 45.8266 | 44.0026 | 42.0169 | 44.0380 | 42.7296 | 7.25% | 7.17% | 45.8266 |
| 66 | Growth Fund % | ULGF03318/02/12GrowthFund101 | February 18, 2012 | Non Par | 1.48 | 88.7465 | 88.7465 | 82.7367 | 73.4958 | 76.6990 | 76.2524 | 16.39% | 3.89% | 89.3839 |
| 67 | Liquid Fund % | ULGF02918/02/12LiquidFund101 | February 18, 2012 | Non Par | 35.71 | 43.1994 | 43.1994 | 42.3714 | 41.5301 | 40.7290 | 39.8641 | 8.37% | 8.83% | 43.1994 |
| 68 | Secure Managed Fund % | ULGF03018/02/12SecureMgtF101 | February 18, 2012 | Non Par | 49.54 | 38.8888 | 38.8888 | 37.9007 | 37.0017 | 38.3649 | 36.8922 | 5.41% | 8.42% | 38.9010 |
| 69 | Stable managed Fund % | ULGF03518/02/12StableMgFd101 | February 18, 2012 | Non Par | 49.50 | 41.8269 | 41.8269 | 40.9022 | 39.9964 | 39.6915 | 38.8814 | 7.58% | 8.27% | 41.8269 |
| 70 | Balanced Managed Fund II % | ULGF04020/02/12BalncdMFII101 | February 20, 2012 | Non Par | 12.08 | 13.3538 | 13.3538 | 12.7138 | 11.9190 | 12.4308 | 12.2110 | 9.36% | 5.85% | 13.3538 |
| 71 | Defensive Managed Fund II % | ULGF03920/02/12DefnsvFdII101 | February 20, 2012 | Non Par | 176.04 | 15.1752 | 15.1752 | 14.6036 | 13.9655 | 14.6288 | 14.2211 | 6.71% | 6.97% | 15.1752 |
| 72 | Liquid Fund II % | ULGF03620/02/12LiquidFdII101 | February 20, 2012 | Non Par | 73.32 | 16.2376 | 16.2376 | 15.9334 | 15.6417 | 15.3638 | 15.0803 | 7.67% | 8.18% | 16.2376 |
| 73 | Secure Managed Fund II % | ULGF03820/02/12SecureMFII101 | February 20, 2012 | Non Par | 139.20 | 15.8134 | 15.8134 | 15.4320 | 15.0827 | 15.6425 | 15.0502 | 5.07% | 8.23% | 15.8745 |
| 74 | Stable Managed Fund II % | ULGF03720/02/12StableMFII101 | February 20, 2012 | Non Par | 42.28 | 15.7148 | 15.7148 | 15.3758 | 15.0535 | 14.9156 | 14.6299 | 7.42% | 8.18% | 15.7148 |
| 75 | Balanced Managed Fund % | ULGF02525/02/12BalancedMF101 | February 25, 2012 | Non Par | 93.36 | 65.6425 | 65.6425 | 62.5842 | 58.4549 | 60.9964 | 59.7323 | 9.89% | 6.70% | 65.6425 |
| 76 | Defensive Managed Fund % | ULGF02425/02/12DefensiveF101 | February 25, 2012 | Non Par | 541.01 | 50.6871 | 50.6871 | 48.7149 | 46.4265 | 48.6301 | 47.2223 | 7.34% | 7.19% | 50.6871 |
| 77 | Liquid Fund % | ULGF02225/02/12LiquidFund101 | February 25, 2012 | Non Par | 62.57 | 42.9332 | 42.9332 | 42.0739 | 41.2327 | 40.4392 | 39.5952 | 8.43% | 8.88% | 42.9332 |
| 78 | Secure Managed Fund % | ULGF02325/02/12SecureMgtF101 | February 25, 2012 | Non Par | 237.07 | 39.4968 | 39.4968 | 38.5007 | 37.5818 | 38.8861 | 37.4469 | 5.47% | 8.42% | 39.5225 |
| 79 | Stable Managed Fund % | ULGF02825/02/12StableMgtF101 | February 25, 2012 | Non Par | 118.82 | 41.8353 | 41.8353 | 40.9101 | 40.0018 | 39.6856 | 38.8757 | 7.61% | 8.31% | 41.8353 |
| 80 | Discontinued Policy Fund | ULIF05110/03/11DiscontdPF101 | March 10, 2011 | Non Par | 1,449.19 | 12.6721 | 12.6721 | 12.4246 | 12.1799 | 11.9627 | 11.7417 | 7.92% | 8.07% | 12.6721 |
| 81 | Pension Super Plus 2012 | ULIF04818/06/12PenSuPls12101 | December 6, 2012 | Non Par | 523.76 | 10.9220 | 10.9220 | 10.4318 | 9.8370 | 10.2558 | 9.9416 | 9.86% | N.A. | 10.9220 |
| 82 | Discontinued Policy Fund Pension | ULIF05201/10/13DiscontdPF101 | October 1, 2013 | Non Par | 24.69 | 10.3844 | 10.3844 | 10.1964 | N.A. | N.A. | N.A. | N.A. | N.A. | 10.3844 |
| Total : | | | | | | 33,913.51 | | | | | | | | |

* The funds were split into Group funds from the common fund. Pre Split NAVs of the common Funds are used for 3 Year Rolling CAGR.

Funds have been closed as on 31st March 2014 due to full redemption of units in the funds. NAV is not calculated for these funds as on 31st March 2014, hence 1 Year return, 3 Year returns and highest NAV is not applicable.

CERTIFICATION

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

Date : May 05, 2014

Prasun Gajri
Chief Investment Officer

FORM L-29-Details regarding debt securities

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date : March 31, 2014

(₹ Lakhs)

Details regarding debt securities- Non-ULIP

| Particulars | MARKET VALUE | | | | BOOK VALUE | | | |
|--|-------------------------|---------------------------------|---------------------------|---------------------------------|-------------------------|---------------------------------|---------------------------|---------------------------------|
| | As at March 31, 2014 | As % of total for this class | # As at March 31, 2013 | As % of total for this class | As at March 31, 2014 | As % of total for this class | # As at March 31, 2013 | As % of total for this class |
| Break down by credit rating | | | | | | | | |
| AAA rated *@ | 1,330,314 | 90.33% | 1,015,916 | 90.53% | 1,325,953 | 90.34% | 1,012,557 | 90.54% |
| AA or better | 84,756 | 5.76% | 39,039 | 3.48% | 84,132 | 5.73% | 38,517 | 3.44% |
| Rated below AA but above A (A or better) | 12,720 | 0.86% | 12,350 | 1.10% | 12,731 | 0.87% | 12,336 | 1.10% |
| Rated below A but above B | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% |
| Any other \$ | 44,943 | 3.05% | 54,910 | 4.89% | 44,943 | 3.06% | 54,910 | 4.91% |
| Total | 1,472,734 | 100% | 1,122,215 | 100% | 1,467,760 | 100% | 1,118,320 | 100% |
| BREAKDOWN BY RESIDUALMATURITY | | | | | | | | |
| Up to 1 year | 255,595 | 17.36% | 241,212 | 21.49% | 254,501 | 17.34% | 239,766 | 21.44% |
| More than 1 year and upto 3 years | 92,450 | 6.28% | 63,723 | 5.68% | 92,198 | 6.28% | 63,614 | 5.69% |
| More than 3 years and up to 7 years | 269,031 | 18.27% | 246,479 | 21.96% | 265,451 | 18.09% | 244,111 | 21.83% |
| More than 7 years and up to 10 years | 308,578 | 20.95% | 224,567 | 20.01% | 309,477 | 21.09% | 225,317 | 20.15% |
| More than 10 years and up to 15 years | 205,059 | 13.92% | 123,216 | 10.98% | 203,775 | 13.88% | 122,347 | 10.94% |
| More than 15 years and up to 20 years | 136,678 | 9.28% | 73,148 | 6.52% | 136,977 | 9.33% | 73,337 | 6.56% |
| Above 20 years | 205,344 | 13.94% | 149,870 | 13.35% | 205,380 | 13.99% | 149,827 | 13.40% |
| Total | 1,472,734 | 100% | 1,122,215 | 100% | 1,467,760 | 100% | 1,118,320 | 100% |
| Breakdown by type of the issuer | | | | | | | | |
| a. Central Government @ | 815,691 | 55.39% | 617,175 | 55.00% | 811,964 | 55.32% | 614,162 | 54.92% |
| b. State Government | 58,464 | 3.97% | 37,702 | 3.36% | 58,524 | 3.99% | 37,716 | 3.37% |
| c. Corporate Securities | 598,580 | 40.64% | 467,338 | 41.64% | 597,272 | 40.69% | 466,441 | 41.71% |
| Total | 1,472,734 | 100% | 1,122,215 | 100% | 1,467,760 | 100% | 1,118,320 | 100% |

Note

1. # Previous year figures have been regrouped/reclassified as appropriate.
2. * All sovereign instruments and AAA equivalent rated instruments are disclosed under this category.
3. @ Includes Reverse Repo investments with underlying G-Sec and Tbill and CBLO investments guaranteed by Clearing Corporation of India Ltd.
4. \$ Includes Fixed Deposit and Loan asset.
5. In case a debt instrument is rated by more than one rating agency, the lowest rating has been considered for the purpose of classification.
6. Market value of the securities will be in accordance with the valuation method specified by the Authority under Accounting/ Investment Regulations.

