

# IRDA PUBLIC DISCLOSURES

FOR THE NINE MONTHS ENDED DECEMBER 31, 2014

## Registration Number and Date of Registration with the IRDA: 101 dated 23rd October 2000

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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 DECEMBER 31, 2014

Policyholders' Account (Technical Account)																	1	(₹ '000)
Particulars			Participating					Non Partic	ipating Funds					Uni	t Linked Funds			Total Policyholder
Particulars	Schedule	Individual & Group Life	Individual & Group Pension	Group Pension Variable	Total (A)	Individual & Group Life	Group Life Variable	Individual & Group Pension	Group Pension Variable	Annuity	Health	Total (B)	Individual Life	Individual Pension	Group Life	Group Pension	Total (C)	Fund (A + B + C
Premiums earned - net (a) First year premium (b) Renewal premium		1,214,389 6,896,943	77,482 646,912	-	1,291,871 7,543,855	995,609 421,938	-	118,533 209,342	-	-	72,166 34,648	1,186,308 665,928	4,095,755 12,463,007	876,007 1,871,060	-	-	4,971,762 14,334,067	7,449,941 22,543,850
c) Single premium Premium d) Reinsurance ceded e) Reinsurance accepted	L-4	<b>8,111,332</b> (5,759)	310 <b>724,704</b> -	927 <b>927</b> -	1,237 <b>8,836,963</b> (5,759)	2,637,469 <b>4,055,016</b> (139,576)	1,074,772 <b>1,074,772</b>	618,224 <b>946,099</b> -	120,736 <b>120,736</b> -	550,275 <b>550,275</b> -	37 <b>106,851</b> (29,587)	5,001,513 <b>6,853,749</b> (169,163)	47,123 <b>16,605,885</b> (8,366)	79,855 <b>2,826,922</b> -	935,216 <b>935,216</b> -	161,648 <b>161,648</b> -	1,223,842 <b>20,529,671</b> (8,366)	6,226,592 36,220,383 (183,288
					_							-				-	-	
Sub Total  Income from investments (a) Interest, dividends & rent - gross (b) Profit on sale / redemption of investments (c) (Loss on sale / redemption of investments) (d) Transfer / gain on revaluation / change in fair value (e) Amortisation of premium / discount on investments		8,105,573 2,166,833 420,790 (51,141) - 38,414	724,704 281,800 66,466 (7,594) - (93)	927 396 - - - 7	8,831,204 2,449,029 487,256 (58,735) - 38,328	3,915,440 481,822 7,697 (38) - 19,845	1,074,772 111,674 15 - - 4,374	946,099 205,628 3,428 (98) - 14,289	27,936 18 - 1,275	550,275 101,791 8,127 (3) - (131)	77,264 4,524 18 - (27)	933,375 19,303 (139) - 39,625	2,210,301 5,373,099 (1,412,619) 12,439,926 258	2,826,922 451,475 1,769,525 (614,497) 3,814,165 2	935,216 348,301 197,089 (20,258) 651,756 33	161,648 116,722 55,089 (6,256) 252,007 9	20,521,305 3,126,799 7,394,802 (2,053,630) 17,157,854 302	36,037,095 6,509,203 7,901,361 (2,112,504) 17,157,854 78,255
Sub Total		2,574,896	340,579	403	2,915,878	509,326	116,063	223,247	29,229	109,784	4,515	992,164	18,610,965	5,420,670	1,176,921	417,571	25,626,127	29,534,169
Other income - Transfer from Shareholders' Account Other income		- 49,523	- 3,477	- (19)	- 52,981	- 4,261	16,787 377	- 691	(4,259) 74	37,114 259	32,056 154	81,698 5,816	- 11,051	- 1,667	- 160	- 30	12,908	81,698 71,705
TOTAL (A)		10,729,992	1,068,760	1,311	11,800,063	4,429,027	1,207,999	1,170,037	145,780	697,432	113,989	7,764,264	35,219,535	8,249,259	2,112,297	579,249	46,160,340	65,724,667
Commission First year commission Renewal commission Single commission		227,466 189,000	3,739 10,584	-	231,205 199,584	161,481 4,862 1,018	- -	7,905 3,786	- - -	- - 7.764	8,715 2,174 (2)	178,101 10,822 8,780	684,098 73,803	62,030 14,205 1,528	<del>-</del> -	-	746,128 88,008 2,022	1,155,434 298,414 10,802
Sub Total	L-5	416,466	14,323	-	430,789	167,361	-	11,691		7,764	10,887	197,703	758,395	77,763	-	-	836,158	1,464,650
Operating expenses related to insurance business Provisions for doubtful debts	L-6	1,033,643	47,864	8 -	1,081,515	758,861 -	8,489	40,904 -	998	15,402	74,495	899,149	1,812,574	262,228	20,622	4,680	2,100,104	4,080,768
Bad debts written off Provisions for tax		-	-	-	-	-	=	=	-	-	-	-	-	-	-	-	-	-
Provision for tax Provisions (other than taxation) (a) For diminution in the value of investments (net)		81,211 73,757	3,399	-	81,211 77,156	14,175	-	-	=	-	-	14,175	66,571	-	1,100	-	67,671	163,057 77,156
(b) Others (to be specified)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL (B)		1,605,077	65,586	8	1,670,671	940,397	8,489	52,595	998	23,166	85,382	1,111,027	2,637,540	339,991	21,722	4,680	3,003,933	5,785,631
Benefits paid (net) Interim bonuses paid Terminal bonuses paid	L-7	1,947,198 28,798 136,958	257,958 506 40	407 - -	2,205,563 29,304 136,998	1,506,288 - -	75,637 - -	959,966 - -	42,636 - -	60,458 - -	11,153 - -	2,656,138	9,343,643 - -	4,917,704 - -	725,471 - -	92,340 - -	15,079,158 - -	19,940,859 29,304 136,998
Change in valuation of liability against life policies in force (a) Gross (b) Unit Reserve		6,509,384	725,441 -	839	7,235,664	1,691,733	1,123,873	125,022	102,146	613,808	21,133	3,677,715	(153,594) 19,602,774	(7,233) 2,691,224	15,555 1,337,832	45 472,014	(145,227) 24,103,844	10,768,152 24,103,844
(c) Amount ceded in reinsurance (d) Amount accepted in reinsurance (e) Funds for discontinued policies		(4,864)	- -	-	(4,864)	204,680	-	- -	-	-	(3,679)	201,001	(11,674) - 3,205,173	(2)	-	-	(11,676)	184,461 - 3,330,233
TOTAL (C)		8,617,474	983.945	1,246	9,602,665	3,402,701	1,199,510	1.084.988	144.782	674,266	28,607	6,534,854	31,986,322	7,726,753	2,078,858	564,399	42,356,333	58,493,851
SURPLUS / (DEFICIT) (D) = (A)-(B)-(C)		507,441	19,229	57	526,727	85.929	.,,	32.454	,		,	118,383	595.673	182.515	11.717	10,170	800.075	1.445.185
APPROPRIATIONS		507,441	19,229	57	526,727	65,929		32,434	•	•	-	110,303	393,073	162,515	11,717	10,170	800,075	1,445,165
Transfer to Shareholders' Account Transfer to other reserves		<u>-</u>	- -	-		85,929 -	-	32,454	- -	-	-	118,383	599,492	187,095	11,717	10,170	808,474	926,857
Funds for future appropriation - Provision for lapsed policies unlikely to be revived (Linked Individual)  Balance being funds for future appropriations (Participating -		507,441	- 19,229	- 57	- 526,727	-	-	-	-	-	-	-	(3,819)	(4,580)	-	-	(8,399)	(8,399) 526,727
Life & Pension) Transfer to Balance Sheet being "Deficit in the Revenue Account (Policyholders' Account)" TOTAL (D)		507,441	19,229	57	-	85,929	-	32,454	-	-	-	118,383	<del>-</del> 595,673	192.545	11,717	- 10,170	800,075	1,445,185
		507,441	19,229	57	526,727	85,929		32,454		<del></del>	-	118,383	595,673	182,515	11,/1/	10,170	800,075	1,445,185
The total surplus as mentioned below :  (a) Interim bonuses paid  (b) Terminal bonuses paid		28,798 136,958	506 40	<del>-</del> -	29,304 136,998	= -	- -	= =	<del>-</del> -	- -	<del>-</del> -	-	- -	<del>-</del> -	- -	- -	-	29,304 136,998
(c) Allocation of bonus to Policyholders' (d) Surplus / (deficit) shown in the Revenue Account (e) Total surplus / (deficit) :[(a)+(b)+(c)+(d)]		507,441 <b>673,197</b>	19,229 <b>19,775</b>	57 <b>57</b>	526,727 693,029	85,929 <b>85,929</b>	- - -	32,454 <b>32,454</b>	- - -	- - -	- - -	- 118,383 118,383	595,673 <b>595,673</b>	182,515 <b>182,515</b>	11,717 <b>11,717</b>	10,170 <b>10,170</b>	800,075 800,075	1,445,185 1,611,487

# 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 NINE MONTHS ENDED DECEMBER 31, 2014

Policyholders' Account (Technical Account)																		(₹ '000)
			Participating F	unds				Non Part	icipating Funds					Uni	it Linked Funds			Total Policyholde
Particulars	Schedule	Individual & Group Life	Individual & Group Pension	Group Pension Variable	Total (A)	Individual & Group Life	Group Life Variable	Individual & Group Pension	Group Pension Variable	Annuity	Health	Total (B)	Individual Life	Individual Pension	Group Life	Group Pension	Total (C)	Fund (A + B + C
Premiums earned - net (a) First year premium (b) Renewal premium (c) Single premium (m) (d) Renewal premium (d) Reinsurance ceded (e) Reinsurance accepted	L-4	4,042,620 18,349,075 (24) <b>22,391,671</b> (11,597)	294,759 1,464,075 402 <b>1,759,236</b>	13,438 13,438 - -	4,337,379 19,813,150 13,816 <b>24,164,345</b> (11,597)	2,656,053 1,132,857 6,021,120 <b>9,810,030</b> (268,683)	2,715,665 <b>2,715,665</b> -	401,006 323,287 2,153,943 <b>2,878,236</b>	661,352 661,352 -	- 1,824,126 <b>1,824,126</b> - -	185,555 69,756 7,157 <b>262,468</b> (55,916)	3,242,614 1,525,900 13,383,363 <b>18,151,877</b> (324,599)	9,068,193 31,989,254 164,653 <b>41,222,100</b> (33,888)	1,835,571 7,159,574 155,814 <b>9,150,959</b> -	1,780,525 1,780,525 -	400,430 <b>400,430</b> -	10,903,764 39,148,828 2,501,422 <b>52,554,014</b> (33,888)	18,483,757 60,487,878 15,898,601 94,870,236 (370,084
Sub Total		22,380,074	1,759,236	13,438	24,152,748	9,541,347	2,715,665	2,878,236	661,352	1,824,126	206,552	17,827,278	41,188,212	9,150,959	1,780,525	400,430	52,520,126	94,500,15
Income from Investments (a) Interest, dividends & rent - gross (b) Profit on sale / redemption of investments (c) (Loss on sale / redemption of investments) (d) Transfer / gain on revaluation / change in fair value (e) Amortisation of premium/discount on investments		6,243,649 2,531,785 (57,556) - 108,368	819,695 348,566 (21,968) - 595	2,628 971 (7) - (14)	7,065,972 2,881,322 (79,531) - 108,949	1,374,627 43,099 (1,498) - 60,729	257,227 344 (142) - 13,653	601,751 11,411 (782) - 44,797	71,815 48 (121) - 4,784	260,278 9,378 (280) - 17	11,018 1,130 (83) - 83	2,576,716 65,410 (2,906) - 124,063	8,309,581 15,112,858 (2,948,082) 45,593,765 1,279	2,000,451 6,038,626 (925,671) 13,415,996 104	1,046,307 435,617 (71,723) 1,598,791 33	352,096 133,489 (31,976) 619,113 9	11,708,435 21,720,590 (3,977,452) 61,227,665 1,425	21,351,123 24,667,322 (4,059,889 61,227,665 234,437
Sub Total		8,826,246	1,146,888	3,578	9,976,712	1,476,957	271,082	657,177	76,526	269,393	12,148	2,763,283	66,069,401	20,529,506	3,009,025	1,072,731	90,680,663	103,420,65
Other income - Transfer from Shareholders' account Other income		- 146,111	8,752	3	- 154,866	13,053	31,252 674	1,535	9,078 163	174,658 451	116,883 633	331,871 16,509	35,650	4,802	440	99	40,991	331,871 212,366
TOTAL (A) Commission		31,352,431	2,914,876	17,019	34,284,326	11,031,357	3,018,673	3,536,948	747,119	2,268,628	336,216	20,938,941	107,293,263	29,685,267	4,789,990	1,473,260	143,241,780	198,465,047
Commission Renewal commission Single commission		901,088 501,119 -	14,047 24,858	-	915,135 525,977 -	448,861 18,186 2,434	- - 157	26,628 5,759	-	- - 24,878	25,586 3,909 141	501,075 27,854 27,610	1,567,562 198,871 2,157	133,760 53,128 2,817	- - -	- - -	1,701,322 251,999 4,974	3,117,532 805,830 32,584
Sub Total	L-5	1,402,207	38,905		1,441,112	469,481	157	32,387	•	24,878	29,636	556,539	1,768,590	189,705	-	-	1,958,295	3,955,946
Operating expenses related to insurance business Provisions for doubtful debts Bad debts written off	L-6	3,216,577 - -	203,820 - -	104 - -	3,420,501 - -	1,969,191 - -	20,925 - -	149,887 - -	5,094 - -	65,097 - -	214,767 - -	2,424,961 - -	4,590,989 - -	665,581 - -	44,530	12,308 - -	5,313,408 - -	11,158,870 - -
Provision for tax Provisions (other than taxation) (a) For diminution in the value of investments (net) (b) Others (to be specified)		109,042 37,602	- (19,145) -	- - -	109,042 18,457	48,463 10,000		- - -	- - -	- - -	- - -	48,463 10,000	39,177 - -	- - -	(824)		38,353 - -	195,858 28,457
TOTAL (B)		4,765,428	223,580	104	4,989,112	2,497,135	21,082	182,274	5,094	89,975	244,403	3,039,963	6,398,756	855,286	43,706	12,308	7,310,056	15,339,131
Benefits paid (net) Interim bonuses paid Terminal bonuses paid	L-7	5,344,726 54,058 376,486	601,618 3,545 24,349	64,168 - -	6,010,512 57,603 400,835	3,457,499 - -	146,286 - -	1,104,029 - -	228,593 - -	143,744 - -	14,460 - -	5,094,611 - -	28,322,527 - -	16,128,382 - -	1,724,958 - -	334,296 - -	46,510,163 - -	57,615,286 57,603 400,835
Change in valuation of liability against life policies in force (a) Gross (b) Unit Reserve (c) Amount ceded in reinsurance		19,979,207 - 4,151	1,856,143 - -	(48,475) - -	21,786,875 - 4,151	7,346,278 - (2,563,344)	2,851,305 - -	1,726,515 - (7,627)	513,432 - -	2,034,909	78,984 - (1,631)	14,551,423 - (2,572,602)	(655,023) 61,310,171 (23,506)	(346,730) 11,571,911 (2)	27,980 2,943,691	(1,934) 1,104,080	(975,707) 76,929,853 (23,508)	35,362,591 76,929,853 (2,591,959
(d) Amount accepted in reinsurance (e) Funds for discontinued policies		-	<del>-</del> -	-	-	-	-	-	-	- -	-	-	9,262,207	635,665	-	-	9,897,872	9,897,872
TOTAL (C)		25,758,628	2,485,655	15,693	28,259,976	8,240,433	2,997,591	2,822,917	742,025	2,178,653	91,813	17,073,432	98,216,376	27,989,226	4,696,629	1,436,442	132,338,673	177,672,081
SURPLUS / (DEFICIT) (D) = (A)-(B)-(C)		828,375	205,641	1,222	1,035,238	293,789	-	531,757	-	-	-	825,546	2,678,131	840,755	49,655	24,510	3,593,051	5,453,835
APPROPRIATIONS																		
Transfer to Shareholders' account Transfer to other reserves Funds for future appropriation - Provision for lapsed policies			- -		- -	293,789	- -	531,757 - -		-	-	825,546 - -	2,901,051 - (222,920)	1,071,562 - (230,807)	49,655	24,510 - -	4,046,778 - (453,727)	4,872,324 - (453,727
unlikely to be revived (Linked Individual) Balance being funds for future appropriations (Participating - Life & Pension) Transfer to Balance Sheet being "Deficit in the Revenue		828,375	205,641	1,222	1,035,238	- -	-	-	-	- -	-	-	-	-	-	-		1,035,238
Account (Policyholders' Account)" TOTAL (D)		828,375	205,641	1,222	1,035,238	293,789	-	531,757	-	-	-	825,546	2,678,131	840,755	49,655	24,510	3,593,051	5,453,835
The total surplus as mentioned below : (a) Interim bonuses paid (b) Terminal bonuses paid (c) Allocation of bonus to Policyholders		54,058 376,486	3,545 24,349 -	-	57,603 400,835	- - -	-	- - -	- - -	- - -	- - -	-	- - -	- - -	- - -	- - -	-	57,603 400,835
(d) Surplus / (deficit) shown in the Revenue account  (e) Total Surplus / (deficit) :[(a)+(b)+(c)+(d)]		828,375 <b>1,258,919</b>	205,641 <b>233,535</b>	1,222 <b>1,222</b>	1,035,238 <b>1,493,676</b>	293,789 <b>293,789</b>	-	531,757 <b>531,757</b>	-	-	-	825,546 825,546	2,678,131 <b>2,678,131</b>	840,755 <b>840,755</b>	49,655 <b>49,655</b>	24,510 <b>24,510</b>	3,593,051 3,593,051	5,453,835 5,912,273

#### Registration No. and Date of Registration with the IRDA: 101 dated 23rd October 2000

#### SEGMENTAL REVENUE ACCOUNT FOR THE QUARTER ENDED DECEMBER 31, 2013

Policyholders' Account (Technical Account) (₹ '000) **Participating Funds** Non Participating Funds **Unit Linked Funds** Total Policyholde Particulars Fund (A + B + C) Individual & Individual & Group Life Schedule Total (A Annuity Health Total (B) Individual Life Group Life Total (C) Group Life Premiums earned - net (a) First year premium 2.219.431 85.591 2.305.022 274.511 233.883 56.998 565.392 2.467.257 492.441 2.959.698 5.830.112 5.307.744 231.319 (b) Renewal premium 595,092 5.902.836 5.140 236.459 11.462.021 1.568.855 13.030.876 19.170.171 566 831 (c) Single premium 5.087 14 640 19.727 1 098 568 555 321 323 595 380 042 5 665 2 930 022 39 652 7.038 361 146 138 334 546 170 3,495,919 Premium L-4 7,532,262 680,683 14,640 8,227,585 1,604,398 566,831 789,204 323,595 380,042 67,803 3,731,873 13,968,930 2,068,334 361,146 138,334 16,536,744 28,496,202 (d) Reinsurance ceded (7,090) (7,090) (131,687) (21,500)(153,187) (57,675) (57,675) (217,952) (e) Reinsurance accepted 7.525.172 1,472,711 Sub Total 680 683 14 640 8,220,495 566 831 789 204 323 595 380 042 46 303 3 578 686 13,911,255 2 068 334 361 146 138 334 16,479,069 28,278,250 Income from investments (a) Interest, dividends & rent - gross 1,624,880 239,264 2,484 1,866,628 329,003 21,621 172,736 4,033 36,940 995 565,328 2,005,918 506,182 321,273 110,747 2,944,120 5.376.076 66,100 11,699 77.910 469 12 487 1,620,421 905,440 31,835 11.389 2.569.085 2,647,482 (b) Profit on sale / redemption of investments 111 (213) (1,320,202)(621,982) (145,338)(47,839)(2,135,361) (c) (Loss on sale / redemption of investments) (3,129)(152) (21) (3,302)(105)(318)(2,138,981) (d) Transfer / gain on revaluation / change in fair value 16,410,779 6,067,173 536,494 194,029 23,208,475 23 208 475 (120) 532 (e) Amortisation of premium / discount on investments 25 586 25 466 13 644 12.181 538 (167)(5) 26.723 (753) 220 (53) (14) (600) 51.589 1.713.437 1.966.702 343.011 184.710 592,220 18.716.162 744,211 268.312 26,585,719 29.144.641 Sub Total 2.574 4 571 1.002 Other income - Transfer from Shareholders' Account 235,699 7,716 48,534 4,407 63,831 113,299 473,486 473,486 38.982 2.135 41.117 1.688 395 2.082 7.688 614 8.302 Other income (1) 51,501 4,646,474 TOTAL (A) 9,277,591 933,509 17,214 10,228,314 2,053,109 596,700 ,022,843 332,573 480,646 160,603 32,635,105 3,925,981 1.105.357 43,073,090 57,947,878 Commission 498.592 4.331 502 923 66.885 15 949 8 662 2.257 93.753 375 672 35 936 411.608 First year commission 1,008,284 Renewal commission 161.214 10,474 171,688 4.768 146 4.914 69.972 11,520 81,492 258,094 Single commission 93 03 1 433 2 215 (21) 3 627 415 73 188 4,208 L-5 659,899 14,805 674,704 73,086 15,949 10,877 2,382 102,294 446,059 47,529 493,588 1,270,586 1,629,717 103,235 956,872 L-6 48,359 284 1,678,360 489,896 7,494 68,341 4,082 26,018 699,066 850,277 84,626 16,155 5,814 3.334.298 Operating expenses related to insurance business Provisions for doubtful debts Rad debts written off Provision for tax 3,580 3,580 123,272 4,261 127,533 131,113 Provisions (other than taxation) (a) For diminution in the value of investments (net) 150,892 30,460 181,352 181,352 (b) Others (to be specified) TOTAL (B) 2.444.088 93.624 2.537.996 562,982 84.290 36.895 05.617 801.360 1 419 608 132 155 20.416 1.577.993 4.917.349 284 68,387 1,455,424 21,622 12,807,781 Benefits paid (net) L-7 1.080.969 306 068 169.963 3.886 92 4,613 200,176 6,539,148 3.880.498 634,964 97,571 11,152,181 Interim bonuses paid 4 526 2 399 6.926 6,926 Terminal bonuses paid 27,592 25,129 52,721 52,721 Change in valuation of liability against life policies in force 6,606,899 142,761 (a) Gross 371,394 (52,432)6,925,861 3.617.408 597,162 934,667 328.399 422,129 66,542 5,966,307 192.349 (58.080) 8.432 61 13.034.929 298,715 (b) Unit Reserve 20.949.260 4.629.400 435,110 26,312,485 26 312 485 (c) Amount ceded in reinsurance 34,557 34 557 (2.297.244)(7.956)(16 169 (2.321.369) (139)(139) (2,286,951) (d) Amount accepted in reinsurance (e) Funds for discontinued policies 2,658,771 2,253 2,661,024 2,661,024 52,588,915 3.845.114 TOTAL (C) 30.339.389 SURPLUS / (DEFICIT) (D) = (A)-(B)-(C) (785.168 876.108 1.226.782 441,614 APPROPRIATIONS Transfer to Shareholders' Account 902,498 377.147 6,434 4,486 1,290,564 1,290,564 Transfer to other reserves Funds for future appropriation - Provision for lapsed policies (63,782) (26.390) (37.392)(63,782) unlikely to be revived (Linked individual) Balance being funds for future appropriations (Participating (921,038) 134,895 797 (785,346)(785,346) Life & Pension Transfer to Balance Sheet being "Deficit in the Revenue 178 178 178 Account (Policyholders' Account) TOTAL (D) (921,038) 975 (785,168) 876.108 1,226,782 441,614 The total surplus as mentioned below 4 526 2 399 6 926 6 926 (a) Interim honuses naid (h) Terminal honuses naid 27 592 25.129 52 721 52.721 (c) Allocation of bonus to Policyholders' (d) Surplus / (deficit) shown in the Revenue Account (921,038) 134 895 975 (785,168) 876,108 339,755 6,434 4,486 1,226,782 441,614 (e) Total surplus / (deficit) :[(a)+(b)+(c)+(d)] (888,920) 162,423 975 (725,521)876.108 339.755 6.434 4,486 1,226,782 501,261

# 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 NINE MONTHS ENDED DECEMBER 31, 2013

Policyholders' Account (Technical Account)			Doubleading	Funde				Non Boule	inating Eurole						it Linked Funds			(₹ '00
			Participating	Funds				Non Partic	ipating Funds					Uni	it Linkea Funas			Total Policyholo
articulars	Schedule	Individual & Group Life	Individual & Group Pension	Group ension Variable	Total (A)	Individual & Group Life	Group Life Variable	Individual & Group Pension	Group Pension Variable	Annuity	Health	Total (B)	Individual Life	Individual Pension	Group Life	Group Pension	Total (C)	Fund (A + B +
emiums earned - net ) First year premium ) Renewal premium ) Single premium emium Reinsum 6 Reinsurance ceded ) Reinsurance accepted	L-4	5,629,250 14,634,066 7,370 <b>20,270,686</b> (23,783)	110,307 1,455,525 6,002 <b>1,571,834</b> -	- 133,019 <b>133,019</b> - -	5,739,557 16,089,591 146,391 <b>21,975,539</b> (23,783)	714,151 625,528 4,839,854 <b>6,179,533</b> (355,127)	- 972,707 <b>972,707</b> - -	360,124 - 1,686,489 <b>2,046,613</b> -	323,595 323,595 -	730,528 <b>730,528</b> -	115,065 11,934 12,795 <b>139,794</b> (42,513)	1,189,340 637,462 8,565,968 <b>10,392,770</b> (397,640)	6,312,276 28,785,989 178,417 <b>35,276,682</b> (116,746)	1,193,928 6,090,002 27,847 <b>7,311,777</b>	1,450,406 1,450,406 - -	- 436,278 <b>436,278</b> - -	7,506,204 34,875,991 2,092,948 <b>44,475,142</b> (116,746)	14,435, 51,603, 10,805, 76,843, (538,1
Sub Total		20,246,903	1,571,834	133,019	21,951,756	5,824,406	972,707	2,046,613	323,595	730,528	97,281	9,995,130	35,159,936	7,311,777	1,450,406	436,278	44,358,396	76,305
ncome from investments a) interest, dividends & rent - gross b) Profit on sale / redemption of investments c) (Loss on sale / redemption of investments) d) Transfer / gain on revaluation / change in fair value e) Amortisation of premium / discount on investments		4,583,976 616,714 (6,920) - 74,746	709,043 102,317 (1,167) - (1,236)	3,743 111 (21) - -	5,296,762 719,142 (8,108) - 73,510	888,483 30,141 (8,156) - 34,891	22,117 - - - - 532	449,816 149 (592) - 36,604	4,033 - - - 538	95,074 355 - - (1,103)	2,777 15 - - (10)	1,462,300 30,660 (8,748) - 71,452	7,165,383 4,658,773 (4,964,074) 7,316,354 (5,493)	2,060,200 2,149,076 (2,181,999) 3,496,596 (667)	972,651 296,751 (382,989) (123,259) (212)	332,837 126,396 (146,855) (50,524) (56)	10,531,071 7,230,996 (7,675,917) 10,639,167 (6,428)	17,290, 7,980, (7,692,7 10,639, 138,
Sub Total		5,268,516	808,957	3,833	6,081,306	945,359	22,649	485,977	4,571	94,326	2,782	1,555,664	14,170,943	5,523,206	762,942	261,798	20,718,889	28,355,
Other income - Transfer from Shareholders' account Other income		124,982	- 5,853	-	130,835	343,959 5,638	12,889	146,331 656	4,407	75,075 -	204,624 557	787,285 6,851	28,503	2,894	-	-	- 31,397	787,2 169,0
TOTAL (A)  Commission  First year commission  Renewal commission  Single commission		25,640,401 1,270,834 438,473 131	2,386,644 5,514 25,973	136,852	28,163,897 1,276,348 464,446 131	7,119,362 159,513 16,169 16,786	1,008,245 - -	2,679,577 23,813 -	332,573 - -	899,929 - - 4.699	305,244 18,084 355 232	201,410 16,524 21,717	939,604 164,288 2,484	12,837,877 85,593 44,889 437	2,213,348 - -	698,076 - -	65,108,682 1,025,197 209,177 2,921	105,617, 2,502,9 690,7 24,7
Sub Total	L-5	1,709,438	31,487	-	1,740,925	192,468		23,813	-	4,699	18,671	239,651	1,106,376	130,919		-	1,237,295	3,217,
Operating expenses related to insurance business Provisions for doubtful debts Bad debts written off	L-6	4,437,053 - -	94,254 - -	1,681 - -	4,532,988 - -	1,194,219 - -	12,275 - -	155,550 - -	4,082 - -	53,836 - -	208,905	1,628,867 - -	2,835,569	441,780 - -	51,871 - -	16,459 - -	3,345,679 - -	9,507,5
Provision for tax Provisions (other than taxation) (a) For diminution in the value of investments (net) (b) Others (to be specified)		(72,447) 189,061	37,476 -	-	(72,447) 226,537	10,000	-	-	-	-	-	10,000	318,198	-	4,261	-	322,459	250,0 236,5
TOTAL (B)		6,263,105	163,217	1.681	6.428.003	1,396,687	12,275	179 363	4 082	58,535	227,576	1,878,518	4.260.143	572 699	56.132	16,459	4,905,433	13,211,9
Benefits paid (net) nterim bonuses paid ferminal bonuses paid	L-7	2,744,799 13,484 96,047	688,136 5,324 58,361	68,455 - -	3,501,390 18,808 154,408	877,843 - -	12,275 - - -	277,706 - -	92 - -	57,279 - -	5,773 - -	1,218,693	15,563,131 - -	9,222,977	1,829,314	357,596 - -	26,973,018 - -	31,693,1 18,8 154,4
Change in valuation of liability against life policies in force (a) Gross (b) Unit Reserve (c) Amount ceded in reinsurance		17,359,540 - 34,020	1,010,157 -	65,919	18,435,616 - 34,020	7,078,803 - (2,233,971)	1,021,563 - (25,593)	2,222,508	328,399	784,115 -	105,900 - (34,005)	11,541,288 - (2,293,569)	231,249 20,597,579 8,121	(452,098) 2,547,796	12,255 280,077	(3,692) 308,492	(212,286) 23,733,945 8,121	29,764,6 23,733,9 (2,251,4
(d) Amount accepted in reinsurance (e) Funds for discontinued policies		34,020 - -	-	-		(2,233,971)	(25,595)	- - -	- - -	-	(34,003)	(2,293,309)	6,038,354	2,250	- - -	- - -	6,040,604	6,040,6
TOTAL (C)		20,247,890	1,761,978	134,374	22,144,242	5,722,675	995,970	2,500,214	328,491	841,394	77,668	10,466,412	42,438,434	11,320,925	2,121,647	662,396	56,543,402	89,154,0
SURPLUS / (DEFICIT) (D) = (A)-(B)-(C)		(870,594)	461,449	797	(408,348)								2,660,805	944,253	35,569	19,221	3,659,848	3,251,5
APPROPRIATIONS																		
Fransfer to Shareholders' account Fransfer to other reserves Funds for future appropriation - Provision for lapsed policies		-	-	-	-	-	-	-	-	-	-	-	3,691,615 - (1,030,810)	1,712,737 - (768,484)	35,569 -	19,221	5,459,142 - (1,799,294)	5,459,1 (1,799,2
Inlikely to be revived (Linked Individual) Islance being funds for future appropriations (Participating - ife & Pension) Transfer to Balance Sheet being "Deficit in the Revenue		(870,594)	461,449	797	(408,348)	-	-	-	-	-	-	-	-	-	-	-	-	(408,3
Account (Policyholders' Account)"  TOTAL (E)		(870,594)	461,449	797	(408,348)	-	-	-	-		-	-	2,660,805	944,253	35,569	19,221	3,659,848	3,251,
The total surplus as mentioned below: a) Interim bonuses paid b) Terminal bonuses paid		13,484 96,047	5,324 58,361		18,808 154,408	:	-	- -	- -	-	-	-	- -	- -	- -	- -	-	18,8 154,4
(c) Allocation of bonus to Policyholders (d) Surplus / (deficit) shown in the Revenue Account (e) Total surplus / (deficit) :[(a)+(b)+(c)+(d)]		(870,594) ( <b>761,063</b> )	461,449 <b>525,134</b>	- 797 <b>797</b>	(408,348) (235,132)	-	- - -	- - -	- -	-	- -		2,660,805 <b>2,660,805</b>	944,253 <b>944,253</b>	35,569 <b>35,569</b>	- 19,221 <b>19,221</b>	3,659,848 3,659,848	3,251,5 3,424.7

