

IRDAI PUBLIC DISCLOSURES FOR THE NINE MONTHS ENDED DECEMBER 31, 2018

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

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

REVENUE ACCOUNT FOR THE QUARTER ENDED DECEMBER 31, 2018

Policyholders' Account (Technical Account)		- 8-	sticingting Courts				Non Posti	ainating Funda						Linked Funds			(₹ '0
		Pa	rticipating Funds				Non Parti	cipating Funds					Uni	t Linked Funds			Total Policyhol
Particulars	Schedule	Individual & Group Life	Individual & Group Pension	Total (A)	Individual & Group Life	Life Group Variable	Individual & Group Pension	Group Pension Variable	Annuity	Individual & Group Health	Total (B)	Individual Life	Individual Pension	Group Life	Group Pension	Total (C)	Fund (A + B +
								Vanabio									
emiums earned - net													=				
) First year premium		1,766,766	23,472	1,790,238	3,300,787	-	88,172	-	-	102,731	3,491,690	7,167,318	74,106	-	-	7,241,424	12,523
) Renewal premium		10,804,916	549,561	11,354,477	2,993,560		619,271			150,064	3,762,895	16,079,202	1,893,254		-	17,972,456	33,089
) Single premium		1,545	-	1,545	8,710,130	2,202,126	850,072	3,091,861	6,393,340	114,588	21,362,117	801,077	146,953	1,515,129	173,429	2,636,588	24,000
remium	L-4	12,573,227	573,033	13,146,260	15,004,477	2,202,126	1,557,515	3,091,861	6,393,340	367,383	28,616,702	24,047,597	2,114,313	1,515,129	173,429	27,850,468	69,613
) Reinsurance ceded		(9,766)	-	(9,766)	(522,340)	-	-	-	-	(57,091)	(579,431)	(47,417)	-	-	-	(47,417)	(636
Reinsurance accepted		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Sub Total		12,563,461	573,033	13,136,494	14,482,137	2,202,126	1,557,515	3,091,861	6,393,340	310,292	28,037,271	24,000,180	2,114,313	1,515,129	173,429	27,803,051	68,976
come from investments Interest, dividends & rent - gross		4,485,529	393,980	4,879,509	1,912,686	424,852	596,099	405,809	915,476	12,864	4,267,786	3,498,058	734,354	715,267	143,711	5.091.390	14,238
Profit on sale / redemption of investments		743,386	26,866	770,252	119,652	48	63,817	5,465	17,438	277	206,697	4,852,572	1,381,405	200,609	40,177	6,474,763	7,451
(Loss on sale / redemption of investments)		(45,997)	(3,438)	(49,435)	(40,799)	(480)	(28,617)	(3,036)	(3,295)		(76,227)	(1,573,919)	(391,246)	(186,122)	(38,804)	(2,190,091)	(2,315
) Transfer / gain on revaluation / change in fair value		-	-	-	-	-	-	-	-	-	-	3,919,063	(603,296)	1,014,615	179,939	4,510,321	4,510
) Amortisation of (premium) / discount on investments		(130,019)	(6,457)	(136,476)	27,788	10,903	(8,243)	6,069	14,739	594	51,850	23,636	5,777	15,511	3,272	48,196	(36
Sub Total		5,052,899	410,951	5,463,850	2,019,327	435,323	623,056	414,307	944,358	13,735	4,450,106	10,719,410	1,126,994	1,759,880	328,295	13,934,579	23,848
ther income) Contribution from the Shareholders' Account						(37,008)		(30,798)			(67,806)						
a) Contribution from the Shareholders' Account b) Income on Unclaimed amount of Policyholders		-	-	-	-	(37,008)	-	(30,798)	-	-	(008,10)	155,351	-	-	-	155,351	(67.) 155.
 c) Income on Unclaimed amount of Policyholders c) Others 		88,047	3.535	91.582	14.215	-	587	-	2,266	720	17.788	155,351 8,322	335	-	-	8.657	155
TOTAL (A)		88,047 17,704,407	3,535 987,519	91,582	14,215	2,600,441	2,181,158	3,475,370	7,339,964	324,747	32,437,359	34,883,263	3,241,642	3,275,009	501,724	8,657 41,901,638	93,030,
IOTAE (A)		17,704,407	307,515	10,031,320	10,313,079	2,000,441	2,101,130	3,473,370	7,555,904	524,141	32,437,335	34,003,203	3,241,042	3,273,009	301,724	41,501,050	33,030,
commission																	
irst year commission		440,902	1,174	442,076	336,770	_	6,111	_	_	8,652	351,533	982,510	2,256	_	_	984,766	1,778,
enewal commission		381,739	7,465	389,204	37,564	_	11,869	-	-	4,758	54,191	97,609	14,303		_	111,912	555.
ingle commission		-	7,400	000,204	233,707	360	-	_	45,408	2,213	281,688	7,471	43	6		7.520	289,
Sub Total	L-5	822,641	8,639	831,280	608,041	360	17,980	-	45,408	15,623	687,412	1,087,590	16,602	6	-	1,104,198	2,622,
perating expenses related to insurance business	L-6	2,434,034	17,476	2,451,510	3,093,526	3,849	25,884	4,931	194,704	184,261	3,507,155	3,255,326	26,759	2,420	304	3,284,809	9,243,
rovisions for doubtful debts		-	-	-	-	-	-	_	-	-	-	-	_	_	_	-	-,,
ad debts written off		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
rovision for tax		36,238	-	36,238	239,576	3,672	-	-	-	17,522	260,770	(131,713)	-	7,217	-	(124,496)	172,
rovisions (other than taxation)																	
 a) For diminution in the value of investments (net) 		(7,831)	4,375	(3,456)	-	-	-	-	-	-	-	-	-	-	-	-	(3,4
) Others - Provision for standard and non standard assets		836	-	836	-	-	-	-	(1)	-	(1)	4	-	-	-	4	8
boods and Services Tax/Service Tax on linked charges		-	-	-	-	-	-	-	-	-	-	746,568	72,664	19,876	4,107	843,215	843,2
TOTAL (B)		3.285.918	30,490	3.316.408	3.941.143	7.881	43.864	4.931	240.111	217.406	4.455.336	4.957.775	116.025	29.519	4.411	5.107.730	12.879.4
enefits paid (net)	L-7	6,106,759	334,803	6,441,562	3,153,053	311,205	75,927	1,127,320	461,397	2,936	5,131,838	11,541,127	4,066,658	1,119,635	197,029	16,924,449	28,497,
nterim bonuses paid		95,079	6,716	101,795	-	-	-	-	-	-	-	-	-	-	-	-	101,
erminal bonuses paid		1,280,241	59,955	1,340,196	-	-	-	-	-	-	-	-	-	-	-	-	1,340,
change in valuation of liability against life policies in force										~~							
a) Gross		6,611,901	431,618	7,043,519	9,615,067	2,259,807	1,994,435	2,343,119	6,657,538	26,777	22,896,743	6,120	32,254	14,970	4,878	58,222	29,998,
 Amount ceded in reinsurance 		1,046	-	1,046	(1,599,440)	-	-	-	-	(25,199)	(1,624,639)	(1,177)	-	-	-	(1,177)	(1,624,7
c) Amount accepted in reinsurance		-	-	-	-	-	-	-	-	-	-		-		-		
d) Unit Reserve		-	-	-	-	-	-	-	-	-	-	18,387,856	(1,274,945)	2,047,123	280,577	19,440,611	19,440,
e) Funds for discontinued policies		-	-	-	-	-	-	-	-	-	-	233,261	(52,532)	-	-	180,729	180,
TOTAL (C)		14,095,026	833,092	14,928,118	11,168,680	2,571,012	2,070,362	3,470,439	7,118,935	4,514	26,403,942	30,167,187	2,771,435	3,181,728	482,484	36,602,834	77,934,
SURPLUS / (DEFICIT) (D) = (A)-(B)-(C)		323,463	123,937	447,400	1,405,856	21,548	66,932	-	(19,082)	102,827	1,578,081	(241,699)	354,182	63,762	14,829	191,074	2,216,
PPROPRIATIONS															T		
ansfer to Shareholders' Account		-	-	-	1,405,856	21,548	66,932	-	(19,082)	102,827	1,578,081	(241,699)	354,182	63,762	14,829	191,074	1,769,
ransfer to other reserves		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
alance being funds for future appropriations (Participating - ife & Pension)		323,463	123,937	447,400	-	-	-	-	-	-	-	-	-	-	-	-	447,
TOTAL (D)		323,463	123,937	447,400	1,405,856	21,548	66,932	-	(19,082)	102,827	1,578,081	(241,699)	354,182	63,762	14,829	191,074	2,216
ne total surplus as mentioned below :																	
) Interim bonuses paid		95.079	6.716	101.795													101
,					-	-	-	-	-	-	-	-	-	-	-	-	
) Terminal bonuses paid		1,280,241	59,955	1,340,196	-	-	-	-	-	-	-	-	-	-	-	-	1,340
) Allocation of bonus to Policyholders'		-	-		-			-		-	-	-	-	-			
) Surplus shown in the Revenue Account		323,463	123,937	447,400	1,405,856	21,548	66,932	-	(19,082)	102,827	1,578,081	(241,699)	354,182	63,762	14,829	191,074	2,216 3,658
) Total surplus :[(a)+(b)+(c)+(d)]		1,698,783	190,608	1,889,391	1,405,856	21,548	66,932		(19,082)	102,827	1,578,081	(241,699)	354,182	63,762	14.829	191,074	

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

REVENUE ACCOUNT FOR THE NINE MONTHS ENDED DECEMBER 31, 2018

Policyholders' Account (Technical Account)																	(₹ '000)
		Par	ticipating Funds				Non Pa	rticipating Fund	s				Un	it Linked Funds			Total Policyholder
Particulars	Schedule	Individual & Group Life	Individual & Group Pension	Total (A)	Individual & Group Life	Life Group Variable		Pension Group Variable	Annuity	Individual & Group 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 Premium (d) Reinsurance eded (e) Reinsurance accepted	L-4	6,219,236 30,146,133 1,796 36,367,165 (29,338)	91,338 1,327,712 1,419,050 - -	6,310,574 31,473,845 1,796 37,786,215 (29,338) -	6,530,036 8,535,878 27,082,541 42,148,455 (1,523,803)	7,311,516 7,311,516 -	275,473 1,624,822 3,265,907 5,166,202	6,008,845 6,008,845 - -	- 16,749,564 16,749,564 - -	315,202 386,383 303,443 1,005,028 (162,750)	7,120,711 10,547,083 60,721,816 78,389,610 (1,686,553)	19,035,780 41,599,614 2,094,621 62,730,015 (114,584)	244,940 5,578,195 295,026 6,118,161 - -	2,978,781 2,978,781 - - -	- 592,812 592,812 - -	19,280,720 47,177,809 5,961,240 72,419,769 (114,584)	32,712,005 89,198,737 66,684,852 188,595,594 (1.830,475)
Sub Total		36,337,827	1,419,050	37,756,877	40,624,652	7,311,516	5,166,202	6,008,845	16,749,564	842,278	76,703,057	62,615,431	6,118,161	2,978,781	592,812	72,305,185	186,765,119
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		13,180,408 935,014 (107,394) - (445,664)	1,172,708 29,398 (3,753) - (25,559)	14,353,116 964,412 (111,147) (471,223)	5,108,867 386,451 (94,057) - 41,349	1,126,288 12,549 (480) - 10,246	1,638,955 75,500 (28,619) - (31,656)	1,180,141 9,171 (3,870) - (6,390)	2,080,481 79,898 (15,851) - 37,168	32,971 1,099 (1) - 1,246	11,167,703 564,668 (142,878) - 51,963	11,473,965 17,324,254 (3,759,474) (6,866,026) 72,430	2,364,400 4,667,443 (890,922) (895,339) 11,369	2,106,085 754,922 (734,229) 198,799 35,958	434,756 235,378 (154,890) (43,856) 6,754	16,379,206 22,981,997 (5,539,515) (7,606,422) 126,511	41,900,025 24,511,077 (5,793,540) (7,606,422) (292,749)
Sub Total Other income		13,562,364	1,172,794	14,735,158	5,442,610	1,148,603	1,654,180	1,179,052	2,181,696	35,315	11,641,456	18,245,149	5,256,951	2,361,535	478,142	26,341,777	52,718,391
(a) Contribution from the Shareholders' Account (b) Income on Unclaimed amount of Policyholders (c) Others TOTAL (A)			8,961 2,600,805	349,155 52,841,190		- - 8,460,119	2,442 6,822,824	108,392 - 7,296,289	- 7,770 18,939,030	2,474 880,067	108,392 - 51,225 88,504,130	391,037 224,855 81,476,472	1,336 11,376,448	5,340,316	1,070,954	391,037 226,191 99,264,190	108,392 391,037 626,571 240,609,510
Commission First year commission Renewal commission Single commission Sub Total	L-5	1,528,260 924,686 - 2,452,946	3,787 18,134 - 21,921	1,532,047 942,820 - 2,474,867	638,316 84,259 674,408 1,396,983	- - 1,611 1,611	19,562 30,918 - 50,480	-	<u>-</u> 134,671 134,671	21,009 14,647 2,211 37,867	678,887 129,824 812,901 1,621,612	2,848,607 226,092 18,817 3,093,516	10,693 40,443 237 51,373	- - 9	-	2,859,300 266,535 19,063 3,144,898	5,070,234 1,339,179 <u>831,964</u> 7,241,377
Operating expenses related to insurance business	L-6	8,146,221	63,647	8,209,868	8,187,293	10,933	86,238	8,974	524,977	490,650	9,309,065	8,343,373	79,228	4,450	885	8,427,936	25,946,869
Provision for doubtful debts Bad debts written off Provision for tax	2-0	(114,170)		(114,170)	784,137	3,672			-	27,090	814,899	(349,376)		19,566		(329,810)	23.940.869 - - 370.919
Provisions (other than taxation) (a) For diminution in the value of investments (net) (b) Others - Provision for standard and non standard assets Goods and Services Tax/Service Tax on linked charges		709,939 1,647 -	21,686 (19) -	731,625 1,628 -	(94)	- -	(19)	- - -	(30)	(7)	(150)	(612) 2,173,579	(107) 221,338	58,108	12,481	- (719) 2,465,506	731,625 759 2,465,506
TOTAL (B)		11,196,583	107,235	11,303,818	10,368,319	16,216	136,699	8,974	659,618	555,600	11,745,426	13,260,480	351,832	82,133	13,366	13,707,811	36,757,055
Benefits paid (net) Interim bonuses paid Terminal bonuses paid	L-7	13,724,946 215,770 2,689,609	824,936 15,459 139,359	14,549,882 231,229 2,828,968	10,170,012 - -	2,215,650	626,431 - -	3,050,859 - -	1,171,919 - -	64,926 - -	17,299,797 - -	40,134,012 - -	13,269,144 - -	3,636,167 - -	1,040,533 - -	58,079,856 - -	89,929,535 231,229 2,828,968
Change in valuation of liability against life policies in force (a) Gross (b) Amount ceded in reinsurance (c) Amount accepted in reinsurance		22,591,844 (2,597)	1,096,698	23,688,542 (2,597)	27,240,538 (6,274,483)	6,206,705	5,876,525	4,236,456	16,823,714	160,517 (59,945)	60,544,455 (6,334,428)	127,738 (1,771)	79,549	23,503	(8,878)	221,912 (1,771)	84,454,909 (6,338,796)
(d) Unit Reserve (e) Funds for discontinued policies		-	-	-	-	-	-	-	-	-	-	24,270,229 3,011,860	(3,604,176) 147,049	1,388,237	(17,532)	22,036,758 3,158,909	22,036,758 3,158,909
TOTAL (C)		39,219,572	2,076,452	41,296,024	31,136,067	8,422,355	6,502,956	7,287,315	17,995,633	165,498	71,509,824	67,542,068	9,891,566	5,047,907	1,014,123	83,495,664	196,301,512
SURPLUS / (DEFICIT) (D) = (A)-(B)-(C)		(175,770)	417,118	241,348	4,601,415	21,548	183,169	-	283,779	158,969	5,248,880	673,924	1,133,050	210,276	43,465	2,060,715	7,550,943
APPROPRIATIONS																	
Transfer to Shareholders' Account Transfer to other reserves		-	-	-	4,601,415	21,548	183,169 -	-	283,779	158,969 -	5,248,880	673,924	1,133,050	210,276	43,465	2,060,715	7,309,595
Balance being Funds for Future Appropriations TOTAL (D)		(175,770) (175,770)	417,118 417,118	241,348 241,348	4,601,415	21,548	183,169	-	283,779	158,969	5,248,880	673,924	1,133,050	210,276	43,465	- 2,060,715	241,348 7,550,943
The total surplus as mentioned below : (a) Interim bonuses paid (b) Terminal bonuses paid (c) Allocation of bonus to Policyholders		215,770 2,689,609	15,459 139,359 -	231,229 2,828,968 -	- - -	- -	- - -	- - -	- - -	- - -	- -	- - -	- - -	- - -	- - -	-	231,229 2,828,968 -
(d) Surplus shown in the Revenue account (e) Total Surplus :[(a)+(b)+(c)+(d)]		(175,770) 2,729,609	417,118 571,936	241,348 3,301,545	4,601,415 4,601,415	21,548 21,548	183,169 183,169	-	283,779 283,779	158,969 158,969	5,248,880 5,248,880	673,924 673,924	1,133,050 1,133,050	210,276 210,276	43,465 43,465	2,060,715 2,060,715	7,550,943 10,611,140