FORM L-29-Details regarding debt securities

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date : March 31, 2014

(₹ Lakhs)

Details regarding debt securities- ULIP

| Particulars | MARKET VALUE | | | | BOOK VALUE | | | |
|--|-------------------------|---------------------------------|---------------------------|---------------------------------|-------------------------|---------------------------------|---------------------------|---------------------------------|
| | As at March 31, 2014 | As % of total for this class | # As at March 31, 2013 | As % of total for this class | As at March 31, 2014 | As % of total for this class | # As at March 31, 2013 | As % of total for this class |
| Break down by credit rating | | | | | | | | |
| AAA rated *@ | 1,130,815 | 93.90% | 938,480 | 93.33% | 1,143,549 | 93.97% | 925,051 | 93.31% |
| AA or better | 55,055 | 4.57% | 43,349 | 4.31% | 54,975 | 4.52% | 42,606 | 4.30% |
| Rated below AA but above A | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% |
| Rated below A but above B | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% |
| Any other \$ | 18,400 | 1.53% | 23,700 | 2.36% | 18,400 | 1.51% | 23,700 | 2.39% |
| Total | 1,204,270 | 100% | 1,005,529 | 100% | 1,216,924 | 100% | 991,357 | 100% |
| BREAKDOWN BY RESIDUALMATURITY | | | | | | | | |
| Up to 1 year | 305,872 | 25.40% | 261,382 | 25.99% | 302,539 | 24.86% | 259,608 | 26.19% |
| More than 1 year and upto 3 years | 185,963 | 15.44% | 145,687 | 14.49% | 182,311 | 14.98% | 144,085 | 14.53% |
| More than 3 years and up to 7 years | 353,841 | 29.38% | 175,162 | 17.42% | 362,990 | 29.83% | 170,743 | 17.22% |
| More than 7 years and up to 10 years | 210,473 | 17.48% | 295,438 | 29.38% | 216,028 | 17.75% | 290,821 | 29.34% |
| More than 10 years and up to 15 years | 74,213 | 6.16% | 38,355 | 3.81% | 77,693 | 6.38% | 37,852 | 3.82% |
| More than 15 years and up to 20 years | 49,573 | 4.12% | 40,939 | 4.07% | 49,681 | 4.08% | 40,406 | 4.08% |
| Above 20 years | 24,335 | 2.02% | 48,566 | 4.83% | 25,680 | 2.11% | 47,842 | 4.83% |
| Total | 1,204,270 | 100% | 1,005,529 | 100% | 1,216,924 | 100% | 991,357 | 100% |
| Breakdown by type of the issuer | | | | | | | | |
| a. Central Government @ | 571,235 | 47.43% | 376,554 | 37.45% | 583,445 | 47.94% | 372,630 | 37.59% |
| b. State Government | - | 0.00% | - | 0.00% | - | 0.00% | - | 0.00% |
| c. Corporate Securities | 633,035 | 52.57% | 628,975 | 62.55% | 633,479 | 52.06% | 618,727 | 62.41% |
| Total | 1,204,270 | 100% | 1,005,529 | 100% | 1,216,924 | 100% | 991,357 | 100% |

Note

1. # Previous year figures have been regrouped/reclassified as appropriate.
2. * All sovereign instruments and AAA equivalent rated instruments are disclosed under this category.
3. @ Includes Reverse Repo investments with underlying G-Sec and Tbill and CBLO investments guaranteed by Clearing Corporation of India Ltd.
4. \$ Includes Fixed Deposit and Loan asset.
5. In case a debt instrument is rated by more than one rating agency, the lowest rating has been considered for the purpose of classification.
6. Market value of the securities will be in accordance with the valuation method specified by the Authority under Accounting/ Investment Regulations.

FORM L-30- RELATED PARTY TRANSACTIONS

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date : March 31, 2014

(₹ '000)

| Sl.No. | Name of the Related Party | Nature of Relationship with the Company | Description of Transactions / Categories | Consideration paid / (received)* | | | |
|--------|---|---|--|--|--|--|---|
| | | | | For the quarter ended March 31, 2014 | For the year ended March 31, 2014 | For the quarter ended March 31, 2013 | For the year ended March 31, 2013 |
| 1 | HDFC Limited | Holding Company | Investment income Commission expense Reimbursements-Paid/(Receivable) Purchase of investments Sale of investments Loan given Dividend received on equity shares Dividend paid Brokerage fees | (114,751) 202 207 411,598 (607,524) - - - - | (444,253) 769 385 3,325,117 (3,216,080) - (8,410) 721,867 19,953 | (97,294) 235 27 1,006,685 (543,642) 500,000 - - - | (365,132) 936 144 1,927,775 (1,137,177) 500,000 - - - |
| 2 | Standard Life (Mauritius Holdings) 2006 Limited | Investing Party | Dividend paid | - | 259,334 | - | - |
| 3 | HDFC Pension Management Company Limited | Wholly Owned Subsidiary | Reimbursements-Paid/(Receivable) Subscription to share capital | (804) - | (3,795) 274,200 | (2,509) 5,300 | (2,517) 5,300 |
| 4 | HDFC Asset Management Company Limited | Fellow Subsidiary | Premium income | - | (704) | - | (841) |
| 5 | HDFC Reality | Fellow Subsidiary | Brokerage fees | 1,000 | 1,000 | - | - |
| 6 | HDFC Ergo General Insurance Company Limited | Fellow Subsidiary | Premium income Insurance claim received Insurance premium expense Insurance claim paid | (7,988) (258) 23,622 - | (8,700) (391) 89,618 - | (6,034) (40) 2,676 - | (6,526) (2,119) 2,789 1,000 |
| 7 | HDFC Sales Private Limited | Fellow Subsidiary | Commission expense Web branding expense | 27,228 - | 69,534 96,000 | 17,650 108,000 | 53,168 108,000 |
| 8 | HDFC Bank Limited | Associate of holding Company | Premium income Investment income Commission expense Custodian fees paid Bank charges paid Insurance claim paid Purchase of investments Sale of investments Recovery of licensing fees | (116,975) (38,335) 1,333,308 2,927 27,323 27,620 5,673,395 (6,102,711) (4,831) | (588,037) (156,358) 3,368,236 30,097 74,837 87,999 11,832,157 (10,523,548) (4,831) | (212,156) (24,773) 1,832,219 7,182 19,173 18,063 2,896,702 (1,640,352) - | (722,903) (77,753) 4,665,161 26,605 53,101 86,502 8,562,633 (4,170,681) - |
| 9 | Key Management Personnel | | Premium income Managerial remuneration Reimbursements-Paid/(Receivable) | (5) 14,712 22 | (145) 74,197 95 | - 11,063 2 | (258) 61,245 104 |
| 10 | Relative of Key Management Personnel | | Premium income | (61) | (61) | (12) | (132) |

* Transaction amounts are on accrual basis.

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

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date : March 31, 2014

| Sl. No. | Name of person | Role/designation | Details of change in the period |
|---------|-----------------------------|---|---------------------------------|
| 1 | Mr. Deepak S. Parekh | Chairman & Director | |
| 2 | Mr. Keki M. Mistry | Director | |
| 3 | Ms. Renu Sud Karnad | Director | |
| 4 | Mr. Norman K. Skeoch | Director | |
| 5 | Mr. Gautam R. Divan | Independent Director | |
| 6 | Mr. Ranjan K. Pant | Independent Director | |
| 7 | Mr. Ravi Narain | Independent Director | |
| 8 | Mr. David Nish | Director | |
| 9 | Mr. A K T Chari | Independent Director | |
| 10 | Dr S A Dave | Independent Director | |
| 11 | Mr. Michael G. Connarty | Alternate to Norman K. Skeoch | |
| 12 | Mr. Gerald E. Grimstone | Director | |
| 13 | Mr. Amitabh Chaudhry | Managing Director & CEO | |
| 14 | Ms. Vibha Padalkar | Executive Director & Chief Financial Officer | |
| 15 | Mr. Prasun Gajri | Senior Executive Vice President & Chief Investment Officer | |
| 16 | Mr. Rajendra Ghag | Senior Executive Vice President & Chief Human Resource Officer | |
| 17 | Mr. Khushru Sidhwa | Senior Vice President - Audit & Risk Management | |
| 18 | Mr Srinivasan Parthasarathy | Chief & Appointed Actuary | |
| 19 | Mr Manish Ghiya | Company Secretary & Head- Compliance & Legal | |
| 20 | Mr. Sanjay Tripathy | Senior Executive Vice President - Marketing, Product and Direct Channels | |
| 21 | Mr. Subrat Mohanty | Executive Vice President - Head of Strategy, Customer Relation, BS&T & Health | |
| 22 | Mr. Suresh Badami | Chief Distribution Officer | Joined on October 03, 2013 |

FORM L-32-SOLVENCY MARGIN - KT 3

(See Regulation 4)
Insurance Regulatory and Development Authority (Actuarial Report and Abstract) Regulations, 2000.
AVAILABLE SOLVENCY MARGIN AND SOLVENCY RATIO.
As on March 31, 2014

| | | |
|---|---|---|
| | | 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: | 4,870,418 |
| | Deduct: | |
| 02 | Mathematical reserves | 4,854,704 |
| 03 | Other liabilities | - |
| 04 | Excess in Policyholders' funds | 15,714 |
| 05 | Available assets in shareholders fund: | 192,747 |
| | Deduct: | |
| 06 | Other liabilities of shareholders' fund | - |
| 07 | Excess in Shareholders' funds | 192,747 |
| 08 | Total ASM (04)+(07) | 208,461 |
| 09 | Total RSM | 107,509 |
| 10 | Solvency Ratio (ASM/RSM) | 194% |

Certification:

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

Place: Mumbai Srinivasan Parthasarathy
Date: May 9, 2014

Notes

- 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, 2000.
- Item No. 02 is the amount of Mathematical Reserves as mentioned in Form H.

FORM L-33- NPAs

FORM 7

(Read with Regulation 10)

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Registration Number: 101

Statement as on: March 31, 2014

Name of Fund: Life Fund

DETAILS OF NON-PERFORMING ASSETS - QUARTERLY

₹ Crores

| NO | PARTICULARS | Bonds / Debentures | | Loans | | Other Debt instruments | | TOTAL | |
|----|---|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| | | YTD (As on 31 Mar 2014) | Prev. FY (As on 31 Mar) | YTD (As on 31 Mar 2014) | Prev. FY (As on 31 Mar) | YTD (As on 31 Mar 2014) | Prev. FY (As on 31 Mar) | YTD (As on 31 Mar 2014) | Prev. FY (As on 31 Mar) |
| 1 | Investments Assets (As per Form 3A / 3B - Total Fund) | 3,719.34 | 3,061.75 | 22.74 | 50.00 | 794.95 | 1,309.28 | 12,340.85 | 10,385.80 |
| 2 | Gross NPA | 10.00 | - | - | - | - | - | 10.00 | - |
| 3 | % of Gross NPA on Investment Assets (2/1) | 0.27% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.08% | 0.00% |
| 4 | Provision made on NPA | 1.00 | - | - | - | - | - | 1.00 | - |
| 5 | Provision as a % of NPA (4/2) | 10.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 10.00% | 0.00% |
| 6 | Provision on Standard Assets | - | - | 0.09 | 0.20 | - | - | 0.09 | 0.20 |
| 7 | Net Investment Assets (1-4) | 3,718.34 | 3,061.75 | 22.74 | 50.00 | 794.95 | 1,309.28 | 12,339.85 | 10,385.80 |
| 8 | Net NPA (2-4) | 9.00 | - | - | - | - | - | 9.00 | - |
| 9 | % of Net NPA to Net Investment Assets (8/7) | 0.24% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.07% | 0.00% |
| 10 | Write off made during the period | - | - | - | - | - | - | - | - |

Certification

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

Date: May 05, 2014

Prasun Gajri
Chief Investment Officer

FORM L-33- NPAs

FORM 7

(Read with Regulation 10)