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

## PROFIT AND LOSS ACCOUNT FOR THE NINE MONTHS ENDED DECEMBER 31, 2014

Shareholders' Account (Non-technical account)

Particulars	Schedule	For the quarter ended December 31, 2014	For the nine months ended December 31, 2014	For the quarter ended December 31, 2013	For the nine months ended December 31, 2013
Amounts transferred from the Policyholders' Account (Technical account)		926,857	4,872,324	1,290,564	5,459,142
Income from investments  (a) Interest, dividends & rent – Gross  (b) Profit on sale/redemption of investments  (c) (Loss on sale/ redemption of investments)  (d) Transfer / gain on revaluation / change in fair value  (e) Amortisation of (premium) / discount on investments  Other income		386,742 63,714 (11,685) - 804 1	1,085,458 343,098 (12,882) - 5,792 1	292,607 15,434 (244) - 898 2	654,082 136,339 (830) - (1,479) 3
TOTAL (A)		1,366,433	6,293,791	1,599,261	6,247,257
Expenses other than those directly related to the insurance business Bad debts written off Provisions (Other than taxation)	L-6A	34,734 -	79,155 -	24,979 -	109,167 -
<ul><li>(a) For diminution in the value of investments (net)</li><li>(b) Provision for doubtful debts</li><li>(c) Others</li></ul>		3,880 - -	(3,062) - -	39,243 - -	47,890 - -
Contribution to the Policyholders' Fund		81,698	331,871	473,486	787,285
TOTAL (B)		120,312	407,964	537,708	944,342
Profit before tax Provision for taxation Profit after tax		1,246,121 43,694 1,202,427	5,885,827 139,809 5,746,018	1,061,553 (22,642) 1,084,195	5,302,915 (16,661) 5,319,576
APPROPRIATIONS  (a) Balance at the beginning of the period  (b) Interim dividends paid during the period  (c) Proposed final dividend		2,199,413 (1,396,416)	(2,344,178) (1,396,416)	(4,194,661) (997,440)	(8,430,042) (997,440)
(d) Dividend distribution tax		(279,201)	(279,201)	(169,515)	(169,515)
Profit / (Loss) carried forward to the Balance Sheet		1,726,223	1,726,223	(4,277,421)	(4,277,421)
Earnings Per Share - Basic/Diluted (₹)		0.60	2.88	0.54	2.67
Nominal value per equity share (₹)		10.00	10.00	10.00	10.00

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

#### BALANCE SHEET AS AT DECEMBER 31, 2014

(₹'000)

		A4	(₹¹000)
Particulars	Schedule	As at December 31, 2014	As at December 31, 2013
SOURCES OF FUNDS		December 51, 2014	December 01, 2010
CHAREILOI DEBOLEIMBO			
SHAREHOLDERS' FUNDS:		10 049 901	19,948,801
Share capital Reserves and surplus	L-8, L-9 L-10	19,948,801 3,874,278	2,157,133
Credit / (Debit) fair value change account	L-10	179,578	(64,456)
ordati (2001) ian iana silanga adadan		·	
Sub-Total Sub-Total		24,002,657	22,041,478
BORROWINGS	L-11	-	-
POLICYHOLDERS' FUNDS:			
Credit / (Debit) fair value change account		1,689,751	(507,740)
Policy liabilities		176,167,304	129,068,964
Insurance reserves		-	-
Provision for linked liabilities		317,798,558	288,593,624
Add: Fair value change		86,488,378	13,086,782
Provision for linked liabilities		404,286,936	301,680,406
Funds for discontinued policies			
i) Discontinued on account of non-payment of premium		24,361,598	11,306,815
ii) Others		252,888	118,206
Total provision for linked & discontinued Policyholders' liabilities		428,901,422	313,105,427
Sub-Total		606,758,477	441,666,651
Funds for future appropriations (Participating - Life & Pension)		3,293,869	3,028,483
Funds for future appropriation - Provision for lapsed policies unlikely to be revived (Linked Individual)		417,141	1,249,559
TOTAL		634,472,144	467,986,171
TOTAL		034,472,144	407,300,171
APPLICATION OF FUNDS			
INVESTMENTS			
- Shareholders'	L-12	21,828,560	13,934,158
- Policyholders'	L-13	184,113,592	133,646,051
Assets held to cover linked liabilities	L-14	428,901,422	313,105,427
LOANS			
LOANS	L-15	287,578	841,954
FIXED ASSETS	L-16	4,081,161	3,507,986
CURRENT ASSETS			
Cash and bank balances	L-17	1,779,704	1,116,447
Advances and other assets	L-18	9,598,297	9,031,669
Sub-Total (A)		11,378,001	10,148,116
CURRENT LIARII ITIES		15 021 604	11 071 006
CURRENT LIABILITIES PROVISIONS	L-19 L-20	15,821,601 296,569	11,271,226 203,716
I NO VIOIONO	L-20	290,009	
Sub-Total (B)		16,118,170	11,474,942
NET CURRENT ASSETS (C) = (A - B)		(4,740,169)	(1,326,826)
MICCELLANICOLIC EXPENDITURE (to the extended to the extended t			
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted) DEBIT BALANCE IN PROFIT & LOSS ACCOUNT (Shareholders' Account)	L-21	-	4 077 404
DEFICIT IN THE REVENUE ACCOUNT (Policyholders' Account)		-	4,277,421
PER TOTALINA THE REVENUE ACCOUNT (Folicyholders Account)		-	-
TOTAL		634,472,144	467,986,171

# CONTINGENT LIABILITIES

		(₹.000)
Particulars	As at December 31, 2014	7 111
Partly paid-up investments     Claims, other than against policies, not acknowledged as debts by the Company	- 8,616	- 11,630
Underwriting commitments outstanding     Guarantees given by or on behalf of the Company	- 981	- 957
5) Statutory demands/ liabilities in dispute, not provided for 6) Reinsurance obligations 7) Others	2,189,207	1,417,385 - -
TOTAL	2,198,804	1,429,972

## FORM L-4-PREMIUM SCHEDULE

		For the quarter	For the nine months	For the quarter	For the nine months
Sr.no.	Particulars	ended	ended	ended	ended
		December 31, 2014	December 31, 2014	December 31, 2013	December 31, 2013
1	First year premiums	7,449,941	18,483,757	5,830,112	14,435,101
2	Renewal premiums	22,543,850	60,487,878	19,170,171	51,603,044
3	Single premiums	6,226,592	15,898,601	3,495,919	10,805,307
			, ,		, ,
	Total Premiums	36,220,383	94,870,236	28,496,202	76,843,452
	Premium income from business written: In India Outside India	36,220,383 -	94,870,236 -	28,496,202	76,843,452 -
	Total Premiums	36,220,383	94,870,236	28,496,202	76,843,452

#### FORM L-5 - COMMISSION SCHEDULE

	For the quarter	For the nine months	For the quarter	For the nine months
Particulars	ended	ended	ended	ended
	December 31, 2014	December 31, 2014	December 31, 2013	December 31, 2013
Commission paid				
Direct - First year premiums	1,155,434	3,117,532	1,008,284	2,502,955
- Renewal premiums	298,414	805,830	258,094	690,147
- Single premiums	10,802	32,584	4,208	24,769
Single promisino	.0,002	02,00	.,200	2.,. 00
Gross Commission	1,464,650	3,955,946	1,270,586	3,217,871
Break up of the commission expenses (gross) incurred to procure business :				
Agents	241,070	740,706	278.081	737,618
Brokers	70,387	193.586	91,097	298,628
Corporate agency	1,153,193	3,021,652	901,327	2,181,148
Referral	-	2	81	477
Others	-	-	-	-
Total	1,464,650	3,955,946	1,270,586	3,217,871

#### FORM L-6-OPERATING EXPENSES SCHEDULE

Sr.no.	Particulars	For the quarter ended December 31, 2014	For the nine months ended December 31, 2014	For the quarter ended December 31, 2013	(₹¹000) For the nine months ended December 31, 2013
1	Employees' remuneration & welfare benefits	1,698,880	4,987,113	1,616,021	4,612,510
2	Travel, conveyance and vehicle running expenses	53.288	134,144	45.671	126.376
3	Training expenses	121,336	311,531	88,317	228,398
4	Rents, rates & taxes	87.373	432,666	127.315	460,044
5	Repairs	18,814	45,427	1,259	12,024
6	Printing & stationery	27,864	68,216	16,621	56,290
7	Communication expenses	62,756	172,470	49,538	164,219
8	Legal & professional charges	248,125	599,652	167,183	496,570
9	Medical fees	61,059	118,279	24,679	58,782
10	Auditors' fees, expenses etc				
	a) as auditor	1,600	4,800	1,400	4,200
	b) as adviser or in any other capacity, in respect of				
	(i) Taxation matters	-	-	-	200
	c) in any other capacity	(31)	598	173	434
11	Advertisement and publicity	116,511	223,732	80,870	143,447
12	Interest & bank charges	20,863	(167,920)	27,032	74,121
13	Others				
	(a) Computer expenses	109,507	338,903	85,217	264,124
	(b) General Office & other expenses	255,398	745,921	260,776	642,106
	(c) Business development expenses	670,299	1,729,633	314,295	917,591
	(d) Depreciation on fixed assets				
	(i) Depreciation on assets owned by policyholders	135,416	308,961	88,486	271,283
	(ii) Reimbursement of depreciation of assets for use of Shareholders' assets	1,898	2,700	400	1,202
14	Service tax	389,812	1,102,044	339,045	973,613
	TOTAL	4,080,768	11,158,870	3,334,298	9,507,534

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

	Particulars	For the quarter ended December 31, 2014	For the nine months ended December 31, 2014	For the quarter ended December 31, 2013	(₹'000) For the nine months ended December 31, 2013
1	Employees' remuneration & welfare benefits	15,719	25,601	10,266	30,804
2	Travel, conveyance and vehicle running expenses	-	-	-	-
3	Training expenses	-	-	-	-
4	Rents, rates & taxes	-	-	-	-
5	Repairs	-	-	-	-
6	Printing & stationery	-	-	-	-
7	Communication expenses	-	-	-	-
8	Legal & professional charges	-	-	-	-
	Medical fees	-	-	-	-
10	Auditors' fees, expenses etc	-	-	-	-
	a) as auditor	-	-	-	-
	b) as adviser or in any other capacity, in respect of	-	-	-	-
	c) in any other capacity	-	-	-	-
	Advertisement and publicity	-	-	-	-
	Interest & bank charges	-	-	-	-
13	Others				
	(a) Directors' fees	780	2,293	338	900
	(b) Directors' Commission	625	1,875	625	1,875
	(c) Wealth tax	97	278	38	106
	(d) Other general expenses	17,513	49,108	13,712	75,482
14	Depreciation on fixed assets				
	(a) Depreciation on fixed assets owned by Shareholders	1,898	2,700	400	1,202
	(b) Reimbursement of depreciation by Policyholders for use of Shareholders' fixed assets	(1,898)	(2,700)	(400)	(1,202)
	TOTAL	34,734	79,155	24,979	109,167

## FORM L-7- BENEFITS PAID [NET]

(₹'	n	n	n	١
"	υ	υ	υ	į

				(₹,000)
	For the quarter	For the nine months	For the quarter	For the nine months
Particulars	ended	ended	ended	ended
	December 31, 2014	December 31, 2014	December 31, 2013	December 31, 2013
1. Insurance claims				
(a) Claims by death	754,121	2,781,316	607.797	1,711,242
(b) Claims by maturity	2,023,984	4,122,625	460,413	1,191,583
(c) Annuities / pensions payment	54,177	127,167	21,000	51,938
(d) Other benefits	54,177	121,101	21,000	31,930
(i) Money back payment	154,367	560,002	217,949	349,692
		,		,
(ii) Vesting of pension policy	217,411	431,208	133,198	288,446
(iii) Surrenders / lapsation	16,045,108	45,480,984	10,288,477	24,291,965
(iv) Health	30,419	74,324	8,963	12,665
(v) Withdrawals	984,828	4,722,353	1,146,458	3,925,347
(e) Waiver of premium	38,102	105,994	34,387	97,236
	00 000 547	FO 40F 070	40.040.040	04 000 444
Sub Total (A)	20,302,517	58,405,973	12,918,642	31,920,114
(Amount ceded in reinsurance):				
(a) Claims by death	(347,198)	(736,113)	(106,878)	(226,386)
(b) Claims by maturity	(347,196)	(730, 113)	(100,878)	(220,380)
, , , ,	-	-	-	-
(c) Annuities / pensions payment	-	-	-	-
(d) Other benefits (i) Health	(14.400)	(54.574)	(2,002)	(007)
(i) Health	(14,460)	(54,574)	(3,983)	(627)
Sub Total (B)	(361,658)	(790,687)	(110,861)	(227,013)
Amount accepted in reinsurance:				
(a) Claims by death	-	-	-	-
(b) Claims by maturity	-	-	-	-
(c) Annuities / pensions payment	-	-	-	-
(d) Other benefits				
(i) Health	-	-	-	-
Sub Total (C)	-		-	-
	40.040.050	F7.04F-000	40.007.704	04 000 404
TOTAL (A+B+C)	19,940,859	57,615,286	12,807,781	31,693,101
Benefits Paid to Claimants:				
In India	19,940,859	57,615,286	12,807,781	31,693,101
Outside India	19,940,009	37,013,200	12,001,101	31,083,101
Total	19,940,859	57,615,286	12,807,781	31,693,101
IUlai	13,340,003	37,013,200	12,007,701	31,083,101

<sup>(</sup>a) Claims include specific claims settlement costs, wherever applicable.(b) Legal, other fees and expenses also form part of the claims cost, wherever applicable.

#### FORM L-8-SHARE CAPITAL SCHEDULE

(₹'000)

Sr.no.	Particulars	As at December 31, 2014	As at December 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 ₹ 14,317,648 thousands (Previous year : ₹ 14,437,338 thousands) is held by Housing Development Finance Corporation Limited, the holding company.

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

Shareholder	As at December 31,			As at per 31, 2013		
	Number of Shares % of Hold		Number of Shares	% of Holding		
Promoters - Indian / Holding company - Foreign	1,431,764,842 518,668,824	71.77% 26.00%	1,443,733,842 518,668,824	72.37% 26.00%		
Others - Domestic	44,446,430	2.23%	32,477,430	1.63%		
Total	1,994,880,096	100.00%	1,994,880,096	100.00%		

## FORM L-10-RESERVES AND SURPLUS SCHEDULE

Sr.no.	Particulars		s at r 31, 2014	As Decembe	at r 31, 2013
3	Capital reserve Capital redemption reserve Share premium Opening balance Add: Additions during the year Less: Utilised during the year Revaluation reserve Opening balance	1,654,372 - - - 500,492	- - 1,654,372	1,654,372 - - - 542,673	- - 1,654,372
6 7	Add: Additions during the year Less: Adjustments during the year General reserves Less: Debit balance in Profit and Loss Account, if any Less: Amount utilized for buy-back Catastrophe reserve Other reserves Balance of profit in Profit and Loss Account	- (6,809)	493,683 - - - - - 1,726,223	- (39,912 <u>)</u>	502,761 - - - - - -
	TOTAL		3,874,278		2,157,133

# FORM L-11-BORROWINGS SCHEDULE

Sr.no.	Particulars	As at December 31, 2014	As at December 31, 2013
2	Debentures/ bonds Banks Financial institutions Others	- - - -	- - -
	TOTAL	-	-

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

		(₹'00
no. Particulars	As at	As
	December 31, 2014	December 31, 20
LONG TERM INVESTMENTS		
1 Government securities and government guaranteed bonds including treasury bills	7,919,888	5,327,43
2 Other approved securities	-	149,65
3 Other investments		
(a) Shares (aa) Equity	2,079,478	675,76
(bb) Preference	2,073,470	075,70
(b) Mutual funds	_	_
(c) Derivative instruments	_	-
(d) Debentures/ bonds	1,600,794	954,1
(e) Subsidiaries	280,000	280,0
(f) Fixed deposit	-	-
(g) Investment properties-Real estate	0 1 10-	-
4 Investments in infrastructure and social sector	3,774,167	185,8
5 Other than approved investments	448,131	392,0
Sub Total (A)	16,102,458	7,964,8
SHORT TERM INVESTMENTS	4 4=0 0.45	4.00=.0
1 Government securities and government guaranteed bonds including treasury bills	1,476,345 149,947	1,685,3
2 Other approved securities 3 Other investments	149,947	-
(a) Shares		
(aa) Equity	_	-
(bb) Preference	-	-
(b) Mutual funds	-	-
(c) Derivative instruments	-	-
(d) Debentures/ bonds	250,359	150,0
(e) Other securities	4 004 000	4 505 5
(aa) Certificate of deposit	1,231,336	1,505,78
(bb) Fixed deposit (cc) CBLO/ Repo investments	810,000 1,776,544	500,00 1,410,70
(f) Subsidiaries	1,770,544	1,410,7
(g) Investment properties-Real estate	_	-
4 Investments in infrastructure and social sector	-	717,3
5 Other than approved investments	31,571	-
Sub Total (D)	5,726,102	5,969,2
Sub Total (B)	5,720,102	3,909,20
TOTAL (A+B)	21,828,560	13,934,1
s:		
Particulars of Investment other than listed Equity shares	As at	As
no. Particulars	December 31, 2014	December 31, 20
Cost	19,385,838	13,074,20
Market value	19,935,342	12,973,24
nvestments in Holding company at cost		
no. Particulars	As at	As
Debentures and Bonds	December 31, 2014 51,722	December 31, 20 51,7
Equity Investments		- 51,77
nvestments in Subsidiary company at cost		
	As at	As
no. Particulars	December 31, 2014	December 31, 20
HDFC Pension Management Company Limited	280,000	280,00
nvestments made out of Catastrophe reserve		
no. Particulars	As at	As
	December 31, 2014	December 31, 20

NIL

NIL

Sr po B			(₹'000)
51.110. P	articulars	As at December 31, 2014	As at December 31, 2013
	ONG TERM INVESTMENTS		,
	Government securities and government guaranteed bonds including treasury bills	71,243,361	46,988,425
	Other approved securities	11,682,998	11,415,971
30	other investments (a) Shares		
	(aa) Equity	15,505,766	9,691,804
	(bb) Preference	-	-
	(b) Mutual funds	-	-
	(c) Derivative instruments (d) Debentures/ bonds	28,496,809	- 18,292,824
	(e) Other securities	20,400,000	10,202,024
	(aa) Fixed deposit	770,000	1,140,000
	(bb) Deep discount bonds	1,550,849	840,785
	(f) Subsidiaries     (g) Investment properties-Real estate	-	-
4 In	nvestments in infrastructure and social sector	33,908,029	24,660,223
5 O	Other than approved investments	2,934,990	2,379,760
	Sub Total (A)	166,092,802	115,409,792
	ous total (A)	100,032,002	110,403,132
_	HORT TERM INVESTMENTS	6 414 904	7 265 742
	Sovernment securities and government guaranteed bonds including treasury bills other approved securities	6,414,894 399,616	7,265,743
	Other investments	000,010	
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference (b) Mutual funds	-	703,449
	(c) Derivative instruments	-	-
	(d) Debentures/ bonds	2,405,251	2,217,308
	(e) Other securities	171 202	222 420
	(aa) Commercial paper (bb) Certificate of deposit	171,203 620,674	232,420 142,765
	(cc) Fixed deposit	2,216,800	3,620,166
	(dd) Deep discount bonds	199,971	238,300
	(ee) CBLO/Repo investments	5,006,221	2,194,077
	(f) Subsidiaries (g) Investment properties-Real estate	-	-
	nvestments in infrastructure and social sector	500,000	859,305
5 O	Other than approved investments	86,160	
		30,100	762,726
	Sub Total (B)	18,020,790	762,726 18,236,259
		18,020,790	18,236,259
	Sub Total (B)  TOTAL		
Notes :		18,020,790	18,236,259
		18,020,790 184,113,592	18,236,259 133,646,051
a) Partic	TOTAL	18,020,790 184,113,592 As at	18,236,259 133,646,051 As at
a) Partic	TOTAL culars of Investment other than listed Equity shares	18,020,790 184,113,592	18,236,259 133,646,051 As at
a) Particon Properties 1	TOTAL culars of Investment other than listed Equity shares	18,020,790 184,113,592 As at December 31, 2014	18,236,259 133,646,051 As at December 31, 2013
a) Particon	TOTAL  culars of Investment other than listed Equity shares  articulars  cost  darket value	18,020,790 184,113,592 As at December 31, 2014 166,688,825	18,236,259 133,646,051 As at December 31, 2013 122,874,137
a) Partic Sr.no. Partic 1 C 2 M b) Inves	TOTAL  culars of Investment other than listed Equity shares  carticulars  cost  farket value  ctments in Holding company at cost	18,020,790 184,113,592 As at December 31, 2014 166,688,825 171,951,777	18,236,259 133,646,051 As at December 31, 2013 122,874,137 118,412,769
a) Particon Sr.no. Por 1 Con 2 M b) Investor Sr.no. Por 1 Po	TOTAL  culars of Investment other than listed Equity shares larticulars  cost flarket value  cutments in Holding company at cost larticulars	18,020,790  184,113,592  As at December 31, 2014  166,688,825 171,951,777  As at December 31, 2014	18,236,259 133,646,051  As at December 31, 2013 122,874,137 118,412,769  As at December 31, 2013
a) Particon Sr.no. Por 2 M b) Investor Sr.no. Por 1 D	TOTAL  culars of Investment other than listed Equity shares larticulars cost larket value  streets in Holding company at cost larticulars bebentures and Bonds	18,020,790 184,113,592 As at December 31, 2014 166,688,825 171,951,777	18,236,259 133,646,051 As at December 31, 2013 122,874,137 118,412,769
a) Partice Sr.no. Property  1 C 2 M b) Investigation Sr.no. Property 1 D 2 E	Coulars of Investment other than listed Equity shares Particulars Cost Parket value Cost Particulars Cost Pa	18,020,790  184,113,592  As at December 31, 2014  166,688,825 171,951,777  As at December 31, 2014	18,236,259 133,646,051  As at December 31, 2013 122,874,137 118,412,769  As at December 31, 2013
a) Particos. Sr.no. Properties of the properties	culars of Investment other than listed Equity shares Particulars Cost Cost Particulars Cost Cost Cost Cost Cost Cost Cost Cos	As at December 31, 2014 166,688,825 171,951,777  As at December 31, 2014 3,104,858	18,236,259  133,646,051  As at December 31, 2013 122,874,137 118,412,769  As at December 31, 2013 2,383,059
a) Particos. Sr.no. Properties of the properties	Coulars of Investment other than listed Equity shares Particulars Cost Parket value Cost Particulars Cost Pa	As at December 31, 2014 166,688,825 171,951,777  As at December 31, 2014 3,104,858 -  As at	18,236,259  133,646,051  As at December 31, 2013 122,874,137 118,412,769  As at December 31, 2013 2,383,059
a) Particos. Sr.no. Properties of the properties	culars of Investment other than listed Equity shares Particulars Cost Cost Particulars Cost Cost Cost Cost Cost Cost Cost Cos	As at December 31, 2014 166,688,825 171,951,777  As at December 31, 2014 3,104,858	18,236,259  133,646,051  As at December 31, 2013 122,874,137 118,412,769  As at December 31, 2013 2,383,059
a) Particos. Sr.no. Programme 1	culars of Investment other than listed Equity shares rarticulars cost flarket value streents in Holding company at cost rarticulars debentures and Bonds rquity Investments streents in Subsidiary company at cost rarticulars	As at December 31, 2014 166,688,825 171,951,777  As at December 31, 2014 3,104,858  As at December 31, 2014	18,236,259  133,646,051  As at December 31, 2013 122,874,137 118,412,769  As at December 31, 2013 2,383,059  As at December 31, 2013
a) Particos. Sr.no. Porticos. 1 C. 2 M b) Inves. Sr.no. Porticos. 1 D. 2 Ec. c) Inves. Sr.no. Porticos. d) Inves.	culars of Investment other than listed Equity shares articulars cost darket value stments in Holding company at cost carticulars debentures and Bonds equity Investments ctments in Subsidiary company at cost carticulars ctments in Subsidiary company at cost carticulars ctments made out of Catastrophe reserve	As at December 31, 2014 166,688,825 171,951,777  As at December 31, 2014 3,104,858  As at December 31, 2014	18,236,259  133,646,051  As at December 31, 2013 122,874,137 118,412,769  As at December 31, 2013 2,383,059
a) Particos Sr.no. Po   b) Invess Sr.no. Po   2 Ec   c) Invess Sr.no. Po   d) Invest Sr.	culars of Investment other than listed Equity shares rarticulars cost flarket value streents in Holding company at cost rarticulars debentures and Bonds rquity Investments streents in Subsidiary company at cost rarticulars	As at December 31, 2014 166,688,825 171,951,777  As at December 31, 2014 3,104,858 -  As at December 31, 2014 NIL  As at December 31, 2014 NIL  As at December 31, 2014 NIL	18,236,259  133,646,051  As at December 31, 2013 122,874,137 118,412,769  As at December 31, 2013 2,383,059
a) Particostr.no. Posta Martin Property in the control of the cont	culars of Investment other than listed Equity shares articulars cost darket value stments in Holding company at cost carticulars debentures and Bonds equity Investments ctments in Subsidiary company at cost carticulars ctments in Subsidiary company at cost carticulars ctments made out of Catastrophe reserve	As at December 31, 2014 166,688,825 171,951,777  As at December 31, 2014 3,104,858 -  As at December 31, 2014 NIL  As at	18,236,259  133,646,051  As at December 31, 2013 122,874,137 118,412,769  As at December 31, 2013 2,383,059  As at December 31, 2013 NIL  As at
a) Particos Sr.no. Post Sr.no.	culars of Investment other than listed Equity shares articulars cost darket value stments in Holding company at cost carticulars debentures and Bonds equity Investments ctments in Subsidiary company at cost carticulars ctments in Subsidiary company at cost carticulars ctments made out of Catastrophe reserve	As at December 31, 2014 166,688,825 171,951,777  As at December 31, 2014 3,104,858 -  As at December 31, 2014 NIL  As at December 31, 2014 NIL  As at December 31, 2014 NIL	18,236,259  133,646,051  As at December 31, 2013 122,874,137 118,412,769  As at December 31, 2013 2,383,059
a) Partico Sr.no. Po 1 C 2 M b) Invest Sr.no. Po 1 D 2 Ec c) Invest Sr.no. Po d) Invest Sr.no. Po e) Invest	Coulars of Investment other than listed Equity shares  articulars  Cost  Market value  Street in Holding company at cost  carticulars  Debentures and Bonds quity Investments  Street in Subsidiary company at cost  articulars  Street in Subsidiary company at cost  articulars  Street in Subsidiary company at cost  articulars	As at December 31, 2014 166,688,825 171,951,777  As at December 31, 2014 3,104,858  As at December 31, 2014 NIL  As at December 31, 2014 NIL  As at	18,236,259  133,646,051  As at December 31, 2013 122,874,137 118,412,769  As at December 31, 2013 2,383,059
Sr.no. Por strain of the strai	Culars of Investment other than listed Equity shares  articulars  Cost  Market value  Streets in Holding company at cost  Particulars  Rebentures and Bonds Equity Investments  Streets in Subsidiary company at cost  Particulars  Streets in Subsidiary company at cost  Particulars  Streets in Subsidiary company at cost  Particulars  Streets made out of Catastrophe reserve  Particulars  Streets made Section 7 of Insurance Act, 1938 at Amortised cost & Market value	As at December 31, 2014 166,688,825 171,951,777  As at December 31, 2014 3,104,858 -  As at December 31, 2014 NIL  As at December 31, 2014 NIL	18,236,259  133,646,051  As at December 31, 2013 122,874,137 118,412,769  As at December 31, 2013 2,383,059  As at December 31, 2013 NIL  As at December 31, 2013

			(₹'000)
Sr.no. F	Particulars	As at December 31, 2014	As at December 31, 2013
	ONO TERM INVESTMENTS		
	LONG TERM INVESTMENTS  Government securities and government guaranteed bonds including treasury bills	62,681,519	40,512,567
2 (	Other approved securities	8,866	958,827
3 (	Other investments		
	(a) Shares (aa) Equity	241,313,595	166,586,791
	(bb) Preference	29,027	-
	(b) Mutual funds	-	-
	(c) Derivative instruments (d) Debentures/ bonds	24,653,329	23,492,795
	(e) Other securities		
	(aa) Fixed deposit	250,000	250,000
	(bb) Deep discount bonds (f) Subsidiaries	1,492,277	2,103,486
	(g) Investment properties-Real estate	-	-
	nvestments in infrastructure and social sector	40,877,997	37,570,673
5 (	Other than approved investments	21,713,918	12,245,757
	Sub Total (A)	393,020,528	283,720,896
s	SHORT TERM INVESTMENTS		
	Sovernment securities and government guaranteed bonds including treasury bills	9,316,406	10,285,277
	Other approved securities Other investments	598,624	-
3	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual funds (c) Derivative instruments	-	-
	(d) Debentures/ bonds	2,352,875	675,686
	(e) Other securities	1 120 000	1 670 000
	(aa) Fixed deposit (bb) Commercial paper	1,120,000 1,283,092	1,670,000 701,068
	(cc) Certificate of deposit	7,005,558	6,777,144
	(dd) Deep discount bonds	753,119	243,172
4 11	(ee) Repo investments nvestments in infrastructure and social sector	10,016,052 306,266	5,287,586 816,105
	Other than approved investments	305,281	-
	Sub Total (B)	33,057,273	26,456,038
را	OTHER ACCETS (MET)		
	OTHER ASSETS (NET) Current account	8,149	8,089
2 li	nterest accrued and dividend receivable	3,216,908	3,137,324
	Others (Net)	509,525	464,644
4 lı 5 lı	nvestment sold awaiting settlement nvestment purchased awaiting settlement	875,033 (1,785,994)	660,606 (1,342,170)
	Sub Total (C )	2,823,621	2,928,493
	TOTAL (A+B+C)	428,901,422	313,105,427
lotes :			, ,
	and any of his continuent of hearth on the or Both of Equation above.		
	culars of Investment other than listed Equity shares	As at	As at
		December 31, 2014	December 31, 2013
	Cost Market value	140,264,560 144,039,147	118,410,482 116,420,374
		,000,1 77	, 120,014
	stments in Holding company at cost	As at	As a
	Particulars	December 31, 2014	December 31, 2013
	Debentures and Bonds Equity Investments	4,733,049 160,732	4,777,662
	stments in Subsidiary company at cost	, ,	
	Particulars	As at	As a
ATTIO. I		December 31, 2014 NIL	December 31, 2013 NIL
		INIL	INIL
	stments made out of Catastrophe reserve	As at	As a
r.no. F	Particulars	December 31, 2014	December 31, 2013
		NIL	NIL

# FORM L-15-LOANS SCHEDULE

(₹'000)

	(₹'000)			
Sr.no. Particulars	As at December 31, 2014	As at December 31, 2013		
1 SECURITY-WISE CLASSIFICATION Secured	December 31, 2014	December 31, 2013		
(a) On mortgage of property (aa) In India * (bb) Outside India	218,678	579,191 -		
<ul><li>(b) On shares, bonds, government securities, etc.</li><li>(c) Loans against policies</li><li>(d) Others</li></ul>	68,900 -	- 44,387 -		
Unsecured	-	218,376		
TOTAL	287,578	841,954		
2 BORROWER-WISE CLASSIFICATION  (a) Central and state governments (b) Banks and financial institutions (c) Subsidiaries (d) Companies (e) Loans against policies (f) Loans to employees (g) Others	- - - 218,622 68,900 56 -	- - 579,124 44,387 67 218,376		
TOTAL	287,578	841,954		
3 PERFORMANCE-WISE CLASSIFICATION  (a) Loans classified as standard  (aa) In India  (bb) Outside India  (b) Non-standard loans less provisions  (aa) In India  (bb) Outside India	287,578 - - -	841,954 - - - -		
TOTAL	287,578	841,954		
4 MATURITY-WISE CLASSIFICATION (a) Short term (b) Long term	2,779 284,799	3,893 838,061		
TOTAL	287,578	841,954		