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

REVENUE ACCOUNT FOR THE QUARTER ENDED DECEMBER 31, 2017

					REVENUE ACC	JOUNT FOR TH	HE QUARTER EN	IDED DECEMBE	ER 31, 2017								
olicyholders' Account (Technical Account)																	(₹ '0
2 - Haulan		Parti	icipating Funds				Non Par	ticipating Funds					Unit	Linked Funds			Total Policyho
Particulars	Schedule	Individual & Group Life	Individual & Group Pension	Total (A)	Individual & Group Life	Life Group Variable	Individual & Group Pension	Group Pension Variable		Individual & Group 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 Reinsurance ceded Reinsurance accepted	L-4	2,882,200 10,149,975 15 13,032,190 (9,084) -	84,449 486,794 571,243 - -	2,966,649 10.636.769 15 13,603,433 (9.084) -	1,218,977 2,280,635 7,718,046 11,217,658 (371,215)	- 408,414 408,414 - -	305,263 516,309 1,070,138 1,891,710 -	- - 1,175,618 1,175,618 - -	- 1,981,418 1,981,418 - -	96,224 116,884 9,029 222,137 (42,912) -	1,620,464 2,913,828 12,362,663 16,896,955 (414,127) -	7,159,424 12,432,012 565,955 20,157,391 (53,641)	277,038 2,069,772 10,077 2,356,887 - -	- 1,383,200 1,383,200 - -	- 278,876 278,876 - -	7,436,462 14,501,784 2,238,108 24,176,354 (53,641)	12,023, 28,052, 14,600, 54,676, (476,
Sub Total		13,023,106	571,243	13,594,349	10,846,443	408,414	1,891,710	1,175,618	1,981,418	179,225	16,482,828	20,103,750	2,356,887	1,383,200	278,876	24,122,713	54,199,
come from investments Interest, dividends & rent - gross Profit on sale / redemption of investments (Loss on sale / redemption of investments) Transfer / gain on revaluation / change in fair value Amortisation of (premium) / discount on investments		3.720,495 1,137,892 (155,935) - (170,659)	350.964 1,903 (1) - (10,605)	4.071.459 1,139,795 (155.936) - (181,264)	1.369.575 19,418 (48) - (3,047)	261.848 (11) (1,988)	507.856 1,886 (3) - (15,339)	302.902 - - (7,874)	323.121 306,379 (5) - 10,490	8.113 438 - - (245)	2.773.415 328,121 (67) - (18,003)	3.089.931 6,492,993 (607,284) 19,375,613 24,109	644.994 1,738,751 (134,615) 3,043,854 8,073	642,668 201,864 (105,135) (34,385) 4,934	144,986 93,305 (21,449) (30,203) 875	4,522,579 8,526,913 (868,483) 22,354,879 37,991	11,367 9,994 (1,024 22,354 (161
Sub Total her income		4,531,793	342,261	4,874,054	1,385,898	259,849	494,400	295,028	639,985	8,306	3,083,466	28,375,362	5,301,057	709,946	187,514	34,573,879	42,531
Contribution from the Shareholders' Account) Income on Unclaimed amount of Policyholders) Others		- - 36.355	- - 1,532	37.887	- - 6,222	(9.514) - 5	2.024	(38,997) - -	2,001	- - 824	(48,511) - 11,076	69,648 41,308	- - 2.016	- - (39)	- -	- 69,648 43,285	(48 69 92
TOTAL (A)		17,591,254	915,036	18,506,290	12,238,563	658,754	2,388,134	1,431,649	2,623,404	188,355	19,528,859	48,590,068	7,659,960	2,093,107	466,390	58,809,525	96,844
ommission irst year commission enewal commission ingle commission Sub Total	L-5	706,509 247,461 - 953,970	4,636 6,212 - 10,848	711,145 253.673 - 964,818	134,749 14,773 113,487 263,009	- - 160 160	22,558 9,435 - 31,993	- - -	- - - 18,839 18,839	5,703 4,852 1 10,556	163,010 29,060 132,487 324,557	1,237,215 62,202 6,248 1,305,665	14,355 16,358 51 30,764	(489) (489)	- - -	1,251,570 78,560 5,810 1,335,940	2,125, 361, 138, 2,625
perating expenses related to insurance business	L-6	2,502,562	25,736	2,528,298	2,196,378	739	55,922	2,009	83,102	125,230	2,463,380	2,726,006	48,008	2,399	468	2,776,881	7,768
ovisions for doubtful debts ad debts written off			-		-	-	-	-	-	-	-	-	-	-	-	-	
rovision for tax		21,571	-	21,571	222,926	2,366	-	-	-	1,503	226,795	(111,720)	-	7.062	-	(104,658)	143
ovisions (other than taxation)) For diminution in the value of investments (net)) Others - Provision for standard and non standard assets arvice tax on linked charges		(128,190) 66 -	(19,455) (1) -	(147.645) 65 -	- (4) -	- -	- -	- - -	- (1) -	- (1) -	- (6) -	- 23 682,151	- (3) 78,825	- - 18,835	4,377	- 20 784,188	(147 784
TOTAL (B)		3,349,979	17,128	3,367,107	2,682,309	3,265	87,915	2,009	101,940	137,288	3,014,726	4,602,125	157,594	27,807	4,845	4,792,371	11,174
enefits paid (net) terim bonuses paid rminal bonuses paid	L-7	2,563,603 35,221 362,838	298,911 2,736 32,560	2,862,514 37,957 395,398	1,707,669 - -	90,033 - -	23,143 - -	182,311 - -	196,695 - -	10,058 - -	2,209,909 - -	20,403,928 - -	3,917,611 - -	870,146 - -	502,813 - -	25,694,498 - -	30,766 37 395
ange in valuation of liability against life policies in force Gross Amount ceded in reinsurance Amount accepted in reinsurance		11.093.674 (455)	451,669	11,545,343 (455)	8,975,910 (2,452,134)	551,421	2,175,767	1.247.329	2,374,999	56.982 (23,113)	15,382,408 (2,475,247)	(39,582) 95	18.876	15,586	5.731	611 95	26,928 (2,475
) Unit Reserve Funds for discontinued policies		-	-	-	-	-	-	-	-	-	-	24,940,746 (1,005,861)	3,125,605 90,704	1,128,066	(59,131)	29,135,286 (915,157)	29,135 (915
TOTAL (C)		14,054,881	785,876	14,840,757	8,231,445	641,454	2,198,910	1,429,640	2,571,694	43,927	15,117,070	44,299,326	7,152,796	2,013,798	449,413	53,915,333	83,873
SURPLUS / (DEFICIT) (D) = (A)-(B)-(C)		186,394	112,032	298,426	1,324,809	14,035	101,309	-	(50,230)	7,140	1,397,063	(311,383)	349,570	51,502	12,132	101,821	1,797
PROPRIATIONS																	
nsfer to Shareholders' Account		-	-	-	1,324,809	14,035	101,309	-	(50,230)	7,140	1,397,063	(311,383)	349,570	51,502	12,132	101,821	1,49
nsfer to other reserves ance being funds for future appropriations (Participating - Life		- 186.394	- 112,032	- 298.426	-	-	-	-	-	-	-	-	-	-	-	-	29
ension) TOTAL (D)		186,394	112,032	298,426	- 1,324,809	- 14,035	- 101,309		(50,230)	7,140	- 1,397,063	(311,383)	- 349,570	- 51,502	- 12,132	- 101,821	29
e total surplus as mentioned below : Interim bonuses paid Terminal bonuses paid		35,221 362,838	2,736 32,560	37,957 395,398	-	-	-	-	-	- -	-	-	-	-	-	-	3
Allocation of bonus to Policyholders' Surplus shown in the Revenue Account Total surplus :[(a)+(b)+(c)+(d)]		- 186,394 584,453	112,032 147,328	298,426 731,781	- 1,324,809 1,324,809	- 14,035 14,035	- 101,309 101,309		- (50,230) (50,230)	- 7,140 7,140	- 1,397,063 1,397,063	- (311,383) (311,383)	- 349,570 349,570	- 51,502 51,502	- 12,132 12,132	- 101,821 101,821	1,79 2,23

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

REVENUE ACCOUNT FOR THE NINE MONTHS ENDED DECEMBER 31, 2017

					REVENUE	ACCOUNTION		THE ENDED DECEM	10ER 01, 2011								
Policyholders' Account (Technical Account)		P	Participating Funds				Non	Participating Funds					Ui	nit Linked Fund	ls		(₹ '00
Particulars	Schedule	Individual & Group Life	Individual & Group Pension	Total (A)	Individual & Group Life	Life Group Variable	Individual & Group Pension	Pension Group Variable	Annuity	Individual & Group Health	Total (B)	Individual Life	Individual Pension	Group Life	Group Pension	Total (C)	Total Policyhol Fund (A + B +
remiums earned - net a) First year premium) Renewal premium) Single premium remium) Reinsurance ceded) Reinsurance accepted	L-4	7,893,134 26,908,644 139 34,801,917 (25,547)	217,197 1,283,399 - 1,500,596 - -	8,110,331 28,192,043 139 36,302,513 (25,547) -	3,270,340 6,465,144 18,898,324 28,633,808 (1,094,777)	2,311,745 2,311,745 - -	696,914 1,278,285 2,355,799 4,330,998 - -	4,520,836 4,520,836 - -	- 4,171,001 4,171,001 - -	269,682 409,949 8,482 688,113 (117,609)	4,236,936 8,153,378 32,266,187 44,656,501 (1,212,386)	16,963,010 33,021,231 1,399,962 51,384,203 (132,278) -	718,268 6,059,661 38,611 6,816,540 -	- 6,028,729 6,028,729 - -	- 891,235 891,235 - -	17,681,278 39,080,892 8,358,537 65,120,707 (132,278)	30,028,5 75,426,3 40,624,8 146,079,7 (1,370,2
Sub Total		34,776,370	1,500,596	36,276,966	27,539,031	2,311,745	4,330,998	4,520,836	4,171,001	570,504	43,444,115	51,251,925	6,816,540	6,028,729	891,235	64,988,429	144,709,5
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		10,924,663 5,132,958 (336,935) - (442,463)	1,054,123 19,099 (1) - (30,170)	11,978,786 5,152,057 (336,936) - (472,633)	3,720,441 85,516 (228) - 3,183	732,941 7,797 (15) - (57)	1,403,414 19,529 (3) - (33,847)	809,731 8,580 - - (11,087)	872,335 508,395 (5) - 2,793	22,172 1,236 - - (477)	7,561,034 631,053 (251) - (39,492)	10,820,830 18,806,446 (1,438,000) 27,923,356 71,031	2,244,834 4,944,202 (313,435) 4,389,836 25,457	1,892,544 752,264 (184,394) 206,745 10,597	438,827 282,602 (43,437) 7,666 2,617	15,397,035 24,785,514 (1,979,266) 32,527,603 109,702	34,936,8 30,568,6 (2,316,4 32,527,6 (402,42
Sub Total		15,278,223	1,043,051	16,321,274	3,808,912	740,666	1,389,093	807,224	1,383,518	22,931	8,152,344	56,183,663	11,290,894	2,677,756	688,275	70,840,588	95,314,2
Other income (a) Contribution from the Shareholders' Account (b) Income on Unclaimed amount of Policyholders (c) Others		188,521	6,068	- - 194,589	26,357	- - 5	4,872	25,698 - -	- - 4,591	- - 1,992	25,698 - 37,817	- 316,168 389,170	7,456	- (39)	- - -	316,168 396,587	25.69 316,16 628,99
TOTAL (A)		50,243,114	2,549,715	52,792,829	31,374,300	3,052,416	5,724,963	5,353,758	5,559,110	595,427	51,659,974	108,140,926	18,114,890	8,706,446	1,579,510	136,541,772	240,994,5
Commission First year commission Renewal commission Single commission Sub Total		1,948,910 656,476 2 2,605,388	12,345 17,087 - 29,432	1,961,255 673,563 2 2,634,820	357,062 28,513 195,000 580,575	- (93) (93)	51,674 23,579 - 75,253	- -	- - 39,463 39,463	20,914 17,812 3	429,650 69,904 234,373	3,021,021 171,719 16,949 3,209,689	36,931 46,317 236 83,484	- - - 680 680	- - -	3,057,952 218,036 17,865 3,293,853	5,448,8 961,5 252,2 6,662,6
	L-5							-		38,729	733,927				-		
Operating expenses related to insurance business Provisions for doubtful debts Bad debts written off	L-6	6,993,517 - -	75,033 - -	7,068,550 - -	5,452,358 - -	3,673 - -	127,167 - -	7,124	168,468 - -	338,250 - -	6,097,040 - -	7,280,288 - -	137,974 - -	9,524 - -	1,405 - -	7,429,191 - -	20,594,78
Provision for tax		37,473	-	37,473	652,525	2,365	-	-	-	18,001	672,891	(358,457)	-	15,428	-	(343,029)	367,3
Provisions (other than taxation) (a) For diminution in the value of investments (net) (b) Others - Provision for standard and non standard assets Service tax on linked charges		(133,173) (58,649) -	(19,455) (18) -	(152,628) (58,667) -	- (90) -	-	(18)	- - -	(28)	- (7) -	(143)	(541) 1,824,368	(104) 214,774	- - 50,269	- - 12,085	(645) 2,101,496	(152,62 (59,45 2,101,49
TOTAL (B)		9,444,556	84,992	9,529,548	6,685,368	5,945	202,402	7,124	207,903	394,973	7,503,715	11,955,347	436,128	75,901	13,490	12,480,866	29,514,12
Benefits paid (net) Interim bonuses paid Terminal bonuses paid	L-7	7,722,248 108,572 1,190,741	666,572 6,191 75,247	8,388,820 114,763 1,265,988	4,538,287 - -	451,645 - -	68,362 - -	623,999 - -	699,186 - -	70,176 - -	6,451,655 - -	55,488,622 - -	10,500,807 - -	3,699,411 - -	1,093,693 - -	70,782,533 - -	85,623,00 114,76 1,265,98
Change in valuation of liability against life policies in force (a) Gross (b) Amount ceded in reinsurance (c) Amount accepted in reinsurance		31,140,005 (5,760)	1,437,686	32,577,691 (5,760)	22,040,732 (5,764,480)	2,580,791	5,183,504 - -	4,722,635	4,512,412	93,261 (68,038)	39,133,335 (5,832,518)	38,612 3,439	41,941 - -	23,312	(6,186)	97,679 3,439	71,808,7 (5,834,83
(d) Unit Reserve (e) Funds for discontinued policies		-	-	- -	-	-	-	-	-	- -	-	40,400,304 (113,061)	4,904,591 1,180,933	4,746,386	405,018 -	50,456,299 1,067,872	50,456,2 1,067,8
TOTAL (C)		40,155,806	2,185,696	42,341,502	20,814,539	3,032,436	5,251,866	5,346,634	5,211,598	95,399	39,752,472	95,817,916	16,628,272	8,469,109	1,492,525	122,407,822	204,501,7
SURPLUS / (DEFICIT) (D) = (A)-(B)-(C)		642,752	279,027	921,779	3,874,393	14,035	270,695	-	139,609	105,055	4,403,787	367,663	1,050,490	161,436	73,495	1,653,084	6,978,6
APPROPRIATIONS																	
Transfer to Shareholders' Account Transfer to other reserves		-	-	-	3,874,393	14,035	270,695	-	139,609	105,055	4,403,787	367,663	1,050,490	161,436	73,495	1,653,084	6.056.87
Balance being Funds for Future Appropriations TOTAL (E)		642,752 642,752	279,027 279,027	921,779 921,779	3,874,393	14,035	270,695	-	139,609	- 105,055	4,403,787	367,663	1,050,490	- 161,436	73,495	1,653,084	921,7 6,978,6
The total surplus as mentioned below : (a) Interim bonuses paid (b) Terminal bonuses paid		108,572 1,190,741	6,191 75,247	114,763 1,265,988	-	-	-	-	-	-	:	-	-	-	- -	-	114,7 1,265,9
 (c) Allocation of bonus to Policyholders (d) Surplus shown in the Revenue Account (e) Total surplus :[(a)+(b)+(c)+(d)] 		- 642,752 1,942,065	- 279,027 360,465	921,779 2,302,530	- 3,874,393 3,874,393	- 14,035 14,035	270,695 270,695	-	139,609 139,609	105,055 105,055	- 4,403,787 4,403,787	- 367,663 367,663	1,050,490 1,050,490	- 161,436 161,436	- 73,495 73,495	- 1,653,084 1,653,084	- 6,978,65 8,359,40