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Registration Number: 101

Statement as on: March 31, 2014

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

DETAILS OF NON-PERFORMING ASSETS - QUARTERLY

₹ Crores

| NO | PARTICULARS | Bonds / Debentures | | Loans | | Other Debt instruments | | TOTAL | |
|----|---|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| | | YTD (As on 31 Mar 2014) | Prev. FY (As on 31 Mar) | YTD (As on 31 Mar 2014) | Prev. FY (As on 31 Mar) | YTD (As on 31 Mar 2014) | Prev. FY (As on 31 Mar) | YTD (As on 31 Mar 2014) | Prev. FY (As on 31 Mar) |
| 1 | Investments Assets (As per Form 3A / 3B - Total Fund) | 1,640.45 | 721.70 | - | - | 522.69 | 175.56 | 4,003.75 | 1,724.48 |
| 2 | Gross NPA | 10.00 | - | - | - | - | - | 10.00 | - |
| 3 | % of Gross NPA on Investment Assets (2/1) | 0.61% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.25% | 0.00% |
| 4 | Provision made on NPA | 1.00 | - | - | - | - | - | 1.00 | - |
| 5 | Provision as a % of NPA (4/2) | 10.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 10.00% | 0.00% |
| 6 | Provision on Standard Assets | - | - | - | - | - | - | - | - |
| 7 | Net Investment Assets (1-4) | 1,639.45 | 721.70 | - | - | 522.69 | 175.56 | 4,002.75 | 1,724.48 |
| 8 | Net NPA (2-4) | 9.00 | - | - | - | - | - | 9.00 | - |
| 9 | % of Net NPA to Net Investment Assets (8/7) | 0.55% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.22% | 0.00% |
| 10 | Write off made during the period | - | - | - | - | - | - | - | - |

Certification

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

Date: May 05, 2014

Prasun Gajri
Chief Investment Officer

FORM L-33- NPAs

FORM 7

(Read with Regulation 10)

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Registration Number: 101

Statement as on: March 31, 2014

Name of Fund: Unit Linked Funds

DETAILS OF NON-PERFORMING ASSETS - QUARTERLY

₹ Crores

| NO | PARTICULARS | Bonds / Debentures | | Loans | | Other Debt instruments | | TOTAL | |
|----|---|--------------------------|-------------------------------|--------------------------|-------------------------------|--------------------------|-------------------------------|--------------------------|-------------------------------|
| | | YTD (As on 31 Mar 2014) | Prev. FY (As on 31 Mar 2013) | YTD (As on 31 Mar 2014) | Prev. FY (As on 31 Mar 2013) | YTD (As on 31 Mar 2014) | Prev. FY (As on 31 Mar 2013) | YTD (As on 31 Mar 2014) | Prev. FY (As on 31 Mar 2013) |
| 1 | Investments Assets (As per Form 3A / 3B - Total Fund) | 5,239.19 | 4,824.55 | - | - | 1,504.81 | 1,987.68 | 33,913.51 | 27,997.55 |
| 2 | Gross NPA | - | - | - | - | - | - | - | - |
| 3 | % of Gross NPA on Investment Assets (2/1) | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| 4 | Provision made on NPA | - | - | - | - | - | - | - | - |
| 5 | Provision as a % of NPA (4/2) | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| 6 | Provision on Standard Assets | - | - | - | - | - | - | - | - |
| 7 | Net Investment Assets (1-4) | 5,239.19 | 4,824.55 | - | - | 1,504.81 | 1,987.68 | 33,913.51 | 27,997.55 |
| 8 | Net NPA (2-4) | - | - | - | - | - | - | - | - |
| 9 | % of Net NPA to Net Investment Assets (8/7) | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| 10 | Write off made during the period | - | - | - | - | - | - | - | - |

Certification

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

Date: May 05, 2014

Prasun Gajri
Chief Investment Officer

FORM L-34- YIELD ON INVESTMENT

FORM - 1

(Read with Regulation 10)

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Registration Number: 101

Statement as on: March 31, 2014

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 (%) |
| A01 | Central Government Bonds | CGSB | 4,740.55 | 97.91 | 2.07% | 2.07% | 4,106.67 | 339.25 | 8.26% | 8.26% | 3,652.09 | 241.02 | 7.98% | 7.98% |
| A03 | Deposit under Section 7 of Insurance Act, 1938 | CDSS | 12.14 | 0.24 | 1.96% | 1.96% | 12.23 | 0.95 | 7.75% | 7.75% | 12.35 | 0.95 | 7.61% | 7.61% |
| A04 | Treasury Bills | CTRB | 659.68 | 13.87 | 2.10% | 2.10% | 773.70 | 58.54 | 7.57% | 7.57% | 758.58 | 62.07 | 8.23% | 8.23% |
| B02 | State Government Bonds | SGGB | 62.71 | 1.36 | 2.17% | 2.17% | 69.16 | 6.07 | 8.78% | 8.78% | 242.84 | 15.15 | 8.51% | 8.51% |
| B04 | Other Approved Securities (excluding Infrastructure Investments) | SGOA | 502.64 | 10.52 | 2.09% | 2.09% | 501.43 | 42.14 | 8.40% | 8.40% | 499.82 | 41.73 | 8.46% | 8.46% |
| C06 | Debentures / Bonds / CPs / Loans - (Promoter Group) | HDPG | 99.08 | 2.35 | 2.38% | 2.38% | 111.70 | 10.73 | 9.61% | 9.61% | - | - | 0.00% | 0.00% |
| C08 | Bonds / Debentures issued by NHB / Institutions accredited by NHB | HTDN | 13.39 | 0.32 | 2.35% | 2.35% | 29.58 | 3.20 | 10.81% | 10.81% | 25.07 | 2.03 | 4.65% | 4.65% |
| C11 | Bonds / Debentures issued by NHB / Institutions accredited by NHB - (TAX FREE BONDS) | HFDN | 54.78 | 1.03 | 1.87% | 1.87% | 54.78 | 1.03 | 1.87% | 1.87% | - | - | 0.00% | 0.00% |
| C13 | Debentures / Bonds / CPs / Loans | HODS | 15.00 | 0.44 | 2.94% | 2.94% | 15.00 | 0.45 | 3.00% | 3.00% | - | - | 0.00% | 0.00% |
| D02 | Infrastructure - PSU - Equity shares - Quoted | ITPE | 80.35 | 3.33 | 4.14% | 4.14% | 76.34 | 5.26 | 6.89% | 6.89% | 64.21 | 1.36 | 2.56% | 2.56% |
| D03 | Infrastructure - Corporate Securities - Equity shares-Quoted | ITCE | 8.63 | 0.43 | 5.00% | 5.00% | 4.66 | 0.50 | 10.72% | 10.72% | 2.79 | -2.46 | -20.27% | -20.27% |
| D06 | Infrastructure - Debentures / Bonds / CPs / loans - (Promoter Group) | IDPG | - | - | 0.00% | 0.00% | - | - | 0.00% | 0.00% | 107.38 | 9.62 | 9.81% | 9.81% |
| D08 | Infrastructure - PSU - Debentures / Bonds | IPTD | 2,003.43 | 44.28 | 2.21% | 2.21% | 1,914.76 | 172.87 | 9.03% | 9.03% | 1,750.63 | 131.23 | 8.90% | 8.90% |
| D10 | Infrastructure - Other Corporate Securities - Debentures/ Bonds | ICTD | 65.14 | 1.42 | 2.19% | 2.19% | 75.60 | 6.79 | 8.98% | 8.98% | 88.31 | 7.41 | 8.91% | 8.91% |
| D13 | Infrastructure - PSU - Debentures / Bonds | IPFD | 100.00 | 0.97 | 0.97% | 0.97% | 100.00 | 0.97 | 0.97% | 0.97% | - | - | 0.00% | 0.00% |
| D15 | Infrastructure - Equity and Equity related instruments (including unlisted) | IOEQ | 38.86 | - | 0.00% | 0.00% | 35.19 | 0.78 | 2.21% | 2.21% | - | - | 0.00% | 0.00% |
| D16 | Infrastructure - Debentures / Bonds / CPs / loans | IODS | 17.96 | 0.41 | 2.27% | 2.27% | 25.03 | 1.57 | 6.25% | 6.25% | - | - | 0.00% | 0.00% |
| E01 | PSU - Equity shares - Quoted | EAEQ | 161.60 | 3.82 | 2.36% | 2.36% | 155.64 | 8.53 | 5.48% | 5.48% | 177.72 | -12.78 | -8.65% | -8.65% |
| E02 | Corporate Securities - Equity shares (Ordinary)- Quoted | EACE | 832.28 | 9.04 | 1.09% | 1.09% | 526.67 | 50.55 | 9.60% | 9.60% | 289.01 | 54.16 | 13.92% | 13.92% |
| E04 | Equity Shares (incl. Equity related Instruments) - Promoter Group | EEPG | 60.21 | 0.47 | 0.77% | 0.77% | 54.84 | 3.55 | 6.48% | 6.48% | - | - | 0.00% | 0.00% |
| E09 | Corporate Securities - Debentures | ECOS | 1,073.43 | 24.51 | 2.28% | 2.28% | 931.09 | 86.28 | 9.27% | 9.27% | 878.79 | 74.22 | 9.25% | 9.25% |
| E08 | Corporate Securities - Investment in Subsidiaries | ECIS | 28.00 | - | 0.00% | 0.00% | 26.29 | - | 0.00% | 0.00% | 0.58 | - | 0.00% | 0.00% |
| E13 | Investment properties - Immovable | EINP | - | - | 0.00% | 0.00% | 41.37 | - | 0.00% | 0.00% | 41.37 | - | 0.00% | 0.00% |
| E15 | Loans - Secured Loans - Mortgage of Property in India (Term Loan) | ELMI | 40.00 | 1.27 | 3.16% | 3.16% | 49.93 | 6.05 | 12.11% | 12.11% | 50.00 | 0.05 | 0.10% | 0.10% |
| E17 | Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI | ECDB | 335.07 | 7.79 | 2.32% | 2.32% | 296.45 | 25.28 | 8.53% | 8.53% | 443.83 | 26.46 | 9.72% | 9.72% |
| E18 | Deposits - CDs with Scheduled Banks | EDCD | 135.09 | 3.22 | 2.38% | 2.38% | 185.23 | 17.92 | 9.68% | 9.68% | 197.00 | 8.45 | 8.89% | 8.89% |
| E19 | Deposits - Repo / Reverse Repo | ECMR | 214.88 | 4.36 | 2.03% | 2.03% | 230.83 | 18.85 | 8.17% | 8.17% | 81.06 | 14.27 | 11.07% | 11.07% |
| E22 | CCIL - CBLO | ECBO | 273.74 | 4.45 | 1.62% | 1.62% | 257.48 | 16.15 | 6.27% | 6.27% | 511.11 | 14.85 | 6.02% | 6.02% |
| E25 | Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks | EUPD | 77.62 | 1.76 | 2.27% | 2.27% | 77.67 | 7.14 | 9.19% | 9.19% | 79.74 | 7.34 | 9.20% | 9.20% |
| E26 | Perpetual Debt Instruments of Tier I & II Capital issued by Non- | EPPD | 4.71 | 0.12 | 2.46% | 2.46% | 4.71 | 0.47 | 9.96% | 9.96% | 8.32 | 0.83 | 9.97% | 9.97% |
| E30 | Mutual Funds - Gilt / G Sec / Liquid Schemes | EGMF | 80.60 | 1.59 | 1.97% | 1.97% | 117.87 | 8.65 | 7.34% | 7.34% | 80.00 | 20.24 | 7.43% | 7.43% |
| E31 | Mutual Funds - (under Insurer's Promoter Group) | EMPG | 18.88 | 0.38 | 2.02% | 2.02% | 35.15 | 2.64 | 7.52% | 7.52% | 10.00 | 4.25 | 6.91% | 6.91% |
| F03 | Equity Shares (incl Co-op Societies) | OESH | 70.95 | 2.69 | 3.79% | 3.79% | 87.69 | -1.39 | -1.58% | -1.58% | 103.08 | 3.23 | 4.88% | 4.88% |
| F04 | Equity Shares (PSUs & Unlisted) | OEPU | 2.37 | 0.07 | 2.93% | 2.93% | 2.47 | 0.22 | 9.00% | 9.00% | 5.01 | 2.20 | 29.91% | 29.91% |
| F06 | Debentures | OLDB | 103.26 | 2.77 | 2.69% | 2.69% | 94.11 | 9.07 | 9.64% | 9.64% | 123.50 | 10.71 | 11.91% | 11.91% |
| F11 | Venture Fund / SEBI approved Alternate Investment Fund (Category I) | OAFA | 14.09 | -1.35 | -9.59% | -9.59% | 14.31 | -1.23 | -8.57% | -8.57% | 15.20 | 0.40 | 2.46% | 2.46% |
| F17 | Securitized Assets | OPSA | 39.75 | -0.47 | -1.17% | -1.17% | 40.32 | 1.83 | 4.54% | 4.54% | 86.40 | 8.44 | 9.99% | 9.99% |
| TOTAL | | | 12,040.86 | 245.37 | | | 11,135.97 | 911.67 | | | 10,385.80 | 747.43 | | |