## Note-

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

#### FORM L-16-FIXED ASSETS SCHEDULE

	Cost/ Gross Block Depreciation							Net Bl	ock		
Sr.no.	Particulars	As at April 01, 2014	Additions	Deductions	As at December 31, 2014	As at April 01, 2014	For the period	On Sales / Adjustments	As at December 31, 2014	As at December 31, 2014	As at December 31, 2013
1	Goodwill	-	-	-	-	-	-	-	-	=	-
2	Intangible assets	950,222	74,347	-	1,024,569	678,340	103,411	-	781,751	242,818	315,444
	(Computer software)										
3	Land-Freehold	-	-	-	-	-	-	-	-	-	-
4	Leasehold improvements	10,029	464	(149)	10,344	6,983	2,792	(87)	9,688	656	3,526
5	Buildings	2,818,735	604,944	-	3,423,679	213,371	54,774	-	268,145	3,155,534	2,616,851
6	Furniture & fittings	705,220	5,385	(19,336)	691,269	650,443	17,032	(19,334)	648,141	43,128	45,099
7	Information technology equipment	815,080	145,460	(54,429)	906,111	524,776	115,047	(53,416)	586,407	319,704	322,744
8	Vehicles	5,250	37,611	-	42,861	5,250	2,696	-	7,946	34,915	96
9	Office equipment	598,737	28,205	(27,936)	599,006	537,994	22,717	(27,793)	532,918	66,088	54,775
	TOTAL	5,903,273	896,416	(101,850)	6,697,839	2,617,157	318,469	(100,630)	2,834,996	3,862,843	3,358,535
10	Capital work in progress	158,298	956,318	(896,298)	218,318	-	-	-	-	218,318	149,451
	Grand Total	6,061,571	1,852,734	(998,148)	6,916,157	2,617,157	318,469	(100,630)	2,834,996	4,081,161	3,507,986
	Previous Year	5,708,432	1,659,428	(1,280,160)	6,087,700	2,631,256	312,397	(363,939)	2,579,714	3,507,986	

## FORM L-17-CASH AND BANK BALANCES SCHEDULE

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Sr.no.	Particulars	As at December 31, 2014	As at December 31, 2013
	Cash (including cheques on hand, drafts and stamps) Bank balances	599,235	620,474
	<ul><li>(a) Deposit accounts</li><li>(aa) Short-term (due within 12 months of Balance Sheet)</li><li>(bb) Others</li><li>(b) Current accounts</li></ul>	- 1,025 1,179,444	- 862 495,111
3	(c) Others  Money at call and short notice  (a) With banks  (b) With other institutions	-	-
4	(b) With other institutions Others	-	-
	TOTAL	1,779,704	1,116,447
	calances with non-scheduled banks included in 2 and 3 above  CASH & BANK BALANCES	-	-
	In India	1,777,648	1,109,486
	Outside India	2,056	6,961
	TOTAL	1,779,704	1,116,447

## FORM L-18-ADVANCES AND OTHER ASSETS SCHEDULE

		(₹'000)				
Srno	Particulars		As at			
Sr.no.	Farticulars	December 31,	2014	Decemb	oer 31, 2013	
	ADVANCES					
	Reserve deposits with ceding companies		-		-	
	Application money for investments	1	-		-	
	Prepayments	167	,412		171,482	
	Advances to directors/officers	0.400	-		-	
5	Advance tax paid and taxes deducted at source	2,483	,774		1,950,706	
	(Net of provision for taxation)					
6	Others	270.452		205 074		
	(a) Security deposits  Less: Provision for Security deposit	379,153	,016	385,874 (39,727)	246 147	
	(b) Advances to employees		,016	(39,727)	346,147 3,690	
	(c) Other advances		,123		392,980	
	(d) Investment application - pending allotment	250	,443		1,500,000	
	(u) investment application - pending anotherit		-		1,500,000	
	TOTAL (A)	3,250	.768		4,365,005	
	TOTAL (A)	3,230	,. 00		-,,,,,,,,,,	
	OTHER ASSETS					
1	Income accrued on investments	4,992	,774		3,944,561	
	Outstanding premiums		,544		520,514	
	Agents' balances	84,361		68,900	•	
	Less: Provision for Agents' Debit Balances	(84,361)	-	(68,900)	-	
4	Foreign agencies balances		- [		-	
5	Due from other entities carrying on insurance business	556	,538		75,805	
	(including reinsures)					
6	Due from subsidiaries/ holding company		-		-	
7	Deposit with Reserve Bank of India [Pursuant to section 7 of		-		-	
	Insurance Act, 1938]					
8	Others					
	(a) Fund Management Charges (Including Service Tax)	16	,323		49,768	
	receivable from UL Scheme					
	(b) Service Tax Advance & Unutilised Credits		,670		46,254	
	(c) Other assets	18	,680		29,762	
	TOTAL (B)	6,347	529		4,666,664	
	TOTAL (b)	0,347	,323		-1,000,004	
	TOTAL (A+B)	9,598	,297		9,031,669	
	,	-,			, ,	

# FORM L-19-CURRENT LIABILITIES SCHEDULE

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Srno	Particulars	As at	As at
31.110.	r ai ticulai s	December 31, 2014	December 31, 2013
1	Agents' Balances	365,969	285,123
2	Balances due to other insurance companies (including Reinsurers)	114,633	160,907
3	Deposits held on reinsurance ceded	-	-
4	Premiums received in advance	296,483	436,116
5	Unallocated premium	2,709,425	1,295,832
6	Sundry creditors	5,178,768	4,743,164
7	Due to subsidiaries/ holding company	-	-
8	Claims outstanding	1,189,242	311,387
9	Annuities due	-	-
10	Due to officers/ directors	-	-
11	Others		
	(a) Tax deducted to be remitted	130,974	116,436
	(b) Service tax liability	209,221	175,101
	(c) Investments purchased-to be settled	514,410	466,052
	(d) Others-payable (Payable to unit linked schemes)	526,429	437,325
	(e) Unclaimed dividend payable	21	-
12	Unclaimed amount of policyholders	4,586,026	2,843,783
	TOTAL	15,821,601	11,271,226

# FORM L-20-PROVISIONS SCHEDULE

Sr.no.	Particulars	As at December 31, 2014	As at December 31, 2013
3	For taxation (less payments and taxes deducted at source) For proposed dividends For dividend distribution tax Others: (a) Wealth tax (b) Employee benefits	34,666 - - 291 261,612	34,666 - - 113 168,937
	TOTAL	296,569	203,716

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

Sr.no.	Particulars	As at December 31, 2014	As at , 2013
	Discount allowed in issue of shares/ debentures Others	-	-
	TOTAL	-	

Date: December 31, 2014

No.					For the nine months	For the quarter	For the nine months
New business premium income growth rate - segment wise	Sr.No.	Particulars			ended	ended	ended
Participating - Individual & Coroug Difect   -45.41%   -28.28%   -28.28%   -48.287%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%   -88.48%	1	New husiness premium income growth rate - segment wise		December 31, 2014	December 31, 2014	December 31, 2013	December 31, 2013
Participating - Group Persiston Variable   .95.67%   .99.90%   New Blue Non Participating - Coroug Life Variable   .99.67%   .99.90%   New Blue Non Participating - Coroug Life Variable   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%   .99.90%				-45.41%	-28.28%	-15.47%	-22.43%
Non Participating - Invitivation & Group Life   164 599%   56 23%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199%   173 199						6765.97%	805.90%
Non Participating - Group Life Variable   88.61%   179.19%   100.25%   24.84%   133.   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%   100.25%		1 ' • '				New Business <sup>^</sup>	New Business <sup>^</sup>
Non Participating - Individual & Group Pension   36 65%   24 44%   133   Non Participating - Group Pension Variable   4-2 20%   104 28%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72%   143 72						10.20%	92.26%
Non Perticipating - Group Persion Variable   42,69%   143,79%   144,79%   143,79%   144,79%   143,79%   144,79%   143,79%   144,79%   143,79%   144,79%   143,79%   144,79%   143,79%   144,79%   143,79%   144,79%   143,79%   152,29%   152,29%   152,29%   153,75%   152,29%   153,75%   152,29%   153,75%   152,29%   153,75%   152,29%   153,89%   153,75%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%   153,99%						NA 1329.43%	New Business <sup>^</sup> 57.57%
Annuty Health Health Health Unit Linked - Individual Life Unit Linked - Individual Life Unit Linked - Individual Persists Unit Linked - Individual Persists Unit Linked - Individual Persists Unit Linked - Group Life Participating United - Group Persists Unit Linked - Group Life Participating - Group Visible - Persists Unit Linked - Group Life Participating - Group Visible - Persists Unit Linked - Group Life Participating - Group Visible - Persists Unit Linked - Group Life Participating - Group Visible - Persists Unit Linked - Group Life Participating - Group Visible - Persists Unit Linked - Group Life Participating - Group Visible - Persists Unit Linked - Group Life Participating - Group Visible - Persists Unit Linked - Group Life Participating - Group Visible - Persists Unit Linked - Group Life Participating - Group Visible - Persists Unit Linked - Group Life Participating - Group Visible - Persists Unit Linked - Group Life Participating - Group Visible - Persists Unit Linked - Group Life Participating - Group Visible - Persists Unit Linked - Group Life Participating - Group Visible - Persists Unit Linked - Group Life Participating - Group Visible - Persists Unit Linked - Group Life Participating - Group Visible - Persists Unit Linked - Group Life Participating - Group Visible - Persists Unit Linked						1329.43 % NA	37.37 % NA
Initial Linked - Individual Life						150.39%	165.06%
Init Linked - Individual Penson   19 1376   1376   15896%   22.76%     -   -   -   -   -   -   -   -						6400.31%	4732.20%
Unit Linked - Group Life   158.09%   22.76%   24.76%   24.76%   24.76%   25.76%   24.76%   25.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%   26.76%		Unit Linked - Individual Life		65.26%	42.25%	-47.52%	-44.26%
Unit Linked - Group Pension    Note National Commission Paties (1998)   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885   1885						-2.09%	163.06%
Ner Retention Ratio   99.4   99.6   15, 31%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%   15, 33%						-24.56%	9.58%
Expense of Management to Gross Direct Premium Ratio   15.31%   15.93%   16.93%   16.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   17.93%   1						3.39%	-13.42%
Commission Ratio (Gross commission paid to Gross Premium)						99.24% 16.16%	99.30% 16.56%
Sation of policy holder's liabilities to shareholder's funds   25.43   25.43   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.12%   35.						4.46%	4.19%
6 Growth rate of shareholders' fund						25.10	25.10
Change in net worth (**Lakhs)   Change in net worth (**Calahs)   Ch				35.12%	35.12%	41.08%	41.08%
Profit after tax/Total Income		Ratio of surplus to policyholders' liability				0.10%	0.73%
10							51,725
11   Total Investments/Capital + Surplus    26.66   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.79%   36.						1.88%	5.04%
Total affiliated investments/(Capital+ Surplus)   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79%   38.79						0.75%	0.75%
Investment Yield (Gross and Net)   A. Without Unrealised Gains/Losses   2,09%   7,77%     Policyholders' Funds   2,09%   7,77%     Policyholders' Funds   2,17%   8,31%     Non Participating   2,23%   7,13%     Linked   Non Participating   2,23%   7,13%     Linked   Non Participating   2,07%   7,96%     B. With Unrealised Gains/Losses   5,14%   12,97%     Policyholders' Funds   7,96%   7,96%     Policyholders' Funds   7,96%   7,96%   7,96%     Description   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%   7,96%						20.88	20.88
A. Without Unrealised Gains/Losses   Shareholders' Funds   Policyholders' Funds   Policyh				36.79%	36.79%	35.61%	35.61%
Shareholders' Funds   2.09%   7.77%	13						
Policyholders Funds   Non Linked   Participating   2.17%   8.31%   Non Participating   2.32%   7.13%   Linked   Non Participating   2.32%   7.13%   Linked   Non Participating   8. With Unrealised Gains/Losses   Shareholders Funds   Policyholders Funds   Policyholders Funds   Non Linked   Participating   5.14%   12.97%   Policyholders Funds   Non Linked   Participating   5.24%   11.72%   Linked   Non Participating   5.24%   11.72%   Linked   Non Participating   5.98%   25.44%   11.72%   Linked   Non Participating   Non				2.000/	7 770/	1.85%	6 450/
Non Linked   Participating   2.17%   8.31%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%   1.18%				2.09%	1.77%	1.05%	6.15%
Participating		*					
Non Participating   2.32%   7.13%   Linked   Non Participating   2.07%   7.96%   8. With Unrealised Gains/Losses   Shareholders' Funds   Policyholders' Funds   12.97%   16.53%   Non Linked   Participating   6.74%   16.53%   11.72%   16.53%   Non Participating   6.74%   16.53%   11.72%   16.53%   Non Participating   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%   7.00%				0.470/	0.240/	4.750/	C 400/
Linked   Non Participating   S. With Unrealised Gains/Losses   S. Shareholders' Funds   S. Jareholders' Funds   S. Jareholde						1.75%	6.49%
Non Participating		· •		2.32%	7.13%	2.25%	6.91%
B. With Unrealised Gains/Losses   Shareholders' Funds   5,14%   12,97%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,14%   7,1				2.070/	7.000/	0.740/	2.200/
Shareholders' Funds		· =		2.07%	7.96%	0.74%	2.28%
Policyholders' Funds   Non Linked   Participating   6.74%   16.53%   17.2%				= 140/	40.070/	0.000/	5.000/
Non Linked				5.14%	12.97%	2.60%	5.22%
Participating   6.74%   16.53%   Non Participating   5.24%   11.72%		*					
Non Participating   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%   1.172%							
Linked Non Participating 5,98% 25,44% Participating - Individual & Group Life Participating - Individual & Group Pension Participating - Individual & Group Pension Participating - Individual & Group Variable - Pension NA NA NA NA Participating - Group Variable - Life NA NA NA Participating - Group Variable - Life NA		, ,				3.64%	0.99%
Non Participating		, ,		5.24%	11.72%	2.59%	3.77%
14   Conservation Ratio   Participating - Individual & Group Life   Participating - Individual & Group Pension   91.63%   93.50%   93.50%   93.50%   93.50%   93.50%   93.50%   93.50%   93.50%   93.50%   93.50%   93.50%   93.50%   93.50%   93.50%   93.50%   93.50%   93.50%   93.50%   93.50%   93.50%   93.50%   93.50%   93.50%   93.50%   93.50%   93.50%   93.50%   93.50%   93.50%   93.50%   93.50%   93.50%   93.50%   93.50%   93.50%   93.50%   93.50%   93.50%   93.50%   93.50%   93.50%   93.50%   93.70%   93.70%   93.70%   93.70%   93.70%   93.70%   93.70%   93.70%   93.70%   93.70%   93.70%   93.70%   93.20%   93.70%   93.20%   93.70%   93.20%   93.70%   93.20%   93.70%   93.20%   93.70%   93.20%   93.70%   93.20%   93.70%   93.20%   93.70%   93.20%   93.70%   93.20%   93.70%   93.20%   93.70%   93.20%   93.70%   93.20%   93.70%   93.20%   93.70%   93.20%   93.70%   93.20%   93.70%   93.20%   93.70%   93.20%   93.70%   93.20%   93.70%   93.20%   93.70%   93.20%   93.70%   93.70%   93.70%   93.70%   93.70%   93.70%   93.70%   93.70%   93.70%   93.70%   93.70%   93.70%   93.70%   93.70%   93.70%   93.70%   93.70%   93.70%   93.70%   93.70%   93.70%   93.70%   93.70%   93.70%   93.70%   93.70%   93.70%   93.70%   93.70%   93.70%   93.70%   93.70%   93.70%   93.70%   93.70%   93.70%   93.70%   93.70%   93.70%   93.70%   93.70%   93.70%   93.70%   93.70%   93.70%   93.70%   93.70%   93.70%   93.70%   93.70%   93.70%   93.70%   93.70%   93.70%   93.70%   93.70%   93.70%   93.70%   93.70%   93.70%   93.70%   93.70%   93.70%   93.70%   93.70%   93.70%   93.70%   93.70%   93.70%   93.70%   93.70%   93.70%   93.70%   93.70%   93.70%   93.70%   93.70%   93.70%   93.70%   93.70%   93.70%   93.70%   93.70%   93.70%   93.70%   93.70%   93.70%   93.70%   93.70%   93.70%   93.70%   93.70%   93.70%   93.70%   93.70%   93.70%   93.70%   93.70%   93.70%   93.70%   93.70%   93.70%   93.70%   93.70%   93.70%   93.70%   93.70%   93.70%   93.70%   93.70%   93.70%   93.70%   93.70%   93.70%   93.70%   93.70%   93.70%   93.70%   93.70							
Participating - Individual & Group Life		l		5.98%	25.44%	8.91%	5.95%
Participating - Individual & Group Pension   95,04%   93,50%   NA   NA   NA   NA   NA   NA   NA   N	14			04.000/	00.550/	00.500/	0.4.050/
Participating - Group Variable - Pension   NA   NA   NA   Non Participating - Individual & Group Life   Non Participating - Individual & Group Pension   NA   NA   NA   NA   NA   NA   NA   N						80.59% 90.11%	84.25% 96.56%
Non Participating - Individual & Group Life   83.41%   84.56%   88   NA   NA   NA   NA   NA   NA   NA						90.11% NA	90.50% NA
Non Participating - Group Variable - Life						87.36%	88.24%
Non Participating - Group Variable - Pension						NA	NA
Annuity Health Health Health Health Hourit Linked - Individual Life Unit Linked - Individual Pension Unit Linked - Individual Pension Unit Linked - Group Life Unit Linked - Group Life Unit Linked - Group Pension  15 (a)  Premium Persistency Ratio (Original Premium Basis)* (Refer note 3 & 4)  Premium Persistency Ratio (Reducing Balance Basis)* (Refer note 3 & 4)  15 (b)  Premium Persistency Ratio (Reducing Balance Basis)* (Refer note 3 & 4)  15 (c)  Policy Persistency Ratio (Original Premium Basis)* (Refer note 3 & 4)  15 (c)  Policy Persistency Ratio (Original Premium Basis)* (Refer note 3 & 4)  15 (c)  Policy Persistency Ratio (Original Premium Basis)* (Refer note 3 & 4)  15 (c)  15 (d)  15 (e)  Policy Persistency Ratio (Original Premium Basis)* (Refer note 3 & 4)  15 (e)  15 (f)  15 (h)  16 (h)  17 (h)  18 (h		Non Participating - Individual & Group Pension		89.51%	89.77%	NA	NA
Health		Non Participating - Group Variable - Pension		NA	NA	NA	NA
Unit Linked - Individual Life Unit Linked - Individual Pension Unit Linked - Group Life Unit Linked - Group Pension  15 (a)  Premium Persistency Ratio (Original Premium Basis)* (Refer note 3 & 4)  Premium Persistency Ratio (Reducing Balance Basis)* (Refer note 3 & 4)  Premium Persistency Ratio (Original Premium Basis)* (Refer note 3 & 4)  15 (b)  Premium Persistency Ratio (Reducing Balance Basis)* (Refer note 3 & 4)  15 (c)  Policy Persistency Ratio (Original Premium Basis)* (Refer note 3 & 4)  15 (c)  Policy Persistency Ratio (Original Premium Basis)* (Refer note 3 & 4)  15 (c)  15 (d)  15 (e)  15 (e)  15 (e)  15 (e)  15 (e)  15 (e)  16 (e) 17 (e) 18 (e) 18 (e) 19						NA	NA
Unit Linked - Individual Pension Unit Linked - Group Life Unit Linked - Group Life Unit Linked - Group Pension  15 (a)  Premium Persistency Ratio (Original Premium Basis)* (Refer note 3 & 4)  13th month 25th month 49th month 63.75% 65.82% 61st month 37th month 63.95% 70.15% 61st month 63.75% 66.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 66.82% 66.80% 67.56% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.90% 66.						82.50%	81.34%
Unit Linked - Group Life Unit Linked - Group Pension  Premium Persistency Ratio (Original Premium Basis)* (Refer note 3 & 4)  13th month 25th month 40th month 63.75% 65.93% 68.02% 71.06% 68.02% 70.15% 68.02% 70.15% 68.02% 70.15% 68.02% 70.15% 68.02% 70.15% 68.02% 70.15% 68.02% 70.15% 68.02% 70.15% 68.02% 70.15% 69.02% 70.15% 69.02% 70.15% 69.02% 70.15% 69.02% 70.15% 69.02% 70.15% 69.02% 70.15% 69.02% 70.15% 69.02% 70.15% 69.02% 70.15% 69.02% 70.15% 69.02% 70.15% 69.02% 70.15% 69.02% 70.15% 69.02% 70.15% 69.02% 70.15% 69.02% 60.02% 60.02% 60.02% 60.02% 60.02% 60.02% 60.02% 60.02% 60.02% 60.02% 60.02% 60.02% 60.02% 60.02% 60.02%						78.56%	80.51%
Unit Linked - Group Pension  Premium Persistency Ratio (Original Premium Basis) (Refer note 3 & 4)  13th month 25th month 37th month 49th month 61st month 39.57%  15 (b)  Premium Persistency Ratio (Reducing Balance Basis) (Refer note 3 & 4)  15 (c)  Policy Persistency Ratio (Original Premium Basis) (Refer note 3 & 4)  15 (c)  Policy Persistency Ratio (Original Premium Basis) (Refer note 3 & 4)  15 (d)  15 (e)  Policy Persistency Ratio (Original Premium Basis) (Refer note 3 & 4)  15 (e)  15 (f)  15 (f)  15 (g)  15						68.54% NA	71.90% NA
15 (a)   Premium Persistency Ratio (Original Premium Basis)* (Refer note 3 & 4)   13th month   68.02%   71.06%   65.93%   66.93%   70.15%   68.02%   70.15%   68.02%   70.15%   68.02%   70.15%   68.02%   70.15%   68.02%   70.15%   68.02%   70.15%   68.02%   70.15%   68.02%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15%   70.15						NA NA	NA NA
13th month 25th month 68.02% 71.06% 65.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 66.93% 6	15 (a)	1		N/A	l IVA	l IVA	l IVA
25th month 37th month 49th month 63.95% 70.15% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.82% 65.8	(~)		13th month	68.02%	71.06%	65.67%	72.02%
49th month 63.75%   56.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%   55.82%						67.11%	74.77%
61st month 15 (b) Premium Persistency Ratio (Reducing Balance Basis)* (Refer note 3 & 4)  13th month 25th month 37th month 49th month 61st month 69.16%  Policy Persistency Ratio (Original Premium Basis)* (Refer note 3 & 4)  13th month 49th month 61st month 69.16% 67.56%  15 (c) Policy Persistency Ratio (Original Premium Basis)* (Refer note 3 & 4)  13th month 65.37% 66.90% 60.62% 60.62% 60.62% 60.75% 60.75%				63.95%	70.15%	65.77%	58.42%
15 (b)   Premium Persistency Ratio (Reducing Balance Basis)* (Refer note 3 & 4)   13th month   25th month   25th month   37th month   49th month   61st month   69.16%   67.56%   66.90%   66.92%   60.62%   60.62%   60.62%   60.75%   66.90%   65.79%   60.75%   66.90%   65.79%   60.75%   66.90%   65.79%   60.75%   66.90%   65.79%   60.75%   66.79%   60.75%   66.79%   60.75%   66.79%   60.75%   66.79%   60.75%   66.79%   60.75%   66.79%   60.75%   66.79%   60.75%   66.79%   60.75%   66.79%   60.75%   66.79%   60.75%   66.79%   60.75%   66.79%   60.75%   66.79%   60.75%   66.79%   60.75%   66.79%   60.75%   66.79%   60.75%   66.79%   60.75%   66.79%   60.75%   66.79%   60.75%   66.79%   60.75%   66.79%   60.75%   66.79%   60.75%   66.79%   60.75%   66.79%   60.75%   66.79%   60.75%   66.79%   60.75%   66.79%   60.75%   66.79%   60.75%   66.79%   60.75%   66.79%   60.75%   66.79%   60.75%   66.79%   66.79%   66.79%   66.79%   66.79%   66.79%   66.79%   66.79%   66.79%   66.79%   66.79%   66.79%   66.79%   66.79%   66.79%   66.79%   66.79%   66.79%   66.79%   66.79%   66.79%   66.79%   66.79%   66.79%   66.79%   66.79%   66.79%   66.79%   66.79%   66.79%   66.79%   66.79%   66.79%   66.79%   66.79%   66.79%   66.79%   66.79%   66.79%   66.79%   66.79%   66.79%   66.79%   66.79%   66.79%   66.79%   66.79%   66.79%   66.79%   66.79%   66.79%   66.79%   66.79%   66.79%   66.79%   66.79%   66.79%   66.79%   66.79%   66.79%   66.79%   66.79%   66.79%   66.79%   66.79%   66.79%   66.79%   66.79%   66.79%   66.79%   66.79%   66.79%   66.79%   66.79%   66.79%   66.79%   66.79%   66.79%   66.79%   66.79%   66.79%   66.79%   66.79%   66.79%   66.79%   66.79%   66.79%   66.79%   66.79%   66.79%   66.79%   66.79%   66.79%   66.79%   66.79%   66.79%   66.79%   66.79%   66.79%   66.79%   66.79%   66.79%   66.79%   66.79%   66.79%   66.79%   66.79%   66.79%   66.79%   66.79%   66.79%   66.79%   66.79%   66.79%   66.79%   66.79%   66.79%   66.79%   66.79%   66.79%   66.79%   66.79%   66.79%   66.79%   66.79%   66.79%   66.79%   66.						55.74%	49.57%
13th month 25th month 84.50% 88.10% 88.10% 88.10% 90.79% 71.06% 89.729% 90.79% 71.06% 89.729% 90.79% 71.06% 89.10% 89.729% 90.79% 71.06% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10% 89.10	4- "		61st month	39.57%	34.58%	15.49%	15.52%
25th month 37th month 484.50% 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79% 75 90.79%	15 (b)	Premium Persistency Ratio (Reducing Balance Basis) (Refer note 3 & 4)	404		=		
37th month 49th month 61st month 691.16% 90.98% 8 Policy Persistency Ratio (Original Premium Basis)* (Refer note 3 & 4)  15 (c) Policy Persistency Ratio (Original Premium Basis)* (Refer note 3 & 4)  13th month 25th month 37th month 56.22% 60.62% 60.62% 60.75% 55.79% 60.75% 55.79%						65.67%	72.02%
49th month 61st month 691.16% 90.98% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56% 67.56%						83.79%	90.01%
61st month 69.16% 67.56% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00% 60.00						79.71% 86.21%	71.92% 85.61%
15 (c) Policy Persistency Ratio (Original Premium Basis)* (Refer note 3 & 4)  13th month 25th month 56.22% 60.62% 60.75%						65.86%	67.18%
13th month 65.37% 66.90% 66.20% 60.62% 60.62% 60.75% 60.75% 60.75%	15 (c)	Policy Persistency Ratio (Original Premium Basis)* (Refer note 3 & 4)		22.7070	15070		1
25th month 56.22% 60.62% 60.75% 55.79% 60.75%	(-/	The state of the s	13th month	65.37%	66.90%	61.72%	67.21%
					60.62%	60.75%	66.44%
49th month 54 33% 51 550 51						56.90%	53.75%
			49th month	54.33%	51.55%	42.24%	40.21%
	45 (-1)		61st month	29.21%	28.73%	20.84%	21.16%
15 (d) Policy Persistency Ratio (Reducing Balance Basis)* (Refer note 3 & 4)	15 (d)	Policy Persistency Ratio (Reducing Balance Basis) (Refer note 3 & 4)	12th	GE 070/	66 000/	64 700/	67.040/
						61.72%	67.21% 87.10%
						81.97% 77.82%	74.31%
						79.61%	82.73%
						66.19%	67.88%

#### FORM L-22-ANALYTICAL RATIOS

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date: December 31, 2014

NPA Ratio				For the nine months	For the quarter	For the nine months
A. Gross NPA Ratio   Shareholder's Funds   Policyholder's Funds   Policyholder's Funds   Policyholder's Funds   Policyholder's Funds   Policyholder's Funds   Policyholder's Funds   Par   0.08%   0.08%   0.10%   0.10%   0.10%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0	Sr.No.	Particulars	For the quarter ended			ended
A. Gross NPA Ratio  Shareholder's Funds Policyholder's Funds Non Linked Par Non Par No			December 31, 2014	December 31, 2014	December 31, 2013	December 31, 2013
Shareholder's Funds	16	NPA Ratio				
Shareholder's Funds	1					
Policyholder's Funds   Non Linked   Par   0.08%   0.08%   0.10%   0.10%   0.35%   0.35%   0.35%   0.35%   0.35%   0.21%   0.21%   0.21%   0.21%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.	1	A. Gross NPA Ratio		ı		
Policyholder's Funds   Non Linked   Par   0.08%   0.08%   0.10%   0.10%   0.35%   0.35%   0.35%   0.35%   0.35%   0.21%   0.21%   0.21%   0.21%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.35%   0.	1	Charabaldada Funda	NIII	NIII	AIII	NIII
Non Linked   Par   Non P			INIL	INIL	INIL	NIL
Par Non Par   0.08%   0.08%   0.10%   0.10%   0.10%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%   0.25%	1			ı		
Non Par	1		0.000/	0.000/	0.400/	0.400/
Linked   Non Par   Nil.   Non Par   Non Par   Non Par   Non Par   Non Par   Non Par   Nil.	1					
Non Par	1		0.21%	0.21%	0.35%	0.35%
B. Net NPA Ratio   Shareholder's Funds   Nil.   N				ا		
Shareholder's Funds	1	Non Par	NIL	NIL	NIL	NIL
Policyholder's Funds   Non Linked   Par   0.06%   0.06%   0.09%   0.09%   0.09%   0.09%   Non Par   0.17%   0.17%   0.17%   0.17%   0.32%   0.32%   0.32%   0.32%   0.32%   Non Par   Non Par   Non Par   Nill   N	1	B. Net NPA Ratio				
Policyholder's Funds   Non Linked   Par   0.06%   0.06%   0.09%   0.09%   0.09%   0.09%   Non Par   0.17%   0.17%   0.17%   0.17%   0.32%   0.32%   0.32%   0.32%   0.32%   Non Par   Non Par   Non Par   Nill   N	1	Charabaldada Funda	Nu Nu	, l	NIII	NIII
Non Linked   Par   0.06%   0.06%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0			INIL	INIL	INIL	INIL
Par Non Par   0.06%   0.06%   0.09%   0.09%   0.09%   0.09%   0.09%   0.17%   0.32%   0.32%   0.32%   0.32%   0.32%   0.32%   0.05%   0.17%   0.17%   0.17%   0.32%   0.32%   0.32%   0.05%   0.06%   0.06%   0.06%   0.06%   0.06%   0.06%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%   0.09%				ı <b>İ</b>		
Non Par   Linked   NIL	1		0.000/	0.000/	0.000/	0.000/
Linked   Non Par	1	· <del></del>				
Non Par   Nil	1		0.17%	0.17%	0.32%	U.32%
Equity Holding Pattern for Life Insurers  1				ا		
1			NIL	NIL	NIL	NIL
2 (b) Percentage of shareholding (Indian / Foreign) Indian Foreign 3 (c) % of Government holding (in case of public sector insurance companies) 4 (a) Basic EPS before extraordinary items (net of tax expense) for the period (not to be annualized) (₹) 4 (b) Gibluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized) (₹) 5 (a) (b) Basic EPS after extraordinary items (net of tax expense) for the period (not to be annualized) (₹) 5 (b) Diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized) (₹) 5 (b) Diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized) (₹) 5 (b) Diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized) (₹) 5 (c) (b) Diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized) (₹) 5 (a) (b) Diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized) (₹) 5 (b) (c) Diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized) (₹) 5 (c) (d) Diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized) (₹) 5 (c) (d) Diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized) (₹)	. ,		•			
Indian Foreign  3 (c) %of Government holding (in case of public sector insurance companies) 4 (a) 4 (a) 4 (b) 5 (a) 5 (b) 6 (b) 6 (b) 6 (a) 6 (a) 6 (a) 6 (b) 6 (c) 6 (			1,994,880,096	1,994,880,096	1,994,880,096	1,994,880,096
Foreign  3 (c) %of Government holding (in case of public sector insurance companies)  4 (a) (a) Basic EPS before extraordinary items (net of tax expense) for the period (not to be annualized) (₹)  5 (b) (b) Diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized) (₹)  5 (b) (b) Diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized) (₹)  5 (c) (c) %of Government holding (in case of public sector insurance companies)  NA NA NA NA  NA ONA  0.54  0.54  0.54  0.54  0.54  0.54  0.54  0.54  0.54  0.54  0.54  0.54  0.54  0.54  0.54  0.54  0.54  0.54  0.54				ı		
(c) %of Government holding (in case of public sector insurance companies)  (a) Basic EPS before extraordinary items (net of tax expense) for the period (not to be annualized) (₹)  (a) Diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized) (₹)  (b) Basic EPS after extraordinary items (net of tax expense) for the period (not to be annualized) (₹)  (b) Basic EPS after extraordinary items (net of tax expense) for the period (not to be annualized) (₹)  (b) Diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized) (₹)  (c) %of Government holding (in case of public sector insurance companies)  NA  NA  NA  NA  NA  NA  NA  NA  NA  N						74%
(a) Basic EPS before extraordinary items (net of tax expense) for the period (not to be annualized) (₹)  (a) Diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized) (₹)  (b) Basic EPS after extraordinary items (net of tax expense) for the period (not to be annualized) (₹)  (c) Diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized) (₹)  (d) Diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized) (₹)  (e) Diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized) (₹)  (f) Diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized) (₹)		Foreign	26%	26%	26%	26%
4 (a) annualized) (₹)  4 (b) (a) Diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized) (₹)  5 (a) (b) Basic EPS after extraordinary items (net of tax expense) for the period (not to be annualized) (₹)  5 (b) (b) Diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized) (₹)  5 (a) 0.60  2.88  0.54  2.67  2.67  5 (b) 2.88  0.54  2.67  2.68  0.54  2.67  2.69	3	(c) %of Government holding (in case of public sector insurance companies)	NA	NA	NA	NA
(a) Diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized) (₹)  5 (a) (b) Basic EPS after extraordinary items (net of tax expense) for the period (not to be annualized) (₹)  5 (b) (b) Diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized) (₹)  5 (a) (b) Diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized) (₹)  5 (a) (b) Basic EPS after extraordinary items (net of tax expense) for the period (not to be annualized) (₹)  5 (b) (c) (d) (d) (d) (d) (e) (e) (e) (e) (e) (e) (e) (e) (e) (e			0.60	2.88	0.54	2.67
(b) Basic EPS after extraordinary items (net of tax expense) for the period (not to be annualized) (₹)  (b) Diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized) (₹)  (c) Diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized) (₹)	4 (b)	(a) Diluted EPS before extraordinary items (net of tax expense) for the period (not to be	0.60	2.88	0.54	2.67
(b) Diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized) (₹)  (c) Diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized) (₹)	5 (2)	(b) Basic EPS after extraordinary items (net of tax expense) for the period (not to be	0.60	2.88	0.54	2.67
	5 (b)	(b) Diluted EPS after extraordinary items (net of tax expense) for the period (not to be	0.60	2.88	0.54	2.67
		(iv) Book value per share (₹)	12.03	12.03	8.90	8.90

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

  2. \* The persistency ratios are calculated in accordance with the IRDA circular no. IRDA/ACT/CIR/MISC/035/01/2014 dated January 23, 2014 and hence are with a lag of one month. The persistency ratios for the previous year have been restated in line with the circular.
  - 3. Persistency ratios for the quarter ended December 31, 2014 have been calculated for the policies issued in the September to November period of the relevant years.