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

PROFIT AND LOSS ACCOUNT FOR THE NINE MONTHS ENDED DECEMBER 31, 2018

					(₹ '000)
Particulars	Schedule	For the quarter ended December 31, 2018	For the nine months ended December 31, 2018	For the quarter ended December 31, 2017	For the nine months ended December 31, 2017
Amounts transferred from the Policyholders' Account (Technical account)		1,769,155	7,309,595	1,498,884	6,056,871
Income from investments (a) Interest, dividends & rent – gross (b) Profit on sale/redemption of investments (c) (Loss on sale/ redemption of investments) (d) Amortisation of (premium) / discount on investments Other income		785,118 78,302 (2,077) (26,560) -	2,192,476 250,388 (6,586) (80,336) 93,169	580,259 62,066 (3,077) (21,593) -	1,634,024 587,025 (337,766) (54,163) 130,180
TOTAL (A)		2,603,938	9,758,706	2,116,539	8,016,171
Expenses other than those directly related to the insurance business Bad debts written off Provisions (other than taxation)	L-6A	20,195 -	97,999 -	7,269 -	119,114 -
(a) For diminution in the value of investments (net)(b) Provision for doubtful debts		86,836	106,232	(4,031)	(6,692)
(c) Others - Provision for standard and non standard assets Contribution to the Policyholders' Account		(67,806)	- 108,392	52 (48,511)	137 25,698
TOTAL (B)		39,225	312,623	(45,221)	138,257
Profit before tax Provision for taxation Profit after tax		2,564,713 108,485 2,456,228	9,446,083 318,240 9,127,843	2,161,760 88,599 2,073,161	7,877,914 256,311 7,621,603
APPROPRIATIONS (a) Balance at the beginning of the period/year (b) Interim dividends paid during the period/year (c) Proposed final dividend		30,608,141 - -	23,936,526 - -	21,683,360 (2,732,204) -	16,134,918 (2,732,204) -
(d) Dividend distribution tax		-	-	(556,222)	(556,222)
Profit carried forward to the Balance Sheet		33,064,369	33,064,369	20,468,095	20,468,095
Earnings Per Share - Basic (₹)		1.22	4.53	1.04	3.81
Earnings Per Share - Diluted (₹)		1.22	4.52	1.03	3.78
Nominal value per equity share (₹)		10.00	10.00	10.00	10.00

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

BALANCE SHEET AS AT DECEMBER 31, 2018

BALANCE SHEET AS AT DEC	EMBER 31, 2018		(₹ '000)
Particulars	Schedule	As at	As at
SOURCES OF FUNDS		December 31, 2018	December 31, 2017
SHAREHOLDERS' FUNDS:			
Share capital	L-8, L-9	20,172,567	20,089,732
Share application money received pending allotment of shares		2,755	130,641
Reserves and surplus Credit / (Debit) fair value change account	L-10	36,720,722 17,627	23,372,526 1,134,548
Sub-Total		56,913,671	44,727,447
BORROWINGS	L-11	-	-
POLICYHOLDERS' FUNDS:			
Credit / (Debit) fair value change account		8,422,357	8,366,123
Policy liabilities		501,308,832	389,793,192
Provision for linked liabilities Add: Fair value change		495,292,156 72,726,509	448,218,366 110,302,542
Provision for linked liabilities		568,018,665	558,520,908
Funds for discontinued policies			
i) Discontinued on account of non-payment of premium		28,937,588	30,876,822
ii) Others	_	93,345	131,250
Total provision for linked & discontinued Policyholders' liabilities		597,049,598	589,528,980
Sub-Total		1,106,780,787	987,688,295
Funds for Future Appropriations		9,833,310	9,589,607
TOTAL		1,173,527,768	1,042,005,349
APPLICATION OF FUNDS			
INVESTMENTS			
- Shareholders'	L-12	48,019,374	36,248,422
- Policyholders'	L-13	531,939,763	418,498,809
Assets held to cover linked liabilities	L-14	597,049,598	589,528,980
LOANS	L-15	476,131	164,740
FIXED ASSETS	L-16	3,351,135	3,443,473
CURRENT ASSETS			
Cash and bank balances	L-17	5,197,305	5,223,181
Advances and other assets	L-18	27,357,676	24,115,790
Sub-Total (A)		32,554,981	29,338,971
CURRENT LIABILITIES	L-19	39,350,225	34,823,090
PROVISIONS	L-20	512,989	394,956
Sub-Total (B)		39,863,214	35,218,046
NET CURRENT ASSETS (C) = (A – B)		(7,308,233)	(5,879,075)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)	1-21		
DEBIT BALANCE IN PROFIT & LOSS ACCOUNT (Shareholders' Account)	L-21	-	-
TOTAL		1,173,527,768	1,042,005,349
		1,110,521,100	1,042,000,040

CONTINGENT LIABILITIES

		(₹'000)
Particulars	As at	As at
	December 31, 2018	December 31, 2017
1) Partly paid-up investments	13,973,536	8,025,000
2) Claims, other than against policies, not acknowledged as debts by		
the Company	2,740	7,734
3) Underwriting commitments outstanding	-	-
4) Guarantees given by or on behalf of the Company [#]	3,446	3,404
5) Statutory demands/ liabilities in dispute, not provided for	966,503	956,414
6) Reinsurance obligations to the extent not provided for in accounts	-	-
7) Others	-	-
TOTAL	14,946,225	8,992,552

Note : [#]Excludes guarantee given to National Stock Exchange in relation to Initial Public Offer of the Company amounting to ₹ 839,500 thousands (PY ₹ 839,500 thousands) as all related obligations have been accounted for.

FORM L-4-PREMIUM SCHEDULE

					(₹ '000)
		For the quarter ended	For the nine months	For the quarter ended	For the nine months
	Particulars	December 31, 2018	ended	December 31, 2017	ended
			December 31. 2018		December 31. 2017
1 2 3	First year premiums Renewal premiums Single premiums	12,523,352 33,089,828 24,000,250	32,712,005 89,198,737 66,684,852	12,023,575 28,052,381 14,600,786	30,028,545 75,426,313 40,624,863
	Total Premiums	69,613,430	188,595,594	54,676,742	146,079,721
	Premium income from business written: In India Outside India	69,613,430 -	188,595,594 -	54,676,742 -	146,079,721 -
	Total Premiums	69,613,430	188,595,594	54,676,742	146,079,721

FORM L-5 - COMMISSION SCHEDULE

				(₹ '000)
Particulars	For the quarter ended December 31, 2018	For the nine months ended December 31, 2018	For the quarter ended December 31, 2017	For the nine months ended December 31, 2017
Commission paid				
Direct - First year premiums	1,778,375	5,070,234	2,125,725	5,448,857
- Renewal premiums	555,307	1,339,179	361,293	961,503
- Single premiums	289,208	831,964	138,297	252,240
Add : Commission on re-insurance accepted	-	-	-	-
Less: Commission on re-insurance ceded	-	-	-	-
Net Commission	2,622,890	7,241,377	2,625,315	6,662,600
Break up of the commission expenses (gross) incurred to procure business :				
Agents	389,574	1,096,513	315,627	885,118
Brokers	155,131	414,290	120,745	375,560
Corporate agency	2,074,414	5,721,247	2,184,988	5,394,355
Others - Common Service Centres	-	-	1	3
- Insurance Marketing Firm	489	2,118	849	2,606
- Micro Finance	390	3,472	3,105	4,958
- Web Aggregators	2,892	3,737	-	-
Total	2,622,890	7,241,377	2,625,315	6,662,600

FORM L-6-OPERATING EXPENSES SCHEDULE

					(₹ '000)
	Particulars	For the quarter ended December 31, 2018	For the nine months ended	For the quarter ended December 31, 2017	For the nine months ended
			December 31, 2018		December 31, 2017
1	Employees' remuneration & welfare benefits	3,395,027	10,305,795	3,299,865	8,932,584
2	Travel, conveyance and vehicle running expenses	79.972	210,791	66.408	170,229
3	Training expenses	195,362	619.461	170,777	398,673
4	Rents, rates & taxes	203.370	594,303	189,654	566,367
5	Repairs	14,410	52,649	10,216	31,262
6	Printing & stationery	20,418	74,758	26,069	67,656
7	Communication expenses	66,813	206,181	62,489	176,175
8	Legal & professional charges	511,481	1,385,171	302,288	823,539
9	Medical fees	53,666	140,633	47,465	140,068
10	Auditors' fees, expenses etc		-		
	a) as auditor	2,400	7,200	2,000	6,000
	b) as adviser or in any other capacity, in respect of		-		
	(i) Taxation matters	(60)	189	121	363
	(ii) Insurance matters		-	-	-
	(iii) Management services; and	-	-	-	-
	c) in any other capacity	820	2,576	1,687	4,924
11	Advertisement and publicity	2,324,320	6,283,415	1,794,069	4,566,181
12	Interest & bank charges	33,068	84,796	24,800	68,336
13	Others				
	(a) Information technology expenses	250,032	822,395	230,922	599,742
	(b) General Office & other expenses	178,812	362,686	173,106	508,804
	(c) Stamp Duty	238,256	667,516	211,784	558,703
	(d) Business development expenses	1,569,174	3,770,582	1,046,731	2,595,130
14	Depreciation on fixed assets				
	(i) Depreciation on fixed assets owned by Policyholders	99,443	308,364	94,446	293,470
	(ii) Reimbursement of Depreciation for use of Shareholders' fixed assets	11,514	34,543	11,830	34,543
15	Goods and Services Tax/Service tax	(4,824)	12,865	1,832	52,032
	TOTAL	9,243,474	25.946.869	7,768,559	20,594,781

FORM L-6A-SHAREHOLDERS' EXPENSES SCHEDULE

Particulars	For the quarter ended December 31, 2018	For the nine months ended December 31, 2018	For the quarter ended December 31, 2017	For the nine month ende December 31, 201
Employees' remuneration & welfare benefits	10,599	18,577	27,430	50,82
2 Travel, conveyance and vehicle running expenses	-	-	-	
3 Training expenses	-	-	-	
Rents, rates & taxes	-	-	-	
5 Repairs	-	-	-	
Printing & stationery	-	-	-	
Communication expenses	-	-	-	
Legal & professional charges	(32,862)	(32,862)	(44,065)	(19,56
Medical fees		-		
0 Auditors' fees, expenses etc				
a) as auditor	-	-	-	
b) as adviser or in any other capacity, in respect of	-	-	-	
(i) Taxation matters	-	-	-	
(ii) Insurance matters	-	-	-	
(iii) Management services; and	-	-	-	
c) in any other capacity	-	-	(4,109)	(4,10
1 Advertisement and publicity	-	-	-	
2 Interest & bank charges	-	-	-	
3 Others				
(a) Corporate social responsibility expenses	24,193	60,455	12,847	43,1
(b) Directors' fees	3,420	11,220	4,320	10,4
(c) Directors' Commission	1,750	6,250	1,500	4,5
(d) Other general expenses	13,095	34,359	9,346	33,8
4 Depreciation on fixed assets				
(a) Depreciation on fixed assets owned by Shareholders	11,514	34,543	11,830	34,5
(b) Reimbursement of depreciation by Policyholders for use of Shareholders' fixed assets	(11,514)	(34,543)	(11,830)	(34,54
5 Goods and Services Tax/Service tax	-	-	-	-
TOTAL	20.195	97.999	7,269	119,11

FORM L-7- BENEFITS PAID [NET]

				(₹ '000)
	For the quarter ended	For the nine months	For the quarter ended	For the nine months
Particulars	December 31, 2018	ended	December 31, 2017	ended
		December 31, 2018		December 31, 2017
1. Insurance claims				
(a) Claims by death	3.758.966	10,014,159	2.588.630	6,998,089
(b) Claims by maturity	6,262,631	15,057,216	4,360,855	12,249,851
(c) Annuities / pensions payment	382,576	1,012,367	190,698	539,891
(d) Other benefits				
(i) Money back payment	153,956	244,673	314,593	634,270
(ii) Vesting of pension policy	844,198	2,494,902	589,673	1,614,342
(iii) Surrenders	11,609,455	41,971,162	17,893,681	49,841,903
(iv) Health	57,886	225,545	35,267	184,296
(v) Discontinuance/ Lapse Termination	2,801,128	6,637,686	2,778,432	6,614,087
(vi) Withdrawals	3,071,249	13,330,812	2,452,486	7,806,141
(vii) Waiver of Premium	40,908	114,868	37,851	114,909
(viii) Interest on unclaimed amount of Policyholders	149,754	381,240	67,613	363,345
Sub Total (A)	29,132,707	91,484,630	31,309,779	86,961,124
	20,102,101	01,404,000	01,000,110	00,001,124
2. Amount ceded in reinsurance:				
(a) Claims by death	(580,346)	(1,440,110)	(515,684)	(1,209,235)
(b) Claims by maturity	-	-	-	-
(c) Annuities / pensions payment	-	-	-	-
(d) Other benefits				
(i) Health	(54,512)	(114,985)	(27,174)	(128,881)
Sub Total (B)	(634.858)	(1.555.095)	(542,858)	(1,338,116)
Sub Total (B)	(034,030)	(1,555,095)	(342,636)	(1,536,116)
3. Amount accepted in reinsurance:				
(a) Claims by death	-	-	-	-
(b) Claims by maturity	-	-	-	-
(c) Annuities / pensions payment	-	-	-	-
(d) Other benefits				
(i) Health	-	-	-	-
Sub Total (C)	_	-	_	
	-	-	-	-
TOTAL (A+B+C)	28,497,849	89,929,535	30,766,921	85,623,008
Benefits Paid to Claimants:				
In India	28,497,849	89,929,535	30,766,921	85,623,008
Outside India	-	-	-	-
Total	28,497,849	89,929,535	30,766,921	85,623,008