CERTIFICATION

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

Date: May 05, 2014

Prasun Gajri
Chief Investment Officer

Note: Category of Investment (COI) shall be as per Guidelines, as amended from time to time

1 Based on daily simple Average of Investments

2 Yield netted for Tax

3 In the previous year column, the figures of the corresponding Year to date of the previous financial year shall be shown

4 FORM-1 shall be prepared in respect of each fund. In case of ULIP FORM 1 shall be prepared at Segregated Fund (SFIN) level and also at consolidated level.

FORM L-34- YIELD ON INVESTMENT

FORM - 1

(Read with Regulation 10)

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Registration Number: 101

Statement as on: March 31, 2014

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Name of the Fund Pension & General Annuity and Group Business

₹ Crores

| No. | Category of Investment | Category Code | Current Quarter | | | | Year to Date (current year) | | | | Year to Date (previous year) | | | |
|--------------|--|---------------|------------------|----------------------------|-----------------|---------------|-----------------------------|----------------------------|-----------------|---------------|------------------------------|----------------------------|-----------------|---------------|
| | | | Investment (Rs.) | Income on Investment (Rs.) | Gross Yield (%) | Net Yield (%) | Investment (Rs.) | Income on Investment (Rs.) | Gross Yield (%) | Net Yield (%) | Investment (Rs.) | Income on Investment (Rs.) | Gross Yield (%) | Net Yield (%) |
| A01 | Central Government Bonds | CGSB | 809.95 | 17.00 | 2.10% | 2.10% | 675.79 | 56.79 | 8.40% | 8.40% | 495.55 | 35.96 | 8.29% | 8.29% |
| A04 | Treasury Bills | CTRB | 166.27 | 3.61 | 2.17% | 2.17% | 113.17 | 7.53 | 6.65% | 6.65% | 3.48 | 1.65 | 8.21% | 8.21% |
| B02 | State Government Bonds | SGGB | 497.83 | 10.89 | 2.19% | 2.19% | 474.04 | 41.44 | 8.74% | 8.74% | 134.18 | 10.03 | 8.61% | 8.61% |
| B04 | Other Approved Securities (excluding Infrastructure Investments) | SGOA | 94.92 | 2.03 | 2.14% | 2.14% | 94.68 | 8.12 | 8.58% | 8.58% | 94.37 | 8.16 | 8.62% | 8.62% |
| C06 | Bonds/Debentures/CPs/Loans - Promoter Group | HDPG | 128.46 | 3.22 | 2.51% | 2.51% | 88.73 | 8.88 | 10.01% | 10.01% | - | - | 0.00% | 0.00% |
| C08 | Bonds / Debentures issued by NHB / Institution accredited by NHB | HTDN | 86.93 | 2.13 | 2.45% | 2.45% | 75.98 | 7.54 | 9.92% | 9.92% | - | - | 0.00% | 0.00% |
| D02 | Infrastructure - PSU - Equity shares - Quoted | ITPE | 13.80 | 0.47 | 3.40% | 3.40% | 14.28 | 0.80 | 5.60% | 5.60% | 11.49 | 0.40 | 3.53% | 3.53% |
| D03 | Infrastructure - Corporate Securities - Equity shares-Quoted | ITCE | 1.11 | 0.06 | 5.13% | 5.13% | 0.73 | 0.07 | 9.60% | 9.60% | 0.54 | -0.57 | -27.41% | -27.41% |
| D06 | Infrastructure - Debentures / Bonds / CPs / loans - (Promoter Group) | IDPG | - | - | 0.00% | 0.00% | - | - | 0.00% | 0.00% | 20.28 | 1.97 | 9.97% | 9.97% |
| D08 | Infrastructure - PSU - Debentures / Bonds | IPTD | 471.73 | 10.68 | 2.26% | 2.26% | 420.88 | 39.19 | 9.31% | 9.31% | 383.55 | 31.99 | 9.35% | 9.35% |
| D10 | Infrastructure - Other Corporate Securities - Debentures/ Bonds | ICTD | 26.04 | 0.67 | 2.59% | 2.59% | 26.04 | 2.72 | 10.44% | 10.44% | 1.04 | 0.26 | 11.36% | 11.36% |
| E01 | PSU - Equity shares - Quoted | EAEQ | 27.46 | 0.62 | 2.25% | 2.25% | 27.51 | 1.86 | 6.77% | 6.77% | 31.61 | -2.32 | -8.43% | -8.43% |
| E02 | Corporate Securities - Equity shares (Ordinary)- Quoted | EACE | 111.36 | 0.67 | 0.61% | 0.61% | 78.28 | 4.93 | 6.30% | 6.30% | 56.00 | 9.38 | 11.97% | 11.97% |
| E04 | Equity Shares (incl. Equity related Instruments) - Promoter Group | EEPG | 8.27 | 0.13 | 1.61% | 1.61% | 7.97 | 0.67 | 8.45% | 8.45% | - | - | 0.00% | 0.00% |
| E09 | Corporate Securities - Debentures | ECOS | 755.58 | 18.50 | 2.45% | 2.45% | 602.53 | 60.17 | 9.99% | 9.99% | 289.22 | 24.01 | 9.48% | 9.48% |
| E10 | Corporate Securities - Debentures / Bonds/ CPs /Loan - (Promoter Group) | EDPG | 43.00 | 1.09 | 2.54% | 2.54% | 39.11 | 1.94 | 4.97% | 4.97% | - | - | 0.00% | 0.00% |
| E17 | Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI | ECDB | 281.06 | 7.74 | 2.76% | 2.76% | 276.25 | 29.31 | 10.61% | 10.61% | 55.27 | 4.41 | 10.67% | 10.67% |
| E18 | Deposits - CDs with Scheduled Banks | EDCD | 14.00 | 0.22 | 1.60% | 1.60% | 50.47 | 3.94 | 7.80% | 7.80% | 64.77 | 5.23 | 9.79% | 9.79% |
| E19 | Deposits - Repo / Reverse Repo | ECMR | 72.69 | 1.48 | 2.04% | 2.04% | 60.23 | 5.00 | 8.31% | 8.31% | 26.75 | 1.63 | 9.57% | 9.57% |
| E22 | CCIL - CBLO | ECBO | 47.43 | 0.33 | 0.70% | 0.70% | 42.01 | 1.28 | 3.05% | 3.05% | 28.77 | 0.67 | 5.57% | 5.57% |
| E23 | Commercial Papers | ECCP | 23.54 | 0.58 | 2.48% | 2.48% | 23.25 | 1.17 | 5.02% | 5.02% | - | - | 0.00% | 0.00% |
| E25 | Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks | EUPD | 22.90 | 0.53 | 2.30% | 2.30% | 22.90 | 2.14 | 9.34% | 9.34% | 20.90 | 1.94 | 9.28% | 9.28% |
| E26 | Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks | EPPD | 15.33 | 0.38 | 2.45% | 2.45% | 15.33 | 1.52 | 9.94% | 9.94% | 6.71 | 0.67 | 9.98% | 9.98% |
| F03 | Equity Shares (incl Co-op Societies) | OESH | - | - | 0.00% | 0.00% | 9.12 | 0.15 | 1.69% | 1.69% | - | - | 0.00% | 0.00% |
| F06 | Debentures | OLDB | 9.00 | - | 0.00% | 0.00% | 13.12 | -0.52 | -4.00% | -4.00% | - | - | 0.00% | 0.00% |
| F17 | Securitised Assets | OPSA | 45.65 | 0.79 | 1.73% | 1.73% | 45.65 | 3.72 | 8.15% | 8.15% | - | - | 0.00% | 0.00% |
| TOTAL | | | 3,774.29 | 83.84 | | | 3,298.04 | 290.37 | | | 1,724.48 | 135.46 | | |

CERTIFICATION

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

Date: May 05, 2014

Prasun Gajri
Chief Investment Officer

Note: Category of Investment (COI) shall be as per Guidelines, as amended from time to time

1 Based on daily simple Average of Investments

2 Yield netted for Tax

3 In the previous year column, the figures of the corresponding Year to date of the previous financial year shall be shown

4 FORM-1 shall be prepared in respect of each fund. In case of ULIP FORM 1 shall be prepared at Segregated Fund (SFIN) level and also at consolidated level.