    E.g.: the 13th month persistency is calculated for the policies issued from September 2013 to November 2013.

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

    4. Persistency ratios for the nine months ended December 31, 2014 have been calculated for the policies issued in the December to November period of the relevant years.
  - For example, the 13th month persistency for current year is calculated for the policies issued from December 2012 to November 2013. Group policies and policies under rural segment are excluded in the calculation of the persistency ratios.

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

#### FORM L-23-RECEIPT AND PAYMENTS SCHEDULE

RECEIP	(₹'000)		
		For the nine months	For the nine months
Sr.no.	Particulars	ended	ended
		December 31, 2014	December 31, 2013

Sr.no.	Particulars	For the nine months ended	For the nine months ended
Α	Cook Flows from the operating activities	December 31, 2014	December 31, 2013
1	Cash Flows from the operating activities:  Premium received from policyholders, including advance receipts	97,041,071	78,121,673
	Other receipts:	37,041,071	70,121,070
2	Service tax shared by agents	63,846	64,435
3	Fees & charges	29,094	25,218
4	Miscellaneous income	119,914	76,261
5	Payments to the re-insurers, net of commissions and claims/ benefits	(88,116)	(343,759)
6	Payments to co-insurers, net of claims / benefit recovery	- (FG F12 OG9)	(24.440.945)
7 8	Payments of claims/benefits Payments of commission and brokerage	(56,512,968)	(31,140,845) (3,414,057)
9	Payments of other operating expenses	(9,858,493)	(9,508,814)
10	Preliminary and pre-operative expenses	(5,555, 155)	-
11	Deposits, advances and staff loans	-	-
12	Income taxes paid (net)	(1,216,454)	(692,981)
13	Service tax paid	(1,102,044)	(973,613)
14	Cash flows before extraordinary items	24,552,283	32,213,518
15	Cash flow from extraordinary operations	24 552 202	-
	Net cash flow from operating activities	24,552,283	32,213,518
В	Cash flows from investing activities:		
16	Purchase of fixed assets	(967,638)	(286,247)
17	Proceeds from sale of fixed assets	2,668	10,664
18	Purchases of investments	(256,582,990)	(237,636,771)
19	Investment in Subsidiary Loans recovered/ (disbursed)	191,081	(56,647)
20	Sale of investments	214,893,898	182,828,691
20	Repayments received	-	102,020,001
21	Rents/Interests/ dividends received	22,332,430	16,907,649
	Investments in money market instruments and in liquid mutual funds (Net)	-	-
22	Expenses related to investments  Net cash flow from investing activities	(31,649) <b>(20,162,200)</b>	(24,943) (38,257,604)
С	Cash flows from financing activities:		
23	Proceeds from issuance of share capital	-	-
24	Share application money received	-	-
25	Share premium money received	-	-
26 27	Proceeds from borrowing Repayments of borrowing	-	-
28	Interest/dividends paid	(1,675,617)	(1,166,955)
20	Net cash flow from financing activities	(1,675,617)	(1,166,955)
29	Effect of foreign exchange rates on cash and cash equivalents, net	-	-
D	Net increase / (decrease) in cash and cash equivalents:	2,714,466	(7,211,041)
E	Cash and cash equivalents at the beginning of the period	15,863,029	17,922,501
F	Cash and cash equivalents at the end of the period	18,577,495	10,711,460
(")	Components of Cash and cash equivalents at end of the period:	500.005	202.474
(i) (ii)	Cash and cheques in hand Bank balances	599,235 1,179,444	620,474 495,111
	Money market instruments	16,798,816	9,595,875
(111)	•	, ,	, ,
	Total cash and cash equivalents	18,577,495	10,711,460
(")	Reconciliation of cash & cash equivalents with cash & bank balance (Form		40.744.400
(i)	Cash & cash equivalents	18,577,495	10,711,460
(ii)	Add: Deposit account - Others Less: Money market instruments	1,025 (16,798,816)	(0.505.875)
(iii)	•	, , , ,	(9,595,875)
	Cash & Bank Balances as per Form L-17	1,779,704	1,116,447

The above Receipts and payments account has been prepared as prescribed by Insurance Regulatory and Development Authority (Preparation of Financial Statements and Auditor's Report of Insurance Companies) Regulations, 2002 under the "Direct method" in accordance with Accounting Standard 3 Cash Flow Statements notified under Companies(Accounting Standard) Rules, 2006.

#### FORM L-24- VALUATION OF NET LIABILTIES

Name of the Insurer: HDFC Standard Life Insurance Company Limited Date : December 31, 2014

(₹ Lakhs)

Sr.No.	Particulars	As at December 31, 2014	
1	Linked	,	,
а	Life	3,383,365	2,406,523
b	General annuity	-	-
С	Pension	936,363	766,154
d	Health	-	-
2	Non-Linked		
а	Life	1,430,141	1,034,317
b	General annuity	49,957	20,103
С	Pension	248,749	193,734
d	Health	2,112	913
	TOTAL	6,050,687	4,421,744

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

Date: December 31, 2014

		Rural (Individual)			Urban (Individual )			Total Business (Individual )					
Sr.No.	State / Union Territory	No. of Policies			Sum Assurad	No. of Policies			Sum Assured	No. of Policies	No. of Lives	Premium	Sum Assured
		No. of Folicies	NO. OI LIVES	(₹ Crores)	(₹ Crores)	No. of Folicies	NO. OI LIVES	(₹ Crores)	(₹ Crores)	No. of Policies	NO. OI LIVES	(₹ Crores)	(₹ Crores)
1	Andhra Pradesh	-	-	-	-	3,728	2,926	15	348	3,728	2,926	15	348
2	Arunachal Pradesh	_	-	_	_	-	-	-	-	´-	-	_	-
3	Assam	_	-	_	-	2,353	1,942	8	126	2,353	1,942	8	126
4	Bihar	-	-	-	-	2,812	2,146	9	127	2,812	2,146	9	127
5	Chattisgarh	_	-	_	-	1,467	1,084	5	139	1,467	1,084	5	139
6	Goa	-	-	-	-	870	724	6	67	870	724	6	67
7	Gujarat	-	-	-	-	13,511	11,346	67	1,187	13,511	11,346	67	1,187
8	Haryana	_	-	_	-	6,549	5,976	36	572	6,549	5,976	36	572
9	Himachal Pradesh	_	-	_	-	626	551	2	30	626	551	2	30
10	Jammu & Kashmir	-	-	-	-	1,806	1,570	8	84	1,806	1,570	8	84
11	Jharkhand	-	-	-	-	1,978	1,696	7	115	1,978	1,696	7	115
12	Karnataka	_	-	_	-	7,619	6,561	59	945	7,619	6,561	59	945
13	Kerala	-	-	-	-	4,924	3,962	27	376	4,924	3,962	27	376
14	Madhya Pradesh	-	-	-	-	3,890	3,334	14	363	3,890	3,334	14	363
15	Maharashtra	43,954	43,954	1	22	36,560	28,931	182	9,666	80,514	72,885	183	9,688
16	Manipur		-	_	-	658	536	2	25	658	536	2	25
17	Meghalaya	_	-	_	-	166	138	1	8	166	138	1	8
18	Mizoram	-	-	-	-	93	81	0	4	93	81	0	4
19	Nagaland	-	-	-	-	53	47	0	2	53	47	0	2
20	Orissa	_	-	_	-	3,938	3,349	13	217	3,938	3,349	13	217
21	Punjab	-	-	-	-	11,512	10,588	46	599	11,512	10,588	46	599
22	Rajasthan	-	-	-	-	5,199	4,520	19	523	5,199	4,520	19	523
23	Sikkim	-	-	-	-	129	101	0	10	129	101	0	10
24	Tamil Nadu	-	-	-	-	9,670	8,741	61	981	9,670	8,741	61	981
25	Telangana	-	-	-	-	5,511	4,806	34	851	5,511	4,806	34	851
26	Tripura	-	-	-	-	112	103	0	4	112	103	0	4
27	Uttar Pradesh	-	-	-	-	13,763	11,873	52	953	13,763	11,873	52	953
28	UttaraKhand	-	-	-	-	1,111	972	4	110	1,111	972	4	110
29	West Bengal	-	-	-	-	9,079	8,699	44	522	9,079	8,699	44	522
30	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	, -	, -	-	-
31	Chandigarh	-	-	-	-	3,415	3,082	14	222	3,415	3,082	14	222
32	Dadra & Nagar haveli	-	-	-	-	-	-	-	-	-	-	-	-
33	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
34	Delhi		-	-	_	11,880	11,879	75	1,246	11,880	11,879	75	1,246
35	Lakshadweep	-	-	-	-	-	- 1	-		´-	-	-	-
36	Puducherry	-	-	-	-	258	229	1	11	258	229	1	11
	,												
	TOTAL	43,954	43,954	1	22	165,240	142,493	813	20,428	209,194	186,447	814	20,450

FORM L-25- (i) : Geographical Distribution Channel - Individual for the nine months ended December 31, 2014

Date :	Decemi	ber 31.	, 2014
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Sr.No.	State / Union Territory	Rural ( Individual)				Urb (Indivi			Total Business (Individual )				
Sr.No.		No. of Policies	No. of Lives			No. of Policies	No. of Lives	Premium	Sum Assured	No. of Policies	No. of Lives	Premium	
				(₹ Crores)	(₹ Crores)			(₹ Crores)	(₹ Crores)			(₹ Crores)	(₹ Crores)
1	Andhra Pradesh	-	-	-	-	10,565	8,536	39	932	10,565	8,536	39	932
2	Arunachal Pradesh	-	-	-	-	1	1	0	0	1	1	0	0
3	Assam	-	-	-	-	6,158	5,047	21	327	6,158	5,047	21	327
4	Bihar	-	-	-	-	7,322	5,644	22	367	7,322	5,644	22	367
5	Chattisgarh	-	-	-	-	4,241	3,307	14	386	4,241	3,307	14	386
6	Goa	-	-	-	-	2,341	1,958	17	194	2,341	1,958	17	194
7	Gujarat	-	-	-	-	36,269	30,786	168	3,312	36,269	30,786	168	3,312
8	Haryana	-	-	-	-	16,905	15,056	73	1,667	16,905	15,056	73	1,667
9	Himachal Pradesh	-	-	-	-	1,653	1,428	6	92	1,653	1,428	6	92
10	Jammu & Kashmir	-	-	-	-	4,728	4,111	19	206	4,728	4,111	19	206
11	Jharkhand	-	-	-	-	5,620	4,826	20	325	5,620	4,826	20	325
12	Karnataka	-	-	-	-	20,673	17,631	152	2,812	20,673	17,631	152	2,812
13	Kerala	-	-	-	-	13,608	11,145	74	1,076	13,608	11,145	74	1,076
14	Madhya Pradesh	-	-	-	-	11,470	9,841	39	1,109	11,470	9,841	39	1,109
15	Maharashtra	100,059	100,059	2	50	91,589	75,943	455	23,884	191,648	176,002	457	23,934
16	Manipur	-	-	-	-	1,844	1,523	6	69	1,844	1,523	6	69
17	Meghalaya	-	-	-	-	422	323	1	20	422	323	1	20
18	Mizoram	-	-		-	273	243	1	10	273	243	1	10
19	Nagaland	-	-		-	153	135	1	7	153	135	1	7
20	Orissa	-	-	-	-	10,710	9,329	37	550	10,710	9,329	37	550
21	Punjab	-	-	-	-	28,122	25,766	105	1,561	28,122	25,766	105	1,561
22	Rajasthan	-	-	-	-	12,538	10,805	43	1,532	12,538	10,805	43	1,532
23	Sikkim	-	-	-	-	635	484	3	41	635	484	3	41
24	Tamil Nadu	-	-	-	-	25,518	22,846	166	2,756	25,518	22,846	166	2,756
25	Telangana	-	-	-	-	15,080	13,106	87	2,191	15,080	13,106	87	2,191
26	Tripura	-	-	-	-	307	265	1	11	307	265	1	11
27	Uttar Pradesh	-	-	-	-	34,691	29,980	132	2,739	34,691	29,980	132	2,739
28	UttaraKhand	-	-	-	-	2,882	2,482	9	295	2,882	2,482	9	295
29	West Bengal	-	-	-	-	26,891	25,266	127	1,390	26,891	25,266	127	1,390
30	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
31	Chandigarh	-	-	-	-	9,088	8,157	33	598	9,088	8,157	33	598
32	Dadra & Nagar haveli	-	-	-	-	-	-	-	-	-	-	-	-
33	Daman & Diu	_	_	-	-	-	-	-	-	-	-	-	-
34	Delhi	_	_	-	-	30,422	31,222	189	3,535	30,422	31,222	189	3,535
35	Lakshadweep	_	_	-	-	,	- ,	-	-	-	- ,	-	-
36	Puducherry	-	-	-	_	667	585	3	33	667	585	3	33
	<u> </u>												
	TOTAL	100,059	100,059	2	50	433,386	377,777	2,064	54,028	533,445	477,836	2,066	54,078

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

Date: December 31, 2014

Sr.No.	State / Union Territory		Rura ( Grou				Urba (Grou			Total Business (Group)				
31.140.		No. of Policies	No. of Lives	Premium (₹ Crores)	Sum Assured (₹ Crores)	No. of Policies	No. of Lives	Premium (₹ Crores)	Sum Assured (₹ Crores)	No. of Policies	No. of Lives	Premium (₹ Crores)	Sum Assured (₹ Crores)	
1	Andhra Pradesh	-	-	-	-	6	859	0	150	6	859	0	150	
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-	
3	Assam	-	-	-	-	-	-	2	(8)	-	-	2	(8)	
4	Bihar	-	-	-	-	-	-	-	- ' '	-	-	-	- ` `	
5	Chattisgarh	-	-	-	-	-	969	0	2	-	969	0	2	
6	Goa	-	-	-	-	1	25	0	0	1	25	0	0	
7	Gujarat	-	-	-	-	2	4,267	52	565	2	4,267	52	565	
8	Haryana	-	-	-	-	11	3,813	7	726	11	3,813	7	726	
9	Himachal Pradesh	-	-	-	-	1	1,550	0	-	1	1,550	0	-	
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-	
11	Jharkhand	-	-	-	-	1	234	0	35	1	234	0	35	
12	Karnataka	-	-	_	_	23	245,963	74	1,610	23	245,963	74	1,610	
13	Kerala	-	-	-	-	-	32	(0)	2	-	32	(0)	2	
14	Madhya Pradesh	-	-	-	-	-	1	(0)	0	-	1	(0)	0	
15	Maharashtra	-	-	-	-	49	804,748	175	12,014	49	804,748	175	12,014	
16	Manipur	-	-	-	_	-	-	-	-	-	-	-	-	
17	Meghalaya	-	-	-	_	-	-	-	-	-	-	-	-	
18	Mizoram	-	-	_	_	-	-	1	-	-	-	1	-	
19	Nagaland	-	-	_	_	-	-	-	-	-	-	-	-	
20	Orissa	-	-	-	_	1	82	0	31	1	82	0	31	
21	Punjab	-	-	-	_	1	292	0	87	1	292	0	87	
22	Rajasthan	-	-	-	_	-	3,112	2	278	-	3,112	2	278	
23	Sikkim	-	-	-	_	-	15	0	0	-	15	0	0	
24	Tamil Nadu	_	-	_	_	20	46,493	20	1,317	20	46,493	20	1,317	
25	Telangana	-	-	-	_	3	1,102	0	40	3	1,102	0	40	
26	Tripura	-	-	-	_	-	-	-	-	-	-	-	-	
27	Uttar Pradesh	-	-	-	-	4	3,451	5	1,163	4	3,451	5	1,163	
28	UttaraKhand	_	_	_	_	_	560	0	9	_	560	0	9	
29	West Bengal	_		_	_	1	13,624	12	623	1	13,624	12	623	
30	Andaman & Nicobar Islands			_	_	_ '	13,024	12	-	_ '	13,024	- 12	023	
31	Chandigarh	_	-	_	-	_	37	0	12	-	37	0	12	
31	Chandigam	-	_	-	-	-	37	o	12	-	37	١	12	
32	Dadra & Nagar haveli													
		-	-	-	-	-	-	-	-	-	-	-	-	
33	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-	
34	Delhi	-	-	-	-	13	13,022	202	906	13	13,022	202	906	
35	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-	
36	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-	
	TOTAL					137	1,144,251	554	19,561	137	1,144,251	554	19,561	

FORM L-25-: Geographical Distribution Channel - Group for the nine months ended December 31, 2014

Sr.No.	State / Union Territory	Rural ( Group)				Urb (Gro			Total Business (Group)				
Sr.No.		No. of Policies		Premium (₹ Crores)	Sum Assured (₹ Crores)	No. of Policies	No. of Lives		Sum Assured (₹ Crores)	No. of Policies			Sum Assured (₹ Crores)
1	Andhra Pradesh	-	-	-	-	11	1,416	3	196	11	1,416	3	196
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	22	9	-	-	22	9
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-
5	Chattisgarh	-	-	-	-	3	1,494	76	9	3	1,494	76	9
6	Goa	-	-	-	-	4	813	1	26	4	813	1	26
7	Gujarat	-	-	-	-	8	10,092	70	855	8	10,092	70	855
8	Haryana	-	-	-	-	30	23,947	37	3,046	30	23,947	37	3,046
9	Himachal Pradesh	-	-	-	-	1	1,550	0	-	1	1,550	0	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	1	243	0	37	1	243	0	37
12	Karnataka	-	-	-	-	66	555,242	181	4,837	66	555,242	181	4,837
13	Kerala	-	-	-	-	-	43	0	3	-	43	0	3
14	Madhya Pradesh	-	-	-	-	2	260	0	48	2	260	0	48
15	Maharashtra	-	-	-	-	128	1,970,551	549	32,188	128	1,970,551	549	32,188
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	0	-	-	-	0
18	Mizoram	-	-	-	-	-	-	1	-	-	-	1	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	4	2,244	15	116	4	2,244	15	116
21	Punjab	-	-	-	-	2	313	0	89	2	313	0	89
22	Rajasthan	-	-	-	-	6	9,707	9	1,003	6	9,707	9	1,003
23	Sikkim	-	-	-	-	1	178	0	1	1	178	0	1
24	Tamil Nadu	-	-	-	-	45	155,408	61	5,905	45	155,408	61	5,905
25	Telangana	-	-	-	-	3	1,102	0	40	3	1,102	0	40
26	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
27	Uttar Pradesh	-	-	-	-	18	30,489	17	2,645	18	30,489	17	2,645
28	UttaraKhand	-	-	-	-	-	3,688	0	52	-	3,688	0	52
29	West Bengal	-	-	-	-	16	33,763	25	1,180	16	33,763	25	1,180
30	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
31	Chandigarh	-	-	-	-	1	100	0	27	1	100	0	27
32	Dadra & Nagar haveli	-	-	-	-	-	-	-	-	-	-	-	-
33	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
34	Delhi	-	-	-	-	43	43,684	304	2,910	43	43,684	304	2,910
35	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
36	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL					200	2.040.227	4 270	EE 222	202	2.946.227	4 272	FF 222
	TOTAL					393	2,846,327	1,372	55,222	393	2,846,327	1,372	55,222

Date: December 31, 2014

#### **FORM L-26- INVESTMENT ASSETS**

FORM - 3A

(Read with Regulation 10)

Name of the Insurer: HDFC Standard Life Insurance Company Limited

**Registration Number: 101** 

Statement as on: December 31, 2014

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

(Business within India)

**Periodicity of Submission: Quarterly** 

#### Section I

**₹ Crores** 

PART - A

Particulars	Schedule	Amount	Particulars	Amount	Amount
Total Application as per Balance Sheet (A)		63 447 21	Reconciliation of Investment Assets		
Add (B)		I	Total Investment Assets (as per Balance Sheet)		63,484.36
Provisions	L-20		Balance Sheet Value of:		00,401.00
Current liabilities	L-19	1,582.16	A. Life Fund	15,307.09	
			Less : Investment loan as per L-15	21.95	15,285.14
Less (C)		1,011102	B. Pension & General Annuity and Group Business	21.00	5,309.07
Debit balance in P& L A/c			C. Unit Linked Funds		42,890.14
Deferred tax asset			or orm annour undo		12,000
Loans	L-15	28.76			
Advances & other assets	L-18	959.83			
Cash & bank balances	L-17	177.97			
Fixed assets	L-16	408.12			
Miscellaneous expenditure not written off	L-21	-			
		1,574.67			
Funds available for investments		63,484.36	Total (A+B+C)		63,484.36

#### **FORM L-26- INVESTMENT ASSETS**

FORM - 3A

(Read with Regulation 10)

Name of the Insurer: HDFC Standard Life Insurance Company Limited

**Registration Number: 101** 

Statement as on: December 31, 2014

Statement of Investment Assets (Life Insurers)

(Business within India)

Periodicity of Submission: Quarterly

Section II

**NON - LINKED BUSINESS** 

PART - A

**₹ Crores** 

			SH			PH		Book Value		FVC		Market
A. LI	A. LIFE FUND		Balance	FRSM⁺	UL-Non Unit Res	PAR	NON PAR	(SH+PH)	Actual %	Amount	Total Fund	Value
			(a)	(b)	(c)	(d)	(e)	(f) = [b+c+d+e]	(g) = [(f) - (a)]%	(h)	(i)=(a+f+h)	(i)
1	Central Govt. Sec	Not Less than 25%	127.70	811.93	319.08	5,540.10	335.90	7,007.01	47.38%	-	7,134.70	7,398.73
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i) above)	Not Less than 50%	127.70	826.92	359.04	5,989.60	399.59	7,575.16	51.22%	-	7,702.85	7,967.10
3	Investment subject to Exposure Norms											
	a. Housing & Infrastructure	Not Less										
	Approved Investments	than 15%	29.99	435.55	33.16	2,869.69	6.12	3,344.51	22.61%	14.47	3,388.96	3,461.62
	2. Other Investments	than 1370	-	5.76	-	56.80	-	62.56	0.42%	(1.71)	60.85	60.62
	b.  i) Approved Investments	Not	178.11	525.49	123.89	2,774.39	172.10	3,595.86	24.31%	99.21	3,873.19	3,919.67
	ii) Other Investments	exceeding 35%	30.21	11.84	-	154.55	45.50	211.90	1.43%	39.13	281.24	284.98
	TOTAL LIFE FUND	100%	366.00	1,805.57	516.09	11,845.03	623.31	14,789.99	100.00%	151.10	15,307.09	15,693.99

			PI	1	Book Value	Actual %	FVC	Total Fund	Market
B. PENSION & GENERAL ANNUITY AND GROUP BUSINESS		% as per Reg	PAR NON PAR		BOOK Value	Actual /6	Amount	Total Luliu	Value
			(a)	(b)	(c)= (a+b)	(d)	(e)	(f)=(c+e)	(g)
1	Central Govt. Sec	Not Less than 20%	511.54	1,059.21	1,570.74	29.65%	-	1,570.74	1,649.07
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (i)	Not Less than 40%	605.28	1,620.57	2,225.85	42.02%	-	2,225.85	2,320.76
3	Balance in Approved investment	Not Exceeding 60%	904.10	2,159.01	3,063.10	57.83%	12.12	3,075.22	3,135.08
4	Other Investments		-	8.00	8.00	0.15%	-	8.00	5.50
	TOTAL PENSION, GENERAL ANNUITY FUND	100%	1,509.38	3,787.58	5,296.96	100.00%	12.12	5,309.07	5,461.34

#### **LINKED BUSINESS**

			Pł	1	Total Fund	Actual %	
C. LINKED FUNDS		% as per Reg	PAR	NON PAR	Total Fullu	Actual /6	
			(a)	(b)	(c)= (a+b)	(d)	
	1 Approved Investments	Not Less than 75%	-	40,688.22	40,688.22	94.87%	
	2 Other Investments	Not More than 25%	-	2,201.92	2,201.92	5.13%	
	TOTAL LINKED INSURANCE FUND	100%	-	42,890.14	42,890.14	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: January 23, 2015 Prasun Gajri 34 Chief Investment Officer

Unit Link Name of Registrat Link to It Periodict	th Regulation 10) ed Insurance Business the Insurer: HDPC Standard Life Insuranc ion Number: 101 m "Cof FORM 3A (Part A) y of Submission: Quarterly t as on: December 31, 2014	e Company Limited								PART-B ₹Crores
PARTICU	LARS	ULGF00111/08/03LiquidFund101	ULGF00620/06/07StableMgFd101	ULGF00211/08/03SecureMgtF101	ULGF00311/08/03DefensiveF101	ULGF00411/08/03BalancedMF101	ULGF00511/08/03GrowthFund101	ULIF00102/01/04LiquidFund101	ULIF00720/06/07StableMgFd101	ULGF01620/06/07SovereignF101
	Opening Balance (Market Value)	23.25	26.88	47.79	150.30	181.01	0.01	101.11	49.64	1.89
Add:	Inflow during the Quarter	0.02	2.09	0.79	1.95	1.20	-	43.11	14.38	-
	Increase / (Decrease) Value of Inv	0.48	0.62	2.81	8.77	12.20	0.00	2.09	1.17	0.15
Less:	Outflow during the Quarter	0.38	2.19	3.31	4.63	3.78	0.00	48.46	14.28	0.00
TOTAL IN	IVESTIBLE FUNDS (MKT VALUE)	23.38	27.40	48.08	156.38	190.62	0.01	97.84	50.92	2.04

INVESTMENT OF UNIT FUND	ULGF00111/08/0	3LiquidFund101	ULGF00620/06/0	7StableMgFd101	ULGF00211/08/0	3SecureMgtF101	ULGF00311/08/0	3DefensiveF101	ULGF00411/08/0	3BalancedMF101	ULGF00511/08/0	3GrowthFund101	ULIF00102/01/0	4LiquidFund101	ULIF00720/06/07	StableMgFd101	ULGF01620/06/0	7SovereignF101
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual												
Approved Investments (>=75%)																		
Central Govt Securities	-	0.00%	4.52	16.50%	26.20	54.48%	59.91	38.31%	46.18	24.23%	-	0.00%		0.00%	2.51	4.94%	1.91	93.46%
State Governement Securities	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%		0.00%	-	0.00%
Other Approved Securities	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.07	3.42%
Corporate Bonds	-	0.00%	10.98	40.07%	12.65	26.32%	37.55	24.01%		14.35%	-	0.00%		0.00%	27.87	54.73%	-	0.00%
Infrastructure Bonds	-	0.00%	7.30	26.64%	8.01	16.66%	14.62	9.35%	11.74	6.16%	-	0.00%	-	0.00%	16.84	33.07%	-	0.00%
Equity	-	0.00%	-	0.00%	-	0.00%	38.00	24.30%	92.56	48.56%	0.01	95.98%		0.00%	-	0.00%	-	0.00%
Money Market Investments	23.38		1.23	4.50%	0.19		0.19	0.12%		1.07%	-	0.00%		100.46%	0.49	0.95%	-	0.00%
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Deposit with Banks	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Sub Total (A)	23.38	100.03%	24.03	87.72%	47.05	97.86%	150.27	96.09%	179.88	94.36%	0.01	95.98%	98.29	100.46%	47.70	93.69%	1.98	96.88%
Current Assets:																		
Accrued Interest	(0.00)	0.00%	1.11	4.04%	1.04	2.17%	3.20	2.05%	1.54	0.81%	(0.00)	0.00%	(0.00)	0.00%	2.27	4.45%	0.06	3.09%
Dividend Recievable	-	0.00%	-	0.00%	-	0.00%	-	0.00%	(0.00)	0.00%	0.00	0.01%	-	0.00%	-	0.00%	-	0.00%
Bank Balance	0.02		0.01	0.04%	0.01	0.02%	0.01	0.01%		0.01%	0.00	1.05%	0.02	0.02%	0.01	0.02%	0.00	
Receivable for Sale of Investments	-	0.00%	-	0.00%	0.73	1.53%	0.00	0.00%	0.05	0.02%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Other Current Assets (for Investments)	-	0.00%	0.00	0.00%	0.00	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.00	0.00%	-	0.00%
Less: Current Liabilities																		
Payable for Investments	-	0.00%	-	0.00%	(0.76)		-	0.00%	-	0.00%	-	0.00%	-	0.00%		0.00%	-	0.00%
Fund Mgmt Charges Payable	(0.00)	0.00%	(0.00)	0.00%	(0.00)	0.00%	(0.00)	0.00%	(0.00)	0.00%	(0.00)	0.00%	(0.00)	0.00%	(0.00)	0.00%	(0.00)	0.00%
Other Current Liabilities (for Investmer	(0.03)	-0.11%	(0.00)	0.00%	(0.00)	0.00%	(0.00)	0.00%	(0.00)	0.00%	(0.00)	0.00%	(0.47)	-0.48%	(0.00)	0.00%	(0.00)	0.00%
Sub Total (B)	(0.01)	-0.03%	1.12	4.08%	1.03	2.14%	3.21	2.05%	1.59	0.83%	0.00	1.06%	(0.45)	-0.46%	2.28	4.47%	0.06	3.12%
Other Investments (<=25%)																		
Corporate Bonds	-	0.00%	2.25	8.20%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.94	1.84%	-	0.00%
Infrastructure Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Equity	-	0.00%	-	0.00%	-	0.00%	2.91	1.86%	9.15	4.80%	0.00	2.96%	-	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%	2.25	8.20%		0.00%	2.91	1.86%	9.15	4.80%	0.00	2.96%		0.00%	0.94	1.84%		0.00%
Total (A + B + C)	23.38	100.00%	27.40	100.00%	48.08	100.00%	156.38	100.00%	190.62	100.00%	0.01	100.00%	97.84	100.00%	50.92	100.00%	2.04	100.00%
Fund Carried Forward (as per LB2)																		

FORM 3A (Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Other Investments (<=25%)

Sub Total (B)

2.46%

4.68

1.91%

7.36

1.20%

2.47

Registration Number: 101

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

Periodicty of Submission: Quarterly Statement as on: December 31, 2014
PARTICULARS