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

FORM L-8-SHARE CAPITAL SCHEDULE

			(₹ '000)
	Particulars	As at December 31, 2018	As at December 31, 2017
2	Authorised capital Equity Shares of ₹ 10 each Issued capital Equity Shares of ₹ 10 each Subscribed capital	30,000,000 20,172,567	30,000,000 20,089,732
	Equity Shares of ₹ 10 each	20,172,567	20,089,732
4	Called-up capital Equity Shares of ₹ 10 each	20,172,567	20,089,732
	Less : Calls unpaid Add : Shares forfeited (Amount originally paid up) Less : Par value of equity shares bought back Less : Preliminary expenses Expenses including commission or brokerage on underwriting or subscription of shares	- - -	- - -
	TOTAL	20,172,567	20,089,732

Note:

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

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

	As at December 31, 2018		As a December 3	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters - Indian / Holding company - Housing Development Finance Corporation Limited (HDFC) - Foreign - Standard Life (Mauritius Holdings) 2006 Limited (Standard Life)	1,038,514,075 589,626,265	51.48% 29.23%	1,038,514,075 589,626,265	51.69% 29.35%
Others	389,116,357	19.29%	380,832,882	18.96%
Total	2,017,256,697	100.00%	2,008,973,222	100.00%

FORM L-10-RESERVES AND SURPLUS SCHEDULE

	(₹ '000)				
	Particulars	Dece	As at December 31, 2018		As at ember 31, 2017
2 3	Capital reserve Capital redemption reserve Share premium Opening balance Add: Additions during the year Less: Adjustments during the year Revaluation reserve	3,127,498 528,855 -	- - 3,656,353	1,944,058 960,373 -	- - 2,904,431
	Opening balance Add: Additions during the year Less: Adjustments during the year	- -	-	- -	-
5	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		- 33,064,369		- 20,468,095
	TOTAL		36,720,722		23,372,526

FORM L-11-BORROWINGS SCHEDULE

			(₹ '000)
	Particulars	As at December 31, 2018	As at December 31, 2017
23	Debentures/ bonds Banks Financial institutions Others		- - - -
	TOTAL	-	-

FORM L-12-INVESTMENTS - SHAREHOLDERS' SCHEDULE

	(1		
Particulars	As at	As at	
	December 31, 2018	December 31, 2017	
LONG TERM INVESTMENTS			
1 Government Securities and Government guaranteed bonds including Treasury Bills	20,748,922	18,450,072	
2 Other Approved Securities	4,047,015	-	
3 Other Investments			
(a) Shares	- 000 (00		
(aa) Equity	5,690,168	6,908,604	
(bb) Preference	-	-	
(b) Mutual Funds	-	-	
(c) Derivative Instruments	-	-	
(d) Debentures/ Bonds	3,472,875	1,958,545	
(e) Subsidiaries	2,367,091	1,214,023	
(f) Fixed Deposit	-	-	
(g) Investment Properties-Real Estate		-	
4 Investments in Infrastructure and Social Sector	8,774,321	6,363,757	
5 Other than Approved Investments	713,566	774,425	
	45 040 050	05 000 400	
Sub Total (A)	45,813,958	35,669,426	
SHORT TERM INVESTMENTS 1 Government Securities and Government guaranteed bonds including Treasury Bills 2 Other Approved Securities 3 Other Investments (a) Shares (aa) Equity (bb) Preference (b) Mutual Funds 	213,714 - - - - -	- - - -	
(c) Derivative Instruments	-	-	
(d) Debentures/ Bonds	1,000,000	-	
(e) Other Securities			
(aa) Commercial Paper	-	-	
(bb) Certificate of Deposit	-	-	
(cc) Fixed Deposit	410,000	510,000	
(dd) CBLO/Repo Investments	230,656	68,996	
(f) Subsidiaries	-	-	
(g) Investment Properties-Real Estate	-	-	
4 Investments in Infrastructure and Social Sector	351,046	-	
5 Other than Approved Investments	-	-	
Sub Total (B)	2,205,416	578,996	
TOTAL (A+B)	48,019,374	36,248,422	

Notes :

articulars	As at December 31, 2018	
		December 31, 2017
ggregate amount of Company's investments and the market value: Aggregate amount of Company's investment other than listed Equity Securities & Mutual unds	41,656,339	28,456,920
Market Value of above investment vestment in holding company at cost vestment in subsidiaries company at cost xed Deposits towards margin requirement for equity trade settlement:	42,167,010 250,000 2,367,091	29,069,537 250,000 1,214,023
Deposited with National Securities Clearing Corporation Limited (NSCCL) Deposited with Indian Clearing Corporation Limited (ICCL) quity shares includes shares transferred under securities lending and borrowing scheme LB) where the Company retains all the associated risk and rewards on these securities	350,000 60,000 NIL	450,000 60,000 48,409 NIL
L E C C C C	ed Deposits towards margin requirement for equity trade settlement: Deposited with National Securities Clearing Corporation Limited (NSCCL) Deposited with Indian Clearing Corporation Limited (ICCL) uity shares includes shares transferred under securities lending and borrowing scheme B) where the Company retains all the associated risk and rewards on these securities	ed Deposits towards margin requirement for equity trade settlement: Deposited with National Securities Clearing Corporation Limited (NSCCL) 350,000 Deposited with Indian Clearing Corporation Limited (ICCL) 60,000 uity shares includes shares transferred under securities lending and borrowing scheme NIL

FORM L-13-INVESTMENTS - POLICYHOLDERS' SCHEDULE

		(₹ '000
Particulars	As at	As a
	December 31, 2018	December 31, 201
LONG TERM INVESTMENTS		
Government Securities and Government guaranteed bonds including Treasury Bills	217,773,751	175,894,140
Other Approved Securities	62,965,674	23,453,896
Other Investments	02,303,074	23,433,090
(a) Shares		
(a) Granes (aa) Equity	54,165,074	51,030,36
(bb) Preference	54,105,074	51,050,50
(b) Mutual Funds	_	
(c) Derivative Instruments	-	
(d) Debentures/ Bonds	52,862,375	40,603,21
(d) Dependices/ Bonds (e) Other Securities	52,002,075	40,003,21
(a) Fixed Deposit	_	
(bb) Deep Discount Bonds	5,772,644	2,294,53
(cc) Infrastructure Investment Fund	669,528	2,254,55
(f) Subsidiaries	009,020	000,70
(g) Investment Properties-Real Estate	-	
Investments in Infrastructure and Social Sector	- 84,950,967	79,587,54
	8,191,750	
Other than Approved Investments	0,191,750	6,183,65
Sub Total (A)	487,351,763	379,903,10
SHORT TERM INVESTMENTS		
Government Securities and Government guaranteed bonds including Treasury Bills	9,305,819	18,425,34
Other Approved Securities	-	350,18
Other Investments		
(a) Shares		
(aa) Equity	-	
(bb) Preference		
(b) Mutual Funds	5,000,000	3,740,74
(c) Derivative Instruments		
(d) Debentures/ Bonds	7,513,798	7,397,17
(e) Other Securities		
(aa) Commercial Paper	277,808	
(bb) Certificate of Deposit	2,420,997	
(cc) Fixed Deposit	450,000	
(dd) Deep Discount Bonds	398,415	249,82
(ee) CBLO/Repo Investments	9,973,392	6,802,1
(f) Subsidiaries	-	
(g) Investment Properties - Real Estate		
Investments in Infrastructure and Social Sector	8,821,769	1,534,88
Other than Approved Investments	426,002	95,30
		38,595,70
Sub Total (B)	44.588.000	
Sub Total (B)	44,588,000	38,595,70

Notes :

			(₹ '000)
Sr.	Particulars	As at	As at
No.	Faiticulais	December 31, 2018	December 31, 2017
1	Aggregate amount of Company's investments and the market value:		
	a) Aggregate amount of Company's investment other than listed Equity Securities & Mutual	468,398,579	360,005,462
	Funds		
	b) Market Value of above investment	469,647,560	360,277,047
2	Investment in holding company at cost	4,151,402	3,504,683
3	Investment in subsidiaries company at cost	NIL	NIL
4	Government Securities deposited with the Clearing Corporation of India Ltd (CCIL) for		
	collateralized borrowing and lending obligation segment.		
	a) Amortised cost	502,221	257,076
	b) Market Value of above investment	505,135	258,468
5	Equity shares includes shares transferred under securities lending and borrowing scheme	29,586	200,020
	(SLB) where the Company retains all the associated risk and rewards on these securities		
6	Investment made out of catastrophe reserve	NIL	NIL

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

			(₹ '000)
	Particulars	As at	As at
		December 31, 2018	December 31, 2017
2	LONG TERM INVESTMENTS Government Securities and Government guaranteed bonds including Treasury Bills Other Approved Securities Other Investments (a) Shares	60,913,647 1,388,835	60,522,678 2,138,720
	(a) Equity (b) Preference (b) Mutual Funds (c) Derivative Instruments	316,914,273 26,295 - -	316,250,908 34,320 - -
	(d) Debentures/ Bonds (e) Other Securities (aa) Fixed Deposit	54,163,678	54,170,567
	(bb) Deep Discount Bonds (f) Subsidiaries	1,450,861 -	681,903 -
	(g) Investment Properties-Real Estate Investments in Infrastructure and Social Sector Other than Approved Investments	- 61,503,648 34,748,411	- 66,269,724 39,652,874
_		- , -,	,,-
	Sub Total (A)	531,109,648	539,721,694
2 3 4	SHORT TERM INVESTMENTS Government Securities and Government guaranteed bonds including Treasury Bills Other Approved Securities Other Investments (a) Shares (a) Equity (bb) Preference (b) Mutual Funds (c) Derivative Instruments (d) Debentures/ Bonds (e) Other Securities (aa) Fixed Deposit (bb) Commercial Paper (cc) Certificate of Deposit (dd) Deep Discount Bonds (ee) Repo Investments (f) Subsidiaries (g) Investment Properties-Real Estate Investments in Infrastructure and Social Sector Other than Approved Investments	26,673,725 35,983 - - - 6,709,219 - 1,227,395 - 140,791 23,986,790 - 581,321 580,310	16,485,963 - - - 2,131,740 - 1,959,021 1,468,268 145,455 20,903,996 - 1,983,574 -
	Sub Total (B)	59,935,534	45,078,017
2 3 4 5	OTHER ASSETS (NET) Interest Accrued and Dividend Receivable Others (Net) Other - Receivable Investment Sold Awaiting Settlement Investment Purchased Awaiting Settlement Investment application - Pending allotment	5,250,696 (16,934) 1,339,295 317,859 (886,500) -	4,475,321 (65,551) 336,995 514,700 (532,196) -
	Sub Total (C)	6,004,416	4,729,269
	TOTAL (A+B+C)	597,049,598	589,528,980
		597,049,598	569,528,980

Notes :

			(₹ '000)
Sr.	Particulars	As at	As at
No.	r di liculai s	December 31, 2018	December 31, 2017
1	Aggregate amount of Company's investments and the market value:		
	a) Aggregate amount of Company's investment other than listed Equity Securities &	221,770,708	207,718,690
	Mutual Funds		
	b) Market Value of above investment	221,403,675	207,131,995
2	Investment in holding company at cost	10,564,185	7,393,040
3	Investment in subsidiaries company at cost	NIL	NIL
4	The value of equity shares lent by the Company under securities lending and borrowing	434,813	1,741,130
	scheme (SLB) and outstanding		
5	Investment made out of catastrophe reserve	NIL	NIL
-	··· · · · · · · · · · · · · · · · · ·		

FORM L-15-LOANS SCHEDULE

		(₹ '000)
Particulars	As at	As at
1 SECURITY-WISE CLASSIFICATION	December 31, 2018	December 31, 2017
Secured (a) On mortgage of property (aa) In India (bb) Outside India	22	24
(b) On shares, bonds, government securities, etc.(c) Loans against policies(d) Others	- 476,109 -	- 150,276 -
Unsecured (a) HDFC Standard Life Employees' Stock Option Trust	-	14,440
TOTAL	476,131	164,740
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 - HDFC Standard Life Employees' Stock Option Trust	- - - 476,109 22 -	- - - 150,276 24 14,440
TOTAL	476,131	164,740
 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 	476,131 - - - -	164,740 - - -
TOTAL	476,131	164,740
4 MATURITY-WISE CLASSIFICATION (a) Short term (b) Long term	89,442 386,689	11,172 153,568
TOTAL	476,131	164,740

Note-

1) Principal receivable within 12 months from the Balance Sheet date is ₹ 89,442 thousands (Previous year ₹11,172 thousands)

2) Short-term loans include those which are repayable within 12 months from the date of Balance Sheet. Long term loans are the loans other than short-term loans.
Loans considered doubtful and the amount of provision created against such loans is ₹ Nil (Previous year ₹ Nil)

FORM L-16-FIXED ASSETS SCHEDULE

		Cost/ Gross Block Depreciation					Net Bl	ock		
Particulars	As at April 01, 2018	Additions	Deductions	As at December 31, 2018	As at April 01, 2018	For the year ended	On Sales / Adjustments	As at December 31, 2018	As at December 31, 2018	As a December 31, 2017
1 Goodwill	-	-	-	-	-	-	-	-	-	-
2 Intangible Assets (Computer Software)*	1,863,112	73,147	-	1,936,259	1,340,951	171,137	-	1,512,088	424,171	466,958
3 Land-Freehold	-	-	-	-	-	-	-	-	-	-
4 Leasehold Improvements	15,447	147	-	15,594	12,550	1,153	-	13,703	1,891	3,288
5 Buildings	2,866,745	-	-	2,866,745	354,626	34,543	-	389,169	2,477,576	2,523,633
6 Furniture & Fittings	698,042	24,729	(26,231)	696,540	645,979	22,816	(25,712)	643,083	53,457	55,066
7 Information Technology Equipments	954,675	63,785	(50,143)	968,317	844,993	50,034	(50,093)	844,935	123,382	121,682
8 Vehicles	155,880	49,949	(28,580)	177,249	80,653	29,862	(25,663)	84,852	92,397	54,309
9 Office Equipments	603,874	40,192	(33,876)	610,190	516,737	33,362	(33,725)	516,374	93,816	89,202
TOTAL	7,157,775	251,949	(138,830)	7,270,894	3,796,489	342,907	(135,193)	4,004,204	3,266,690	3,314,138
10 Capital Work in progress	52,751	283,643	(251,949)	84,445	-	-	-	-	84,445	129,335
Grand Total	7,210,526	535,592	(390,779)	7,355,339	3,796,489	342,907	(135,193)	4,004,204	3,351,135	3,443,473
Previous Year	6,955,834	528,140	(337,645)	7,146,329	3,426,676	328.011	(51,831)	3,702,856	3,443,473	

Notes :

*All software are other than those generated internally.