FORM L-34- YIELD ON INVESTMENT

FORM - 1

(Read with Regulation 10)

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Registration Number: 101

Statement as on: March 31,2014

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

Name of the Fund Unit Linked Fund

₹ Crores

| No. | Category of Investment | Category Code | Current Quarter | | | | Year to Date (current year) | | | | Year to Date (previous year) | | | |
|--------------|--|---------------|------------------|----------------------------|-----------------|---------------|-----------------------------|----------------------------|-----------------|---------------|------------------------------|----------------------------|-----------------|---------------|
| | | | Investment (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 (%) |
| A01 | Central Government Bonds | CGSB | 4,086.21 | 99.57 | 2.44% | 2.44% | 3,955.30 | 65.11 | 1.65% | 1.65% | 3,019.93 | 272.25 | 11.50% | 11.50% |
| A04 | Treasury Bills | CTRB | 1,072.39 | 22.81 | 2.13% | 2.13% | 583.13 | 48.72 | 8.36% | 8.36% | 138.45 | 6.64 | 7.80% | 7.80% |
| B04 | Other Approved Securities (excluding Infrastructure Investments) | SGOA | 95.66 | 1.88 | 1.97% | 1.97% | 80.24 | 4.05 | 5.04% | 5.04% | 68.38 | 11.20 | 10.09% | 10.09% |
| C06 | Debentures / Bonds / CPs / Loans - (Promoter Group) | HDPG | 501.08 | 14.02 | 2.80% | 2.80% | 487.38 | 32.64 | 6.70% | 6.70% | - | - | 0.00% | 0.00% |
| C08 | Bonds / Debentures issued by NHB / Institutions accredited by NHB | HTDN | 602.93 | 16.40 | 2.72% | 2.72% | 603.99 | 41.84 | 6.93% | 6.93% | 23.47 | 9.22 | 10.00% | 10.00% |
| D02 | Infrastructure - PSU - Equity shares - Quoted | ITPE | 1,017.86 | 85.31 | 8.38% | 8.38% | 1,040.80 | 121.99 | 11.72% | 11.72% | 1,243.63 | 13.91 | 1.23% | 1.23% |
| D03 | Infrastructure - Corporate Securities - Equity shares-Quoted | ITCE | 451.82 | 11.23 | 2.49% | 2.49% | 440.88 | 72.41 | 16.42% | 16.42% | 411.42 | -61.34 | -17.81% | -17.81% |
| D04 | Infrastructure - Equity and Equity Related Instruments (Promoter Group) | IEPG | - | - | 0.00% | 0.00% | - | - | 0.00% | 0.00% | 60.98 | 8.87 | 16.93% | 16.93% |
| D06 | Infrastructure - Debentures / Bonds / CPs / loans - (Promoter Group) | IDPG | - | - | 0.00% | 0.00% | - | - | 0.00% | 0.00% | 528.36 | 56.16 | 11.75% | 11.75% |
| D08 | Infrastructure - PSU - Debentures / Bonds | IPTD | 1,967.27 | 54.54 | 2.77% | 2.77% | 1,929.83 | 128.30 | 6.65% | 6.65% | 2,546.19 | 245.61 | 11.30% | 11.30% |
| D10 | Infrastructure - Other Corporate Securities - Debentures/ Bonds | ICTD | 423.52 | 12.44 | 2.94% | 2.94% | 488.37 | 33.44 | 6.85% | 6.85% | 486.79 | 43.44 | 10.76% | 10.76% |
| D15 | Infrastructure - Equity and Equity related instruments (including unlisted) | IOEQ | 572.92 | -8.64 | -1.51% | -1.51% | 572.37 | 44.54 | 7.78% | 7.78% | - | - | 0.00% | 0.00% |
| E01 | PSU - Equity shares - Quoted | EAEQ | 2,463.61 | 325.60 | 13.22% | 13.22% | 2,559.94 | 12.10 | 0.47% | 0.47% | 3,231.50 | -251.50 | -8.31% | -8.31% |
| E02 | Corporate Securities - Equity shares (Ordinary)- Quoted | EACE | 13,547.31 | 1,085.69 | 8.01% | 8.01% | 12,187.07 | 2,941.92 | 24.14% | 24.14% | 11,420.21 | 1,144.14 | 10.01% | 10.01% |
| E04 | Equity Shares (incl. Equity related Instruments) - Promoter Group | EEPG | 830.52 | 103.24 | 12.43% | 12.43% | 808.48 | 160.24 | 19.82% | 19.82% | - | - | 0.00% | 0.00% |
| E07 | Corporate Securities - Preference Shares | EPNQ | 3.10 | 6.46 | 208.54% | 208.54% | 3.10 | 6.46 | 208.54% | 208.54% | - | - | 0.00% | 0.00% |
| E09 | Corporate Securities - Debentures | ECOS | 1,373.59 | 41.17 | 3.00% | 3.00% | 1,257.36 | 95.05 | 7.56% | 7.56% | 1,183.41 | 126.53 | 11.53% | 11.53% |
| E10 | Corporate Securities - Debentures / Bonds/ CPs /Loan - (Promoter Group) | EDPG | 103.88 | 2.65 | 2.55% | 2.55% | 89.72 | 6.96 | 7.75% | 7.75% | - | - | 0.00% | 0.00% |
| E17 | Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI | ECDB | 215.71 | 5.56 | 2.58% | 2.58% | 212.45 | 21.50 | 10.12% | 10.12% | 237.00 | 18.26 | 10.64% | 10.64% |
| E18 | Deposits - CDs with Scheduled Banks | EDCD | 715.48 | 15.45 | 2.16% | 2.16% | 871.14 | 74.03 | 8.50% | 8.50% | 1,153.64 | 103.31 | 9.71% | 9.71% |
| E19 | Deposits - Repo / Reverse Repo | ECMR | 473.86 | 9.67 | 2.04% | 2.04% | 508.03 | 42.08 | 8.28% | 8.28% | 391.31 | 30.69 | 8.34% | 8.34% |
| E22 | CCIL - CBLO | ECBO | 128.60 | 0.26 | 0.20% | 0.20% | 148.10 | 1.17 | 0.79% | 0.79% | 146.95 | 3.61 | 2.98% | 2.98% |
| E23 | Commercial Papers | ECPP | 71.01 | 1.80 | 2.53% | 2.53% | 68.31 | 4.96 | 7.26% | 7.26% | - | 1.46 | 10.41% | 10.41% |
| E25 | Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks | EUPD | 49.31 | 1.42 | 2.88% | 2.88% | 50.08 | 3.05 | 6.10% | 6.10% | 51.15 | 6.58 | 13.03% | 13.03% |
| E26 | Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks | EPPD | 5.06 | 0.14 | 2.78% | 2.78% | 5.11 | 0.39 | 7.58% | 7.58% | 5.19 | 0.40 | 7.72% | 7.72% |
| E32 | Net Current Assets (Only in respect of ULIP Business) | ENCA | 329.24 | - | 0.00% | 0.00% | 329.24 | - | 0.00% | 0.00% | 497.88 | - | 0.00% | 0.00% |
| F03 | Equity Shares (incl Co-op Societies) | OESH | 509.31 | 28.75 | 5.64% | 5.64% | 481.22 | 36.87 | 7.66% | 7.66% | 912.72 | -84.60 | -11.16% | -11.16% |
| F04 | Equity Shares (PSUs & Unlisted) | OEPU | 78.50 | 0.30 | 0.38% | 0.38% | 94.06 | -51.45 | -54.69% | -54.69% | 180.21 | -28.57 | -9.50% | -9.50% |
| F17 | Securitized Assets | OPSA | 27.98 | 0.69 | 2.48% | 2.48% | 28.45 | 2.19 | 7.71% | 7.71% | 58.79 | 4.08 | 7.15% | 7.15% |
| TOTAL | | | 31,717.71 | 1,938.40 | | | 29,884.16 | 3,950.59 | | | 27,997.55 | 1,680.35 | | |

CERTIFICATION

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

Date: May 05, 2014

Prasun Gajri
Chief Investment Officer

Note: Category of Investment (COI) shall be as per Guidelines, as amended from time to time

1 Based on daily simple Average of Investments

2 Yield netted for Tax

3 In the previous year column, the figures of the corresponding Year to date of the previous financial year shall be shown

4 FORM-1 shall be prepared in respect of each fund. In case of ULIP FORM 1 shall be prepared at Segregated Fund (SFIN) level and also at consolidated level.

FORM L-35- DOWNGRADING OF INVESTMENT

FORM - 2

(Read with Regulation 10)

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Registration Number: 101

Statement as on: March 31, 2014

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

PART - A

Name of Fund : Life Fund

₹ Crores

| No | Name of the Security | COI | Amount | Date of Purchase | Rating Agency | Original Grade | Current Grade | Date of Downgrade | Remarks |
|-----------|---|------|--------|------------------|---------------|----------------|---------------|-------------------|---------|
| A. | <u>During the Quarter</u> | | | | | | | | |
| | | | - | - | - | - | - | - | |
| B. | <u>As on Date</u> | | | | | | | | |
| | 10.20% Tata Steel Ltd NCD Mat 07-May-2015 | ECOS | 8.40 | May 07, 2008 | CRISIL Ltd | CRISIL AAA | CRISIL AA | Dec 24, 2008 | |
| | 9.40% OBC Perpetual Bond Mat 7-Dec-2036 | EUPD | 7.10 | Dec 11, 2006 | ICRA Ltd | ICRA AA+ | ICRA AA | Apr 02, 2012 | |
| | 14% ARCH Pharmedlabs NCD Mat 16-Feb-2019 | OLDB | 9.00 | Jun 13, 2012 | ICRA Ltd | ICRA A | ICRA D | Apr 12, 2013 | |
| | 9.15% Tata Power NCD mat 17-Sep-2018 | IODS | 5.99 | Sep 23, 2010 | CRISIL Ltd | CRISIL AA | CRISIL AA- | Oct 18, 2013 | |
| | 9.15% Tata Power NCD mat 17-Sep-2019 | IODS | 5.99 | Sep 23, 2010 | CRISIL Ltd | CRISIL AA | CRISIL AA- | Oct 18, 2013 | |
| | 9.15% Tata Power NCD mat 17-Sep-2020 | IODS | 5.98 | Sep 23, 2010 | CRISIL Ltd | CRISIL AA | CRISIL AA- | Oct 18, 2013 | |

CERTIFICATION

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

Date: May 05, 2014

Prasun Gajri
Chief Investment Officer

FORM L-35- DOWNGRADING OF INVESTMENT

FORM - 2

(Read with Regulation 10)