PART - B

₹ Crores

Opening Balance (Market Value)		189.07		128.71		601.20		958.20		3,772.57		54.47		108.84		246.45		605.16
Add: Inflow during the Quarter		26.12		8.81		23.34		26.07		126.03		3.54		0.21		16.16		10.92
Increase / (Decrease) Value of Inv		11.03		7.75		40.15		70.54		247.34		1.10		2.46		15.03		36.71
Less: Outflow during the Quarter		35.68		16.07		53.80		62.10		250.35		9.29		7.88		10.10		20.02
TOTAL INVESTIBLE FUNDS (MKT VALUE)		190.55		129.20		610.89		992.71		3895.59		49.82		103.64		267.54		632.77
-																		
INVESTMENT OF UNIT FUND	ULIF00202/01/04	SecureMgtF101	ULIF00302/01/04	DefensiveF101	ULIF00402/01/04	BalancedMF101	ULIF00616/01/0	6EquityMgFd101	ULIF00502/01/04	GrowthFund101	ULGF02225/02/1	2LiquidFund101	ULGF02825/02/12	StableMgFd101	ULGF02325/02/12	SecureMgtF10	ULGF02425/02/1	2DefensiveF101
INVESTMENT OF CHILL ONE	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	106.76	56.03%	48.80	37.77%	152.35	24.94%	22.48	2.26%	-	0.00%	-	0.00%	6.61	6.38%	143.97	53.81%	213.14	33.68%
State Governement Securities	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Other Approved Securities	1	0.00%	-	0.00%	0.27	0.04%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.28	0.04%
Corporate Bonds	28.06	14.73%	24.59	19.04%	52.70	8.63%	3.10	0.31%	-	0.00%	-	0.00%	47.71	46.04%	63.75	23.83%	159.41	25.19%
Infrastructure Bonds	35.47	18.61%	9.42	7.29%	30.91	5.06%	5.49	0.55%	-	0.00%	-	0.00%	35.48	34.24%	48.19	18.01%	52.44	8.29%
Equity	1	0.00%	33.97	26.30%	306.30	50.14%	851.21	85.75%	3,449.74	88.56%	-	0.00%	-	0.00%	-	0.00%	158.10	24.98%
Money Market Investments	0.58	0.30%	0.12	0.09%	0.22	0.04%	5.83	0.59%	125.45	3.22%	49.81	99.98%	0.58	0.56%	5.30	1.98%	0.05	0.01%
Mutual funds	ı	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Deposit with Banks	15.00	7.87%	7.00	5.42%	30.00	4.91%	15.00	1.51%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	23.00	3.63%
Sub Total (A)	185.87	97.54%	123.91	95.90%	572.76	93.76%	903.11	90.97%	3,575.20	91.78%	49.81	99.98%	90.38	87.21%	261.21	97.63%	606.42	95.84%
Current Assets:																		
Accrued Interest	4.68	2.46%	2.61	2.02%	7.60	1.24%	7.02	0.71%	0.03	0.00%	0.00	0.00%	4.27	4.12%	6.58	2.46%	13.42	2.12%
Dividend Recievable	•	0.00%	0.00	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%		0.00%	-0.00	0.00%
Bank Balance	0.01	0.01%	0.01	0.01%	0.01	0.00%	0.01	0.00%	0.03	0.00%	0.01	0.02%	0.01	0.01%	0.01	0.00%	0.01	0.00%
Receivable for Sale of Investments	6.04	3.17%	-0.00	0.00%	0.13	0.02%	-	0.00%	1.45	0.04%	-0.00	0.00%	-	0.00%	7.51	2.81%	15.68	2.48%
Other Current Assets (for Investments)	0.19	0.10%	-	0.00%	-	0.00%	-	0.00%		0.00%	-	0.00%	-	0.00%	0.00	0.00%		0.00%
Less: Current Liabilities							·											
Payable for Investments	-6.24	-3.27%	-0.00	0.00%	-0.00	0.00%	-	0.00%	-1.20	-0.03%	-	0.00%	-	0.00%	-7.75	-2.90%	-15.94	-2.52%
Fund Mgmt Charges Payable	-0.00	0.00%	-0.00	0.00%	-0.01	0.00%	-0.02	0.00%	-0.09	0.00%	-0.00	0.00%	-0.00	0.00%	-0.01	0.00%	-0.01	0.00%
Other Current Liabilities (for Investmen	-0.00	0.00%	-0.15	-0.11%	-0.37	-0.06%	-0.52	-0.05%	-1.03	-0.03%	-0.00	0.00%	-0.01	-0.01%	-0.00	0.00%	-0.01	0.00%

0.00% 8.99 8.67% Corporate Bonds 0.00% 0.28 0.05% 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% Infrastructure Bonds 13.21 0.00% 2.82 2.18% 30.50 4.99% 83.11 8.37% 321.19 8.24% 0.00% 0.00% 0.00% 2.09% Equity 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% Venture funds 0.00% 0.00% 0.00% Others 83.11 992.71 321.19 3,895.59 2.82 30.78 8.99 13.21 0.00% 2.18% 5.04% 8.37% 8.24% 0.00% 8.67% 0.00% 2.09% Total (A + B + C) 190.55 100.00% 129.20 100.00% 610.89 100.00% 100.00% 100.00% 49.82 100.00% 103.64 100.00% 267.54 100.00% 632.77 100.00% Fund Carried Forward (as per LB2)

0.65%

6.48

-0.80

-0.02%

0.01

0.02%

4.26

4.11%

6.34

2.37%

13.14

2.08%

FORM 3A (Read with Regulation 10)

(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)

Fund Carried Forward (as per LB2)

Periodicty of Submission: Quarterly Statement as on: December 31, 2014

PARTICULARS	ULGF02525/02/	12BalancedMF10	ULIF00802/01/0	4LiquidFund101	ULIF01420/06/07	StableMgFd101	ULGF01520/06/07	/SovereignF101	ULIF00902/01/04	SecureMgtF101	ULIF01002/01/04	DetensiveF101	ULIF01102/01/04	BalancedMF101	ULIF01316/01/06	EquityMgFd101	ULIF01202/01/040	GrowthFund101
Opening Balance (Market Value)		109.78		45.88		30.99		0.09		128.83		89.15		434.71		454.38		1,894.22
Add: Inflow during the Quarter		3.32		26.58		12.88		0.01		19.02		6.33		12.94		15.65		68.03
Increase / (Decrease) Value	of Inv	7.27		0.92		0.72		0.01		7.48		5.23		29.12		33.26		123.99
.ess: Outflow during the Quarter		11.25		31.58		14.86		0.00		24.31		11.07		31.94		26.23		130.63
OTAL INVESTIBLE FUNDS (MKT VALUE)		109.12		41.81		29.73		0.10		131.02	!	89.64		444.84		477.06		1955.61
NVESTMENT OF UNIT FUND	ULGF02525/02/	12BalancedMF10	ULIF00802/01/0	4LiquidFund101	ULIF01420/06/07	StableMgFd101	ULGF01520/06/07	7SovereignF101	ULIF00902/01/04	SecureMgtF101	ULIF01002/01/04	DefensiveF101	ULIF01102/01/04	BalancedMF101	ULIF01316/01/06	EquityMgFd101	ULIF01202/01/040	GrowthFund101
NVESTMENT OF UNIT FUND	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
pproved Investments (>=75%)																		
Central Govt Securities	24.97	22.88%	-	0.00%	3.09	10.40%	0.10	96.88%	71.68	54.71%	32.28	36.01%	113.59	25.54%	16.67	3.50%	-	0.00%
State Governement Securities	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Other Approved Securities	-	0.00%	-	0.00%	-	0.00%	-	0.00%		0.00%		0.00%	-	0.00%	-	0.00%	-	0.00%
Corporate Bonds	14.52		-	0.00%	13.04	43.87%	-	0.00%	20.47	15.63%		22.21%	37.87	8.51%	10.47	2.20%	-	0.00%
Infrastructure Bonds	5.08		-	0.00%	10.39	34.96%	-	0.00%	23.15	17.67%		9.84%	22.30	5.01%	3.71	0.78%	-	0.00%
Equity	56.55		-	0.00%	-	0.00%	-	0.00%	-	0.00%	24.66	27.51%	223.23	50.18%	402.68	84.41%	1,732.17	88.57%
Money Market Investments	1.66	1.52%	41.77	99.92%	0.08	0.27%	-	0.00%	0.71	0.54%	0.37	0.41%	0.28	0.06%	3.03	0.63%	62.81	3.21%
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Deposit with Banks	·	0.00%	-	0.00%	-	0.00%	-	0.00%	12.00	9.16%	-	0.00%	20.00	4.50%	-	0.00%	-	0.00%
Sub Total	(A) 102.78	94.18%	41.77	99.92%	26.61	89.50%	0.10	96.88%	128.01	97.70%	86.03	95.97%	417.28	93.80%	436.57	91.51%	1,794.98	91.79%
Current Assets:																		

PART - B

₹ Crores

Ourient Assets.																		
Accrued Interest	1.13	1.04%	0.00		1.27	4.26%	0.00	3.06%	3.48	2.66%	1.64	1.83%	5.02	1.13%	0.88	0.18%	0.02	0.00%
Dividend Recievable	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-0.00	0.00%		0.00%	-	0.00%
Bank Balance	0.01	0.01%	0.01	0.02%	0.01	0.03%	0.00	0.06%	0.01	0.01%	0.01	0.01%	0.01	0.00%	0.01	0.00%	0.02	0.00%
Receivable for Sale of Investments	-0.00	0.00%	-	0.00%	-	0.00%	-	0.00%	3.88	2.96%	0.00	0.00%	0.08	0.02%	0.00	0.00%	0.73	0.04%
Other Current Assets (for Investments)	-	0.00%	0.03	0.06%	-	0.00%	0.00	0.00%	-0.00	0.00%	0.05	0.05%	-	0.00%	-	0.00%	-0.00	0.00%
Less: Current Liabilities																		
Payable for Investments	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-4.01	-3.06%	0.00	0.00%	-0.00	0.00%	0.00	0.00%	-0.60	-0.03%
Fund Mgmt Charges Payable	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.01	0.00%	-0.01	0.00%	-0.04	0.00%
Other Current Liabilities (for Investmen	-0.00	0.00%	-0.00	0.00%	-0.21	-0.71%	-0.00	0.00%	-0.35	-0.26%	-0.00	0.00%	-0.08	-0.02%	-0.35	-0.07%	-0.72	-0.04%
Sub Total (B)	1.14	1.04%	0.03	0.08%	1.06	3.58%	0.00	3.12%	3.02	2.30%	1.69	1.89%	5.02	1.13%	0.53	0.11%	-0.60	-0.03%
Other Investments (<=25%)																		
Corporate Bonds	-	0.00%	-	0.00%	2.06	6.93%	-	0.00%	-	0.00%	-	0.00%	0.19	0.04%		0.00%	-	0.00%
Infrastructure Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Equity	5.21	4.77%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	1.92	2.14%	22.35	5.02%	39.96	8.38%	161.23	8.24%
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)	5.21	4.77%		0.00%	2.06	6.93%		0.00%	-	0.00%	1.92	2.14%	22.54	5.07%	39.96	8.38%	161.23	8.24%
Total (A + B + C)	109.12	100.00%	41.81	100.00%	29.73	100.00%	0.10	100.00%	131.02	100.00%	89.64	100.00%	444.84	100.00%	477.06	100.00%	1,955.61	100.00%

	zi dzii ziittez zonto									
FORM 3A										PART - B
	th Regulation 10)									
	ed Insurance Business									
	the Insurer: HDFC Standard Life Insurance	Company Limited								
	tion Number: 101									
	em 'C' of FORM 3A (Part A)									
	y of Submission: Quarterly									₹ Crores
Statement	nt as on: December 31, 2014									
PARTICUL	LARS	ULGF02918/02/12LiquidFund101	ULGF03518/02/12StableMgFd101	ULGF03018/02/12SecureMgtF101	ULGF03118/02/12DefensiveF101	ULGF03218/02/12BalancedMF101	ULGF03318/02/12GrowthFund101	ULGF00928/03/05SecureMgtF101	ULGF01028/03/05DefensiveF101	ULGF01128/03/05BalancedMF101
	Opening Balance (Market Value)	11.93	68.15	56.62	125.38	133.74	1.46	18.56	44.87	30.30
Add:	Inflow during the Quarter	0.40	2.13	0.97	4.96	3.70	0.01	-	0.00	0.07
	Increase / (Decrease) Value of Inv	0.25	1.62	3.42	7.58	9.01	0.11	0.97	2.49	2.23
Less:	Outflow during the Quarter	0.32	3.70	0.59	2.92	2.24	0.05	0.00	0.00	0.00
TOTAL IN	VESTIBLE FUNDS (MKT VALUE)	12.25	68.20	60.42	135.01	144.21	1.52	19.53	47.36	32.60

INVESTMENT OF UNIT FUND	ULGF02918/02/1	12LiquidFund101	ULGF03518/02/1	2StableMgFd101	ULGF03018/02/1	2SecureMgtF101	ULGF03118/02/	12DefensiveF101	ULGF03218/02/12	2BalancedMF101	ULGF03318/02/1	2GrowthFund101	ULGF00928/03/	05SecureMgtF101	ULGF01028/03/0	05DefensiveF101	ULGF01128/03/0	5BalancedMF101
INVESTMENT OF CHILL ONE	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%	5.62	8.23%	32.45	53.71%	46.77	34.64%	37.94	26.31%	-	0.00%	10.18	52.10%	15.34	32.38%		36.61%
State Governement Securities	-	0.00%	-	0.00%	-	0.00%	-	0.00%		0.00%	-	0.00%	-	0.00%	-	0.00%		0.00%
Other Approved Securities	-	0.00%	-	0.00%	-	0.00%	-	0.00%		0.00%		0.00%	-	0.00%	-	0.00%		0.00%
Corporate Bonds	-	0.00%	33.07	48.49%	13.85	22.92%	42.39	31.40%	21.65	15.01%		0.00%	6.43	32.91%	16.61	35.06%		
Infrastructure Bonds	-	0.00%	21.87	32.06%	11.49	19.02%	4.22	3.13%	12.42	8.61%	-	0.00%	2.42	12.38%	1.14	2.40%		3.72%
Equity	-	0.00%	-	0.00%	-	0.00%	36.45	27.00%	63.89	44.31%	1.46	96.02%	-	0.00%	12.03	25.41%	15.69	48.14%
Money Market Investments	12.24	99.92%	0.15	0.21%	1.21	2.01%	0.17	0.12%	0.62	0.43%	-	0.00%	0.06	0.28%	0.50	1.06%	0.07	0.21%
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Deposit with Banks	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Sub Total (A)	12.24	99.92%	60.70	89.00%	59.00	97.66%	130.00	96.29%	136.51	94.66%	1.46	96.02%	19.08	97.68%	45.61	96.31%	30.85	94.63%
Current Assets:																		
Accrued Interest	0.00		3.13	4.59%	1.45	2.40%	2.11	1.56%	1.98	1.37%	-0.00	0.00%	0.47	2.43%	0.97	2.05%		1.05%
Dividend Recievable	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Bank Balance	0.01	0.08%	0.01	0.01%	0.01	0.02%	0.01	0.01%	0.01	0.01%	0.01	0.77%	0.01	0.05%	0.01	0.02%		
Receivable for Sale of Investments	-	0.00%	-	0.00%	1.70	2.81%	-	0.00%	-	0.00%	-	0.00%	0.92	4.71%	-	0.00%		5.38%
Other Current Assets (for Investments)	-	0.00%	0.05	0.08%	0.01	0.01%	0.01	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Less: Current Liabilities																		
Payable for Investments	-	0.00%	-	0.00%	-1.75	-2.90%	-	0.00%	-	0.00%	-	0.00%	-0.95	-4.87%	-	0.00%		-5.53%
Fund Mgmt Charges Payable	-0.00		-0.00	0.00%	-0.00	0.00%	-0.00		-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%		0.00%
Other Current Liabilities (for Investmen	t -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 (B)	0.01	0.08%	3.19	4.68%	1.42	2.34%	2.13	1.57%	1.98	1.38%	0.01	0.77%	0.45	2.32%	0.98	2.07%	0.30	0.93%
Other Investments (<=25%)																		
Corporate Bonds	-	0.00%	4.31	6.32%	-	0.00%	-	0.00%		0.00%		0.00%	-	0.00%	-	0.00%		0.00%
Infrastructure Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%		0.00%	-	0.00%	-	0.00%		0.00%
Equity	-	0.00%	-	0.00%	-	0.00%	2.88	2.14%	5.72	3.96%	0.05	3.21%	-	0.00%	0.77			4.44%
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%	4.31	6.32%	-	0.00%	2.88	2.14%		3.96%	0.05	3.21%	-	0.00%	0.77	1.63%	1.45	4.44%
Total (A + B + C)	12.25	100.00%	68.20	100.00%	60.42	100.00%	135.01	100.00%	144.21	100.00%	1.52	100.00%	19.53	100.00%	47.36	100.00%	32.60	100.00%
Fund Carried Forward (as per LB2)																		

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

PART - B

₹ Crores

State	nent as on. December 31, 2014									
PART	CULARS	ULIF01520/02/08LiquidFdll101	ULIF01620/02/08StableMFII101	ULIF01720/02/08SecureMFII101	ULIF01820/02/08DefnsvFdll101	ULIF01920/02/08BalncdMFII101	ULIF02020/02/08EquityMFII101	ULIF02120/02/08GrwthFndll101	ULGF01805/04/10CapGuaFnd210	ULGF02105/04/11CapGuaFd5A10
	Opening Balance (Market Value)	95.85	77.81	286.84	128.45	660.84	808.26	4,041.15	3.58	17.90
Add:	Inflow during the Quarter	38.23	11.32	30.51	8.85	28.69	37.51	174.62	0.00	-
	Increase / (Decrease) Value of Inv [I	1.74	1.74	16.58	7.39	43.34	57.15	257.37	0.11	0.59
Less:	Outflow during the Quarter	51.38	18.33	52.44	17.28	66.10	79.00	411.33	-	0.26
TOTA	L INVESTIBLE FUNDS (MKT VALUE)	84.44	72.54	281.49	127.41	666.78	823.91	4061.81	3.69	18.23

INVESTMENT OF UNIT FUND	ULIF01520/02/08	LiquidFdll101	ULIF01620/02/08	StableMFII101	ULIF01720/02/0	8SecureMFII101	ULIF01820/02/08	DefnsvFdll101	ULIF01920/02/08	BalncdMFII101	ULIF02020/02/08	EquityMFII101	ULIF02120/02/08	GrwthFndll101	ULGF01805/04/1	0CapGuaFnd210	ULGF02105/04/11	CapGuaFd5A10
INVESTMENT OF ONLY FOND	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%	152.51	54.18%	43.99	34.52%	156.46	23.46%	15.39	1.87%	-	0.00%	-	0.00%	11.58	63.53%
State Governement Securities	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Other Approved Securities	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	2.19	59.33%	-	0.00%
Corporate Bonds	-	0.00%	43.27	59.65%	75.10	26.68%	38.53	30.24%	98.95	14.84%	8.15	0.99%	-	0.00%		0.00%	0.10	0.55%
Infrastructure Bonds	-	0.00%	20.88	28.78%	47.10	16.73%	6.56	5.15%	33.60	5.04%	4.66	0.57%	-	0.00%	-	0.00%	-	0.00%
Equity	-	0.00%	-	0.00%	-	0.00%	33.28	26.12%	336.53	50.47%	706.03	85.69%	3,649.54	89.85%	1.35	36.49%	6.17	33.85%
Money Market Investments	84.57	100.16%	3.33	4.59%	0.28	0.10%	0.21	0.16%	0.33	0.05%	4.59	0.56%	70.97	1.75%	0.08	2.20%	0.04	0.21%
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Deposit with Banks	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	10.00	1.21%	-	0.00%	-	0.00%	-	0.00%
Sub Total (A)	84.57	100.16%	67.48	93.02%	274.99	97.69%	122.56	96.19%	625.87	93.87%	748.82	90.89%	3,720.50	91.60%	3.61	98.02%	17.89	98.15%
Current Assets:																		
Accrued Interest	-0.00	0.00%	2.63	3.62%	7.06	2.51%	2.30	1.81%	7.41	1.11%	4.96	0.60%	0.00	0.00%	0.05	1.23%	0.19	1.06%
Dividend Recievable	-	0.00%	-	0.00%	-	0.00%	-0.00	0.00%	0.00	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Bank Balance	0.01	0.01%	0.01	0.01%	0.01	0.00%	0.01	0.01%	0.01	0.00%	0.01	0.00%	0.01	0.00%	0.00	0.00%	0.00	0.01%
Receivable for Sale of Investments	-	0.00%	0.00	0.00%	9.03	3.21%	0.00	0.00%	0.13	0.02%	-	0.00%	1.51	0.04%	-	0.00%	-	0.00%
Other Current Assets (for Investments)	-	0.00%	-	0.00%	0.00	0.00%	-	0.00%	-	0.00%	0.02	0.00%	-0.00	0.00%	0.00	0.00%	-	0.00%
Less: Current Liabilities																		
Payable for Investments	-	0.00%	-	0.00%	-9.33	-3.31%	-	0.00%	0.00	0.00%	-	0.00%	-1.25	-0.03%	-	0.00%	-	0.00%
Fund Mgmt Charges Payable	-0.00	0.00%	-0.00	0.00%	-0.01	0.00%	-0.00	0.00%	-0.02	0.00%	-0.03	0.00%	-0.14	0.00%	-0.00	0.00%	-0.00	0.00%
Other Current Liabilities (for Investmen	-0.14	-0.17%	-0.10	-0.14%	-0.28	-0.10%	-0.17	-0.13%	-0.13	-0.02%	-0.00	0.00%	-1.18	-0.03%	-0.00	0.00%	-0.00	0.00%
Sub Total (B)	-0.13	-0.16%	2.54	3.50%	6.49	2.31%	2.14	1.68%	7.41	1.11%	4.96	0.60%	-1.04	-0.03%	0.05	1.23%	0.19	1.07%
Other Investments (<=25%)																		
Corporate Bonds	-	0.00%	2.53	3.49%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Infrastructure Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Equity	-	0.00%	-	0.00%	-	0.00%	2.72	2.13%	33.50	5.02%	70.14	8.51%	342.36	8.43%	0.03	0.75%	0.14	0.78%
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%	2.53	3.49%	-	0.00%	2.72	2.13%	33.50	5.02%	70.14	8.51%	342.36	8.43%	0.03	0.75%	0.14	0.78%
Total (A + B + C)	84.44	100.00%	72.54	100.00%	281.49	100.00%	127.41	100.00%	666.78	100.00%	823.91	100.00%	4,061.81	100.00%	3.69	100.00%	18.23	100.00%
Fund Carried Forward (as per LB2)																		

Unit Lini Name of Registra Link to l Periodic	th Regulation 10) sed Insurance Business the Insurer: HDFC Standard Life Insurance tion Number: 101 em 'C' of FORM 3A (Part A) ty of Submission: Quarterly	Company Limited								PART - B <b>₹</b> Crores
PARTIC	nt as on: December 31, 2014	ULGF03620/02/12LiquidFdll101	ULGF03720/02/12StableMFII101	ULGF03820/02/12SecureMFII101	ULGF03920/02/12DefnsvFdll101	ULGF04020/02/12BalncdMFII101	ULIF02208/10/08LiquidFdll101	ULIF02308/10/08StableMFII101	ULIF02408/10/08SecureMFII101	ULIF02508/10/08DefnsvFdll101
	Opening Balance (Market Value)	80.18	44.50	142.59	184.07	17.31	99.48	68.18	250.73	106.07
Add:	Inflow during the Quarter	0.17	0.43	45.57	18.02	0.35	59.35	22.06	48.39	5.95
	Increase / (Decrease) Value of Inv [N	1.50	1.00	8.39	10.94	1.15	1.90	1.53	14.26	6.18
Less:	Outflow during the Quarter	3.27	0.42	2.40	2.66	0.42	67.18	28.60	72.26	14.51
TOTAL I	NVESTIBLE FUNDS (MKT VALUE)	78.58	45.51	194.15	210.36	18.41	93.55	63.17	241.13	103.68

INVESTMENT OF UNIT FUND	ULGF03620/02/1	2LiquidFdll101	ULGF03720/02/1	2StableMFII101	ULGF03820/02/1	2SecureMFII101	ULGF03920/02/1	12DefnsvFdll101	ULGF04020/02/1	2BalncdMFII101	ULIF02208/10/08	BLiquidFdll101	ULIF02308/10/08	StableMFII101	ULIF02408/10/08	SecureMFII101	ULIF02508/10/08	8DefnsvFdll101
INVESTMENT OF CHILLIONS	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%	0.28	0.61%	123.56	63.64%	68.56	32.59%	4.90	26.60%	-	0.00%	-	0.00%	133.10	55.20%	38.81	37.43%
State Governement Securities	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Other Approved Securities	-	0.00%	-	0.00%		0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Corporate Bonds	-	0.00%	20.02	43.99%	39.85	20.53%	64.66	30.74%	2.22	12.06%	-	0.00%	35.64	56.42%	61.57	25.54%	26.92	25.97%
Infrastructure Bonds	-	0.00%	13.62	29.93%	24.64	12.69%	15.98	7.60%	1.24	6.72%	-	0.00%	18.61	29.47%	40.38	16.75%	5.80	5.59%
Equity	-	0.00%	-	0.00%	-	0.00%	53.00	25.20%	9.04	49.12%	-	0.00%	-	0.00%	-	0.00%	27.32	26.35%
Money Market Investments	78.57	99.99%	7.23	15.89%	44.26	22.80%	0.13	0.06%	0.03	0.15%	93.23	99.66%	3.29	5.21%	0.66	0.27%	0.22	
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00% 0.00%
Deposit with Banks	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Sub Total (A)	78.57	99.99%	41.16	90.44%	232.31	119.66%	202.33	96.18%	17.42	94.64%	93.23	99.66%	57.54	91.09%	235.71	97.75%	99.07	95.55%
Current Assets:																		1
Accrued Interest	0.00	0.00%	1.54	3.37%	4.48	2.31%	3.35	1.59%	0.19	1.03%	0.00	0.00%	2.12	3.36%	5.91	2.45%	2.18	
Dividend Recievable	-	0.00%	-	0.00%	-	0.00%	0.00	0.00%	-0.00	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Bank Balance	0.01	0.01%	0.01	0.02%	0.02	0.01%	0.01	0.00%	0.01	0.05%	0.01	0.01%	0.01	0.02%	0.01	0.00%	0.01	
Receivable for Sale of Investments	-	0.00%	0.00	0.00%		2.29%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	8.14	3.38%	-	0.00%
Other Current Assets (for Investments)	-	0.00%	0.00	0.00%	0.00	0.00%	-	0.00%	0.00	0.00%	0.32	0.34%	0.04	0.06%	-0.00	0.00%	0.16	0.15%
Less: Current Liabilities																		
Payable for Investments	-	0.00%	-0.00	0.00%		-24.26%	-	0.00%	-	0.00%	-	0.00%		0.00%	-8.41	-3.49%	-	0.00%
Fund Mgmt Charges Payable	-0.00	0.00%	-0.00	0.00%		0.00%	-0.01	0.00%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.01	0.00%	-0.00	0.00%
Other Current Liabilities (for Investmen	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.02	-0.01%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.23	-0.09%	-0.00	0.00%
Sub Total (B)	0.01	0.01%	1.54	3.39%	-38.16	-19.66%	3.33	1.58%	0.20	1.08%	0.32	0.34%	2.16	3.42%	5.42	2.25%	2.34	2.26%
Other Investments (<=25%)																		
Corporate Bonds	-	0.00%	2.81	6.17%	-	0.00%		0.00%	-	0.00%	-	0.00%	3.46	5.49%		0.00%	-	0.00%
Infrastructure Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Equity	-	0.00%	-	0.00%		0.00%	4.71	2.24%	0.79	4.28%	-	0.00%	-	0.00%	-	0.00%	2.27	
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%	2.81	6.17%	-	0.00%	4.71	2.24%	0.79	4.28%	-	0.00%	3.46	5.49%	•	0.00%	2.27	2.19%
Total (A + B + C	78.58	100.00%	45.51	100.00%	194.15	100.00%	210.36	100.00%	18.41	100.00%	93.55	100.00%	63.17	100.00%	241.13	100.00%	103.68	100.00%
Fund Carried Forward (as per LB2)																		

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

₹ Crores

PART - B

PARTIC	JLARS	ULIF02608/10/08BalncdMFII101	ULIF02708/10/08EquityMFII101	ULIF02808/10/08GrwthFndll101	ULGF04311/02/12LiquidFdll101	ULGF04811/02/12StableMFII101	ULGF04411/02/12SecureMFII101	ULGF04511/02/12DefnsvFdll101	ULGF04611/02/12BalncdMFII101
	Opening Balance (Market Value)	459.86	552.93	2,757.24	4.33	23.07	93.23	82.06	12.09
Add:	Inflow during the Quarter	20.28	29.30	180.33	0.49	0.85	0.68	4.47	1.69
	Increase / (Decrease) Value of Inv [Ne	30.43	38.92	175.28	0.09	0.53	5.44	4.94	0.82
Less:	Outflow during the Quarter	46.20	61.99	342.13	0.07	0.27	0.10	0.94	1.55
<b>TOTAL I</b>	NVESTIBLE FUNDS (MKT VALUE)	464.38	559.16	2770.72	4.84	24.17	99.26	90.53	13.06

INVESTMENT OF UNIT FUND	ULIF02608/10/08E	BalncdMFII101	ULIF02708/10/08	EquityMFII101	ULIF02808/10/08	GrwthFndll101	ULGF04311/02/1	2LiquidFdll101	ULGF04811/02/12	StableMFII101	ULGF04411/02/12	SecureMFII101	ULGF04511/02/12	DefnsvFdII101	ULGF04611/02/12	BalncdMFII101
INVESTMENT OF SIGN FORD	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	107.28	23.10%	13.08	2.34%		0.00%	-	0.00%	0.24	0.99%	51.87	52.26%	35.53	39.25%	4.29	32.87%
State Governement Securities	-	0.00%	-	0.00%		0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Other Approved Securities	-	0.00%	-	0.00%		0.00%	-	0.00%	0.34	1.40%	-	0.00%	-	0.00%	-	0.00%
Corporate Bonds	74.95	16.14%	13.20	2.36%	,	0.00%	-	0.00%	10.71	44.32%	25.22	25.40%	21.85	24.13%	1.84	14.12%
Infrastructure Bonds	15.66	3.37%	2.92	0.52%		0.00%	-	0.00%	6.19	25.59%	16.20	16.32%	6.52	7.20%	0.83	6.32%
Equity	237.53	51.15%	477.77	85.44%	2,489.07	89.83%	-	0.00%	-	0.00%	-	0.00%	22.97	25.37%	5.44	41.64%
Money Market Investments	0.48	0.10%	3.91	0.70%	57.71	2.08%	4.82	99.62%	5.00	20.69%	3.34	3.36%	0.13	0.14%	0.02	0.13%
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Deposit with Banks	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Sub Total (A)	435.90	93.87%	510.88	91.37%	2,546.78	91.92%	4.82	99.62%	22.48	92.99%	96.63	97.34%	87.00	96.09%	12.41	95.08%
Current Assets:																
Accrued Interest	5.27	1.13%	0.78	0.14%	0.00	0.00%	-0.00	0.00%	0.75	3.10%	2.73	2.75%	1.45	1.60%	0.16	1.24%
Dividend Recievable	-	0.00%	-0.00	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Bank Balance	0.01	0.00%	0.01	0.00%	0.01	0.00%	0.00	0.07%	0.01	0.04%	0.01	0.01%	0.01	0.01%	0.01	0.08%
Receivable for Sale of Investments	0.11	0.02%	-	0.00%	1.03	0.04%	-	0.00%	-	0.00%	3.04	3.07%	-	0.00%	-	0.00%
Other Current Assets (for Investments)	-	0.00%	0.15	0.03%	0.00	0.00%	0.02	0.31%	-	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Less: Current Liabilities																
Payable for Investments	-	0.00%	-0.00	0.00%	-0.85	-0.03%	-	0.00%	-	0.00%	-3.14	-3.17%	-	0.00%	-	0.00%
Fund Mgmt Charges Payable	-0.02	0.00%	-0.02	0.00%	-0.09	0.00%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%
Other Current Liabilities (for Investments)	-0.32	-0.07%	-0.00	0.00%	-1.14	-0.04%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%
Sub Total (B)	5.05	1.09%	0.92	0.16%	-1.05	-0.04%	0.02	0.38%	0.76	3.13%	2.64	2.66%	1.45	1.61%	0.17	1.32%
Other Investments (<=25%)																
Corporate Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.94	3.87%	-	0.00%	-	0.00%	-	0.00%
Infrastructure Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Equity	23.43	5.04%	47.37	8.47%	224.99	8.12%	-	0.00%	-	0.00%	-	0.00%	2.08	2.30%	0.47	3.60%
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Venture funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Others	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Sub Total (C)		5.04%	47.37	8.47%	224.99	8.12%	•	0.00%	0.94	3.87%	-	0.00%	2.08	2.30%	0.47	3.60%
Total (A + B + C)		100.00%	559.16	100.00%	2,770.72	100.00%	4.84	100.00%	24.17	100.00%	99.26	100.00%	90.53	100.00%	13.06	100.00%
Fund Carried Forward (as per LB2)																