FORM L-17-CASH AND BANK BALANCES SCHEDULE

		(₹ '000
Particulars	As at December 31, 2018	As a December 31, 201
1 Cash (including cheques on hand, drafts and stamps)*	805,987	729,721
2 Bank balances		
(a) Deposit accounts		
(aa) Short-term (due within 12 months of Balance Sheet)	-	-
(bb) Others (b) Current accounts	884,240 3,507,078	843,018 3,650,442
(c) Others	-	
3 Money at call and short notice		
(a) With banks	-	-
(b) With other institutions	-	-
4 Others	-	-
TOTAL	5,197,305	5,223,18
Balances with non-scheduled banks included in 2 and 3 above	-	-
CASH & BANK BALANCES		
1 In India	5,194,564	5,221,15
2 Outside India	2,741	2,03
TOTAL	5,197,305	5,223,18

Note :

* Cheques on hand amount to Rs. 805,987 thousands (Previous Year : Rs. 729,721 thousands)

FORM L-18-ADVANCES AND OTHER ASSETS SCHEDULE

Particulars ADVANCES Reserve deposits with ceding companies Application money for investments Prepayments Advances to Directors/Officers Advance tax paid and taxes deducted at source (Net of provision for taxation) Others (a) Capital advances (b) Security deposits Less: Provision for Security deposit (c) Advances to employees (d) Other advances (e) Investment application - pending allotment TOTAL (A)	As at December 31, 2018 - - 280,308 - 4,359,662 7,687 414,591 (11,873) 402,718	Dece	As a mber 31, 201 - 237,265 - 3,801,216
1 Reserve deposits with ceding companies 2 Application money for investments 3 Prepayments 4 Advances to Directors/Officers 5 Advance tax paid and taxes deducted at source (Net of provision for taxation) 6 Others (a) Capital advances (b) Security deposits Less: Provision for Security deposit (c) Advances to employees (d) Other advances (e) Investment application - pending allotment TOTAL (A)	- 280,308 - 4,359,662 7,687 414,591		- - 237,265 -
 5 Advance tax paid and taxes deducted at source (Net of provision for taxation) 6 Others (a) Capital advances (b) Security deposits Less: Provision for Security deposit (c) Advances to employees (d) Other advances (e) Investment application - pending allotment TOTAL (A) 	7,687 414,591		- 3,801,216
 (a) Capital advances (b) Security deposits Less: Provision for Security deposit (c) Advances to employees (d) Other advances (e) Investment application - pending allotment TOTAL (A)	414,591		
	7,048 257,770 10,665	373,668 (12,012)	7,63 - 361,65 7,21 304,60 22,14
OTHER ASSETS	5,325,858		4,741,73
 Income accrued on investments Outstanding Premiums Agents' Balances Less: Provision for Agents' debit balances Foreign Agencies' Balances Due from other entities carrying on insurance business (including reinsurers) Due from subsidiaries/ holding Company Deposit with Reserve Bank of India [Pursuant to erstwhile section 7 of Insurance Act, 1938] Others 	10,908,563 1,430,253 80,019 (80,019) - - 372,042 1,503	56,296 (56,296)	8,853,04 1,317,59 - - 409,09 18 -
 (a) Fund Management Charges receivable from UL scheme (Including Goods and Services Tax/Service Tax) (b) Goods and Services Tax/Service Tax & Unutilised credits (c) Service Tax Deposits (d) Investment sold awaiting settlement (e) Other Assets (f) Assets held for unclaimed amount of policyholders (g) Income on unclaimed amount of policyholders TOTAL (B) 	30,375 870 9,900 381,260 33,791 8,300,968 562,293 22,031,818		76,30 953,63 9,90 1,570,12 508,68 5,376,62 298,85 19,374,0
TOTAL (A+B)			

FORM L-19-CURRENT LIABILITIES SCHEDULE

		(₹ '000
Particulars	As at	As a
	December 31, 2018	December 31, 2017
1 Agents' balances	742,037	1,028,419
· · · · · · · · · · · · · · · · · · ·	296,293	293,817
2 Balances due to other insurance companies (including reinsurers)	290,293	293,017
3 Deposits held on reinsurance ceded	-	-
4 Premiums received in advance	695,421	534,844
5 Unallocated premium	4,451,099	4,684,829
6 Sundry creditors	12,666,837	9,761,762
7 Due to Subsidiaries/ Holding Company	226,015	177,153
8 Claims outstanding	813,555	758,898
9 Annuities due	-	-
10 Due to officers/ directors	-	-
11 Others		
(a) Tax deducted to be remitted	419,909	448,961
(b) Goods and Services Tax/Service Tax Liability	213,881	1,355,976
(c) Investments purchased to be settled	286,892	431,413
(d) Proposal Deposits refund	414,993	195,966
(e) Others-payable (Payable to unit linked schemes)	1,344,284	353,473
(f) Payable to Policyholders	7,914,695	9,121,917
(g) Unclaimed dividend payable	1,053	187
12 Unclaimed amount of policyholders	8,300,968	5,376,620
13 Income on unclaimed fund	562,293	298,855
	002,200	200,000
TOTAL	39,350,225	34,823,090

FORM L-20-PROVISIONS SCHEDULE

		(₹ '000)
Particulars	As at December 31, 2018	As at December 31, 2017
 For taxation (less payments and taxes deducted at source) For proposed dividends For dividend distribution tax Others: 	116,106 - -	116,106 - -
(a) Employee benefits	396,883	278,850
TOTAL	512,989	394,956

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

		(₹ '000)
Particulars	As at December 31, 2018	As at December 31, 2017
Discount allowed in issue of shares/ debentures Others	-	-
TOTAL	-	-

FORM L-22-ANALYTICAL RATIOS

Name of the Insurer: HDFC Life Insurance Company Limited (Formerly HDFC Standard Life Insurance Company Limited)

Date : December 31, 2018

			For the quarter ended	For the nine months	For the quarter ended	For the nine months
Sr.No.	Particulars		December 31, 2018	ended December 31, 2018	December 31, 2017	ended December 31, 2017
1	New business premium income growth rate - segment wise			December 31, 2010		December 31, 2017
	Participating - Individual & Group Life		-38.65%	-21.19%	19.85%	12.58%
	Participating - Individual & Group Pension		-72.21%	-57.95%	-37.82%	-40.57%
	Non Participating - Individual & Group Life		34.40%	51.62%	60.51%	52.78%
	Non Participating - Group Life Variable		439.19%	216.28%	-73.05%	-20.56%
	Non Participating - Individual & Group Pension		-31.78%	16.01%	-29.34%	-32.21%
	Non Participating - Group Pension Variable		163.00%	32.91%	-4.22%	18.67%
	Non Participating - Annuity		222.66%	301.57%	225.52%	96.27%
	Non Participating - Individual & Group Health		106.47%	122.40%	17.12%	-7.37%
	Unit Linked - Individual Life		3.15%	15.07%	92.62%	83.57%
	Unit Linked - Individual Pension		-23.01%	-28.66%	-23.60%	-60.12%
	Unit Linked - Group Life		9.54%	-50.59%	-26.53%	23.42%
	Unit Linked - Group Pension		-37.81%	-33.48%	23.40%	-7.31%
2	Net Retention Ratio		99.09%	99.03%	99.13%	99.06%
3	Expense of Management to Gross Direct Premium Ratio		17.05%	17.60%	19.01%	18.66%
4	Commission Ratio (Gross commission paid to Gross Premium)		3.77%	3.84%	4.80%	4.56%
5	Ratio of policy holder's liabilities to shareholder's funds		1947.15%	1947.15%	2210.97%	2210.97%
6	Growth rate of shareholders' fund		19.84%	19.84%	16.52%	16.52%
7	Ratio of surplus to policyholders' liability		0.20%	0.68%	0.18%	0.71%
8	Change in net worth (₹Lakhs)		94,218	94,218	63,407	63,407
9	Profit after tax/Total Income		2.61%	3.76%	2.13%	3.14%
10	(Total real estate + loans)/(Cash & invested assets)		0.25%	0.25%	0.26%	0.26%
11	Total investments/(Capital + Surplus)		20.70	20.70	24.03	24.03
12	Total affiliated investments/(Capital+ Surplus)		0.30	0.30	0.23	0.23
13	Investment Yield (Gross and Net)					
	A. Without Unrealised Gains/Losses					
	Shareholders' Funds		1.73%	5.40%	1.65%	5.41%
	Policyholders' Funds					
	Non Linked					
	Participating		1.90%	5.32%	1.96%	7.13%
	Non Participating		2.11%	6.16%	2.16%	6.42%
	Linked		2.1170	0.1078	2.10%	0.4270
			1.36%	E 409/	2.00%	6.06%
	Non Participating		1.50 %	5.42%	2.09%	6.96%
	B. With Unrealised Gains/Losses					
	Shareholders' Funds		4.06%	4.51%	1.59%	5.90%
	Policyholders' Funds					
	Non Linked					
	Participating		5.42%	6.34%	0.81%	5.41%
	Non Participating		6.27%	6.58%	-0.81%	3.97%
	Linked		0.21 /0			
	Non Participating		1.97%	3.32%	5.76%	12.08%
14			1.97%	5.52 /8	5.70%	12.00 %
14	Conservation Ratio Participating - Individual & Group Life		82.91%	86.62%	90.31%	89.52%
1	Participating - Individual & Group Pension Non Participating - Individual & Group Life		96.20% 85.54%	88.48% 87.68%	94.36% 84.03%	97.17% 85.38%
1	Non Participating - Individual & Gloup Life		65.54% NA	07.00% NA	04.03% NA	05.30% NA
	Non Participating - Individual & Group Pension		75.38%	82.26%	92.64%	94.48%
1	Non Participating - Individual & Group Pension Non Participating - Group Variable - Pension		75.38% NA	02.20% NA	92.04% NA	94.40% NA
1	Non Participating - Group variable - Pension Non Participating - Annuity		NA	NA	NA	NA
1			70.42%	56.85%	NA 64.44%	NA 77.97%
1	Non Participating - Individual & Group Health Unit Linked - Individual Life		70.42% 82.07%	56.85% 83.23%	64.44% 79.20%	77.97%
	Unit Linked - Individual Pension		80.67%	82.30%	86.73%	88.49%
1	Unit Linked - Individual Pension Unit Linked - Group Life		80.67% NA	82.30% NA	86.73% NA	88.49% NA
	Unit Linked - Group Pension		NA	NA	NA	NA
15 (a)			INA	INA	INA INA	IN/A
10 (d)	Premium Persistency Ratio (Original Premium Basis) (Refer note 1,2 & 3)	12th manth	04 040/	86.37%	0E 000/	86.44%
1		13th month 25th month	84.21% 78.58%	86.37% 79.82%	85.66% 74.54%	76.94%
1		37th month	78.58% 68.48%	79.82% 71.92%	74.54% 68.43%	68.87%
		49th month	65.15%	65.66%	57.90%	60.38%
1		49th month 61st month	49.11%	50.11%	57.90% 49.07%	53.46%
15 (b)	Deliau Berninteneu Betin (Original Bernitum Baaila) (Bafan a ta 1.0.0.0)	o racmonth	43.11%	50.11%	49.07%	00.40%
15 (b)	Policy Persistency Ratio (Original Premium Basis) (Refer note 1,2 & 3)	13th month	65.62%	69.36%	65.75%	68.03%
		25th month	58.82%	61.15%	57.52%	62.11%
		25th month 37th month	58.82% 52.50%	57.40%	57.52%	58.80%
1		49th month	52.50% 54.51%	55.65%	52.49%	53.91%
1			54.51% 45.40%	46.32%	52.49%	48.47%
		61st month	45.40%	46.32%	44.37%	48.47

FORM L-22-ANALYTICAL RATIOS

Name of the Insurer: HDFC Life Insurance Company Limited (Formerly HDFC Standard Life Insurance Company Limited)

Date : December 31, 2018

4	NPA Ratio A. Gross NPA Ratio				
5					
F	Shareholder's Funds	NIL	NIL	NIL	NI
	Policyholder's Funds				
	Non Linked				
	Par	NIL	NIL	NIL	N
	Non Par	NIL	NIL	NIL	N
	Linked				
	Non Par	NIL	NIL	NIL	N
	B. Net NPA Ratio				
	Shareholder's Funds	NIL	NIL	NIL	N
ľ	Policyholder's Funds				
	Non Linked Par	NIL	NIL	NIL	N
	Par Non Par	NIL	NIL	NIL	N
	Linked	INIL	INIL	INIL	IN
	Non Par	NIL	NIL	NIL	N
auity Ho	olding Pattern for Life Insurers	INIE		INIL	
	No. of shares	2,017,256,697	2,017,256,697	2,008,973,222	2,008,973,22
	Percentage of shareholding (Indian / Foreign)	2,017,200,007	2,017,200,007	2,000,010,222	2,000,010,22
	Indian	62.42%	62.42%	70.65%	70.65
	Foreign	37.58%	37.58%	29.35%	29.35
	%of Government holding (in case of public sector insurance companies)	NA	NA	NA	20.00 N
	Basic EPS before extraordinary items (net of tax expense) for the period (not to be	1.22	4.53	1.04	3.8
	annualized) (₹)	1.22	4.55	1.04	0.0
4 (b)	Diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized) (3)	1.22	4.52	1.03	3.7
5 (a) E	Basic EPS after extraordinary items (net of tax expense) for the period (not to be annualized) (₹)	1.22	4.53	1.04	3.8
5 (b)	Diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized) (₹)	1.22	4.52	1.03	3.7
	Book value per share (₹)	28.21	28.21	22.26	22.2

month.
2. The persistency ratios for the quarter ended December 31, 2018 have been calculated for the policies issued in the September to November period of the relevant years. E.g.: the 13th month persistency for the current year is calculated for the policies issued from September 2017 to November 2017. Group business, where persistency is measurable, has been included in the calculations. Products exclusively sold in the rural area are excluded,on grounds of materiality.
3. The persistency ratios for the nine months ended December 31, 2018 have been calculated for the policies issued in the December to November period of the relevant years. E.g.: the 13th month persistency ratios for the nine months ended December 31, 2018 have been calculated for the policies issued in the December to November period of the relevant years. E.g.: the 13th month persistency for the current year is calculated for the policies issued from December 2016 to November 2017. Group business, where persistency is measurable, has been included in the calculations. Products exclusively sold in the rural area are excluded,on grounds of materiality.
4. Ratios for the previous year's quarter & previous year have been reclassified / regrouped wherever necessary.

FORM L-23-RECEIPT AND PAYMENTS SCHEDULE

RECEI	PTS AND PAYMENTS ACCOUNT FOR THE NINE MONTHS ENDED DECEMBE	R 31, 2018	(₹ '000)
		For the nine months	For the nine months
	Particulars	ended	ended
		December 31, 2018	December 31, 2017
Α	Cash Flows from the operating activities:		
1	Premium received from policyholders, including advance receipts	196,260,580	153,291,981
•	Other receipts:	100.001	444 477
2	Goods and Services Tax/Service tax shared by agents	123,064	114,177
3 4	Fees & charges Miscellaneous income	204,609 539,328	6,986 643.199
4 5			(363,904)
5 6	Payments to the re-insurers, net of commissions and claims/ benefits Payments of claims/benefits	(388,479) (95,784,689)	(84,771,974)
7	Payments of commission and brokerage	(8,611,999)	(7,756,356)
8	Payments of other operating expenses	(29,086,790)	(22,547,345)
9	Deposits, advances and staff loans	(29,000,790) 13,284	(22,347,343)
10	Income taxes paid (net)	(2,001,435)	(1,921,818)
11	Goods and Services tax/Service Tax paid	(3,945,560)	(2,847,578)
12	Cash flows before extraordinary items	57,321,913	33,960,126
13	Cash flow from extraordinary operations	57,521,515	55,500,120
15	Net cash flow from operating activities	57,321,913	33,960,126
		01,021,010	•••,••••,•=•
в	Cash flows from investing activities:		
1	Purchase of fixed assets	(282,587)	(245,334)
2	Proceeds from sale of fixed assets	9,083	9,052
3	Purchases of investments	(480,483,134)	(473,278,235)
4	Loans disbursed	-	-
5	Loan against policies	(298,748)	(45,303)
6	Sale of investments	358,308,270	394,841,162
7	Repayments received	10,020	359,079
8	Rents/Interests/ dividends received	43,694,102	37,791,692
9	Investments in money market instruments and in liquid mutual funds (Net)	-	-
10	Expenses related to investments	(2,313)	(8,884)
	Net cash flow from investing activities	(79,045,307)	(40,576,771)
с	Cash flows from financing activities:		
1	Proceeds from issuance of share capital	55.167	104,979
2	Share Application money pending allotment	(6,119)	130,641
3	Share premium money received	528,855	960,373
4	Interest/dividends paid	-	(3,288,426)
•	Net cash flow from financing activities	577,903	(2,092,433)
_		(04.445.45)	
D	Net increase / (decrease) in cash and cash equivalents:	(21,145,491)	(8,709,078)
Е	Cash and cash equivalents at the beginning of the nine months	68,008,209	46,792,212
F	Cash and cash equivalents at the end of the nine months	46,862,718	38,083,134

	Components of Cash and cash equivalents at end of the nine months:		
(i)	Cash and cheques in hand	805,987	729,721
(ii)	Bank balances*	3,507,078	3,650,442
(iii)	Money market instruments	42,549,653	33,702,971
	Total cash and cash equivalents	46,862,718	38,083,134
	Reconciliation of cash & cash equivalents with cash & bank balance (Form L-	17):	
(i)	Cash & cash equivalents	46,862,718	38,083,134
(ii)	Add: Deposit account - Others	884,240	843,018
(iii)	Less: Money market instruments	(42,549,653)	(33,702,971)
	Cash & Bank Balances as per Form L-17	5,197,305	5,223,181

 (iii)
 Less: Money market instruments
 (42,549,653)
 (5)

 (iii)
 Less: Money market instruments
 (42,549,653)
 (5)

 Cash & Bank Balances as per Form L-17
 5,197,305
 (5)

 *Note : Bank Balances includes unclaimed dividend Rs.1053 thousands (previous year Rs.187 thousands)
 The above Receipts and payments account has been prepared as prescribed by Insurance Regulatory and Development Authority

 (Preparation of Financial Statements and Auditor's Report of Insurance Companies) Regulations, 2002 under the "Direct method" in construction of Financial Statements.
 "Iow Statements."

 accordance with Accounting Standard 3, "Cash Flow Statements".