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Registration Number: 101

Statement as on: March 31, 2014

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

PART - A

Name of Fund : Pension & General Annuity and Group Business

₹ Crores

| No | Name of the Security | COI | Amount | Date of Purchase | Rating Agency | Original Grade | Current Grade | Date of Downgrade | Remarks |
|-----------|---|------|--------|------------------|---------------|----------------|---------------|-------------------|---------|
| A. | <u>During the Quarter</u> | | | | | | | | |
| | | | - | - | - | - | - | - | |
| B. | <u>As on Date</u> | | | | | | | | |
| | 10.20% Tata Steel Ltd NCD Mat 07-May-2015 | ECOS | 1.60 | May 07, 2008 | CRISIL Ltd | CRISIL AAA | CRISIL AA | Dec 24, 2008 | |
| | 9.40% OBC Perpetual Bond Mat 7-Dec-2036 | EUPD | 2.90 | Dec 11, 2006 | ICRA Ltd | ICRA AA+ | ICRA AA | Apr 02, 2012 | |
| | 14% ARCH Pharmalabs NCD Mat 16-Feb-2019 | OLDB | 9.00 | Jun 13, 2012 | ICRA Ltd | ICRA A | ICRA D | Apr 12, 2013 | |

CERTIFICATION

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

Date: May 05, 2014

Prasun Gajri
Chief Investment Officer

FORM L-35- DOWNGRADING OF INVESTMENT

FORM - 2

(Read with Regulation 10)

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Registration Number: 101

Statement as on: March 31, 2014

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

PART - A

Name of Fund : Unit Linked Funds

₹ Crores

| No | Name of the Security | COI | Amount | Date of Purchase | Rating Agency | Original Grade | Current Grade | Date of Downgrade | Remarks |
|----|---------------------------|-----|--------|------------------|---------------|----------------|---------------|-------------------|---------|
| A. | <u>During the Quarter</u> | | NIL | | | | | | |
| B. | <u>As on Date</u> | | | | | | | | |
| | | | | | | | | | |

CERTIFICATION

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

Date: May 05, 2014

Prasun Gajri
Chief Investment Officer

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

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date : March 31, 2014

| Sl. No | Particulars | For the quarter ended March 31, 2014 | | | | For the year ended March 31, 2014 | | | | For the quarter ended March 31, 2013 | | | | For the year ended March 31, 2013 | | | |
|--------|--|---|-----------------|--------------|---|--------------------------------------|--------------------|--------------|---|---|--------------------|--------------|---|--------------------------------------|--------------------|--------------|---|
| | | Premium (₹ Lakhs) | No. of Policies | No. of Lives | Sum Insured, Wherever applicable (₹ Lakhs) | Premium (₹ Lakhs) | No. of Policies | No. of Lives | Sum Insured, Wherever applicable (₹ Lakhs) | Premium (₹ Lakhs) | No. of Policies | No. of Lives | Sum Insured, Wherever applicable (₹ Lakhs) | Premium (₹ Lakhs) | No. of Policies | No. of Lives | Sum Insured, Wherever applicable (₹ Lakhs) |
| 1 | First year Premium | | | | | | | | | | | | | | | | |
| | i Individual Single Premium- (ISP) | | | | | | | | | | | | | | | | |
| | From 0-10000 | 42.92 | 35,134 | 35,295 | 1,805.69 | 429.30 | 197,498 | 169,316 | 17,613.71 | 1,013.84 | 137,771 | 135,608 | 19,313.76 | 1,987.62 | 224,464 | 224,400 | 39,249.61 |
| | From 10,000-25,000 | 33.74 | 184 | 99 | 484.29 | 120.02 | 643 | 391 | 1,984.25 | 37.34 | 62 | 61 | 301.93 | 263.71 | 1,220 | 1,212 | 10,787.05 |
| | From 25001-50,000 | 101.21 | 261 | 191 | 837.28 | 341.69 | 835 | 643 | 2,975.32 | 183.08 | 291 | 320 | 462.71 | 755.30 | 1,576 | 1,579 | 10,070.54 |
| | From 50,001- 75,000 | 45.67 | 78 | 60 | 374.42 | 120.74 | 198 | 160 | 1,133.82 | 57.05 | 71 | 70 | 125.45 | 227.23 | 346 | 345 | 3,692.39 |
| | From 75,000-100,000 | 66.78 | 71 | 46 | 54.40 | 205.37 | 212 | 171 | 344.87 | 185.55 | 169 | 161 | 257.78 | 640.36 | 639 | 612 | 2,129.88 |
| | From 1,00,001 -1,25,000 | 6.33 | 6 | 4 | 4.88 | 21.42 | 18 | 14 | 32.61 | 17.68 | 14 | 14 | 18.07 | 79.67 | 63 | 63 | 610.18 |
| | Above ₹ 1,25,000 | 678.29 | 114 | 98 | 794.06 | 2,457.05 | 378 | 315 | 3,312.52 | 3,182.95 | 279 | 262 | 3,696.26 | 7,140.92 | 1,043 | 974 | 9,815.77 |
| | ii Individual Single Premium (ISPA)- Annuity | | | | | | | | | | | | | | | | |
| | From 0-50000 | 69.83 | 205 | 200 | 5.29 | 262.87 | 815 | 774 | 18.72 | 91.81 | 278 | 263 | 4.80 | 175.57 | 579 | 557 | 10.10 |
| | From 50,001-100,000 | 806.23 | 939 | 936 | 60.63 | 1,806.05 | 2,118 | 2,102 | 130.03 | 849.35 | 967 | 947 | 53.17 | 1,500.71 | 1,823 | 1,811 | 105.32 |
| | From 1,00,001-150,000 | 1,291.50 | 1,001 | 985 | 97.49 | 2,216.79 | 1,710 | 1,687 | 163.67 | 533.82 | 403 | 392 | 34.52 | 867.84 | 696 | 693 | 62.41 |
| | From 150,001- 2,00,000 | 336.41 | 201 | 201 | 25.32 | 573.05 | 343 | 341 | 42.92 | 117.37 | 70 | 69 | 8.48 | 188.02 | 118 | 119 | 14.21 |
| | From 2,00,001-250,000 | 163.30 | 76 | 75 | 12.82 | 311.82 | 145 | 143 | 24.31 | 115.51 | 53 | 50 | 8.20 | 190.10 | 93 | 92 | 14.32 |
| | From 2,50,001 -3,00,000 | 183.60 | 67 | 66 | 14.42 | 374.82 | 139 | 138 | 28.80 | 129.31 | 51 | 48 | 9.93 | 184.25 | 77 | 76 | 15.12 |
| | Above ₹ 3,00,000 | 6,067.73 | 405 | 387 | 478.54 | 10,661.48 | 772 | 725 | 848.96 | 2,950.83 | 234 | 217 | 257.49 | 3,914.71 | 327 | 304 | 355.21 |
| | iii Group Single Premium (GSP) | | | | | | | | | | | | | | | | |
| | From 0-10000 | (831.08) | 5 | 40,770 | 375,136.55 | (1,109.55) | 22 | 49,698 | 479,468.33 | (548.26) | 2 | (4,534) | (62,959.79) | 1,509.39 | 29 | 8,178 | (254,470.50) |
| | From 10,000-25,000 | 343.26 | 9 | 2,780 | 44,912.43 | 1,133.43 | 27 | 6,714 | 100,148.33 | 218.33 | 8 | 3,184 | 18,137.86 | 906.50 | 29 | 13,591 | 50,127.58 |
| | From 25001-50,000 | 166.73 | 14 | 20,380 | 354,391.16 | 647.78 | 53 | 41,474 | 400,301.52 | 107.61 | 9 | 4,869 | 15,717.93 | 536.16 | 31 | 40,547 | 57,893.45 |
| | From 50,001- 75,000 | 80.44 | 16 | 6,787 | 56,170.73 | 294.92 | 40 | 12,831 | 84,771.18 | 56.34 | 8 | 3,573 | 8,271.27 | 259.02 | 33 | 8,485 | 64,909.05 |
| | From 75,000-100,000 | 77.40 | 13 | 3,758 | 8,567.54 | 253.94 | 41 | 45,779 | 31,114.75 | 72.71 | 9 | 9,324 | 8,258.50 | 229.74 | 30 | 16,944 | 37,847.98 |
| | From 1,00,001 -1,25,000 | 60.67 | 16 | 6,054 | 29,870.21 | 173.54 | 34 | 14,551 | 57,771.67 | 26.18 | 2 | 5,200 | 2,543.08 | 139.49 | 13 | 8,891 | 23,242.20 |
| | Above ₹ 1,25,000 | 50,479.12 | 158 | 986,385 | 2,379,730.67 | 147,026.64 | 376 | 2,465,784 | 5,210,448.55 | 58,986.79 | 105 | 889,863 | 2,335,036.48 | 110,602.27 | 295 | 1,775,440 | 5,281,318.59 |
| | iv Group Single Premium- Annuity- GSPA | | | | | | | | | | | | | | | | |
| | From 0-50000 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | From 50,001-100,000 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | From 1,00,001-150,000 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | From 150,001- 2,00,000 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | From 2,00,001-250,000 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | From 2,50,001 -3,00,000 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | Above ₹ 3,00,000 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | v Individual non Single Premium- INSP | | | | | | | | | | | | | | | | |
| | From 0-10000 | 1,465.79 | 21,956 | 27,543 | 702,922.63 | 6,315.52 | 89,281 | 104,646 | 2,332,688.13 | 1,756.71 | 23,689 | 23,106 | 547,229.85 | 5,265.98 | 68,395 | 66,847 | 1,272,590.04 |
| | From 10,000-25,000 | 16,920.04 | 97,838 | 83,274 | 988,005.82 | 49,884.92 | 293,617 | 271,183 | 2,985,638.13 | 20,387.66 | 121,634 | 116,737 | 808,598.19 | 58,070.07 | 344,922 | 327,891 | 2,132,967.22 |
| | From 25001-50,000 | 27,894.34 | 81,023 | 68,192 | 415,575.49 | 70,304.31 | 194,054 | 176,428 | 1,132,330.40 | 33,427.72 | 88,622 | 83,515 | 464,521.34 | 95,453.29 | 246,447 | 229,580 | 1,318,210.12 |
| | From 50,001- 75,000 | 5,405.09 | 12,111 | 10,171 | 100,560.37 | 13,931.66 | 27,819 | 25,564 | 267,081.57 | 6,025.55 | 12,273 | 11,566 | 96,713.25 | 15,881.83 | 31,109 | 29,467 | 266,935.38 |
| | From 75,000-100,000 | 17,029.30 | 19,995 | 16,532 | 174,254.07 | 41,254.97 | 47,913 | 42,935 | 440,470.48 | 22,895.37 | 26,073 | 23,691 | 235,874.03 | 62,565.67 | 70,031 | 62,877 | 686,295.22 |
| | From 1,00,001 -1,25,000 | 1,982.84 | 1,971 | 2,151 | 42,989.19 | 4,831.04 | 5,322 | 4,896 | 99,991.60 | 2,076.92 | 2,135 | 2,002 | 30,429.33 | 5,348.72 | 5,374 | 5,048 | 88,230.68 |
| | Above ₹ 1,25,000 | 20,521.71 | 9,406 | 6,960 | 215,692.88 | 49,047.89 | 19,719 | 17,246 | 563,970.50 | 31,825.68 | 11,391 | 10,129 | 272,673.85 | 68,724.23 | 26,397 | 23,004 | 709,017.92 |
| | vi Individual non Single Premium- Annuity- INSPA | | | | | | | | | | | | | | | | |
| | From 0-50000 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | From 50,001-100,000 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | From 1,00,001-150,000 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | From 150,001- 2,00,000 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | From 2,00,001-250,000 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | From 2,50,001 -3,00,000 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | Above ₹ 3,00,000 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |

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

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date : March 31, 2014

| Sl. No | Particulars | For the quarter ended March 31, 2014 | | | | For the year ended March 31, 2014 | | | | For the quarter ended March 31, 2013 | | | | For the year ended March 31, 2013 | | | |
|----------|---|---|-----------------|--------------|---|--------------------------------------|--------------------|--------------|---|---|--------------------|--------------|---|--------------------------------------|--------------------|--------------|---|
| | | Premium (₹ Lakhs) | No. of Policies | No. of Lives | Sum Insured, Wherever applicable (₹ Lakhs) | Premium (₹ Lakhs) | No. of Policies | No. of Lives | Sum Insured, Wherever applicable (₹ Lakhs) | Premium (₹ Lakhs) | No. of Policies | No. of Lives | Sum Insured, Wherever applicable (₹ Lakhs) | Premium (₹ Lakhs) | No. of Policies | No. of Lives | Sum Insured, Wherever applicable (₹ Lakhs) |
| | vii Group Non Single Premium (GNSP) | | | | | | | | | | | | | | | | |
| | From 0-10000 | - | - | - | - | (0.20) | - | - | (0.98) | - | - | - | - | (3.78) | - | 2 | (19.02) |
| | From 10,000-25,000 | - | - | - | - | - | - | - | - | - | - | - | - | 2.14 | - | 10 | 10.68 |
| | From 25001-50,000 | - | - | - | - | - | - | - | - | - | - | - | 0.29 | - | - | 1.47 | |
| | From 50,001- 75,000 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| | From 75,000-100,000 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| | From 1,00,001 -1,25,000 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| | Above ₹ 1,25,000 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | |
| | viii Group Non Single Premium- Annuity- GNSPA | | | | | | | | | | | | | | | | |
| | From 0-10000 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | From 10,000-25,000 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | From 25001-50,000 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | From 50,001- 75,000 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | From 75,000-100,000 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | From 1,00,001 -1,25,000 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | Above ₹ 1,25,000 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 2 | Renewal Premium | | | | | | | | | | | | | | | | |
| | i Individual | | | | | | | | | | | | | | | | |
| | From 0-10000 | 9,855.62 | 400,648 | 623,950 | 1,856,566.13 | 27,441.45 | 179,509 | 193,516 | 799,828.12 | 10,368.64 | 198,817 | 216,987 | 453,334.87 | 28,219.53 | 498,733 | 509,217 | 1,167,494.05 |
| | From 10,000-25,000 | 55,330.31 | 873,963 | 1,709,996 | 3,407,902.18 | 158,183.08 | 383,318 | 499,037 | 1,662,418.84 | 51,240.78 | 392,992 | 540,142 | 1,252,202.69 | 144,495.75 | 1,043,894 | 1,048,554 | 2,415,739.14 |
| | From 25001-50,000 | 83,752.04 | 532,664 | 949,122 | 2,593,581.06 | 231,610.91 | 231,056 | 298,644 | 1,314,041.80 | 69,520.16 | 202,830 | 275,039 | 1,105,597.37 | 185,551.20 | 532,794 | 533,329 | 2,299,828.67 |
| | From 50,001- 75,000 | 14,393.44 | 74,317 | 257,257 | 567,059.91 | 41,315.42 | 40,741 | 72,906 | 456,917.61 | 11,344.61 | 34,948 | 67,609 | 395,416.66 | 32,978.44 | 64,762 | 64,848 | 440,999.60 |
| | From 75,000-100,000 | 53,174.72 | 147,078 | 184,475 | 1,345,488.75 | 148,161.21 | 57,291 | 62,686 | 577,202.67 | 43,268.71 | 48,713 | 53,616 | 477,542.00 | 117,455.96 | 152,465 | 152,487 | 1,243,302.49 |
| | From 1,00,001 -1,25,000 | 4,752.82 | 13,786 | 55,085 | 199,661.93 | 14,000.99 | 8,005 | 15,420 | 172,095.94 | 3,689.26 | 6,799 | 14,354 | 153,583.95 | 11,217.02 | 11,639 | 11,649 | 155,740.12 |
| | Above ₹ 1,25,000 | 65,060.26 | 62,548 | 90,072 | 1,546,317.11 | 181,635.23 | 24,440 | 28,823 | 729,511.37 | 53,041.14 | 21,492 | 26,121 | 652,907.78 | 168,695.89 | 73,890 | 73,903 | 1,597,153.65 |
| | ii Individual- Annuity | | | | | | | | | | | | | | | | |
| | From 0-10000 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | From 10,000-25,000 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | From 25001-50,000 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | From 50,001- 75,000 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | From 75,000-100,000 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | From 1,00,001 -1,25,000 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | Above ₹ 1,25,000 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | iii Group | | | | | | | | | | | | | | | | |
| | From 0-10000 | 3.58 | 60 | 60 | 54.35 | 3.04 | 60 | 60 | 51.61 | 4.41 | 67 | 66 | 22.69 | 4.41 | 67 | 66 | 22.69 |
| | From 10,000-25,000 | 21.97 | 115 | 115 | 109.22 | 22.87 | 120 | 120 | 113.69 | 22.71 | 123 | 121 | 107.96 | 22.71 | 123 | 121 | 107.96 |
| | From 25001-50,000 | 8.59 | 20 | 20 | 42.90 | 9.09 | 20 | 20 | 45.39 | 9.08 | 22 | 22 | 40.41 | 9.08 | 22 | 22 | 40.41 |
| | From 50,001- 75,000 | 7.16 | 12 | 12 | 35.71 | 7.66 | 13 | 13 | 38.23 | 6.66 | 12 | 12 | 33.20 | 6.66 | 12 | 12 | 33.20 |
| | From 75,000-100,000 | 3.94 | 4 | 4 | 19.31 | 3.94 | 4 | 4 | 19.31 | 3.94 | 4 | 4 | 19.31 | 3.94 | 4 | 4 | 19.31 |
| | From 1,00,001 -1,25,000 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | Above ₹ 1,25,000 | 1.93 | 1 | 1 | 4.89 | 1.93 | 1 | 1 | 4.89 | - | - | - | - | - | - | - | - |
| | iv Group- Annuity | | | | | | | | | | | | | | | | |
| | From 0-10000 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | From 10,000-25,000 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | From 25001-50,000 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | From 50,001- 75,000 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | From 75,000-100,000 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | From 1,00,001 -1,25,000 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| | Above ₹ 1,25,000 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |

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

Name of the Insurer: HDFC Standard Life Insurance Co. Ltd.

Date : March 31, 2014

| SI No. | Channels | For the quarter ended March 31, 2014 | | | For the year ended March 31, 2014 | | | For the quarter ended March 31, 2013 | | | For the year ended March 31, 2013 | | |
|--------|--------------------------|---|-------------------------|-----------------------|--------------------------------------|-------------------------|-----------------------|---|-------------------------|-----------------------|--------------------------------------|-------------------------|-----------------------|
| | | No. of Policies/ No. of Schemes | No. of Lives Covered | Premium (₹ Crores) | No. of Policies/ No. of Schemes | No. of Lives Covered | Premium (₹ Crores) | No. of Policies/ No. of Schemes | No. of Lives Covered | Premium (₹ Crores) | No. of Policies/ No. of Schemes | No. of Lives Covered | Premium (₹ Crores) |
| 1 | Individual agents | 2 | 308 | 0 | 2 | 308 | 0 | 2 | 604 | 2 | 5 | 5,952 | 5 |
| 2 | Corporate agents-Banks | 14 | 357,376 | 48 | 26 | 850,061 | 146 | 2 | 179,095 | 37 | 5 | 305,928 | 81 |
| 3 | Corporate agents -Others | 1 | 18,064 | 16 | 2 | 41,417 | 30 | - | 8,950 | 2 | - | 20,356 | 3 |
| 4 | Brokers | 69 | 53,319 | 6 | 144 | 74,747 | 10 | 25 | 59,947 | 4 | 75 | 84,481 | 7 |
| 5 | Micro agents | - | - | - | - | - | - | - | - | - | - | - | - |
| 6 | Direct business | 145 | 637,847 | 433 | 419 | 1,670,298 | 1,298 | 114 | 662,883 | 545 | 375 | 1,455,371 | 1,046 |
| | Total(A) | 231 | 1,066,914 | 504 | 593 | 2,636,831 | 1,484 | 143 | 911,479 | 589 | 460 | 1,872,088 | 1,142 |
| 1 | Referral (B) | - | - | - | - | - | - | - | - | - | - | - | - |
| | Grand Total (A+B) | 231 | 1,066,914 | 504 | 593 | 2,636,831 | 1,484 | 143 | 911,479 | 589 | 460 | 1,872,088 | 1,142 |

FORM L-38- BUSINESS ACQUISITION THROUGH DIFFERENT CHANNELS (INDIVIDUALS)

Name of the Insurer: HDFC Standard Life Insurance Co. Ltd.

Date : March 31, 2014

| Sl. No. | Channels | For the quarter ended March 31, 2014 | | For the year ended March 31, 2014 | | For the quarter ended March 31, 2013 | | For the year ended March 31, 2013 | |
|---------|--------------------------|---|-----------------------|--------------------------------------|-----------------------|---|-----------------------|--------------------------------------|-----------------------|
| | | No. of Policies | Premium (₹ Crores) | No. of Policies | Premium (₹ Crores) | No. of Policies | Premium (₹ Crores) | No. of Policies | Premium (₹ Crores) |
| 1 | Individual agents | 79,880 | 136 | 344,166 | 417 | 188,043 | 199 | 374,619 | 547 |
| 2 | Corporate agents-Banks | 164,272 | 711 | 400,455 | 1,667 | 179,693 | 916 | 479,640 | 2,294 |
| 3 | Corporate agents -Others | 128 | 18 | 1,261 | 52 | 576 | 22 | 1,695 | 83 |
| 4 | Brokers | 13,802 | 44 | 55,274 | 158 | 20,925 | 51 | 66,214 | 173 |
| 5 | Micro agents | - | - | - | - | - | - | - | - |
| 6 | Direct business | 24,715 | 101 | 82,014 | 260 | 37,293 | 91 | 103,571 | 198 |
| | Total (A) | 282,797 | 1,010 | 883,170 | 2,554 | 426,530 | 1,279 | 1,025,739 | 3,294 |
| 1 | Referral (B) | 245 | 1 | 379 | 1 | - | - | - | - |
| | Grand Total (A+B) | 283,042 | 1,011 | 883,549 | 2,554 | 426,530 | 1,279 | 1,025,739 | 3,294 |

FORM L-39-DATA ON SETTLEMENT OF CLAIMS - INDIVIDUAL FOR THE QUARTER ENDED MARCH 31, 2014

Name of the Insurer: HDFC Standard Life Insurance Co. Ltd.