Unit L Name Regis	3A with Regulation 10) niked Insurance Business of the Insurer: HDFC Standard Life Insuranc ration Number: 101 Item "C' of FORM 3A (Part A)	e Company Limited								PART - B
Period	licty of Submission: Quarterly nent as on: December 31, 2014									₹ Crores
		ULIF02904/08/08MoneyPlusF101	ULIF03004/08/08BondOprtFd101	ULIF03204/08/08Large-CapF101	ULIF03104/08/08Mid-capFnd101	ULIF03304/08/08ManagerFnd101	ULIF03501/01/10BlueChipFd101	ULIF03401/01/10IncomeFund101	ULIF03601/01/10OpprtntyFd101	ULIF03701/01/10VantageFnd101
	Opening Balance (Market Value)	43.46	71.62	92.06	79.55	789.70	1,638.21	708.22	2,743.11	398.14
Add:	Inflow during the Quarter	22.17	12.09	9.80	20.45	10.34	218.39	152.71	342.17	6.09
	Increase / (Decrease) Value of Inv	0.85	3.14	3.55	9.19	48.82	92.73	42.85	266.70	28.08
Less:	Outflow during the Quarter	35.91	27.25	18.91	28.84	119.60	77.87	77.95	139.36	9.86
TOTAL	INVESTIBLE FUNDS (MKT VALUE)	30.57	59.61	86.49	80.35	729.26	1871.46	825.82	3212.63	422.45

INVESTMENT OF UNIT FUND	ULIF02904/08/08	BMoneyPlusF101	ULIF03004/08/08	BondOprtFd101	ULIF03204/08/08	Large-CapF101	ULIF03104/08/08	3Mid-capFnd101	ULIF03304/08/08N	lanagerFnd101	ULIF03501/01/10	BlueChipFd101	ULIF03401/01/10	IncomeFund101	ULIF03601/01/10	OpprtntyFd101	ULIF03701/01/10	VantageFnd101
INVESTMENT OF CHILL ONE	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	30.17	98.69%	35.69	59.88%	-	0.00%	-	0.00%	155.35	21.30%		0.00%	444.82	53.86%	-	0.00%	66.29	15.69%
State Governement Securities	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Other Approved Securities	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.34	0.08%
Corporate Bonds	-	0.00%	17.02	28.55%		0.00%	-	0.00%	64.92	8.90%	-	0.00%	191.92	23.24%	-	0.00%	53.08	12.56%
Infrastructure Bonds	-	0.00%	0.60	1.01%		0.00%	-	0.00%	28.32	3.88%	-	0.00%	164.71	19.94%	-	0.00%	13.46	3.19%
Equity	-	0.00%	-	0.00%	83.79	96.87%	67.91		444.57	60.96%		89.15%	-	0.00%	2,682.65	83.50%	263.92	62.47%
Money Market Investments	0.03	0.10%	0.01	0.02%		0.00%	1.89	2.36%	0.07	0.01%	106.45	5.69%	14.36		186.97	5.82%	0.01	0.00%
Mutual funds	-	0.00%	-	0.00%		0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Deposit with Banks	-	0.00%	5.00	8.39%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Sub Total (A	30.20	98.79%	58.32	97.84%	83.79	96.87%	69.80	86.88%	693.24	95.06%	1,774.92	94.84%	815.80	98.79%	2,869.62	89.32%	397.09	94.00%
Current Assets:																		
Accrued Interest	0.45		1.56	2.61%		0.00%	0.00		6.81	0.93%		0.00%	17.53		0.00	0.00%	3.29	0.78%
Dividend Recievable	-	0.00%	-	0.00%	-0.00	0.00%	-	0.00%	-	0.00%	0.00	0.00%	-	0.00%	-	0.00%	0.00	0.00%
Bank Balance	0.01	0.03%	0.01	0.02%	0.02	0.02%	0.01	0.01%	0.01	0.00%	0.01	0.00%	0.01		0.01	0.00%	0.01	0.00%
Receivable for Sale of Investments	-	0.00%	2.65	4.45%		0.00%	-	0.00%	-	0.00%	-	0.00%	13.87	1.68%	2.83	0.09%	-	0.00%
Other Current Assets (for Investments)	-	0.00%	-	0.00%	-0.00	0.00%	-	0.00%	-	0.00%	8.11	0.43%	3.60	0.44%	12.79	0.40%	0.01	0.00%
Less: Current Liabilities																		
Payable for Investments	-	0.00%	-2.74	-4.60%	-0.00	0.00%	-0.03	-0.04%	-	0.00%	-4.82	-0.26%	-24.95	-3.02%	-18.49	-0.58%	-	0.00%
Fund Mgmt Charges Payable	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-0.04	0.00%		0.00%	-0.03		-0.12	0.00%	-0.02	0.00%
Other Current Liabilities (for Investme	en -0.09	-0.29%	-0.19	-0.32%	-0.45	-0.51%	-0.33	-0.42%	-1.90	-0.26%	-0.01	0.00%	-0.01	0.00%	-0.02	0.00%	-0.00	0.00%
Sub Total (B	3) 0.37	1.21%	1.29	2.16%	-0.43	-0.50%	-0.36	-0.44%	4.88	0.67%	3.23	0.17%	10.03	1.21%	-3.00	-0.09%	3.29	0.78%
Other Investments (<=25%)																		
Corporate Bonds	-	0.00%	-	0.00%		0.00%	-	0.00%	-	0.00%		0.00%	-	0.00%	-	0.00%	-	0.00%
Infrastructure Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%		0.00%	-	0.00%	-	0.00%	-	0.00%
Equity	-	0.00%	-	0.00%	3.13	3.62%	10.90	13.57%	31.14	4.27%	93.30	4.99%	-	0.00%	346.01	10.77%	22.06	5.22%
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%		3.62%	10.90	13.57%	31.14	4.27%		4.99%		0.00%	346.01	10.77%		5.22%
Total (A + B + C	30.57	100.00%	59.61	100.00%	86.49	100.00%	80.35	100.00%	729.26	100.00%	1,871.46	100.00%	825.82	100.00%	3,212.63	100.00%	422.45	100.00%
Fund Carried Forward (as per LB2	2)																	

Unit Linke Name of t Registrati Link to Ite	th Regulation 10) ed Insurance Business the Insurer: HDFC Standard Life Insurance ion Number: 101 em 'C' of FORM 3A (Part A)	· Company Limited								PART - B
	y of Submission: Quarterly at as on: December 31, 2014									₹ Crores
<b>PARTICU</b>	LARS	ULIF03901/09/10BalancedFd101	ULIF04126/10/10CaptlGuaFd101	ULIF03801/09/10ShortTrmFd101	ULIF04001/09/10HighestNAV101	ULIF04224/01/11PenGuaFnd1101	ULIF05110/03/11DiscontdPF101	ULIF05201/10/13DiscontdPF101	ULIF04818/06/12PenSuPIs12101	ULIF05301/08/13EquityPlus101
	Opening Balance (Market Value)	1,462.53	18.05	115.82	6,970.74	132.81	2,051.42	77.00	729.87	0.07
Add:	Inflow during the Quarter	284.72	1	59.15	586.39		311.12	12.61	152.28	1.17
	Increase / (Decrease) Value of Inv [N		0.79	3.22		5.89	51.44	1.98	36.41	-0.00
Less:	Outflow during the Quarter	79.01	0.03	48.06	214.20	0.37	42.04	2.08	17.92	0.02
TOTAL IN	IVESTIBLE FUNDS (MKT VALUE)	1777.74	18.81	130.13	7657.28	138.34	2371.94	89.51	900.64	1.22

INVESTMENT OF UNIT FUND	ULIF03901/09/10	BalancedFd101	ULIF04126/10/10	CaptlGuaFd101	ULIF03801/09/10	ShortTrmFd101	ULIF04001/09/10	HighestNAV101	ULIF04224/01/11F	enGuaFnd1101	ULIF05110/03/11	DiscontdPF101	ULIF05201/10/13	DiscontdPF101	ULIF04818/06/12	PenSuPIs12101	ULIF05301/08/13	3EquityPlus101
INVESTMENT OF SIGN FORD	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual						
Approved Investments (>=75%)																		
Central Govt Securities	287.36	16.16%	-	0.00%	-	0.00%	1,931.99	25.23%	-	0.00%	1,845.19	77.79%	73.42	82.02%	109.61	12.17%	-	0.00%
State Governement Securities	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%		0.00%	-	0.00%		0.00%	-	0.00%
Other Approved Securities	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	47.96	2.02%	9.31	10.40%	-	0.00%	-	0.00%
Corporate Bonds	143.47	8.07%	-	0.00%	70.20	53.95%	760.35	9.93%	50.41	36.44%		0.00%	-	0.00%	163.09	18.11%	-	0.00%
Infrastructure Bonds	72.23	4.06%		0.00%	49.57	38.09%	1,029.03	13.44%	68.43	49.46%		0.00%	-	0.00%	105.47	11.71%		0.00%
Equity	1,142.95	64.29%	17.83	94.83%	-	0.00%	3,640.93	47.55%	14.15	10.23%		0.00%	-	0.00%	452.55	50.25%	1.15	
Money Market Investments	22.56	1.27%	0.50	2.68%	2.68	2.06%	100.97	1.32%	0.36	0.26%	441.00	18.59%	4.81	5.38%	40.24	4.47%	0.38	
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%	1	0.00%	1	0.00%
Sub Total (A)	1,668.57	93.86%	18.34	97.51%	122.45	94.10%	7,463.26	97.47%	133.35	96.39%	2,334.14	98.41%	87.54	97.80%	870.96	96.70%	1.53	125.21%
Current Assets:																		
Accrued Interest	12.20	0.69%	0.00	0.00%	5.44	4.18%	86.06	1.12%	4.63	3.35%	38.79	1.64%	1.81	2.02%	8.32	0.92%	0.00	
Dividend Recievable	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	1	0.00%	1	0.00%
Bank Balance	0.01	0.00%	0.01	0.05%	0.01	0.01%	0.01	0.00%	0.01	0.01%	0.00	0.00%	0.00	0.00%	0.01	0.00%	0.00	
Receivable for Sale of Investments	0.02	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Other Current Assets (for Investments)	10.28	0.58%	-	0.00%	0.45	0.35%	18.13	0.24%	-	0.00%		0.00%	0.16	0.18%	9.81	1.09%	0.03	2.36%
Less: Current Liabilities																		
Payable for Investments	-15.94	-0.90%		0.00%	-	0.00%	-0.00	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-0.36	
Fund Mgmt Charges Payable	-0.07	0.00%	-0.00	0.00%	-0.00	0.00%	-0.28	0.00%	-0.01	0.00%	-0.03	0.00%	-0.00	0.00%	-0.03	0.00%	-0.00	
Other Current Liabilities (for Investmen	t: -0.01	0.00%	-0.00	-0.01%	-0.00	0.00%	-0.16	0.00%	-0.01	-0.01%	-0.96	-0.04%	-0.00	0.00%	-0.02	0.00%	-0.00	
Sub Total (B)	6.50	0.37%	0.01	0.04%	5.90	4.53%	103.76	1.36%	4.62	3.34%	37.80	1.59%	1.97	2.20%	18.09	2.01%	-0.33	-27.15%
Other Investments (<=25%)																		
Corporate Bonds	-	0.00%	-	0.00%	1.78	1.37%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	ı	0.00%	1	0.00%
Infrastructure Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	1	0.00%
Equity	102.67	5.78%	0.46	2.45%	-	0.00%	90.26	1.18%	0.36	0.26%	-	0.00%	-	0.00%	11.59	1.29%	0.02	
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)	102.67	5.78%		2.45%	1.78	1.37%	90.26	1.18%	0.36	0.26%	•	0.00%	•	0.00%	11.59	1.29%	0.02	
Total (A + B + C		100.00%	18.81	100.00%	130.13	100.00%	7,657.28	100.00%	138.34	100.00%	2,371.94	100.00%	89.51	100.00%	900.64	100.00%	1.22	100.00%
Fund Carried Forward (as per LB2)																		

PART - B FORM 3A

(Read with Regulation 10)
Unit Linked Insurance Business
Name of the Insurer: HDFC Standard Life Insurance Company Limited

Registration Number: 101
Link to Item 'C' of FORM 3A (Part A)
Periodicty of Submission: Quarterly
Statement as on: December 31, 2014

**₹ Crores** 

<b>PARTIC</b>	ULARS	ULIF05601/08/13Bond Funds101	ULIF05501/08/13DivrEqtyFd101	ULIF05801/08/13ConsertvFd101	Total of All Funds
	Opening Balance (Market Value)	0.01	0.13	0.01	40,146.73
Add:	Inflow during the Quarter	0.42	0.72	0.22	3,452.86
	Increase / (Decrease) Value of Inv [Net]	0.01	0.01	0.00	2,404.93
Less:	Outflow during the Quarter	0.00	0.01	0.00	3,114.38
TOTAL	NVESTIBLE FUNDS (MKT VALUE)	0.44	0.85	0.23	42,890.14

INVESTMENT OF UNIT FUND	ULIF05601/08/13	Bond Funds101	ULIF05501/08/13	DivrEqtyFd101	ULIF05801/08/13	ConsertvFd101	Total of A	II Funds
INVESTMENT OF ONLY FOND	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)								
Central Govt Securities	0.40	90.48%	-	0.00%	0.16	66.98%	7,199.79	16.79%
State Governement Securities	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Other Approved Securities	-	0.00%	-	0.00%	-	0.00%	60.75	0.14%
Corporate Bonds	-	0.00%	-	0.00%	-	0.00%	2,925.16	6.82%
Infrastructure Bonds	-	0.00%	-	0.00%	-	0.00%	2,217.31	5.17%
Equity	-	0.00%	0.75	87.55%	-	0.00%	26,035.38	60.70%
Money Market Investments	0.02	4.42%	0.17	19.44%	0.08	32.54%	1,830.47	4.27%
Mutual funds	-	0.00%	-	0.00%		0.00%	-	0.00%
Deposit with Banks	-	0.00%	-	0.00%	-	0.00%	137.00	0.32%
Sub Total (A)	0.42	94.89%	0.91	106.99%	0.23	99.52%	40,405.86	94.21%
Current Assets:								
Accrued Interest	0.00	0.53%	0.00	0.00%	0.00	0.38%	321.69	0.75%
Dividend Recievable	-	0.00%	-	0.00%	-	0.00%	0.00	0.00%
Bank Balance	0.00	0.00%	0.00	0.00%	0.00	0.01%	0.81	0.00%
Receivable for Sale of Investments	0.02	4.47%	-	0.00%	-	0.00%	87.50	0.20%
Other Current Assets (for Investments)	0.02	4.72%	0.03	3.74%	0.00	0.09%	64.46	0.15%
Less: Current Liabilities							-	
Payable for Investments	-0.02	-4.61%	-0.16	-18.58%	-	0.00%	-178.60	-0.42%
Fund Mgmt Charges Payable	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-1.34	0.00%
Other Current Liabilities (for Investments)	-0.00	0.00%	-0.00	0.00%	-0.00	0.00%	-12.17	-0.03%
Sub Total (B)	0.02	5.11%	-0.13	-14.83%	0.00	0.48%	282.36	0.66%
Other Investments (<=25%)								
Corporate Bonds	-	0.00%	-	0.00%	-	0.00%	30.53	0.07%
Infrastructure Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Equity	-	0.00%	0.07	7.84%	-	0.00%	2,171.39	5.06%
Mutual funds	-	0.00%	-	0.00%		0.00%	-	0.00%
Venture funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Others	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Sub Total (C)		0.00%		7.84%	-	0.00%	2,201.92	5.13%
Total (A + B + C)		100.00%	0.85	100.00%	0.23	100.00%	42,890.14	100.00%
Fund Carried Forward (as per LB2)								

Prasun Gajri Chief Investment Officer Date: January 23, 2015

## 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: December 31, 2014
Periodicity of Submission: Quarterly
Statement of NAV of Segregated Funds

PART - C

	No	Fund Name	SFIN	Date of Launch	Par/Non	Assets Under Management on	NAV as per	NAV as on the above	Previous		3rd Previous	4th Previous	Return/Yield	3 Year Rolling	Highest NAV since
Secret Language Frant	140				Par	the above date	LB 2	date	Qtr NAV	Qtr NAV	Qtr NAV	Qtr NAV		CAGR	inception
Telegraph Manager and   December Services   Telegraph   Telegrap	2														
Part   Description   1   1   1   1   1   1   1   1   1	3	Defensive Managed Fund	ULIF00302/01/04DefensiveF101	January 2, 2004	Non Par	129.20	59.85		56.39	55.38	50.89	48.92	22.33%	13.54%	59.90
Comparison   Com															
Section Manager Find															128.73
December Name   France   December   Decemb	7	Liquid Fund	ULIF00802/01/04LiquidFund101	January 2, 2004	Non Par	41.81	45.87	45.87	44.94	44.01	43.07	42.21	8.68%	8.64%	45.87
December								43.16 54.10							
		Balanced Managed Fund	ULIF01102/01/04BalancedMF101												78.91
13   Paul Front   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0   1.0															106.05
Service Manager First															
	14	Secure Managed Fund	ULGF00211/08/03SecureMgtF101	July 23, 2003	Non Par	48.08	44.10	44.10	41.59	40.67	39.23	38.24	15.32%	9.97%	44.24
Comment Force															67.08
28   Research Managed Funct   10.0797199000999999999999999999999999999		Secure Managed Fund	ULGF00928/03/05SecureMgtF101	March 28, 2005		19.53	89.15	89.15	84.73	82.85	79.96	77.91	14.43%	9.30%	89.32
2   State Namage Fund															
22   State Manager Fund															44.64
2   Sourcept Field		Stable Managed Fund	ULIF01420/06/07StableMgFd101	June 20, 2007		29.73	44.64		43.61			40.90			44.64
28															
28. Legach Ford B  ULF 11500/2008/Lauf Bill III   February 20, 2008   Nor Part   64,44   17,26   17,26   10,56   16,56   16,56   15,56   6,115   3,111   17,57    Secure Managed Fund II   ULF 11500/2008/Lauf Bill III   February 20, 2008   Nor Part   66,77   16,75   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56   17,56														9.97%	38.06
December		Liquid Fund II	ULIF01520/02/08LiquidFdII101				17.24	17.24	16.91	16.58	16.25	15.94		8.11%	17.24
20   Designed Fund   U. U. POT 1950 CODE Select ANTITUT   February 20, 2000   No. P. pr.   66, 11   16, 51   14, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19, 11, 74   19															
30															16.91
22   Side Metanger Furd   U.FF00000000000000000000000000000000000															17.02
33   Mores Plane Fixed															
Section   Comparison   Compar															14.85
38   Large-op-Fund															15.88
Season   Company   Fund   ULF 03304 (2008   16.77   19.04   1.06   1.07   1.06   1.07   1.06   1.07   1.06   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.07   1.0															
30   Defeniew Manager Furd															21.13
40   Equit Manager Fund															22.70
44   Score Fund   ULFG0000F100F000F000F000F000F000F000F000F0															
43 Slobe Managoe Fund II ULIF0206910085ecuraMFII101 October 8, 2008 Non Pair 241.13 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35 17.35															28.30
44 Stable Managed Fund II ULIF9020910100cmeFund 101 January 5, 2010 Non Par 83.17 16.04 16.04 15.67 15.07 15.00 14.71 9.00% 8.31% 16.04 16.04 15.07 15.00 14.71 9.00% 8.31% 16.04 16.04 15.07 15.00 14.71 9.00% 8.31% 16.04 16.04 15.07 15.00 14.07 15.00 14.07 15.00 14.00 14.00 15.00 14.00 14.00 15.00 14.00 14.00 15.00 14.00 14.00 15.00 14.00 14.00 15.00 14.00 14.00 15.00 14.00 14.00 15.00 14.00 14.00 15.00 14.00 14.00 15.00 14.00 14.00 15.00 14.00 14.00 15.00 14.00 14.00 15.00 14.00 14.00 15.00 14.00 14.00 15.00 14.00 14.00 15.00 14.00 14.00 15.00 14.00 14.00 15.00 14.00 14.00 15.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14.00 14															16.31
46 Blue Chp Fund ULF98041011/10liccomeFund 191 January 5, 2010 Non Par 1,871.46 15.77 15.57 15.57 14.76 14.02 11.80 11.06 40.80% 22.38% 15.92 47 Opportunities Fund ULF98061011/10cpptrispf-ef101 January 5, 2010 Non Par 3,121.63 18.62 18.52 16.92 16.15 12.33 11.29 40.03% 28.74% 18.67 49 Variage Fund multi-Process of Part 191.00 Non Par 42.45 18.67 18.57 16.57 15.57 15.57 18.57 14.76 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07 18.07															
47 Opportunities Fund	45	Income Fund	ULIF03401/01/10IncomeFund101		Non Par					14.05	13.58	13.27	14.33%	9.84%	15.22
48   Variage Fund															15.97
49   HDFC Capital Guarantee Fund   ULFO40010901HolgheshMAV Disaptember 8, 2010   Non Par   7,567.2   1,244   12,30   12,01   11,10   10,73   19,74%   11,265   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05   13,05															
Section   Sect	49	HDFC Capital Guarantee Fund - 2	ULGF01805/04/10CapGuaFnd2101	April 6, 2010	Non Par	3.69	14.39	14.39	13.96	13.65	12.89	12.51	14.96%	10.14%	14.54
Separate Fund															
53   Capital Guarantee Fund   ULIF0428/I/10/10CapIGSupFd101   November 2, 2010   Non Par   18.81   15.16   15.16   14.53   14.10   12.19   11.45   32.48%   20.66%   15.76   Pension Capital Guarantee Fund 5A   ULIF0428/ULIF107/III   Politurary 1, 2011   Non Par   138.34   13.56   13.56   12.98   12.75   12.18   11.88   14.11%   9.30%   13.56   15.56   12.98   12.75   12.18   11.88   14.11%   9.30%   13.56   15.56   12.98   12.75   12.10   11.75   14.88%   10.74%   13.56   15.50   15.00   11.75   14.88%   10.74%   13.56   15.00   15.90   15.33   15.00   7.99%   8.06%   15.75   15.36   15.00   15.90   15.33   15.00   7.99%   8.06%   15.75   15.36   15.00   15.90   15.33   15.00   14.71   8.87%   8.27%   16.02   15.00   15.00   15.00   15.00   14.71   8.87%   8.27%   16.02   15.00   15.00   15.00   15.00   14.71   8.87%   8.27%   16.02   15.00   15.00   15.00   15.00   14.71   8.87%   8.27%   16.02   15.00   15.00   15.00   15.00   14.71   8.87%   8.27%   16.02   15.00   15.00   15.00   15.00   14.71   8.87%   8.27%   16.02   15.00   15.00   15.00   15.00   15.00   15.00   14.71   8.87%   8.27%   16.02   15.00   15.00   15.00   15.00   14.71   8.87%   8.27%   16.02   15.00   15.00   15.00   15.00   14.71   8.87%   8.27%   16.02   15.00   15.00   15.00   15.00   14.71   8.87%   8.27%   16.02   15.00   15.00   15.00   15.00   14.71   8.87%   8.27%   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00															
56   Capital Guarantee Fund SA   ULCF021050411C027L03actif1017   February 11, 2012   Non Par   4.84   16.30   16.30   16.00   15.69   15.38   15.09   7.99%   8.08%   16.33   15.07   15.00   15.69   15.38   15.09   7.99%   8.08%   16.33   15.00   15.00   15.69   15.38   15.09   7.99%   8.08%   16.33   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00   15.00	53	Capital Guarantee Fund	ULIF04126/10/10CaptlGuaFd101	November 2, 2010	Non Par	18.81	15.16	15.16	14.53	14.10	12.19	11.45	32.48%	20.66%	15.74
February 11, 2012   Non Par   4.84   16.30   16.00   16.00   15.69   15.38   15.09   7.99%   8.09%   16.30   16.30   16.00   15.69   15.38   15.09   7.99%   8.09%   16.30   16.30   16.30   16.00   16.00   16.00   16.00   15.00   15.38   15.09   7.99%   8.09%   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30   16.30															
Stable Managed Fund II %   ULGF04811002/12StableMFII101   February 11, 2012   Non Par   24.17   16.02   16.02   16.05   15.03   14.71   8.87%   8.27%   16.02															
59   Defensive Managed Fund II %   U.GF0451102/12DefnsvFdIII01   February II. 2012   Non Par   90.53   19.32   19.32   19.32   17.86   16.49   15.89   21.61%   15.89   22.61%   15.89   16.75%   17.97   17.15   22.81%   16.41%   22.22%   17.80   18.80   22.61%   17.97   17.15   22.81%   18.81%   18.41%   22.22%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18.81%   18		Stable Managed Fund II %	ULGF04811/02/12StableMFII101	February 11, 2012	Non Par	24.17	16.02	16.02	15.67	15.36	15.03	14.71		8.27%	16.02
Balanced Managed Fund						99.26	17.46						14.65%		
81 Balanced Managed Fund % ULCFG32180/21/2BalancedMF101 February 18, 2012 Non Par 134.21 77.24 77.29 69.71 62.78 59.89 28.99% 16.72% 77.82 77.82 62. Defensive Managed Fund % ULCFG33180/21/2DefensiveF101 February 18, 2012 Non Par 13.501 53.86 53.86 50.81 49.70 45.83 44.00 22.41% 13.41% 53.95 63. Growth Fund % ULCFG33180/21/2DefensiveF101 February 18, 2012 Non Par 15.52 117.58 117.58 119.94 108.57 88.75 82.74 42.12% 23.23% 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.94 118.	60	Balanced Managed Fund II %	ULGF04611/02/12BalncdMFII101	February 11, 2012	Non Par	13.06	22.15	22.15	20.75	19.98	17.97	17.15	29.18%	16.14%	22.28
Growth Fund %   ULGF033180/21/2GrowthFund101   February 18, 2012   Non Par   1.52   117.58   117.58   119.34   108.57   83.75   82.74   42.12%   23.23%   118.94		Balanced Managed Fund %				144.21	77.24	77.24	72.39	69.71	62.78	59.89	28.96%	16.72%	77.82
		Growth Fund %	ULGF03118/02/12DetensiveF101 ULGF03318/02/12GrowthFund101												
66 Stable managed Fund 1 % ULGF0351002/12StableMgFd101 February 18, 2012 Non Par 88.20 44.71 44.71 45.67 42.82 41.83 40.90 9.31% 8.48% 44.71 67 Balanced Managed Fund II % ULGF0302002/12BalancdMFII101 February 20, 2012 Non Par 18.41 16.50 16.50 15.48 14.92 13.35 12.71 29.79% 16.21% 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67 16.67	64	Liquid Fund %	ULGF02918/02/12LiquidFund101	February 18, 2012	Non Par	12.25	46.00	46.00	45.07	44.14	43.20	42.37	8.57%	8.74%	46.00
Balanced Managed Fund II   W															43.80
Defensive Managed Fund II %   ULGF03320/02/12DefnsyFdII101   February 20, 2012   Non Par   210.36   17.80   17.80   16.81   16.44   15.18   14.60   21.89%   13.09%   17.85   17.85   17.85   17.22   17.22   16.90   16.57   16.24   15.93   8.09%   8.09%   17.22   17.22   16.90   16.57   16.24   15.93   15.95   17.22   17.22   16.90   16.57   16.24   15.93   15.95   17.22   17.22   16.90   16.57   16.24   15.93   15.95   17.22   17.22   16.90   17.22   17.22   16.90   17.22   17.22   16.90   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22   17.22															44.71 16.67
70 Secure Managed Fund II % ULGF03820/02/12SecureMFII101 February 20, 2012 Non Par 194.15 17.69 17.75 16.75 16.38 15.81 15.43 14.66% 10.09% 17.75 17. Stable Managed Fund II % ULGF032500/12StableMFII101 February 25, 2012 Non Par 45.51 16.75 16.75 16.38 16.07 15.71 15.38 8.93% 8.24% 16.75 17. Stable Managed Fund % ULGF025250/12BalancedMFI01 February 25, 2012 Non Par 10.912 81.58 81.58 76.55 73.52 65.64 62.58 30.35% 17.32% 82.47 17.32% 81.46 17.32 17.32% 81.46 17.32 17.32% 81.46 17.32 17.32% 81.46 17.32 17.32% 81.46 17.32 17.32% 81.46 17.32 17.32% 81.46 17.32 17.32% 81.46 17.32 17.32% 81.46 17.32 17.32% 81.46 17.32 17.32% 81.46 17.32 17.32% 81.46 17.32 17.32% 81.46 17.32 17.32% 81.46 17.32 17.32% 81.46 17.32 17.32% 81.46 17.32 17.32% 81.46 17.32 17.32% 81.46 17.32 17.32% 81.46 17.32 17.32% 81.46 17.32 17.32% 81.46 17.32 17.32% 81.46 17.32 17.32% 81.46 17.32 17.32% 81.46 17.32 17.32% 81.46 17.32 17.32% 81.46 17.32 17.32% 81.46 17.32 17.32% 81.46 17.32% 81.46 17.32 17.32% 81.46 17.32 17.32% 81.46 17.32 17.32% 81.46 17.32 17.32% 81.46 17.32 17.32% 81.46 17.32 17.32% 81.46 17.32% 81.46 17.32 17.32% 81.46 17.32% 81.46 17.32% 81.46 17.32% 81.46 17.32% 81.46 17.32% 81.46 17.32% 81.46 17.32% 81.46 17.32% 81.46 17.32% 81.46 17.32% 81.46 17.32% 81.46 17.32% 81.46 17.32% 81.46 17.32% 81.46 17.32% 81.46 17.32% 81.46 17.32% 81.46 17.32% 81.46 17.32% 81.46 17.32% 81.46 17.32% 81.46 17.32% 81.46 17.32% 81.46 17.32% 81.46 17.32% 81.46 17.32% 81.46 17.32% 81.46 17.32% 81.46 17.32% 81.46 17.32% 81.46 17.32% 81.46 17.32% 81.46 17.32% 81.46 17.32% 81.46 17.32% 81.46 17.32% 81.46 17.32% 81.46 17.32% 81.46 17.32% 81.46 17.32% 81.46 17.32% 81.46 17.32% 81.46 17.32% 81.46 17.32% 81.46 17.32% 81.46 17.32% 81.46 17.32% 81.46 17.32% 81.46 17.32% 81.46 17.32% 81.46 17.32% 81.46 17.32% 81.46 17.32% 81.46 17.32% 81.46 17.32% 81.46 17.32% 81.46 17.32% 81.46 17.32% 81.46 17.32% 81.46 17.32% 81.46 17.32% 81.46 17.32% 81.46 17.32% 81.46 17.32% 81.46 17.32% 81.46 17.32% 81.46 17.32% 81.46 17.32% 81.46 17.32% 81.46 17.32% 81.46 17.32% 81.46 17.32% 8	68	Defensive Managed Fund II %	ULGF03920/02/12DefnsvFdll101	February 20, 2012	Non Par	210.36	17.80	17.80	16.81	16.44	15.18	14.60	21.89%	13.09%	17.85
71 Slable Managed Fund II % ULGF03720/02/12StalehMFIII101 February 20, 2012 Non Par 45.51 16.75 16.78 16.75 16.38 16.07 15.71 15.38 8.93% 8.24% 16.75 28 alanced Managed Fund % ULGF025250/22/12BalancedMFI01 February 25, 2012 Non Par 109.12 81.58 81.58 76.55 73.52 65.64 62.58 30.35% 17.32% 82.41 73 Defensive Managed Fund % ULGF024250/21/2DefensiveF101 February 25, 2012 Non Par 632.77 59.66 59.66 56.24 55.00 50.69 48.71 22.47% 13.42% 59.74 Ulgid Fund % ULGF024250/21/2SequeMgH701 February 25, 2012 Non Par 49.82 45.73 45.73 44.81 43.88 42.93 42.07 8.68% 8.83% 45.73 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.69 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.66 59.															17.22
72         Balanced Managed Fund %         ULGF02256/02/12BalancedMF101 February 25, 2012         Non Par         109.12         81.58         81.58         75.55         73.22         65.64         62.58         30.35%         17.32%         82.41           73         Defensive Managed Fund %         ULGF0222502/12BeforsiveF101         February 25, 2012         Non Par         632.77         59.66         59.66         56.24         55.00         50.88         48.71         22.47%         13.42%         59.75           74         Liquid Fund %         ULGF0222502/12LquidFund101         February 25, 2012         Non Par         49.82         45.73         44.81         43.88         42.93         42.07         8.88%         8.83%         45.73           75         Secure Managed Fund %         ULGF022250/212SecureMgtF101 February 25, 2012         Non Par         267.54         44.35         44.35         44.81         49.92         39.50         38.50         15.18%         10.36%         44.46         44.69         44.69         44.69         44.69         44.69         44.69         44.69         44.69         44.69         44.69         44.69         44.69         44.69         44.69         44.69         44.69         49.22         41.84         40.91         92.4															16.75
74 Liguid Fund % ULGF0225002712LiguidFund101 February 25, 2012 Non Par 49.82 45.73 44.81 43.88 42.93 42.07 8.88% 8.83% 45.75 5.8ecure Managed Fund % ULGF02325002712SecureMghF101 February 25, 2012 Non Par 267.54 44.35 44.35 44.85 44.95 39.50 38.50 15.18% 10.38% 44.46 76 Stable Managed Fund % ULGF0235002712StableMgFd101 February 25, 2012 Non Par 103.64 44.69 44.69 43.66 42.82 41.84 40.91 9.24% 8.49% 44.69 77 Discontinued Policy Fund ULGF031003711DiscontinlPF101 Non Par 2,371.94 13.53 13.53 13.22 12.98 12.67 12.42 8.92% 8.40% 13.55 13.22 12.98 12.67 12.42 8.92% 8.40% 13.55 13.22 12.98 12.67 12.42 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95 12.95	72	Balanced Managed Fund %	ULGF02525/02/12BalancedMF101	February 25, 2012	Non Par	109.12	81.58	81.58	76.55	73.52	65.64	62.58	30.35%	17.32%	82.41
75 Secure Managed Fund % ULGF02325/02/12SecureMgtF101 February 25, 2012 Non Par 267.54 44.35 44.35 41.85 40.92 39.50 38.50 15.18% 10.38% 44.46   76 Stable Managed Fund % ULGF02825/02/12SableMgf3101 February 25, 2012 Non Par 10.364 44.69 44.69 43.66 42.82 41.84 40.91 9.24% 8.49% 44.69   77 Discontinued Policy Fund ULIF05110/03/11DiscontdPF101 March 10, 2011 Non Par 2,371.94 13.53 13.22 12.88 12.67 12.42 8.92% 8.40% 13.55   78 Pension Super Plus 2012 ULIF04818/06/12PenSuPIs12101 December 6, 2012 Non Par 900.64 12.95 12.95 12.95 12.02 10.92 10.43 24.13% N.A. 13.21   79 Discontinued Policy Fund Pension ULIF05201/10/13DiscondPF101 October 1, 2013 Non Par 89.51 11.09 11.09 10.83 10.63 10.38 10.20 8.74% N.A. 11.05   80 Equity Plus Fund ULIF05301/08/13EquityPlus101 June 24, 2014 Non Par 1.22 10.90 10.90 10.42 10.29 N.A. N.A. N.A. N.A. N.A. N.A. 11.32   81 Bond Fund ULIF05501/08/13Bond Funds101 June 23, 2014 Non Par 0.44 10.94 10.94 10.14 10.01 N.A. N.A. N.A. N.A. N.A. N.A. N.A. N.A															
76 Stable Managed Fund % ULGF02826702/12StableMgFd101 February 25, 2012 Non Par 10.36.4 44.69 44.69 45.66 42.82 41.84 40.91 9.24% 8.49% 44.65 70 Discontinued Policy Fund ULIF05110/3171 Discontinued Policy Fund ULIF05110/3171 Discontinued Policy Fund ULIF05110/3171 Discontinued Policy Fund Pension Super Plus 2012 ULIF04818/06/12PenSuPIs12101 December 6, 2012 Non Par 900.64 12.95 12.95 12.95 12.95 12.02 10.92 10.92 10.43 24.13% N.A. 13.21 10.90 Plus Pund Pension ULIF05201/10/13Discontinued Policy Fund Pension ULIF05201/10/13Discontinued Policy Fund Pension ULIF05301/10/13Discontinued Policy Fund Pension ULIF05301/10/10/10/10/10/10/10/10/10/10/10/10/1	75	Secure Managed Fund %	ULGF02325/02/12SecureMgtF101	February 25, 2012											45.73
78 Pension Super Plus 2012 ULIF04818/06/12PenSuPls12101 December 6, 2012 Non Par 90.064 12.95 12.95 12.95 12.02 10.92 10.43 24.13% N.A. 13.21 1.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.05 10.	76	Stable Managed Fund %	ULGF02825/02/12StableMgFd101	February 25, 2012	Non Par	103.64	44.69	44.69	43.66	42.82	41.84	40.91	9.24%	8.49%	44.69
79 Discontinued Policy Fund Pension ULIF0S201/10/13DiscontdPF101 October 1, 2013 Non Par 89.51 11.09 11.09 10.83 10.63 10.38 10.20 8.74% N.A. 11.09 80 Equity Plus Fund ULIF0S301/08/13EquityPlus101 June 24, 2014 Non Par 1.22 10.90 10.90 10.42 10.29 N.A. N.A. N.A. N.A. N.A. N.A. N.A. 11.32 10.90 10.90 10.90 10.90 10.90 10.90 10.90 10.90 N.A. N.A. N.A. N.A. N.A. N.A. N.A. N.A									13.22						
80 Equity Plus Fund ULIF05301/08/13Equity Plus101 June 24, 2014 Non Par 1,22 10,90 10,90 10,42 10,29 N.A. N.A. N.A. N.A. N.A. N.A. 11,32 81 Bond Fund ULIF05601/08/13Bond Fund ULIF05601/08/13Bond Fund ULIF05501/08/13Bond F															11.09
82 Diversified Equity Fund ULIF05501/08/13DivrEqtyFd101 July 1, 2014 Non Par 0.85 11.00 11.00 10.57 10.00 N.A. N.A. N.A. N.A. N.A. N.A. 11.31 83 Conservative Fund ULIF05801/08/13ConsertvFd101 July 11, 2014 Non Par 0.23 10.66 10.66 10.22 N.A. N.A. N.A. N.A. N.A. N.A. N.A. N	80	Equity Plus Fund	ULIF05301/08/13EquityPlus101	June 24, 2014	Non Par	1.22	10.90	10.90	10.42	10.29	N.A.	N.A.	N.A.	N.A.	11.32
83 Conservative Fund ULIF05801/08/13ConsertvFd101 July 11, 2014 Non Par 0.23 10.66 10.66 10.22 N.A. N.A. N.A. N.A. N.A. N.A. 10.66															11.04
															11.31
Total: 43 900 14													1.00 %		
						40,000.44									