FORM L-24- VALUATION OF NET LIABILITIES

Name of the Insurer: HDFC Life Insurance Company Limited (Formerly HDFC Standard Life Insurance Company Limited)

Date : December 31, 2018

			(₹ Lakhs
Sr.No.	Particulars	As at December 31, 2018	As a December 31, 201
1	Linked		
а	Life	5,068,535	4,887,041
b	General annuity	-	-
С	Pension	937,593	1,045,413
d	Health	-	-
2	Non-Linked		
а	Life	3,825,274	3,063,224
b	General annuity	404,524	173,101
С	Pension	742,358	621,245
d	Health	5,300	3,198
	TOTAL	10,983,584	9,793,222

Name of the Insurer: HDFC Life Insurance Company Limited (Formerly HDFC Standard Life Insurance Company Limited)

			Rura				Urb				Total Bu		
Sr.No.	State / Union Territory		(Individ				(Indivi				(Indivi		
		No. of Policies	No. of Lives	Premium		No. of Policies	No. of Lives	Premium		No. of Policies	No. of Lives	Premium	
		1.011	1.011	(₹ Crores)	(₹ Crores)	5 454	5 400	(₹ Crores)	(₹ Crores)	0.405	0.474	(₹ Crores)	(₹ Crores)
1	Andhra Pradesh	1,014	1,014	3.80	140.47	5,451	5,460	33.53	1,109.37	6,465	6,474	37.32	1,249.83
2	Arunachal Pradesh	25	25	0.12	1.44	96	96	0.48	16.82	121	121	0.60	18.26
3	Assam	649	649	2.13	49.84	2,999	3,006	15.05	329.04	3,648	3,655	17.18	378.88
4	Bihar	1,959	1,962	9.53	194.34	3,718	3,724	19.67	509.89	5,677	5,686	29.20	704.23
5	Chattisgarh	614	615	2.52	59.98	1,764	1,780	9.41	361.37	2,378	2,395	11.93	421.35
6	Goa	132	132	0.69	12.81	818	824	7.53	139.70	950	956	8.22	152.51
7	Gujarat	2,399	2,404	10.59	235.42	13,139	13,268	132.14	2,491.29	15,538	15,672	142.73	2,726.72
8	Haryana	2,831	2,831	11.54	278.91	8,662	8,679	77.91	1,921.58	11,493	11,510	89.45	2,200.50
9	Himachal Pradesh	1,160	1,160	5.68	121.40	1,231	1,231	6.04	138.88	2,391	2,391	11.73	260.28
10	Jammu & Kashmir	343	343	1.35	27.54	1,640	1,643	11.71	186.67	1,983	1,986	13.06	214.21
11	Jharkhand	740	740	3.12	62.74	2,189	2,195	12.20	362.58	2,929	2,935	15.33	425.31
12	Karnataka	1,244	1,244	5.35	161.61	9,991	10,031	93.25	3,546.22	11,235	11,275	98.60	3,707.84
13	Kerala	1,357	1,359	8.98	128.63	5,843	5,856	41.61	662.99	7,200	7,215	50.59	791.62
14	Madhya Pradesh	1,635	1,637	5.20	134.67	6,432	6,445	29.06	1,106.13	8,067	8,082	34.25	1,240.80
15	Maharashtra	4,320	4,329	18.51	685.82	37,519	37,789	558.56	12,694.32	41,839	42,118	577.07	13,380.14
16	Manipur	233	233	0.84	11.18	632	632	2.73	31.81	865	865	3.57	42.99
17	Meghalaya	100	100	0.47	9.68	316	318	1.88	34.75	416	418	2.34	44.43
18	Mirzoram	2	2	(0.00)	0.28	169	169	0.93	16.49	171	171	0.93	16.78
19	Nagaland	15	15	0.05	0.44	181	181	0.70	18.67	196	196	0.75	19.11
20	Orissa	2,298	2,301	10.01	175.55	4,361	4,373	28.38	506.56	6,659	6,674	38.39	682.10
21	Punjab	4,755	4,756	26.56	330.74	8,857	8,861	62.91	1,102.74	13,612	13,617	89.47	1,433.49
22	Rajasthan	1,938	1,941	6.29	197.59	6,841	6,859	37.87	1,458.26	8,779	8,800	44.17	1,655.85
23	Sikkim	63	63	0.88	3.94	240	240	1.22	24.83	303	303	2.10	28.77
24	Tamil Nadu	943	943	4.36	96.15	12,453	12,496	114.38	2,145.72	13,396	13,439	118.74	2,241.87
25	Telangana	591	593	2.15	87.72	7,405	7,448	68.86	1,789.64	7,996	8,041	71.00	1,877.36
26	Tripura	75	75	0.19	6.55	302	306	1.10	20.16	377	381	1.29	26.71
27	Uttar Pradesh	6,074	6,080	24.88	596.26	16,480	16,519	104.98	2,935.68	22,554	22,599	129.87	3,531.93
28	Uttrakhand	612	614	3.38	75.87	1,848	1,865	16.54	320.19	2,460	2,479	19.91	396.07
29	West Bengal	2,274	2,277	9.61	159.76	9,779	9,824	81.86	1,429.05	12,053	12,101	91.48	1,588.81
30	Andaman & Nicobar Islands	1	1	0.00	0.02	31	31	0.33	4.02	32	32	0.33	4.04
31	Chandigarh	5	5	0.01	0.16	833	834	7.06	150.27	838	839	7.07	150.43
32	Dadra & Nagar haveli	42	42	0.20	2.44	219	219	1.59	48.80	261	261	1.79	51.25
33	Daman & Diu	12	12	0.05	0.51	213	213	1.66	23.06	225	225	1.71	23.57
34	Delhi	-	-	0.00	-	11,921	11,961	121.12	2,632.71	11,921	11,961	121.13	2,632.71
35	Lakshadweep	-	-	-	-	2	2	0.01	0.19	2	2	0.01	0.19
36	Puducherry	14	14	0.10	0.76	262	263	2.14	26.75	276	277	2.24	27.51
	TOTAL	40,469	40,511	179.16	4,051.25	184,837	185,641	1,706.41	40,297.19	225,306	226,152	1,885.57	44,348.44

Note: The basis for computation of the above table has been revised w.e.f. Q2 FY19. The classification is now based on customer address as against the agent's tagging to the relevant state.

Name of the Insurer: HDFC Life Insurance Company Limited (Formerly HDFC Standard Life Insurance Company Limited)

			Rura	al			Urt	ban			Total Bu	isiness	
0.11.	Otata / Union Tamitan	(Individual)			(Individual)				(Individual)				
Sr.No.	State / Union Territory	No. of Policies	No. of Lives		Sum Assured	No. of Policies			Sum Assured	No. of Policies	No. of Lives		Sum Assured
				(₹ Crores)	(₹ Crores)			(₹ Crores)	(₹ Crores)			(₹ Crores)	(₹ Crores)
1	Andhra Pradesh	2,463	2,464	9.38	377.65	12,684	12,711	78.97	2,533.04	15,147	15,175	88.36	2,910.69
2	Arunachal Pradesh	46	46	0.21	3.26	183	183	0.99	25.01	229	229	1.20	28.27
3	Assam	1,826	1,828	6.11	117.31	8,064	8,086	41.87	793.71	9,890	9,914	47.97	911.03
4	Bihar	4,872	4,880	21.80	428.76	8,358	8,372	45.37	1,052.00	13,230	13,252	67.17	1,480.76
5	Chattisgarh	2,047	2,050	8.40	176.18	4,596	4,620	26.13	874.62	6,643	6,670	34.53	1,050.80
6	Goa	423	423	2.73	38.32	2,084	2,092	18.18	316.52	2,507	2,515	20.91	354.84
7	Gujarat	7,846	7,853	32.24	664.59	36,195	36,455	334.98	6,317.49	44,041	44,308	367.22	6,982.08
8	Haryana	7,969	7,970	31.40	714.47	20,187	20,233	183.23	4,373.21	28,156	28,203	214.63	5,087.68
9	Himachal Pradesh	3,000	3,005	16.98	277.73	2,515	2,519	13.12	277.25	5,515	5,524	30.09	554.99
10	Jammu & Kashmir	965	966	3.65	71.60	3,806	3,812	25.20	444.20	4,771	4,778	28.85	515.80
11	Jharkhand	2,046	2,048	8.91	157.07	5,500	5,511	31.52	806.73	7,546	7,559	40.42	963.80
12	Karnataka	3,686	3,691	14.47	443.56	24,016	24,127	263.01	8,249.72	27,702	27,818	277.48	8,693.28
13	Kerala	3,846	3,849	22.11	349.83	13,854	13,890	116.66	1,642.27	17,700	17,739	138.77	1,992.10
14	Madhya Pradesh	4,891	4,894	15.68	351.96	16,500	16,534	79.71	2,710.43	21,391	21,428	95.40	3,062.39
15	Maharashtra	30,010	30,027	95.91	3,689.81	160,824	161,468	1,534.03	49,194.93	190,834	191,495	1,629.95	52,884.74
16	Manipur	648	648	2.21	30.34	1,545	1,546	6.38	85.51	2,193	2,194	8.59	115.86
17	Meghalaya	274	274	1.54	20.90	786	788	4.39	77.10	1,060	1,062	5.93	98.00
18	Mizoram	19	19	0.06	1.29	414	416	3.20	40.64	433	435	3.26	41.93
19	Nagaland	58	58	0.19	2.65	457	457	1.66	34.88	515	515	1.85	37.53
20	Orissa	6,020	6,023	27.33	459.78	10,355	10,381	75.71	1,233.54	16,375	16,404	103.04	1,693.32
21	Punjab	14,036	14,042	69.18	884.95	21,649	21,670	143.27	2,614.10	35,685	35,712	212.45	3,499.05
22	Rajasthan	5,363	5,367	18.21	606.96	16,895	16,939	96.29	3,538.72	22,258	22,306	114.50	4,145.68
23	Sikkim	137	137	1.94	10.20	544	544	5.32	48.29	681	681	7.26	58.49
24	Tamil Nadu	2,865	2,866	13.72	287.85	33,649	33,757	302.27	5,543.94	36,514	36,623	315.99	5,831.79
25	Telangana	1,665	1,667	5.81	242.01	17,409	17,497	160.77	4,412.95	19,074	19,164	166.58	4,654.96
26	Tripura	188	190	1.05	18.53	633	637	2.27	58.62	821	827	3.32	77.15
27	Uttar Pradesh	15,542	15,556	63.01	1,438.84	37,712	37,795	230.72	6,700.04	53,254	53,351	293.73	8,138.88
28	UttaraKhand	1,593	1,597	7.95	180.42	4,228	4,268	38.36	718.47	5,821	5,865	46.30	898.89
29	West Bengal	6,791	6,810	27.20	397.89	26,121	26,250	215.42	3,307.09	32,912	33,060	242.62	3,704.98
30	Andaman & Nicobar Islands	5	5	0.06	0.31	59	59	0.45	5.74	64	64	0.51	6.05
31	Chandigarh	550	550	2.17	30.68	3,288	3,293	27.03	505.08	3,838	3,843	29.20	535.75
32	Dadra & Nagar haveli	97	97	0.34	5.03	488	488	2.77	81.11	585	585	3.11	86.15
33	Daman & Diu	34	34	0.16	3.41	461	461	2.99	47.43	495	495	3.15	50.84
34	Delhi	1,157	1,157	4.45	63.44	34,757	34,857	322.70	6,789.47	35,914	36,014	327.15	6,852.91
35	Lakshadweep	2	2	0.00	0.07	6	6	0.02	0.43	8	8	0.03	0.49
36	Puducherry	33	33	0.15	1.31	770	772	6.09	93.10	803	805	6.24	94.42
	-												
	TOTAL	133,013	133,126	536.70	12,548.97	531,592	533,494	4,441.03	115,547.41	664,605	666,620	4,977.73	128,096.38

Note: The basis for computation of the above table has been revised w.e.f. Q2 FY19. The classification is now based on customer address as against the agent's tagging to the relevant state.

FORM L-25- (ii) : Geographical Distribution Channel - Group for the quarter ended December 31, 2018

Name of the Insurer: HDFC Life Insurance Company Limited (Formerly HDFC Standard Life Insurance Company Limited)

			Rural				Urba				Total Bus		
Sr.No.	State / Union Territory	(Group)			(Group)			(Group)					
		No. of Policies	No. of Lives	Premium		No. of Policies	No. of Lives		Sum Assured	No. of Policies	No. of Lives		Sum Assured
				(₹ Crores)	(₹ Crores)			(₹ Crores)	(₹ Crores)			(₹ Crores)	(₹ Crores)
1	Andhra Pradesh	-	-	-	-	1	45	5.11	5.29	1	45	5.11	5.29
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	33,036	0.87	155.10	-	33,036	0.87	155.10
4	Bihar	-	-	-	-	8	23,247	0.11	232.56	8	23,247	0.11	232.56
5	Chattisgarh	-	-	-	-	-	-	3.13	5.56	-	-	3.13	5.56
6	Goa	-	-	-	-	-	-	6.42	-	-	-	6.42	-
7	Gujarat	-	-	-	-	2	6,475	21.98	342.13	2	6,475	21.98	342.13
8	Haryana	-	-	-	-	5	1,293,757	40.56	3,724.42	5	1,293,757	40.56	3,724.42
9	Himachal Pradesh	-	-	-	-	1	1,501	0.00	0.82	1	1,501	0.00	0.82
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	
11	Jharkhand	-	-	-	-	2	2,648	0.17	15.69	2	2,648	0.17	15.69
12	Karnataka	-	-	-	-	10	599,352	78.26	4,408.96	10	599,352	78.26	4,408.96
13	Kerala	-	-	-	-	6	701,060	39.58	2,881.39	6	701,060	39.58	2,881.39
14	Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
15	Maharashtra	-	-	-	-	27	3,653,821	836.64	53,167.15	27	3,653,821	836.64	53,167.15
16	Manipur	-	-	-	-	-	-	-	· -	-	-	-	
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	2	227,958	21.76	943.22	2	227,958	21.76	943.22
21	Punjab	-	-	-	-	3	29,644	5.95	124.58	3	29,644	5.95	124.58
22	Rajasthan	-	-	-	-	39	576,584	26.68	2,657.71	39	576,584	26.68	2,657.71
23	Sikkim	-	-	-	-	-	-	2.00	-	_	-	2.00	
24	Tamil Nadu	-	-	-	-	3	612,984	83.36	4,973.68	3	612,984	83.36	4,973.68
25	Telangana	-	-	-	-	5	3,269,946	87.98	11,122.19	5	3,269,946	87.98	11,122.19
26	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
27	Uttar Pradesh	-	-	-	-	3	214,863	11.54	1,094.49	3	214,863	11.54	1,094.49
28	UttaraKhand	_	_	-	_	-		-	(0.10)	-		-	(0.10)
29	West Bengal	_	_	-	_	5	1,556,539	47.41	9,249.31	5	1,556,539	47.41	9,249.31
30	Andaman & Nicobar Islands	_	_	-	_	-	1,000,000	-	0,210.01	-	1,000,000	-	0,210.01
31	Chandigarh	_	_	-	_	4	2,608	1.45	798.14	4	2,608	1.45	798.14
32	Dadra & Nagar haveli		_	-		- 4	2,000	1.45	730.14	- 4	2,000	1.40	7 30.14
33	Daman & Diu		_	-		-		_		-	-	-	-
33	Delhi		_	-		- 14	172,926	445.83	4,868.67	- 14	172,926	445.83	4,868.67
34	Lakshadweep	-	-	-	-	-	-	445.65	4,000.07	- 14	172,320	445.65	4,000.07
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
30	Fucucieny	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL		-	-	-	140	12,978,994	1,766.79	100,770.98	140	12,978,994	1,766.79	100,770.98