Date : March 31, 2014

| Ageing of Claims | | | | | | | | | |
|------------------|-------------------------|-----------------------|---------|--------------|--------------|-------------------|----------|--------------------------|--|
| Sl.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** | 1,676 | 18,386 | 1,050 | 364 | 325 | 58 | 21,859 | 76 |
| 2 | Survival benefit | 9,376 | 565 | 353 | 85 | 36 | 12 | 10,427 | 37 |
| 3 | for Annuities / pension | 52 | 6,726 | 581 | 87 | 136 | 136 | 7,718 | 43 |
| 4 | For surrender | 2 | 69,807 | 37 | - | 1 | 1 | 69,848 | 1,027 |
| 5 | Other benefits | - | 12,015 | 35 | 2 | 1 | - | 12,053 | 69 |
| 1 | Death claims \$ | - | 2,260 | 295 | 53 | - | - | 2,608 | 107 |

FORM L-39-DATA ON SETTLEMENT OF CLAIMS - GROUP FOR THE QUARTER ENDED MARCH 31, 2014

| Ageing of Claims | | | | | | | | | |
|------------------|-------------------------|-----------------------|---------|--------------|--------------|-------------------|----------|--------------------------|--|
| Sl.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 | - | - | - | - | - | - | 36,606 | 58 |
| 5 | Other benefits # | - | - | - | - | - | - | 14,452 | 103 |
| 1 | Death claims | - | 842 | 52 | - | - | - | 894 | 10 |

\$ Rural death claims are included in details of individual death claims

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

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

The figures for individual and group insurance business are shown separately

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

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

Name of the Insurer: HDFC Standard Life Insurance Co. Ltd.

Date : March 31, 2014

Number of claims only

| Sl. No. | Claims Experience | For Death \$ | For Maturity** | Survival Benefit | For Annuities/ Pension | For Surrender | Other Benefits |
|---------|--|--------------|----------------|------------------|---------------------------|---------------|----------------|
| 1 | Claims O/S at the beginning of the period | 326 | 12,724 | 121 | 1,644 | 1,954 | 68,466 |
| 2 | Claims reported during the period | 2,467 | 15,056 | 10,795 | 9,184 | 68,540 | 12,238 |
| 3 | Claims settled during the period | (2,608) | (21,859) | (10,427) | (7,718) | (69,848) | (12,053) |
| 4 | Claims repudiated during the period | | | | | | |
| | (a) Less than 2 years from the date of acceptance of risk | (90) | - | - | - | - | - |
| | (b) Greater than 2 years from the date of acceptance of risk | (1) | - | - | - | - | - |
| 5 | Claims written back | - | - | - | - | - | - |
| 6 | Claims O/S at end of the period | 94 | 5,921 | 489 | 3,110 | 646 | 68,651 |
| | Less than 3 months | 89 | 1,760 | 455 | 2,113 | 620 | 483 |
| | 3 months to 6 months | 5 | 3,171 | 31 | 119 | 6 | 119 |
| | 6 months to 1 year | - | 810 | 2 | 178 | 16 | 68,041 |
| | 1 year and above | - | 180 | 1 | 700 | 4 | 8 |

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

Number of claims only

| Sl. No. | Claims Experience | For Death | for Maturity | Survival Benefit | For Annuities/ Pension | For Surrender | Other Benefits # |
|---------|--|-----------|--------------|------------------|---------------------------|---------------|------------------|
| 1 | Claims O/S at the beginning of the period | 24 | - | - | - | - | - |
| 2 | Claims reported during the period | 870 | - | - | - | 36,606 | 14,452 |
| 3 | Claims settled during the period | (894) | - | - | - | (36,606) | (14,452) |
| 4 | Claims repudiated during the period | | | | | | |
| | (a) Less than 2 years from the date of acceptance of risk | - | - | - | - | - | - |
| | (b) Greater than 2 years from the date of acceptance of risk | - | - | - | - | - | - |
| 5 | Claims written back | - | - | - | - | - | - |
| 6 | Claims O/S at end of the period | - | - | - | - | - | - |
| | Less than 3 months | - | - | - | - | - | - |
| | 3 months to 6 months | - | - | - | - | - | - |
| | 6 months to 1 year | - | - | - | - | - | - |
| | 1 year and above | - | - | - | - | - | - |

\$ Rural death claims are included in details of Individual death claims.

Number of claims are based on claims of individual members.

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

FORM L-41 GRIEVANCE DISPOSAL

Name of the Insurer: HDFC Standard Life Insurance Co. Ltd.

Date : March 31, 2014

GRIEVANCE DISPOSAL FOR THE QUARTER ENDING MARCH 31, 2014

| SI No. | 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 financial year |
|--------|------------------------------------|--|------------------------------|---|------------------|-----------------|--|---|
| | | | | Fully Accepted | Partial Accepted | Rejected | | |
| 1 | Complaints made by customers | | | | | | | |
| a) | Death claims | 13 | 83 | (1) | - | (94) | 1 | 307 |
| b) | Policy servicing | 85 | 624 | (128) | - | (566) | 15 | 3,391 |
| c) | Proposal processing | 85 | 573 | (161) | - | (489) | 8 | 2,723 |
| d) | Survival claims | 53 | 651 | (58) | - | (636) | 10 | 2,790 |
| e) | ULIP related | 21 | 141 | (10) | - | (151) | 1 | 655 |
| f) | Unfair business practices | 1,245 | 9,070 | (1,657) | - | (8,647) | 11 | 41,557 |
| g) | Others | 31 | 195 | (22) | - | (202) | 2 | 1,056 |
| | Total Number of complaints: | 1,533 | 11,337 | (2,037) | - | (10,785) | 48 | 52,479 |

| | | |
|---|---|-----------|
| 2 | Total number of policies during previous period | 1,026,199 |
| 3 | Total number of claims during previous period | 477,640 |
| 4 | Total number of policies during current period | 884,142 |
| 5 | Total number of claims during current period | 570,417 |
| 6 | Total number of policy complaints (current period) per 10,000 policies (current year) | 594 |
| 7 | Total number of claim complaints (current Period) per 10,000 claims registered (current year) | 54 |

| 8 | Duration wise pending status | Complaints made by customers | Complaints made by intermediaries | Total |
|-----|------------------------------------|------------------------------|-----------------------------------|-----------|
| (a) | Upto 7 days | 5 | - | 5 |
| (b) | 7-15 days | 4 | - | 4 |
| (c) | 15-30 days | 2 | - | 2 |
| (d) | 30-90 days | 5 | - | 5 |
| (e) | 90 days & beyond | 32 | - | 32 |
| | Total Number of complaints: | 48 | - | 48 |

Note:

* There is disparity in the bifurcation of type of complaints between opening balance of Quarter 4 and closing balance of Quarter 3 as the complaints bifurcation of pending complaints as of Quarter 3 has been reconciled at the time of closure (post 31 December, 2013) and in some cases the issue was corrected to better reflect the nature of complaint.

HDFC Standard Life Insurance Company Limited

L-42- Valuation Basis (Life Insurance) as at March 31, 2014

(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.

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

The valuation basis is supplied to the actuarial software from an external assumptions spreadsheet file.

(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% | 5.2% |
| (a.3) Annuities - Participating policies | N/A | N/A |
| (a.4) Annuities - Non-participating policies | 7.0% | 7.0% |
| (a.5) Annuities - Individual pension plan | N/A | N/A |
| (a.6) Unit Linked | 5.2% | 5.2% |
| (a.7) Health insurance | 5.2% | 5.2% |
| (b) Group business | | |
| (b.1) Life - Non-participating policies (excludes one year term policies) | 5.2% | 5.2% |
| (b.2) Unit Linked | 5.2% | 5.2% |

(2) Mortality assumptions

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

| (a) Individual business | Minimum | Maximum |
|---|----------------|----------------|
| (a.1) Participating policies | 48% | 102% |
| (a.2) Non-participating policies | 48% | 198% |
| (a.3) Annuities | 48% | 48% |
| (a.4) Unit linked | 36% | 102% |
| (a.5) Health insurance | 72% | 102% |
| (b) Group business (unit linked) | 132% | 132% |

Expressed as a % of LIC a(96-98)

(3) Expense assumptions

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

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

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

The per policy costs vary by premium frequency and premium payment instructions.

The claim expense assumption is specified percentage of Sum at risk, subject to a minimum fixed amount.

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

In addition, investment expense of 0.084% 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 contracts, lapse assumptions are incorporated in the first 3 years of the policy. The lapse assumptions are based on best estimate assumptions with a 20% Margin for Adverse Deviation. No lapses/surrenders are assumed from the 4th policy year onwards.
- (b.2) For the non-participating contracts no lapses/surrenders are assumed.

HDFC Standard Life Insurance Company Limited

L-42- Valuation Basis (Life Insurance) as at March 31, 2014

(5) Bonus rates

(a) Individual business

(a.1) The future reversionary bonus rates vary between 2% and 5%.

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

(6) Policyholder's reasonable expectations

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
- e) 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 the guaranteed surrender value at a policy level.
- c) In product lines where the calculated gross premium reserve is less than the aggregate asset share, the asset share is held as the reserve.

(7) Taxation and shareholder transfers

Taxation (where applicable) of surplus and shareholder transfers have been treated as additional cash flows 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 risk premium/charge for Non Linked/Linked businesses.

(9) Change in valuation methods or bases

(9.a) Individuals assurances

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

(9.b) Annuities

- 1. Interest
 - 1a. Annuity in payment No change
 - 1b. Annuity during deferred period N/A
 - 1c. Pension : All Plans No change
- 2. Expenses No change
- 3. Inflation No change

(9.c) Unit linked

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

(9.d) Health

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

(9.e) Group

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

Notes

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

2 Changes to maintenance and claim expense assumptions

The tables below shows the per policy maintenance expense assumptions in ₹ per annum as at March 31, 2014:

| Payment Mode | Annual | Half Yearly | Quarterly | Monthly | Single |
|--------------|--------|-------------|-----------|---------|--------|
| SI- ECS | 392 | 495 | 700 | 919 | N.A |
| Non SI- ECS | 455 | 560 | 774 | 988 | 348 |
| Paid up | 348 | 348 | 348 | 348 | N.A |