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

Prasun Gajri Chief Investment Officer Date: January 23, 2015

Note:
1. % 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.

# FORM L-29-Details regarding debt securities

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date: December 31, 2014

(₹ Lakhs)

<b>Details</b>	regarding	debt securities-	Non-ULIP

	MARKET VALUE  BOOK VALUE  BOOK VALUE											
		MARKET	VALUE			BOOK \	/ALUE					
Particulars	As at	As % of total	As at	As % of total	As at	As % of total	As at	As % of total				
	December 31, 2014	for this class	December 31, 2013	for this class	December 31, 2014	for this class	December 31, 2013	for this class				
Break down by credit rating												
AAA rated *	1,678,617	90.81%	1,199,837	89.24%	1,674,343	90.83%	1,194,561	89.23%				
AA or better	116,848	6.32%	71,745	5.34%	116,063	6.30%	71,283	5.32%				
Rated below AA but above A (A or better)	11,211	0.61%	12,724	0.95%	11,231	0.61%	12,731	0.95%				
Rated below A but above B	-	0.00%	-	0.00%	-	0.00%	-	0.00%				
Any other \$	41,763	2.26%	60,216	4.48%	41,763	2.27%	60,216	4.50%				
Total	1,848,438	100%	1,344,522	100%	1,843,400	100%	1,338,792	100%				
BREAKDOWN BY RESIDUAL MATURITY												
Up to 1 year	236,292	12.78%	235,021	17.48%	234,040	12.70%	232,709	17.38%				
More than 1 year and upto 3 years	134,374	7.27%	78,428	5.83%	133,819	7.26%	78,280	5.85%				
More than 3 years and up to 7 years	418,625	22.65%	265,805	19.77%	417,731	22.66%	262,486	19.61%				
More than 7 years and up to 10 years	388,778	21.03%	309,610	23.03%	387,815	21.04%	310,492	23.19%				
More than 10 years and up to 15 years	230,595	12.48%	156,260	11.62%	229,968	12.48%	155,112	11.59%				
More than 15 years and up to 20 years	141,401	7.65%	121,173	9.01%	141,625	7.68%	121,467	9.07%				
Above 20 years	298,375	16.14%	178,224	13.26%	298,402	16.19%	178,247	13.31%				
Total	1,848,438	100%	1,344,522	100%	1,843,400	100%	1,338,792	100%				
Breakdown by type of the issuer												
a. Central Government @	998,466	54.02%	708,427	52.69%	995,794	54.02%	703,996	52.58%				
b. State Government	62,232	3.37%	55,948	4.16%	62,334	3.38%	55,996	4.18%				
c. Corporate Securities	787,740	42.62%	580,148	43.15%	785,272	42.60%	578,800	43.23%				
Total	1,848,438	100%	1,344,522	100%	1,843,400	100%	1,338,792	100%				

# Note

<sup>1. \*</sup> Includes Central and State Government Securities, Reverse Repo with underlying G-Sec & Tbill, CBLO and AAA equivalent rated instruments.

<sup>2. @</sup> Includes Reverse Repo investments with underlying G-Sec and Tbill and CBLO investments guaranteed by Clearing Corporation of India Ltd.

<sup>3. \$</sup> Includes Fixed Deposit and Loan asset.

<sup>4.</sup> In case a debt instrument is rated by more than one rating agency, the lowest rating has been considered for the purpose of classification.

<sup>5.</sup> Market value of the securities will be in accordance with the valuation method specified by the Authority under Accounting/ Investment Regulations.

# FORM L-29-Details regarding debt securities

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date: December 31, 2014

(₹ Lakhs)

Details regarding debt securities- ULIP

		De	tails regarding debt se	curities- ULIP				
		MARKE1	VALUE			воок	VALUE	
Particulars	As at	As % of total	As at	As % of total	As at	As % of total	As at	As % of total
	December 31, 2014	for this class	December 31, 2013	for this class	December 31, 2014	for this class	December 31, 2013	for this class
Break down by credit rating								
AAA rated *	1,370,208	95.15%	1,087,978	93.45%	1,334,330	95.13%	1,107,573	93.54%
AA or better	56,193	3.90%	57,026	4.90%	54,615	3.89%	57,332	4.84%
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 \$	13,700	0.95%	19,200	1.65%	13,700	0.98%	19,200	1.62%
Total	1,440,101	100%	1,164,204	100%	1,402,646	100%	1,184,105	100%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	330,573	22.95%	264,560	22.72%	326,796	23.30%	260,305	21.98%
More than 1 year and upto 3 years	225,800	15.68%	166,925	14.34%	220,507	15.72%	165,621	13.99%
More than 3 years and up to 7 years	461,012	32.01%	321,397	27.61%	451,005	32.15%	330,208	27.89%
More than 7 years and up to 10 years	104,108	7.23%	216,902	18.63%	101,542	7.24%	223,434	18.87%
More than 10 years and up to 15 years	109,602	7.61%	95,232	8.18%	105,504	7.52%	101,376	8.56%
More than 15 years and up to 20 years	97,819	6.79%	52,308	4.49%	91,105	6.50%	53,327	4.50%
Above 20 years	111,188	7.72%	46,879	4.03%	106,187	7.57%	49,834	4.21%
Total	1,440,101	100%	1,164,204	100%	1,402,646	100%	1,184,105	100%
Breakdown by type of the issuer								
a. Central Government @	826,215	57.37%	570,443	49.00%	804,570	57.36%	588,575	49.71%
b. State Government	-	0.00%	-	0.00%	-	0.00%	-	0.00%
c. Corporate Securities	613,887	42.63%	593,761	51.00%	598,076	42.64%	595,530	50.29%
Total	1,440,101	100%	1,164,204	100%	1,402,646	100%	1,184,105	100%

## Note

<sup>1. \*</sup> Includes Central and State Government Securities, Reverse Repo with underlying G-Sec & Tbill, CBLO and AAA equivalent rated instruments.

<sup>2. @</sup> Includes Reverse Repo investments with underlying G-Sec and Tbill and CBLO investments guaranteed by Clearing Corporation of India Ltd.

<sup>3. \$</sup> Includes Fixed Deposit and Loan asset.

<sup>4.</sup> In case a debt instrument is rated by more than one rating agency, the lowest rating has been considered for the purpose of classification.

<sup>5.</sup> 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

(₹ '000)

Date: December 31, 2014

					Consideration pa	nid / (received)*	(₹ '000)
Sr.No.	Name of the Related Party	Nature of Relationship with	Description of Transactions /	For the quarter	For the nine months	For the quarter	For the nine months
SI.NO.	Name of the Related Farty	the Company	Categories	ended	ended	ended	ended
				December 31, 2014	December 31, 2014	December 31, 2013	December 31, 2013
1	HDFC Limited	Holding Company	Investment income	(172,502)	(419,750)	(245,894)	(459,390)
			Commission expense	145	553	159	568
			Reimbursements-Paid/(Receivable)	-	-	-	178
			Purchase of investments	-	-	-	-
			Sale of investments	-	(250,000)	-	(60,665)
			Dividend paid	1,010,614	1,010,614	721,867	721,867
			Brokerage fees	-	-	19,953	19,953
2	Standard Life (Mauritius Holdings) 2006 Limited	Investing Party	Dividend paid	363,068	363,068	259,334	259,334
2	HDFC Pension Management Company Limited	Wholly Owned Subsidiary	Reimbursements-Paid/(Receivable)	(3,016)	(12,969)	(1,109)	(2,992)
			Investment made	-	-	-	274,200
3	HDFC Asset Management Company Limited	Fellow Subsidiary	Premium income	2	(1,642)	87	(705)
4	<b>HDFC Ergo General Insurance Company Limited</b>	Fellow Subsidiary	Premium income	(16)	(405)	(51)	(712)
			Insurance claim received	(240)	(2,219)	(69)	(133)
			Insurance premium expense	- 1	792	21,882	65,996
			Insurance claim paid	-	-	(1,500)	-
			Purchase of investments	-	-	109,882	109,882
5	HDFC Sales Private Limited	Fellow Subsidiary	Commission expense	21,467	50,619	15,116	42,307
			Web branding expense	-	-	ı	96,000
6	HDFC Bank Limited	Associate of holding Company	Premium income	(121,598)	(569,670)	(228,959)	(897,131)
			Investment income	(40,055)	(200,968)	(21,606)	(117,889)
			Commission expense	1,090,057	2,886,826	836,390	2,034,928
			Custodian fees paid	10,868	30,812	12,806	27,170
			Bank charges paid	19,306	59,529	18,080	47,514
			Insurance claim paid	36,894	109,073	(7,596)	60,379
			Purchase of investments	2,352,115	4,146,739	3,188,017	3,939,668
			Sale of investments	(1,101,000)	(1,911,000)	(1,688,933)	(2,299,849)
			Recovery of licensing fees	(799)	(2,275)	-	-
			General office expense		8,354	-	-
7	Key Management Personnel		Premium income	(85)	(268)	(7)	(196
			Managerial remuneration	19,164	56,986	11,235	59,485
			Reimbursements-Paid/(Receivable)	40	72	22	73

<sup>\*</sup> 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

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

Date : December 31, 2014

# 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 <u>December 31, 2014</u>

HDFC Standard Life Insurance Company Limited.

Form Code: Κ

Registration

Number:

11-128245

Classification: **Total Business** 

Name of Insurer:

Item	Description	Adjusted Value (₹ lakhs)
(1)	(2)	
01	Available assets in Policyholders' fund: Deduct:	6,060,845
02	Mathematical reserves	6,050,687
03	Other liabilities	-
04	Excess in Policyholders' funds	10,158
05	Available assets in Shareholders' fund: Deduct:	236,532
06	Other liabilities of shareholders' fund	_
07	Excess in Shareholders' funds	236,532
08	Total ASM (04)+(07)	246,690
09	Total RSM	132,240
10	Solvency Ratio (ASM/RSM)	187%

# Certification:

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

Place:	Mumbai	Srinivasan Parthasarathy
Date:	January 13, 2015	

# Notes

<sup>1.</sup> 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.

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

## FORM L-33- NPAs

FORM 7

(Read with Regulation 10)

Name of the Insurer: HDFC Standard Life Insurance Company Limited

**Registration Number: 101** 

Statement as on: December 31, 2014

# Name of Fund: Life Fund

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

## ₹ Crores

		Bonds /	Debentures	L	oans	Other Debt	instruments	TOTAL		
NO	PARTICULARS	YTD ( As on 31 Dec 2014)	· ·	YTD ( As on 31 Dec 2014)		YTD ( As on 31 Dec 2014)	Prev. FY ( As on 31 Mar 2014)	YTD ( As on 31 Dec 2014)	Prev. FY ( As on 31 Mar 2014)	
1	Investments Assets (As per Form 3A / 3B - Total Fund)	4,781.41	3,719.34	21.95	22.74	903.15	794.95	15,307.09	12,340.85	
	Gross NPA	10.00	10.00	-	ı	ı	1	10.00	10.00	
3	% of Gross NPA on Investment Assets (2/1)	0.21%	0.27%	0.00%	0.00%	0.00%	0.00%	0.07%	0.08%	
4	Provision made on NPA	2.00	1.00	-	ı	Ī	ı	2.00	1.00	
5	Provision as a % of NPA (4/2)	20.00%	10.00%	0.00%	0.00%	0.00%	0.00%	20.00%	10.00%	
6	Provision on Standard Assets	-	-	0.09	0.09	ı	1	0.09	0.09	
7	Net Investment Assets (1-4)	4,779.41	3,718.34	21.95	22.74	903.15	794.95	15,305.09	12,339.85	
8	Net NPA (2-4)	8.00	9.00	-	ı	ı	•	8.00	9.00	
9	% of Net NPA to Net Investment Assets (8/7)	0.17%	0.24%	0.00%	0.00%	0.00%	0.00%	0.05%	0.07%	
10	Write off made during the period	-	-	-	-	-	-	-	-	

# Certification

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

## FORM L-33- NPAs

FORM 7

(Read with Regulation 10)

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Registration Number: 101

Statement as on: December 31, 2014

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

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

**₹ Crores** 

		Bonds /	Debentures	L	oans	Other Deb	t instruments	T	0TAL
NO	PARTICULARS	YTD (As on 31	Prev. FY ( As on	YTD ( As on	Prev. FY ( As on	YTD ( As on	Prev. FY ( As on	YTD (As on 31	Prev. FY ( As on
		Dec 2014)	31 Mar 2014)	31 Dec 2014)	31 Mar 2014)	31 Dec 2014)	31 Mar 2014)	Dec 2014)	31 Mar 2014)
1	Investments Assets (As per Form 3A / 3B - Total Fund)	2,492.04	1,640.45	ı	-	357.13	522.69	5,309.07	4,003.75
2	Gross NPA	10.00	10.00	ı	-	ı	-	10.00	10
3	% of Gross NPA on Investment Assets (2/1)	0.40%	0.61%	0.00%	0.00%	0.00%	0.00%	0.19%	0.25%
4	Provision made on NPA	2.00	1.00	ı	=		-	2.00	1
5	Provision as a % of NPA (4/2)	20.00%	10.00%	0.00%	0.00%	0.00%	0.00%	20.00%	10.00%
6	Provision on Standard Assets	-	=	-	-	-	-	-	-
7	Net Investment Assets (1-4)	2,490.04	1,639.45	-	=	357.13	522.69	5,307.07	4,002.75
8	Net NPA (2-4)	8.00	9.00	-	-	-	-	8.00	9
9	% of Net NPA to Net Investment Assets (8/7)	0.32%	0.55%	0.00%	0.00%	0.00%	0.00%	0.15%	0.22%
10	Write off made during the period	-	-	-	-	-	-	-	-

# Certification

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

## FORM L-33- NPAs

FORM 7

(Read with Regulation 10)

Name of the Insurer: HDFC Standard Life Insurance Company Limited

**Registration Number: 101** 

Statement as on: December 31, 2014

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

₹ Crores

Name of Fund: Unit Linked Funds

		Bonds /	Debentures		oans.	Other Deb	t instruments	Т	0TAL
NO	PARTICULARS	YTD ( As on 31	Prev. FY ( As on	YTD ( As on	Prev. FY ( As on	YTD ( As on	Prev. FY ( As on	YTD ( As on	Prev. FY ( As on
		Dec 2014)	31 Mar 2014)	31 Dec 2014)	31 Mar 2014)	31 Dec 2014)	31 Mar 2014)	31 Dec 2014)	31 Mar 2014)
1	Investments Assets (As per Form 3A / 3B - Total Fund)	5,142.47	5,239.19	ı	•	1,998.00	1,504.81	42,890.14	33,913.51
2	Gross NPA	-	1	1	1	1	-	-	-
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	-	1	ı	1	ı	-	-	-
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	-	1	ı	1	ı	-	-	-
7	Net Investment Assets (1-4)	5,142.47	5,239.19	ı	•	1,998.00	1,504.81	42,890.14	33,913.51
	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.

(Read with Regulation 10)
Name of the Insurer: HDFC Standard Life Insurance Company Limited

Registration Number: 101

Statement as on: December 31, 2014

Statement of Investment and Income on Investment
Periodicity of Submission: Quarterly

### Name of the Fund Life Fund

Periodicity of Submission: Quarterly  ₹ Crores														
		Category		Current C				Year to Date (cu			Y	ear to Date (pre		
No.	Category of Investment	Code	Investment	Income on	Gross	Net Yield	Investment	Income on	Gross	Net Yield	Investment	Income on	Gross	Net Yield
				Investment	Yield (%)	(%)		Investment	Yield (%)	(%)		Investment	Yield (%)	(%)
A01	Central Government Bonds	CGSB	6.354.18	134.15	2.11%	2.11%	5.911.48	376.26	6.36%	6.36%	3.899.22	241.33	6.19%	6.19%
A03	Deposit under Section 7 of Insurance Act, 1938	CDSS	11.96	0.24	1.98%	1.98%	12.02	0.71	5.91%	5.91%	12.26	0.71	5.79%	5.79%
A04	Treasury Bills	CTRB	606.55	12.65	2.09%	2.09%	694.23	44.50	6.41%	6.41%	787.24	44.67	5.67%	5.67%
B02	State Government Bonds	SGGB	62.69	1.36	2.17%	2.17%	62.70	4.08	6.51%	6.51%	71.26	4.71	6.61%	6.61%
B04	Other Approved Securities (excluding Infrastructure Investments)	SGOA	505.05	10.54	2.09%	2.09%	504.25	31.62	6.27%	6.27%	501.03	31.62	6.31%	6.31%
	investnents)													+
C06	Debentures / Bonds / CPs / Loans - (Promoter Group)	HDPG	147.38	3.40	2.31%	2.31%	112.58	8.03	7.13%	7.13%	115.83	8.38	7.23%	7.23%
C08	Bonds / Debentures issued by NHB / Institutions accredited by	HTDN	103.49	2.45	2.37%	2.37%	54.92	3.86	7.04%	7.04%	34.88	2.88	8.27%	8.27%
000	NHB	IIIDIN	100.40	2.43	2.57 /0	2.57 /0	34.92	5.00	7.0470	7.0470	34.00	2.00	0.2170	0.27 /0
C11	Bonds / Debentures issued by NHB / Institutions accredited by NHB - (TAX FREE BONDS)	HFDN	54.78	1.21	2.21%	2.21%	54.78	3.62	6.60%	6.60%	-	-	0.00%	0.00%
C13	Debentures / Bonds / CPs / Loans	HODS	_	_	0.00%	0.00%	15.00	0.84	5.62%	5.62%	15.00	0.01	0.06%	0.06%
010	Depontance / Bonds / Or 5 / Edung	11000			0.0070	0.0070	10.00	0.04	0.0270	0.0270	10.00	0.01	0.0070	0.0070
D02	Infrastructure - PSU - Equity shares - Quoted	ITPE	76.39	3.33	4.36%	4.36%	82.51	22.77	27.60%	27.60%	75.02	1.93	2.58%	2.58%
D03	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	33.98	-	0.00%	0.00%	20.80	0.52	2.48%	2.48%	3.36	0.07	2.02%	2.02%
D06	Infrastructure - Debentures / Bonds / CPs / loans - (Promoter	IDPG	_	_	0.00%	0.00%	_	_	0.00%	0.00%	_	_	0.00%	0.00%
D08	Group)	IPTD	0.400.00	54.70		2.28%	0.000.00	454.04			4 005 74	100.00		
D08	Infrastructure - PSU - Debentures / Bonds Infrastructure - PSU - CPs	IPCP	2,403.22	54.70 -0.00	2.28% 0.00%	0.00%	2,229.82 21.03	151.64 0.02	6.80% 0.08%	6.80% 0.08%	1,885.74	128.60	6.82% 0.00%	6.82% 0.00%
											-	-		
D10	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	79.05	1.74	2.20%	2.20%	67.68	4.41	6.52%	6.52%	79.03	5.37	6.79%	6.79%
D13	Infrastructure - PSU - Debentures / Bonds	IPFD	100.00	2.12	2.12%	2.12%	100.00	6.33	6.33%	6.33%	-	-	0.00%	0.00%
D15	Infrastructure - Equity and Equity related instruments (including	IOEQ	30.41	_	0.00%	0.00%	38.99	10.07	25.81%	25.81%	33.99	0.78	2.29%	2.29%
	unlisted)			2 12										
D16	Infrastructure - Debentures / Bonds / CPs / Ioans Onshore Rupee Bonds issued by ADB and IFC (Infrastructure-	IODS	17.96	0.42	2.32%	2.32%	17.96	1.25	6.94%	6.94%	28.33	1.16	4.09%	4.09%
	approved)	IORB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
	аррготеа													
E01	PSU - Equity shares - Quoted	EAEQ	205.79	11.32	5.50%	5.50%	211.28	57.43	27.18%	27.18%	153.69	4.72	3.07%	3.07%
E02	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	1,192.88	20.05	1.68%	1.68%	1,041.71	183.05	17.57%	17.57%	426.65	41.51	9.73%	9.73%
E04	Equity Shares (incl. Equity related Instruments) - Promoter	EEPG	69.66	2.83	4.07%	4.07%	63.66	12.97	20.37%	20.37%	52.87	3.09	5.84%	5.84%
	Group		1,325.34											
E09	Corporate Securities - Debentures  Corporate Securities - Investment in Subsidiaries	ECOS ECIS	28.00	32.78	2.47% 0.00%	2.47% 0.00%	1,258.10 28.00	90.30	7.18% 0.00%	7.18% 0.00%	884.51 25.73	61.77	6.98% 0.00%	6.98% 0.00%
E13	Investment properties - Immovable	EINP	20.00	-	0.00%	0.00%	26.00	-	0.00%	0.00%	41.37	-	0.00%	0.00%
	Loans - Secured Loans - Mortgage of Property in India (Term													
E15	Loan)	ELMI	22.09	0.67	3.02%	3.02%	22.36	2.02	9.04%	9.04%	53.18	4.78	8.99%	8.99%
E17	Deposits - Deposit with Scheduled Banks, Fls (incl. Bank	ECDB	204.36	4.69	2.29%	2.29%	188.45	12.76	6.77%	6.77%	268.54	17.49	6.51%	6.51%
	Balance awaiting Investment), CCIL, RBI													
E18	Deposits - CDs with Scheduled Banks	EDCD	157.21	3.49	2.22%	2.22%	132.46	8.27	6.25%	6.25%	201.65	14.70	7.29%	7.29%
E19	Deposits - Repo / Reverse Repo	ECMR	263.50	5.24	1.99%	1.99%	291.72	17.85	6.12%	6.12%	235.86	14.48	6.14%	6.14%
E22 E23	CCIL - CBLO Commercial Papers	ECBO ECCP	422.45	7.72	1.83% 0.00%	1.83% 0.00%	371.83	19.90	5.35% 0.00%	5.35% 0.00%	251.24	11.70	4.66% 0.00%	4.66% 0.00%
	Perpetual Debt Instruments of Tier I & II Capital issued by PSU			-			-	-			-	-		
E25	Banks	EUPD	77.51	1.80	2.32%	2.32%	77.54	5.38	6.94%	6.94%	77.69	5.38	6.93%	6.93%
E26	Perpetual Debt Instruments of Tier I & II Capital issued by Non-	EPPD	4.71	0.12	2.51%	2.51%	4.71	0.35	7.50%	7.50%	4.71	0.35	7.50%	7.50%
	PSU Banks			· ·										
E30	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	244.72	1.34	0.55%	0.55%	236.79	5.00	2.11%	2.11%	221.45	7.06	3.19%	3.19%
E31	Mutual Funds - (under Insurer's Promoter Group)	EMPG	21.87	0.28	1.28%	1.28%	27.64	1.40	5.08%	5.08%	72.46	2.26	3.12%	3.12%
F03	Equity Shares (incl Co-op Societies)	OESH	156.86	-4.19	-2.67%	-2.67%	128.82	1.80	1.40%	1.40%	93.17	-4.08	-4.37%	-4.37%
F04	Equity Shares (PSUs & Unlisted)	OEPU	4.12		0.00%	0.00%	3.71	0.04	1.06%	1.06%	2.50	0.15	6.10%	6.10%
F06	Debentures	OLDB	102.16	2.81	2.75%	2.75%	102.86	7.42	7.22%	7.22%	91.11	6.30	6.91%	6.91%
F11	Venture Fund / SEBI approved Alternate Investment Fund	OAFA	12.07	0.07	0.58%	0.58%	12.30	0.34	2.77%	2.77%	14.39	0.13	0.87%	0.87%
	(Category I)													
F17	Securitised Assets	OPSA	7.28	0.00	0.04%	0.04%	9.69	0.56	5.76%	5.76%	40.50	2.30	5.67%	5.67%
	TOTAL		15.109.68	319.32			14.214.39	1.097.35			10.755.49	666.30		
			13,109.00	319.32			14,214.39	1,097.35			10,733.49	000.50		

## CERTIFICATION

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

### FORM L-34- YIELD ON INVESTMENT

FORM - 1

(Read with Regulation 10)
Name of the Insurer: HDFC Standard Life Insurance Company Limited