FORM L-25- (ii) : Geographical Distribution Channel - Group for the nine months ended December 31, 2018

Name of the Insurer: HDFC Life Insurance Company Limited (Formerly HDFC Standard Life Insurance Company Limited)

		Rural (Group)			Urban (Group)				Total Business (Group)				
Sr.No.	State / Union Territory	No. of Policies	No. of Lives		Sum Assured	No. of Policies	No. of Lives		Sum Assured	No. of Policies	No. of Lives		Sum Assured
				(₹ Crores)	(₹ Crores)			(₹ Crores)	(₹ Crores)			(₹ Crores)	(₹ Crores)
1	Andhra Pradesh	-	-	-	-	2	438	6.07	146.47	2	438	6.07	146.47
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	2	139,341	16.34	626.49	2	139,341	16.34	626.49
4	Bihar	-	-	-	-	10	23,824	1.57	232.62	10	23,824	1.57	232.62
5	Chattisgarh	-	-	-	-	2	333	86.97	99.50	2	333	86.97	99.50
6	Goa	-	-	-	-	4	3,134	7.35	162.39	4	3,134	7.35	162.39
7	Gujarat	-	-	-	-	18	24,146	151.74	1,910.88	18	24,146	151.74	1,910.88
8	Haryana	-	-	-	-	28	3,495,456	257.86	14,282.30	28	3,495,456	257.86	14,282.30
9	Himachal Pradesh	-	-	-	-	3	3,041	112.94	6.77	3	3,041	112.94	6.77
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	2	2,648	0.35	14.81	2	2,648	0.35	14.81
12	Karnataka	-	-	-	-	32	1,901,192	371.64	12,499.86	32	1,901,192	371.64	12,499.86
13	Kerala	-	-	-	-	14	736,225	44.85	3,266.19	14	736,225	44.85	3,266.19
14	Madhya Pradesh	-	-	-	-	3	1,857	5.05	100.38	3	1,857	5.05	100.38
15	Maharashtra	-	-	-	-	140	12,165,930	2,427.09	158,134.85	140	12,165,930	2,427.09	158,134.85
16	Manipur	-	-	-	-	-	-	· -	-	-	-	-	· -
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	12	476,691	32.80	1,779.48	12	476,691	32.80	1,779.48
21	Punjab	-	-	-	-	5	47,095	14.07	211.71	5	47,095	14.07	211.71
22	Rajasthan	-	-	-	-	44	583,456	35.20	2,866.44	44	583,456	35.20	2,866.44
23	Sikkim	-	-	-	-	-	-	5.00	0.41	-	, -	5.00	0.41
24	Tamil Nadu	-	-	-	-	13	1,734,678	320.64	14,414.91	13	1,734,678	320.64	14,414.91
25	Telangana	-	-	-	-	11	7,530,397	240.53	23,658.64	11	7,530,397	240.53	23,658.64
26	Tripura	-	-	-	-	-	-	_	-	-	-	-	-
27	Uttar Pradesh	-	-	-	-	8	654,916	61.21	4,100.16	8	654,916	61.21	4,100.16
28	UttaraKhand	-	-	-	-	-	-	0.80	0.37	-	-	0.80	0.37
29	West Bengal	-	-	-	-	14	4,306,117	149.58	27,546.49	14	4,306,117	149.58	27,546.49
30	Andaman & Nicobar Islands	-	-	-	-	-	-	-		-	-	-	
31	Chandigarh	_	-	-	-	4	2,608	1.48	798.06	4	2,608	1.48	798.06
32	Dadra & Nagar haveli		_	-	-	-	_,000	-	-	_		-	-
33	Daman & Diu		_	_	-	_	_	_	_	_	_	-	_
34	Delhi	_	_	-	-	39	320,044	610.83	11,986.32	39	320,044	610.83	11,986.32
35	Lakshadweep		_	_	-	-	-	-	-	- 55	-	-	
36	Puducherry		_	_	_		_	_	_		_	_	_
50	. saddhorry	_	-	-	-	_	_	-	-	_	-	-	-
	TOTAL	-	-	-	-	410	34,153,567	4,961.96	278,846.51	410	34,153,567	4,961.96	278,846.51

Date : December 31, 2018

FORM L-26- INVESTMENT ASSETS

FORM - 3A (Read with Regulation 10) Name of the Insurer: HDFC Life Insurance Company Limited (Formerly HDFC Standard Life Insurance Company Limited) Registration Number: 101 Statement as on: December 31, 2018 Statement of Investment Assets (Life Insurers) (Business within India) Periodicity of Submission: Quarterly

Section I

						(₹ Crores)
No	Particulars	Schedule	Amount	Particulars	Amount	Amount
1	Investments (Sharehoders)	L-12	4,801.94	Reconciliation of Investment Assets		
	Investments (Policyholders)	L-13	53,193.98	Total Investment Assets (as per Balance Sheet)		117,700.87
	Investments (Linked Liabilities)	L-14	59,704.96	Balance Sheet Value of:		
2	Loans	L-15	47.61	A. Life Fund	37,019.78	
3	Fixed Assets	L-16	335.11	Less : Investment Loan as per L-15	-	37,019.78
4	Current Assets			B. Pention & General Annuity and Group Business		20,976.13
	a. Cash & Bank Balance	L-17	519.73	C. Unit Linked Funds		59,704.96
	b. Advances & Other Assets	L-18	2,735.77			
5	Current Liabilities					
	a. Current Liabilities	L-19	3,935.02			
	b. Provisions	L-20	51.30			
	c. Misc. Exp not Written Off	L-21	-			
	d. Debit Balance of P&L A/c		-			
	Application of Funds as per Balance Sheet (A)		117,352.78			
	Less: Other Assets	Schedule	Amount			
1	Loans (if any)	L-15	47.61			
2	Fixed Assets (if any)	L-16	335.11			
3	Cash & Bank Balance (if any)	L-17	519.73			
4	Advances & Other Assets (if any)	L-18	2,735.77			
5	Current Liabilities	L-19	3,935.02			
6	Provisions	L-20	51.30			
7	Misc. Exp not Written Off	L-21	-			
8	Investments held outside India		-			
9	Debit Balance of P&L A/c		-			
		TOTAL (B)				
	Investment Assets	(A-B)	117,700.87	(A+B+C)		117,700.87

PART - A

FORM L-26- INVESTMENT ASSETS

FORM - 3A

(Read with Regulation 10) Name of the Insurer: HDFC Life Insurance Company Ltd (Formerly HDFC Standard Life Insurance Company Ltd) Registration Number: 101 Statement as on: December 31, 2018 Statement of Investment Assets (Life Insurers) (Business within India) Periodicity of Submission: Quarterly

Section II

NON - LINKED BUSINESS

SH PH **Book Value** Market FVC Actual % **Total Fund** UL-Non Amount % as per Balance FRSM+ PAR NON PAR (SH+PH) Value A. LIFE FUND Unit Res Reg (f) = (g) = [(f) -(a) (b) (c) (d) (e) (h) (i)=(f+h) (j) [a+b+c+d+e] (a)]% Not Less than 1 Central Govt. Sec 2,096.26 346.35 13,544.89 2,089.22 18,076.72 49.97% 18,076.72 18,227.60 25% Not Less than 2 Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above) 2.500.97 346.35 16.007.61 2,312.92 21.167.84 58.52% 21,167.84 21,366.28 50% 3 Investment subject to Exposure Norms a. Housing & Infrastructure Not Less than 178.82 19.16% 1. Approved Investments 1,093.57 346.04 5,311.78 6,930.22 0.48 6,930.69 6,772.41 15% 2. Other Investments 0.92 12.91 0.04% (0.18) 12.73 12.75 11.99 899.57 594.42 4,562.42 7,388.20 19.77% 703.17 8,091.36 8,069.63 i) Approved Investments 236.71 1,095.08 b. Not exceedin 35% Other Investments 79.70 10.00 820.17 909.88 2.52% (92.72) 817.15 818.39 TOTAL LIFE FUND 100% 236.71 4,574.73 1,296.80 26,713.97 3,586.83 36,409.04 100.00% 610.74 37,019.78 37,039.46

			PH		Book Value	Actual %	FVC	Total Fund	Market
B. PENSION & GENERAL ANNUITY AND GROUP BUSINESS		% as per Reg	PAR	NON PAR	BOOK Value	Actual 76	Amount	Total Fund	Value
			(a)	(b)	(c)= (a+b)	(d)	(e)	(f)=(c+e)	(g)
1	Central Govt. Sec	Not Less than 20%	873.60	5,853.90	6,727.50	32.26%	-	6,727.50	6,885.70
2	Central Govt Sec, State Govt Sec or Other Approved Securities (incl (1) above)	Not Less than 40%	1,295.50	9,042.15	10,337.65	49.58%	-	10,337.65	10,515.42
3	Balance in Approved investment	Not Exceeding 60%	1,058.49	9,349.57	10,408.06	49.91%	127.17	10,535.24	10,513.75
4	Other Investments		-	106.06	106.06	0.51%	(2.81)	103.25	103.25
	TOTAL PENSION, GENERAL ANNUITY FUND	100%	2,353.99	18,497.78	20,851.77	100.00%	124.36	20,976.13	21,132.42

LINKED BUSINESS

			Pł	ł	Total Fund	Actual %
C. LI	NKED FUNDS	% as per Reg	PAR NON PA		Total Fullu	Actual 76
			(a)	(b)	(c)= (a+b)	(d)
1	Approved Investments	Not Less than 75%	-	56,172.09	56,172.09	94.08%
2	Other Investments	Not More than 25%	-	3,532.87	3,532.87	5.92%
	TOTAL LINKED INSURANCE FUND	100%	-	59,704.96	59,704.96	100.00%

Notes:

1. (+) FRSM refers to 'Funds representing Solvency Margin

2. Funds beyond Solvency Margin shall have a separate Custody Account.

3. Other Investments shall be as permitted as per Sec 27A (2) of Insurance Act, 1938 as amended from time to time

4. Pattern of Investment is applicable to both Shareholders funds representing solvency margin and policyholders funds.

5. Exposure Norms shall apply to Funds held beyond Solvency Margin, held in a separate Custody Account

CERTIFICATION:

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

Prasun Gajri Chief Investment Officer ₹ Crores

FORM 3A

FORM 9A (Read with Regulation 10) Unit Linked Insurance Business Name of the Insurance It for Insurance Company Ltd (Formerly HDFC Standard Life Insurance Company Ltd) Registration Number: 101

Link to Item 'C' of FORM 3A (Part A) Periodicty of Submission: Quarterly

Statement as on: December 31, 2018

PAR	RTICULARS	ULGF00111/08/03LiquidFund101	ULGF00620/06/07StableMgFd101	ULGF00211/08/03SecureMgtF101	ULGF00311/08/03DefensiveF101	ULGF00411/08/03BalancedMF101	ULIF00102/01/04LiquidFund101	ULIF00720/06/07StableMgFd101	ULGF01620/06/07SovereignF101	ULIF00202/01/04SecureMgtF101
	Opening Balance (Market Value)	12.68	15.90	97.85	244.76	390.73	53.60	31.64	2.67	113.92
Add:	Inflow during the Quarter	0.02	0.09	4.14	2.18	80.96	27.03	5.29	-	16.70
	Increase / (Decrease) Value of Inv [0.19	0.39	4.49	8.16	13.09	0.75	0.75	0.17	5.46
Less:	: Outflow during the Quarter	0.69	0.36	6.41	2.87	14.60	31.82	8.05	0.00	17.88
TOT	AL INVESTIBLE FUNDS (MKT VALUE)	12 20	16.04	100.07	252.24	470 18	49.57	29.63	2 84	118.20

INVESTMENT OF UNIT FUND	ULGF00111/08/0	3LiquidFund101	ULGF00620/06/07	StableMgFd101	ULGF00211/08/03	3SecureMgtF101	ULGF00311/08/0	3DefensiveF101	ULGF00411/08/0	BalancedMF101	ULIF00102/01/04	LiquidFund101	ULIF00720/06/07	StableMgFd101	ULGF01620/06/07	SovereignF101	ULIF00202/01/04	SecureMgtF101
-	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)																		
Central Govt Securities	8.65	70.88%	3.54	22.06%	43.33	43.30%	85.11	33.74%	84.81	18.04%	36.79	74.22%	5.66	19.12%	2.75	96.84%	50.47	42.70%
State Governement Securities		0.00%	0.10	0.63%	-	0.00%	1.47	0.58%	-	0.00%	-	0.00%	1.92	6.47%	-	0.00%	-	0.00%
Other Approved Securities		0.00%	-	0.00%	1.06	1.05%	-	0.00%	1.89	0.40%		0.00%	-	0.00%	-	0.00%	1.75	1.48%
Corporate Bonds	-	0.00%	6.98	43.54%	19.80	19.79%	68.98	27.35%	85.71	18.23%		0.00%		41.32%	-	0.00%	29.36	24.84%
Infrastructure Bonds	-	0.00%	4.07	25.38%	32.56	32.54%	33.33	13.21%	52.34	11.13%		0.00%	8.20	27.67%	-	0.00%	32.69	27.65%
Equity		0.00%	-	0.00%	-	0.00%	55.44	21.98%	216.76	46.10%		0.00%	-	0.00%	-	0.00%	-	0.00%
Money Market Investments	3.54	29.04%	0.76	4.71%	0.49	0.49%	0.85	0.34%	0.05	0.01%	12.82	25.86%	0.46	1.56%	0.02	0.77%	0.29	0.25%
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)	12.19	99.92%	15.45	96.33%	97.24	97.17%	245.18	97.20%	441.56	93.91%	49.61	100.08%	28.48	96.14%	2.77	97.61%	114.56	96.91%
Current Assets:																		
Accrued Interest	0.00	0.00%	0.58	3.61%	2.82	2.82%	5.45	2.16%	6.05	1.29%	0.00	0.00%	1.17	3.94%	0.06	2.22%	3.59	3.03%
Dividend Recievable	-	0.00%	-	0.00%	-	0.00%	0.00	0.00%	0.06	0.01%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Bank Balance	0.01	0.08%	0.01	0.06%	0.01	0.01%	0.01	0.00%	0.01	0.00%	0.01	0.02%	0.01	0.03%	0.01	0.18%	0.01	0.01%
Receivable for Sale of Investments		0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%		0.00%	-	0.00%	-	0.00%	-	0.00%
Other Current Assets (for Investments)	-	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	-	0.00%	-	0.00%	-	0.00%	0.06	0.05%
Less: Current Liabilities			-		-		-		-				-		-		-	
Payable for Investments	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Fund Mgmt Charges Payable	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.01	0.00%	0.01	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Other Current Liabilities (for Investments	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.05	0.10%	0.03	0.11%	0.00	0.00%	0.00	0.00%
Sub Total (B)	0.01	0.08%	0.59	3.67%	2.83	2.83%	5.45	2.16%	6.11	1.30%	(0.04)	-0.08%	1.14	3.86%	0.07	2.39%	3.65	3.09%
Other Investments (<=25%)																		
Corporate Bonds		0.00%	-	0.00%	-	0.00%	0.75	0.30%	0.40	0.08%		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%	0.86	0.34%	6.98	1.48%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Mutual funds		0.00%	-	0.00%	-	0.00%	-	0.00%	15.13	3.22%	-	0.00%		0.00%	-	0.00%	-	0.00%
Others		0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%		0.00%	-	0.00%	-	0.00%
Sub Total (C)		0.00%	•	0.00%		0.00%	1.61	0.64%	22.51	4.79%		0.00%	•	0.00%	•	0.00%		0.00%
Total (A + B + C)	12.20	100.00%	16.04	100.00%	100.07	100.00%	252.24	100.00%	470.18	100.00%	49.57	100.00%	29.63	100.00%	2.84	100.00%	118.20	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 Life Insurance Company Ltd (Formerly HDFC Standard Life Insurance Company Ltd)