Registration Number: 101

Statement as on: December 31, 2014

Statement of Investment and Income on Investment

### Name of the Fund Pension & General Annuity and Group Business

				Current	Quarter			Year to Date (c	urrent year		Year to Date (previous year)			
No.	Category of Investment	Category Code	Investment	Income on Investment	Gross Yield (%)	Net Yield (%)	Investment	Income on Investment	Gross Yield (%)	Net Yield (%)	Investment	Income on Investment	Gross Yield (%)	Net Yie (%)
A01	Central Government Bonds	CGSB	1,313.25	29.32	2.23%	2.23%	1,166.48	76.20	6.53%	6.53%	631.88	39.79	6.30%	6.30%
A04	Treasury Bills	CTRB	134.68	2.84	2.11%	2.11%	161.46	10.43	6.46%	6.46%	88.99	3.92		4.40%
	State Government Bonds	SGGB	559.70	12.34	2.20%	2.20%	552.44	36.57	6.62%	6.62%	466.26	30.55		6.55%
B04	Other Approved Securities (excluding Infrastructure Investments)	SGOA	95.40	2.03	2.13%	2.13%	95.24	6.09	6.40%	6.40%	94.61	6.09	6.44%	6.44%
	Bonds/Debentures/CPs/Loans - Promoter Group	HDPG	117.06	2.95	2.52%	2.52%	124.46	9.33	7.50%	7.50%	75.72	5.66	7.47%	7.47%
C08	Bonds / Debentures issued by NHB / Institution accredited by NHB	HTDN	248.47	6.37	2.56%	2.56%	221.64	16.83	7.59%	7.59%	72.40	5.41	7.47%	7.47%
	Infrastructure - PSU - Equity shares - Quoted	ITPE	9.36	0.43	4.60%	4.60%	11.12	3.31	29.79%	29.79%	14.43	0.33		2.29%
D03	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	4.10	-	0.00%	0.00%	2.55	0.06	2.52%	2.52%	0.61	0.01	2.16%	2.16%
D06	Infrastructure - Debentures / Bonds / CPs / Ioans - (Promoter Group)	IDPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
D08	Infrastructure - PSU - Debentures / Bonds	IPTD	535.80	12.82	2.39%	2.39%	508.54	36.07	7.09%	7.09%	404.24	28.51	7.05%	7.05%
D09	Infrastructure - PSU - CPs	IPCP	-	0.00	0.00%	0.00%	78.95	0.06	0.08%	0.08%	-	-	0.00%	0.00%
D10	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	146.01	3.53	2.42%	2.42%	76.72	5.62	7.32%	7.32%	26.04	2.04	7.85%	7.85%
	Onshore Rupee Bonds issued by ADB and IFC (Infrastructure-approved)	IORB	6.30	0.14	2.24%	2.24%	6.30	0.15	2.41%	2.41%	-	-	0.00%	0.00%
E01	PSU - Equity shares - Quoted	EAEQ	25.10	1.31	5.22%	5.22%	28.55	7.99	28.00%	28.00%	27.52	1.25	4.53%	4.53%
	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	142.37	2.14	1.50%	1.50%	127.37	22.35	17.55%	17.55%	67.45	4.25		6.319
	Equity Shares (incl. Equity related Instruments) - Promoter Group	EEPG	8.20	0.34	4.12%	4.12%	7.63	1.61	21.08%	21.08%	7.87	0.54	6.87%	6.87%
	Corporate Securities - Debentures	ECOS	1,170.80	29.22	2.50%	2.50%	1,058.38	79.69	7.53%	7.53%	552.44	41.67	7.54%	7.549
E10	Corporate Securities - Debentures / Bonds/ CPs /Loan - (Promoter Group)	EDPG	50.00	1.29	2.59%	2.59%	50.00	3.87	7.73%	7.73%	35.00	0.85	2.44%	2.449
E17	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	207.71	6.08	2.93%	2.93%	221.18	18.96	8.57%	8.57%	273.03	21.57	7.90%	7.90%
E18	Deposits - CDs with Scheduled Banks	EDCD	27.60	0.63	2.28%	2.28%	28.94	1.14	3.95%	3.95%	60.01	3.72	6.19%	6.19%
E19	Deposits - Repo / Reverse Repo	ECMR	146.59	2.96	2.02%	2.02%	143.20	8.76	6.12%	6.12%	56.34	3.52		6.25%
E22	CCIL - CBLO	ECBO	54.21	0.24	0.45%	0.45%	45.24	0.86	1.90%	1.90%	40.74	0.95		2.33%
E23	Commercial Papers	ECCP	21.82	0.49	2.26%	2.26%	38.67	2.75	7.12%	7.12%	22.95	0.58	2.54%	2.54%
E25	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	22.90	0.54	2.35%	2.35%	22.90	1.61	7.03%	7.03%	22.90	1.61	7.03%	7.03%
E26	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EPPD	15.33	0.38	2.50%	2.50%	15.33	1.15	7.49%	7.49%	15.33	1.15	7.49%	7.49%
E30	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	19.74	0.24	1.22%	1.22%	43.33	1.10	2.53%	2.53%	-	-	0.00%	0.00%
E31	Mutual Funds - (under Insurer's Promoter Group)	EMPG	4.12	0.05	1.29%	1.29%	5.21	0.26	5.08%	5.08%	-	-	0.00%	0.00%
F03	Equity Shares (incl Co-op Societies)	OESH	-	-	0.00%	0.00%	-	-	0.00%	0.00%	9.12	0.15	1.69%	1.69%
F06	Debentures	OLDB	8.00	-	0.00%	0.00%	8.67	-1.00	-11.54%	-11.54%	14.47	-0.52	-3.63%	-3.639
F17	Securitised Assets	OPSA	-	-	0.00%	0.00%	39.02	0.53	1.36%	1.36%	45.65	2.93	6.42%	6.42%
	TOTAL		5.094.62	118.69			4.889.51	352.36			3.125.99	206.54		

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: January 23, 2015

Prasun Gajri Chief Investment Officer

## FORM L-34- YIELD ON INVESTMENT

FORM - 1

(Read with Regulation 10)
Name of the Insurer: HDFC Standard Life Insurance Company Limited

Registration Number: 101

Statement as on: December 31, 2014

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly

## Name of the Fund Unit Linked Fund

**₹ Crores** 

		Category		Current	Quarter		Y	ear to Date (c	urrent year)		Year to Date (previous year)			
No.	Category of Investment	Code	Investment	Income on	Gross	Net Yield	Investment	Income on	Gross	Net Yield	Investment	Income on	Gross	Net Yield
		5.5	investment	Investment	Yield (%)	(%)	investment	Investment	Yield (%)	(%)	investment	Investment	Yield (%)	(%)
A01	Central Government Bonds	CGSB	6.404.64	375.62	5.86%	5.86%	5.726.72	702.45	12.27%	12.27%	3.912.45	-34.46	-0.88%	-0.88%
A04	Treasury Bills	CTRB	155.96	3.33	2.14%	2.14%	244.57	16.29	6.66%	6.66%	423.01	25.92	6.13%	6.13%
710-1	Treasury Dillo	OTTE	100.00	0.00	2.1170	2.1170	211.07	10.20	0.0070	0.0070	120.01	20.02	0.1070	0.1070
B04	Other Approved Securities (excluding Infrastructure Investments)	SGOA	60.64	1.37	2.26%	2.26%	69.90	5.17	7.40%	7.40%	75.20	2.16	2.88%	2.88%
	Debentures / Bonds / CPs / Loans - (Promoter Group)	HDPG	530.78	21.60	4.07%	4.07%	511.55	51.36	10.04%	10.04%	482.90	18.63	3.86%	3.86%
C08	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	534.60	23.10	4.32%	4.32%	536.58	54.93	10.24%	10.24%	604.34	25.44	4.21%	4.21%
D02	Infrastructure - PSU - Equity shares - Quoted	ITPE	1.428.15	253.84	17.77%	17.77%	1.358.02	487.51	35.90%	35.90%	1.048.31	36.68	3.50%	3.50%
D03	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	533.35	64.55	12.10%	12.10%	566.58	259.66	45.83%	45.83%	437.30	61.18	13.99%	13.99%
	Infrastructure - Equity and Equity Related Instruments (Promoter Group)	IEPG	-	-	0.00%	0.00%	-		0.00%	0.00%	-	-	0.00%	0.00%
	Infrastructure - Debentures / Bonds / CPs / loans - (Promoter Group)	IDPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
D08	Infrastructure - PSU - Debentures / Bonds	IPTD	1,745.79	80.32	4.60%	4.60%	1,840.23	199.48	10.84%	10.84%	1,917.57	73.76	3.85%	3.85%
D10	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	441.06	22.11	5.01%	5.01%	456.64	58.20	12.74%	12.74%	509.59	21.00	4.12%	4.12%
D15	Infrastructure - Equity and Equity related instruments (including unlisted)	IOEQ	784.28	-49.01	-6.25%	-6.25%	804.73	170.08	21.14%	21.14%	572.19	53.19	9.30%	9.30%
	Onshore Rupee Bonds issued by ADB and IFC (Infrastructure-approved)	IORB	9.24	0.67	7.28%	7.28%	9.22	0.60	6.53%	6.53%	-	-	0.00%	0.00%
	PSU - Equity shares - Quoted	EAEQ	3,854.49	378.79	9.83%	9.83%	3,807.01	1,297.82	34.09%	34.09%	2,591.46	-313.50	-12.10%	-12.10%
	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE	18,880.46	1,040.13	5.51%	5.51%	17,343.00	4,560.79	26.30%	26.30%	11,741.90	1,856.23	15.81%	15.81%
	Equity Shares (incl. Equity related Instruments) - Promoter Group	EEPG	1,139.20	97.40	8.55%	8.55%	1,043.76	258.88	24.80%	24.80%	801.26	57.00	7.11%	7.11%
	Corporate Securities - Preference Shares	EPNQ	2.84	0.17	6.01%	6.01%	2.70	0.51	18.96%	18.96%	-	-	0.00%	0.00%
	Corporate Securities - Debentures	ECOS	1,577.09	67.66	4.29%	4.29%	1,501.88	154.91	10.31%	10.31%	1,219.32	53.88	4.42%	4.42%
E10	Corporate Securities - Debentures / Bonds/ CPs /Loan - (Promoter Group)	EDPG	126.88	4.77	3.76%	3.76%	125.38	12.72	10.15%	10.15%	85.09	4.31	5.06%	5.06%
E17	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	137.00	3.77	2.75%	2.75%	167.08	13.09	7.83%	7.83%	211.39	15.94	7.54%	7.54%
E18	Deposits - CDs with Scheduled Banks	EDCD	700.09	15.63	2.23%	2.23%	737.10	50.85	6.90%	6.90%	922.08	58.58	6.35%	6.35%
	Deposits - Repo / Reverse Repo	ECMR	557.28	11.37	2.04%	2.04%	481.36	29.57	6.14%	6.14%	519.22	32.42	6.24%	6.24%
	CCIL - CBLO	ECBO	198.98	1.11	0.56%	0.56%	198.23	1.15	0.58%	0.58%	154.60	0.90	0.58%	0.58%
	Commercial Papers	ECCP	128.97	2.94	2.28%	2.28%	105.59	7.55	7.15%	7.15%	66.48	3.16	4.76%	4.76%
	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	51.07	2.24	4.38%	4.38%	50.33	5.33	10.60%	10.60%	50.33	1.63	3.25%	3.25%
	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EPPD	5.12	0.16	3.11%	3.11%	5.10	0.42	8.24%	8.24%	5.12	0.25	4.82%	4.82%
E32	Net Current Assets (Only in respect of ULIP Business)	ENCA	282.36	-	0.00%	0.00%	282.36	-	0.00%	0.00%	249.12	-	0.00%	0.00%
F03	Faulth Charas (incl Co on Cosistins)	OESH	1.326.68	93.12	7.02%	7.02%	1.083.52	565.44	52.19%	52.19%	472.02	8.12	1.72%	1.72%
	Equity Shares (incl Co-op Societies) Equity Shares (PSUs & Unlisted)	OEPU	1,320.08	33.35	29.65%	29.65%	1,083.52	63.30	52.19%	52.19%	99.16	-51.74	-52.18%	-52.18%
	Securitised Assets	OPSA	30.21	0.72	29.65%	29.65%	29.47	2.15	7.28%	7.28%	28.60	1.50	5.24%	5.24%
F1/	Securiuseu Assets	UPSA	30.21	0.72	2.39%	2.39%	29.47	∠.15	1.28%	1.28%	28.60	1.50	5.24%	5.24%
	TOTAL		41.739.71	2.550.84			39.199.14	9.030.22			29,200,03	2.012.19		
	TOTAL		41,733.71	2,330.04			33,133.14	9,030.22			23,200.03	2,012.19		

<u>CERTIFICATION</u>

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: January 23, 2015

Prasun Gajri **Chief Investment Officer** 

# FORM L-35- DOWNGRADING OF INVESTMENT

FORM - 2

(Read with Regulation 10)
Name of the Insurer: HDFC Standard Life Insurance Company Limited

Registration Number: 101

Name of Fund : Life Fund Statement as on: December 31, 2014

Statement of Down Graded Investments Periodicity of Submission: Quarterly

PART - A

									\ CIUIE
No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	During the Quarter								
			-	-	-	-	-	-	
В.	As on Date								
	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 Pharmalabs NCD Mat 16-Feb-2019	OLDB	10.00	Jun 13, 2012	ICRA Ltd	ICRA A	ICRA D	Apr 12, 2013	
	9.15% Tata Power NCD mat 17-Sep-2018	IODS	5.99	Sep 23, 2010	CRISIL Ltd	CRISIL AA	CRISIL AA-	Oct 18, 2013	
	9.15% Tata Power NCD mat 17-Sep-2019	IODS	5.99	Sep 23, 2010	CRISIL Ltd	CRISIL AA	CRISIL AA-	Oct 18, 2013	
	9.15% Tata Power NCD mat 17-Sep-2020	IODS	5.98	Sep 23, 2010	CRISIL Ltd	CRISIL AA	CRISIL AA-	Oct 18, 2013	
	9.55% Hindalco Industries Ltd NCD Mat 25-Apr-2022	ECOS	34.58	Apr 27, 2012	CRISIL Ltd	CRISIL AA+	CRISIL AA	Jun 20, 2014	
	9.55% Hindalco Industries Ltd NCD Mat 27-Jun-2022	ECOS	24.60	Jul 17, 2013	CRISIL Ltd	CRISIL AA+	CRISIL AA	Jun 20, 2014	
	9.60% Hindalco Industries Ltd NCD Mat 02-Aug-2022	ECOS	43.93	Oct 01, 2013	CRISIL Ltd	CRISIL AA+	CRISIL AA	Jun 20, 2014	

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

# FORM L-35- DOWNGRADING OF INVESTMENT

FORM - 2

(Read with Regulation 10)
Name of the Insurer: HDFC Standard Life Insurance Company Limited
Registration Number: 101
Statement as on: December 31, 2014 PART - A

Statement of Down Graded Investments Periodicity of Submission: Quarterly

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

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

Prasun Gajri Date: January 23, 2015 Chief Investment Officer

# FORM L-35- DOWNGRADING OF INVESTMENT

FORM - 2

(Read with Regulation 10)
Name of the Insurer: HDFC Standard Life Insurance Company Limited PART - A

**Registration Number: 101** 

Statement as on: December 31, 2014 Statement of Down Graded Investments Periodicity of Submission: Quarterly

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.	During the Quarter								
			-	-	-	-	-	-	
B.	As on Date								
	9.55% Hindalco Industries Ltd NCD Mat 25-Apr-202:	ECOS	15.27	19-Jul-13	CRISIL Ltd	CRISIL AA+	CRISIL AA	Jun 20, 2014	
	9.55% Hindalco Industries Ltd NCD Mat 27-Jun-202	ECOS	40.64	19-Jul-13	CRISIL Ltd	CRISIL AA+	CRISIL AA	Jun 20, 2014	

# **CERTIFICATION**

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

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

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date: December 31, 2014

			For the quart December 3			F		months ende	i			uarter ended er 31. 2013				months ended er 31. 2013	
Sr. No Pa	articulars	Premium (₹ Lakhs)		,	Sum Insured, Wherever applicable (₹ Lakhs)	Premium (₹ Lakhs)	No. of	No. of Lives	Sum Insured, Wherever applicable (₹ Lakhs)	Premium (₹ Lakhs)	No. of		Sum Insured, Wherever applicable (₹ Lakhs)	Premium (₹ Lakhs)	No. of	No. of Lives	Sum Insured, Wherever applicable (₹ Lakhs)
1 Fir	rst year Premum	(,			(,,				(	(,,			(, _,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	(,			(,
	i Individual Single Premium- (ISP)																
	From 0-10000	91.06	44,050	44,050	2,321.22	216.81	100,348	100,352	3,187.68	45.58	75,573	75,573	3,823.56	391.61	161,911	133,573	15,820.02
	From 10,000-25,000	14.28	74	74	68.61	55.82	295	314	673.50	22.63	93	93	462.59	73.94	297	326	1,502.96
	From 25001-50,000	57.26	133	135	141.77	163.16	382	515	849.29	63.80	133	130	743.70	227.13	458	766	2,133.05
	From 50,001- 75,000	9.68	15	15	162.23	57.27	92	205	663.42	19.64	27	27	214.18	74.10	101	193	762.40
	From 75,000-100,000	44.21	47	47	103.81	123.90	129	129	241.04	25.92	26	26	58.77	124.16	126	136	290.47
	From 1,00,001 -1,25,000	5.27	5	5	167.43	12.18	11	11	175.45	2.36	2	2	2.73	14.06	10	14	27.73
	Above ₹ 1,25,000	1,116.22	103	103	1,504.25	2,860.46	288	288	3,141.68	459.02	49	45	629.92	1,815.99	232	219	2,518.47
	ii Individual Single Premium (ISPA)- Annuity																
	From 0-50000	21.61	61	61	2.44	106.71	303	295	9.37	51.86	163	158	3.99	193.04	610	578	13.43
	From 50,001-100,000	172.13	205	203	17.98	928.06	1,105	1,095	82.83	281.96	332	331	21.22	1,000.38	1,179	1,169	69.40
	From 1,00,001-150,000	272.35	214	220	31.47	1,360.37	1,067	1,070	122.26	345.33	266	265	26.14	926.66	709	704	66.18
	From 150,001- 2,00,000	147.45	88	91	18.20	636.49	387	390	64.78	81.55	47	45	6.12	238.25	142	140	17.59
	From 2,00,,001-250,000	57.90	26	25		278.86	131	123	28.05	69.07	31	30	5.39	150.94	69	68	11.49
	From 2,50,001 -3,00,000	58.80	21	21	7.42	295.76	113	111	32.02	88.04	32	32	6.82	194.13	72	72	14.38
	Above ₹ 3,00,000	4,829.77	215	218	2,003.50	14,665.21	790	765	5,096.52	2,882.62	202	194	224.14	4,584.87	367	349	370.42
	iii Group Single Premium (GSP)																
	From 0-10000	403.59	13	8,846	28,917.45	(521.57)	26	11,212	208,666.11	(1,049.14)	3		30,628.07	(278.47)	17	8,928	104,331.78
	From 10,000-25,000	439.00	6	4,436	37,457.15	1,006.40	14	15,599	122,869.07	308.97	9	1,575	29,235.15	790.17	18	3,934	55,235.90
	From 25001-50,000	188.89	5	4,483	33,028.52	582.90	29	10,428	113,543.05	151.22	15	2,159	25,990.79	481.04	39	21,094	45,910.35
	From 50,001- 75,000	100.54	14	7,801	35,331.21	318.94	30	19,624	110,263.05	62.24	8	764	8,450.75	214.49	24	6,044	28,600.45
	From 75,000-100,000	64.42	6	4,080	15,801.37	237.15	17	10,890	70,084.19	62.49	5	3,283	12,475.55	176.54	28	42,021	22,547.21
	From 1,00,001 -1,25,000 Above ₹ 1,25,000	43.70 54,127.82	7 86	2,395 1,112,210	8,557.72 1,797,039.80	161.01 135,440.13	19 258	10,792 2,767,782	29,686.12 4,867,039.75	35.49 30,948.53	7 76	385 589,627	4,100.13 834,153.04	112.87 96,547.52	18 218	8,497 1,479,399	27,901.46 2,830,717.89
		04,127.02	00	1,112,210	1,707,000.00	100,440.10	200	2,707,702	4,007,000.70	00,040.00	- 70	000,021	004,100.04	00,047.02	210	1,470,000	2,000,717.00
	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	901.30	14,661	13,332	464,819.78	2,715.67	42,404	38,861	1,370,929.12	1,747.25	24,928	22,602	603,146.85	4,830.75	67,511	68,374	1,628,956.30
	From 10,000-25,000	11,945.86	64,741	58,090	773,790.84	32,500.74	174,182	157,696	2,041,554.83	12,577.43	73,582	65,735	766,697.01	33,022.61	196,026	196,835	1,997,345.03
	From 25001-50,000	22,253.76	55,384	46,239	365,568.66	55,803.72	139,355	117,080	865,833.55	15,950.71	42,797	37,885	274,809.45	42,421.61	113,034	108,612	716,977.70
	From 50,001- 75,000	4,303.93	6,531	5,368	86,608.53	11,497.38	17,034	14,203	317,345.07	3,337.77	6,328	5,603	67,156.25	8,565.66	15,696	15,076	166,612.87
	From 75,000-100,000	13,927.49	14,686	11,747	145,133.74	33,407.93	35,368	28,540	334,676.40	9,864.18	11,231	9,803	101,023.84	24,222.57	27,917	26,117	266,481.18
	From 1,00,001 -1,25,000 Above ₹ 1.25.000	1,582.32 19.584.76	1,211 6,723	991 5.412	24,017.71 178.545.73	4,347.55 44.564.58	3,679 15,982	3,100 12.693	58,870.82 404.222.56	1,078.75 13.745.03	1,143 4.724	1,012 4.068	23,527.29 140.639.61	2,850.87 28.437.12	2,759 11,147	2,641 10.283	57,112.23 348.558.77
	, ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	13,304.70	0,723	J, <del>4</del> 12	170,040.73	+4,504.50	10,502	12,093	+04,222.30	10,740.00	4,724	4,000	140,008.01	20,437.12	11,147	10,203	340,330.77
	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	-	-	-	-		-	-	-	-	1	-	-	-	-	-	

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

			For the qua	rter ended			For the nine	months ende	d _		For the qu	arter ended			For the nine	months ended	
			December	31, 2014			Decemb	er 31, 2014			Decemb	er 31, 2013			Decemb	er 31, 2013	
r. No	Particulars	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 Whereve applicable (₹ Lakhs
	vii Group Non Single Premium (GNSP)																
	From 0-10000	-	-	-	-	-	-	-	-	(0.05)	-	-	(0.25)	(0.20)	-	-	(0.98)
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 75,000-100,000	-	-	-	-	-	-	-	-	-		-	-	-	-	-	-
	From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above ₹ 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	viii Group Non Single Premium- Annuity- GNSPA																
	From 0-10000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 25001-50.000		-	-	-	-	_	-	-	-	_	-	_	-	-	_	-
	From 50.001- 75.000	-	-	-	-	-	_	-	-	-	-	-	-	-	-	-	-
	From 75,000-100,000	-	_	-	_	-	_	_	_	-	-	_	_	_	-	_	_
	From 1,00,001 -1,25,000		-	-	-	-	-	_	-	-	_	-	-	-	-	-	_
	Above ₹ 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Renewal Premium																
	i Individual																
	From 0-10000	6,650.44	132,049	142,681	898,719.22	18,860.11	296,391	418,827	2,380,152.96	6,064.23	132,669	145,757	471,851.33	17,573.63	291,185	443,564	1,277,821.35
	From 10,000-25,000	41,104.85	294,997	404,119	1,733,007.86	117,439.25	674,281	1,200,062	4,696,046.12	34,815.50	282,640	401,001	958,735.28	102,959.82	634,124	1,258,337	3,388,128.76
	From 25001-50,000	67,115.41	194,339	266,719	1,239,174.89	174,785.95	424,759	748,258	3,292,788.83	56,989.32	169,397	235,693	802,968.10	147,773.12	363,519	668,640	2,707,122.69
	From 50,001- 75,000	11,837.60	36,950	72,327	475,206.37	32,512.42	63,799	214,901	1,369,442.12	9,588.63	32,195	63,467	220,697.52	26,949.51	54,927	190,621	1,138,681.85
	From 75,000-100,000	42,718.59	47,185	53,565	515,191.22	112,135.13	114,672	146,172	1,348,265.51	36,346.11	40,475	45,535	390,301.07	94,983.83	98,407	124,887	1,126,435.06
	From 1,00,001 -1,25,000	4,150.79	7,798	16,368	189,191.47	11,550.65	12,642	48,677	542,189.12	3,301.64	6,507	13,674	83,628.02	9,262.67	10,400	41,145	437,927.00
	Above ₹ 1,25,000	51,860.34	20,448	25,628	675,805.76	137,593.94	49,948	73,344	1,871,368.02	44,596.40	17,430	21,534	465,612.22	116,526.19	42,999	63,683	1,567,638.84
	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	-	-	-	-	(0.10)	-	-	(0.50)	(0.05)	-	-	(0.25)	(0.54)	-	-	(2.74
	From 10,000-25,000	0.49	2	2	2.46	1.44	7	7	7.19	-	-	-	-	0.90	-	-	4.47
	From 25001-50,000	-	-	-	-	-		-	-	-	-	-	-	0.50	-	-	2.49
	From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	0.50	-	-	2.52
	From 75,000-100,000	-	-	-	-	-	_	-	-	-	-	-	-	-	-	-	-
	From 1,00,001 -1,25,000	-	-	-	-	-	_	-	-	-	-	-	-	-	-	-	-
	Above ₹ 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	iv Group- Annuity			-	<del>                                     </del>				+						-		
	From 0-10000	-	_	-	_	_	-	-	-	-	_	-	-	_	-	_	_
	From 10,000-25,000	-	-	-	-	-		-	-	-	-	-	-	-	-	-	-
	From 25001-50,000	-	-		-	-		-	-			-	-	-	-		-
	From 50.001-75.000		-		-	-		-	-	-		-	-	-			-
	From 75,000-100,000	-	-	-	-	-	<del></del>	-	-	-	-	-	-	-	-		-
-	From 1,00,001 -1,25,000	-	-	-	-	-	<del></del>	-	-	-	-	-	-	-			-
-	Above ₹ 1.25.000		-		-	-	<del></del>	-	- 1	-		-	-	-	-		<del>-</del>
				-													

#### Note:

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

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

Name of the Insurer: HDFC Standard Life Insurance Company Limited

		For the quarter ended December 31, 2014					For the nine months ended December 31, 2014			d	For the nine months ended December 31, 2013		
Sr No.	Channels	No. of Policies/ No. of Schemes	No. of Lives Covered		No. of Policies/ No. of Schemes			No. of Policies/ No. of Schemes		Premium (₹ Crores)	No. of Policies/ No. of Schemes		Premium (₹ Crores)
1	Individual agents	2	58	0	6	2,225	1	-	-	-	=	-	-
2	Corporate agents-Banks	1	626,792	45	10	1,552,855	133	4	173,537	34	14	492,685	98
3	Corporate agents -Others	-	13,722	13	1	40,783	37	-	9,050	10	1	23,353	14
4	Brokers	30	14,717	3	85	42,541	10	39	7,394	2	74	21,428	4
5	Micro agents	-	-	-	-	-	-	-	-	-	-	-	-
6	Direct business	104	488,962	493	291	1,207,923	1,191	80	407,517	260	273	1,032,451	865
	Total(A)	137	1,144,251	554	393	2,846,327	1,372	123	597,498	305	362	1,569,917	980
1	Referral (B)	-	-	-	-	-	-	-	-	-	=	-	-
	Grand Total (A+B)	137	1,144,251	554	393	2,846,327	1,372	123	597,498	305	362	1,569,917	980

Date: December 31, 2014

## Note:

<sup>1.</sup> Premium means amount of premium received from business acquired by the source 2. No of Policies stand for no. of policies sold

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

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Sr. No.	Channels	· ·	For the quarter ended December 31, 2014		onths ended 31, 2014	For the quar December		For the nine months ended December 31, 2013		
31. 140.	Charmers		Premium		Premium		Premium		Premium	
		No. of Policies	(₹ Crores)	No. of Policies	(₹ Crores)	No. of Policies	(₹ Crores)	No. of Policies	(₹ Crores)	
1	Individual agents	68,192	101	175,873	315	109,968	109	264,286	281	
2	Corporate agents-Banks	105,711	588	264,862	1,412	98,614	414	236,183	957	
3	Corporate agents -Others	4,119	17	11,403	41	408	12	1,133	34	
4	Brokers	9,049	31	25,576	88	12,108	34	41,472	114	
5	Micro agents	-	-	-	-	-	-	-	-	
6	Direct business	22,123	77	55,719	209	20,504	59	57,299	158	
	Total (A)	209,194	814	533,433	2,066	241,602	627	600,373	1,544	
1	Referral (B)	-	-	12	0	107	0	134	0	
	Grand Total (A+B)	209,194	814	533,445	2,066	241,709	627	600,507	1,544	

**Date : December 31, 2014** 

# Note:

- 1. Premium means amount of premium received from business acquired by the source
- 2. No of Policies stand for no. of policies sold

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

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Ageing of Claims											
				No. of clai	ms paid			Total no. of	Total amount of		
Sr.No.	Types of Claims	On or before	1 month	1 - 3	3 - 6	6 months -	> 1 year		claims paid		
		maturity	i inontri	months	months	months 1 year	Ciairiis paid	(₹ Crores)			
1	Maturity claims*	2,993	39,177	1,120	326	153	83	43,852	176		
2	Survival benefit	1,295	1,071	465	373	181	18	3,403	1		
3	For Annuities / pension	11	5,982	131	58	125	61	6,368	20		
4	For surrender	-	68,171	305	23	5	1	68,505	1,253		
5	Other benefits	-	3,510	234	395	69	154	4,362	61		
1	Death claims \$	-	2,037	124	48	-	-	2,209	49		

**Date: December 31, 2014** 

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

	Ageing of Claims											
Sr.No.	Types of Claims	On or before maturity	1 month	No. of claim 1 - 3 months	ns paid 3 - 6 months	6 months - 1 year	> 1 year	Total no. of claims paid	Total amount of claims paid (₹ Crores)			
1	Maturity claims	-	-	-	-	-	-	-	-			
2	Survival benefit	-	-	-	-	-	-	-	-			
3	For Annuities / pension @	-	45,149	-	-	-	-	45,149	319			
4	For surrender	-	39,871	-	-	-	-	39,871	76			
5	Other benefits #	-	5,278	-	-	-	-	5,278	244			
1	Death claims	-	1,286	20	5	-	-	1,311	13			

<sup>\*</sup> 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.

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

<sup>\$</sup> Rural death claims are included in details of individual death claims

<sup>#</sup> No. of claims of other benefits for group business are based on claims of individual member.

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

Name of the Insurer: HDFC Standard Life Insurance Company Limited

Date : December 31, 2014

Number of claims only

Number of claim							
SI. No.	Claims Experience	For Death \$	For Maturity**	Survival Benefit			Other Benefits
1	Claims O/S at the beginning of the period	676	11,596	1,748	1,517	1,612	76,615
2	Claims reported during the period *	2,842	41,781	3,456	6,602	70,674	4,277
3	Claims settled during the period	(2,209)	(43,852)	(3,403)	(6,368)	(68,505)	(4,362)
4	Claims repudiated during the period	(223)	-	-	-	(2)	-
	(a) Less than 2 years from the date of acceptance of risk	(216)	-	-	-	(2)	-
	(b) Greater than 2 years from the date of acceptance of risk	7	-	-	-	-	-
5	Claims Rejected	(56)					
6	Claims written back	-	-	-	-	-	-
7	Claims O/S at end of the period	1,030	9,525	1,801	1,751	3,779	76,530
	Less than 3 months	729	2,179	829	566	3,723	859
	3 months to 6 months	301	2,047	401	102	35	6,026
	6 months to 1 year	-	2,511	532	455	16	1,994
	1 year and above	-	2,788	39	628	5	67,651

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

Number of claims only

Number of									
SI. 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	21	-	-	-	-	-		
2	Claims reported during the period	1,354	-	-	45,149	39,871	5,278		
3	Claims settled during the period	(1,311)	-	-	(45,149)	(39,871)	(5,278)		
4	Claims repudiated during the period	(8)	-	-	-	-	-		
	(a) Less than 2 years from the date of acceptance of risk	(8)	-	-	-	-	-		
	(b) Greater than 2 years from the date of acceptance of risk	-	-	-	-	-	-		
5	Claims Rejected	(2)							
6	Claims written back	-	-	-	-	-	-		
7	Claims O/S at end of the period	54	-	-	-	-	-		
	Less than 3 months	34	-	-	-	-	-		
	3 months to 6 months	20	-	-	-	-	-		
	6 months to 1 year	-	-	-	-	-	-		
	1 year and above	-	-	-	-	-	-		

<sup>\$</sup> Rural death claims are included in details of Individual death claims.

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

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

<sup>#</sup> Number of claims are based on claims of individual members.

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

## FORM L-41 GRIEVANCE DISPOSAL

Name of the Insurer: HDFC Standard Life Insurance Company Limited Date : December 31, 2014

GRIEVANCE DISPOSAL FOR THE QUARTER ENDING DECEMBER 31, 2014

Sr No.	Particulars	Opening balance as on beginning	the duarter	·	esolved/ settle	d during the quarter	nanding at the and	l otal complaints registered
1	Complaints made by customers	of the period	ino quanton	Fully Accepted	Partial Accepted	Rejected		
a)	Death claims	8	98	-	-	106	-	322
b)	Policy servicing	30	268	79	-	204	15	1,498
c)	Proposal processing	33	390	120	-	289	14	1,468
d)	Survival claims	23	331	42		303	9	1,595
e)	ULIP related	4	30	5	-	26	3	234
f)	Unfair business practices	239	5,073	799	-	4,394	119	21,842
g)	Others	8	103	16	-	91	4	413
	Total Number of complaints:	345	6,293	1,061		5,413	164	27,372

2	Total number of policies during corresponding period of previous year	600,869
3	Total number of claims during corresponding period of previous year	382,885
4	Total number of policies during current period	533,838
5	Total number of claims during current period	640,389
6	Total number of policy complaints (current period) per 10,000 policies (current year)	427
7	Total number of claim complaints (current Period) per 10,000 claims registered (current year)	30

8	Duration wise pending status	Complaints made by customers	Complaints made by intermediaries	
(a)	Upto 7 days	107	-	107
(b)	7-15 days	10	-	10
(.c)	15-30 days	6	-	6
(d)	30-90 days	11	-	11
(e)	90 days & beyond	30	1	30
	Total Number of complaints:	164	•	164

### **HDFC Standard Life Insurance Company Limited**

#### L-42- Valuation Basis (Life Insurance) as at December 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%	Expressed as a % of LIC a(96-98)
(a.4) Unit linked	36%	102%	
(a.5) Health insurance	72%	102%	
(b) Group Business (unit linked)	132%	132%	

## (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.

# (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.

### **HDFC Standard Life Insurance Company Limited**

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

### (6) Policyholder's Reasonable Expectations

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

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

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

- a) Reversionary bonus rates are set at a level consistent with the valuation basis
- b) The mathematical reserves are subject to a minimum of 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			
4 -	A		

1a. Annuity in payment1b. Annuity during deferred period No change 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 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 31st March 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