Registration Number: 101

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

Periodicty of Submission: Quarterly Statement as on: December 31, 2018

PAR	TICULARS	ULIF00302/01/04DefensiveF101	ULIF00402/01/04BalancedMF101	ULIF00616/01/06EquityMgFd101	ULIF00502/01/04GrowthFund101	ULGF02225/02/12LiquidFund101	ULGF02825/02/12StableMgFd101	ULGF02325/02/12SecureMgtF10	ULGF02425/02/12DefensiveF101	ULGF02525/02/12BalancedMF101
	Opening Balance (Market Value)	95.91	408.85	606.38	2,468.49	26.57	58.88	428.36	981.49	219.73
Add:	Inflow during the Quarter	6.31	14.07	13.73	72.58	0.90	0.98	10.08	10.76	0.49
	Increase / (Decrease) Value of Inv [Net	3.37	9.16	1.63	-5.23	0.40	1.47	22.51	33.67	4.91
Less:	Outflow during the Quarter	6.39	28.17	32.62	141.74	1.29	2.05	28.71	15.03	14.04
TOT	AL INVESTIBLE FUNDS (MKT VALUE)	99.20	403.92	589.12	2,394.09	26.57	59.29	432.24	1,010.89	211.08

INVESTMENT OF UNIT FUND	ULIF00302/01/0	4DefensiveF101	ULIF00402/01/	04BalancedMF101	ULIF00616/01/0	6EquityMgFd101	ULIF00502/01/0	4GrowthFund101	ULGF02225/0	2/12LiquidFund101	ULGF02825/02	/12StableMgFd101	ULGF02325/02/	12SecureMgtF10	ULGF02425/02/1	2DefensiveF101	ULGF02525/02/1	2BalancedMF101
INVESTMENT OF ONIT 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	37.99	38.30%	86.84	21.50%	10.00	1.70%	-	0.00%	18.59	69.97%	8.57	14.45%	182.30	42.18%	359.72	35.58%	47.78	22.63%
State Governement Securities	0.70	0.71%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	3.03	5.11%	-	0.00%	4.38	0.43%	-	0.00%
Other Approved Securities	-	0.00%	2.00	0.49%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	5.21	1.20%	8.79	0.87%	0.16	0.08%
Corporate Bonds	25.51	25.71%	74.78	18.51%	22.64	3.84%	-	0.00%	-	0.00%	30.30	51.10%	115.43	26.71%	285.50	28.24%	23.80	11.28%
Infrastructure Bonds	8.77	8.84%	24.46	6.05%	20.80	3.53%	-	0.00%	-	0.00%	14.85	25.04%	118.30	27.37%	95.34	9.43%	26.95	12.77%
Equity	23.68	23.87%	188.17	46.59%	481.26	81.69%	2,007.15	83.84%	-	0.00%	-	0.00%	-	0.00%	221.93	21.95%	100.42	47.57%
Money Market Investments	0.07	0.07%	0.13	0.03%	2.58	0.44%	103.25	4.31%	7.97	29.99%	0.37	0.63%	0.35	0.08%	0.59	0.06%	0.60	0.28%
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)	96.73	97.50%	376.38	93.18%	537.28	91.20%	2,110.40	88.15%	26.56	99.96%	57.12	96.34%	421.59	97.54%	976.25	96.57%	199.70	94.61%
Current Assets:																		
Accrued Interest	2.01	2.03%	5.03	1.25%	1.92	0.33%	0.02	0.00%	0.00	0.00%	2.13	3.59%	10.90	2.52%	21.95	2.17%	3.28	1.55%
Dividend Recievable	0.00	0.00%	0.05	0.01%	0.13	0.02%	0.78	0.03%	-	0.00%	-	0.00%	-	0.00%	0.08	0.01%	0.04	0.02%
Bank Balance	0.01	0.01%	0.01	0.00%	0.01	0.00%	0.01	0.00%	0.01	0.04%	0.01	0.02%	0.01	0.00%	0.01	0.00%	0.01	0.00%
Receivable for Sale of Investments	-	0.00%	-	0.00%	-	0.00%	3.63	0.15%	-	0.00%	-	0.00%	-	0.00%	0.26	0.03%	-	0.00%
Other Current Assets (for Investments)	0.08	0.08%	0.05	0.01%	0.00	0.00%	0.02	0.00%	-	0.00%	0.04	0.06%	-	0.00%	0.00	0.00%	0.00	0.00%
Less: Current Liabilities	-		-		-		-		-		-		-				-	
Payable for Investments	-	0.00%	-	0.00%	-	0.00%	1.59	0.07%	-	0.00%	-	0.00%	-	0.00%		0.00%	-	0.00%
Fund Mgmt Charges Payable	0.00	0.00%	0.01	0.00%	0.01	0.00%	0.05	0.00%	0.00	0.00%	0.00	0.00%	0.01	0.00%	0.02	0.00%	0.00	
Other Current Liabilities (for Investments)	0.00	0.00%	0.00	0.00%	0.14	0.02%	0.19	0.01%	0.00	0.00%	0.00	0.00%	0.25	0.06%	0.28	0.03%	0.00	0.00%
Sub Total (B)	2.10	2.11%	5.14	1.27%	1.91	0.32%	2.63	0.11%	0.01	0.04%	2.17	3.66%	10.65	2.46%	22.00	2.18%	3.32	1.57%
Other Investments (<=25%)																		
Corporate Bonds	-	0.00%	3.08	0.76%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	1.70	0.17%	1.95	
Infrastructure Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Equity	0.38	0.38%	6.12	1.51%	15.50	2.63%	80.30	3.35%	-	0.00%	-	0.00%	-	0.00%	10.93	1.08%	4.89	2.32%
Mutual funds		0.00%	13.21	3.27%	34.42	5.84%	200.76	8.39%		0.00%	-	0.00%	-	0.00%	0.02	0.00%	1.22	
Others	-	0.00%	-	0.00%	-	0.00%		0.00%		0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Sub Total (C)	0.38	0.38%	22.41	5.55%	49.93	8.48%	281.07	11.74%	-	0.00%	-	0.00%	-	0.00%	12.64	1.25%	8.06	3.82%
Total (A + B + C)	99.20	100.00%	403.92	100.00%	589.12	100.00%	2,394.09	100.00%	26.57	100.00%	59.29	100.00%	432.24	100.00%	1,010.89	100.00%	211.08	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 Life Insurance Company Ltd (Formerly HDFC Standard Life Insurance Company Ltd)

Registration Number: 101

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

Periodicty of Submission: Quarterly Statement as on: December 31, 2018

PART	ICULARS	ULIF00802/01/04LiquidFund101	ULIF01420/06/07StableMgFd101	ULGF01520/06/07SovereignF101	ULIF00902/01/04SecureMgtF101	ULIF01002/01/04DefensiveF101	ULIF01102/01/04BalancedMF101	ULIF01316/01/06EquityMgFd101	ULIF01202/01/04GrowthFund101	ULGF02918/02/12LiquidFund101
	Opening Balance (Market Value)	26.67	14.68	0.00	58.31	50.98	274.63	258.75	1,156.56	6.63
Add:	Inflow during the Quarter	18.72	2.58	0.00	9.11	4.90	6.76	5.27	38.35	0.13
	Increase / (Decrease) Value of Inv [Ne	0.36	0.36	0.00	2.73	1.51	5.13	0.02	-3.79	0.10
Less:	Outflow during the Quarter	22.74	2.86	-	12.67	6.45	16.33	14.96	75.79	0.24
TOTA	L INVESTIBLE FUNDS (MKT VALUE)	23.00	14.76	0.00	57.48	50.94	270.18	249.08	1,115.33	6.62

INVESTMENT OF UNIT FUND	ULIF00802/01/04	LiquidFund101	ULIF01420/06/07	7StableMgFd101	ULGF01520/06/0	7SovereignF101	ULIF00902/01/049	SecureMgtF101	ULIF01002/01/04	DefensiveF101	ULIF01102/01/04	BalancedMF101	ULIF01316/01/06E	EquityMgFd101	ULIF01202/01/	04GrowthFund101	ULGF02918/02/1	2LiquidFund101
INVESTMENT OF ONIT 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%)																		1
Central Govt Securities	16.14	70.18%	5.08	34.44%	0.00	94.49%	25.05	43.59%	15.71	30.85%	57.91	21.43%	3.50	1.40%	-	0.00%	4.80	72.49%
State Governement Securities	-	0.00%	0.11	0.75%	-	0.00%	-	0.00%	0.48	0.94%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Other Approved Securities	-	0.00%	-	0.00%	0.00	1.85%	1.06	1.84%	-	0.00%	1.89	0.70%	-	0.00%	-	0.00%	-	0.00%
Corporate Bonds	-	0.00%	5.61	38.00%	-	0.00%	14.75	25.66%	12.36	24.27%	43.69	16.17%	11.77	4.73%	-	0.00%	-	0.00%
Infrastructure Bonds	-	0.00%	3.07	20.79%	-	0.00%	14.88	25.88%	7.60	14.92%	15.57	5.76%	3.54	1.42%	-	0.00%	-	0.00%
Equity	-	0.00%	-	0.00%	-	0.00%	-	0.00%	13.35	26.20%	143.17	52.99%	202.43	81.27%	938.32	84.13%	-	0.00%
Money Market Investments	6.66	28.94%	0.32	2.19%	-	0.00%	0.14	0.25%	0.07	0.13%	0.21	0.08%	5.34	2.15%	44.12	3.96%	1.81	27.36%
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)	22.80	99.12%	14.19	96.17%	0.00	96.34%	55.88	97.21%	49.57	97.31%	262.44	97.13%	226.58	90.97%	982.44	88.08%	6.61	99.85%
Current Assets:																		í –
Accrued Interest	0.00	0.00%	0.56	3.79%	0.00	1.61%	1.68	2.92%	1.16	2.29%	3.12	1.16%	0.60	0.24%	0.01	0.00%	0.00	0.00%
Dividend Recievable	-	0.00%	-	0.00%		0.00%	-	0.00%	0.00	0.00%	0.01	0.00%	0.05	0.02%	0.38	0.03%	-	0.00%
Bank Balance	0.01	0.04%	0.01	0.07%	0.00	2.05%	0.01	0.02%	0.01	0.02%	0.01	0.00%	0.01	0.00%	0.02	0.00%	0.01	0.15%
Receivable for Sale of Investments	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	2.04	0.18%	-	0.00%
Other Current Assets (for Investments)	0.19	0.84%	-	0.00%	0.00	0.00%	-	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.01	0.00%	0.00	0.00%
Less: Current Liabilities	-		-		-		-		-		-		-		-		-	í l
Payable for Investments	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.74	0.07%	-	0.00%
Fund Mgmt Charges Payable	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.01	0.00%	0.01	0.00%	0.02	0.00%	0.00	0.00%
Other Current Liabilities (for Investments)	0.00	0.00%	0.00	0.02%	0.00	0.00%	0.09	0.15%	0.04	0.08%	0.05	0.02%	0.18	0.07%	0.61	0.05%	0.00	0.00%
Sub Total (B)	0.20	0.88%	0.57	3.83%	0.00	3.66%	1.60	2.79%	1.13	2.22%	3.08	1.14%	0.48	0.19%	1.08	0.10%	0.01	0.15%
Other Investments (<=25%)																		í –
Corporate Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	2.25	0.83%		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%	-	0.00%	0.24	0.47%	2.41	0.89%	6.64	2.67%	38.59	3.46%	-	0.00%
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	15.38	6.18%	93.22	8.36%	-	0.00%
Others	-	0.00%	-	0.00%	-	0.00%	-	0.00%		0.00%	-	0.00%	-	0.00%		0.00%	-	0.00%
Sub Total (C)	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.24	0.47%	4.66	1.73%	22.02	8.84%	131.81	11.82%	-	0.00%
Total (A + B + C)	23.00	100.00%	14.76	100.00%	0.00	100.00%	57.48	100.00%	50.94	100.00%	270.18	100.00%	249.08	100.00%	1,115.33	100.00%	6.62	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 Life Insurance Company Ltd (Formerly HDFC Standard Life Insurance Company Ltd)

Registration Number: 101

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

Periodicty of Submission: Quarterly Statement as on: December 31, 2018

PAR	TICULARS	ULGF03518/02/12StableMgFd101	ULGF03018/02/12SecureMgtF10	ULGF03118/02/12DefensiveF101	ULGF03218/02/12BalancedMF101	ULGF03318/02/12GrowthFund10	ULGF00928/03/05SecureMgtF101	ULGF01028/03/05DefensiveF101	ULGF01128/03/05BalancedMF101	ULIF01520/02/08LiquidFdll101
	Opening Balance (Market Value)	69.63	67.89	154.35	192.92	0.44	0.08	2.26	7.61	48.07
Add:	Inflow during the Quarter	1.50	0.74	2.53	3.56	-		0.01	0.06	18.91
	Increase / (Decrease) Value of Inv [N	1.74	3.58	5.21	4.54	-0.01	0.00	0.05	0.13	0.64
Less:	Outflow during the Quarter	2.39	0.90	4.35	5.48	-0.00	0.00	0.00	0.12	20.89
TOT	AL INVESTIBLE FUNDS (MKT VALUE)	70.48	71.31	157.74	195.54	0.42	0.09	2.32	7.68	46.74

INVESTMENT OF UNIT FUND	ULGF03518/02/	12StableMgFd101	ULGF03018/02/12	2SecureMgtF10	ULGF03118/02/1	2DefensiveF101	ULGF03218/02/1	2BalancedMF101	ULGF03318/02/1	2GrowthFund10	ULGF00928/03/0	5SecureMgtF101	ULGF01028/03/0	5DefensiveF101	ULGF01128/03/	05BalancedMF101	ULIF01520/02/	08LiquidFdll101
INVESTMENT OF ONIT 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	8.85	12.56%	29.09	40.79%	60.14	38.13%	40.98	20.96%	-	0.00%	0.08	94.38%	1.02	43.84%	2.32	30.14%	33.49	71.64%
State Governement Securities	5.05	7.16%	-	0.00%	0.98	0.62%	-	0.00%	-	0.00%	-	0.00%	0.50	21.75%	-	0.00%		0.00%
Other Approved Securities	-	0.00%	0.87	1.22%	-	0.00%	0.51	0.26%	-	0.00%	-	0.00%	-	0.00%	-	0.00%		0.00%
Corporate Bonds	33.79	47.95%	17.61	24.70%	32.38	20.53%	36.07	18.45%	-	0.00%	-	0.00%	0.10	4.29%	0.40	5.21%		0.00%
Infrastructure Bonds	19.89	28.22%	21.67	30.39%	23.77	15.07%	19.67	10.06%	-	0.00%	-	0.00%	0.03	1.34%	0.96	12.46%	- '	0.00%
Equity	-	0.00%	-	0.00%	34.85	22.09%	88.64	45.33%	0.39	92.47%	-	0.00%	0.58	24.80%	3.33	43.40%		0.00%
Money Market Investments	0.28	0.40%	0.37	0.53%	0.53	0.33%	0.12	0.06%	0.01	2.11%	0.00	2.60%	0.03	1.23%	0.25	3.21%	13.44	28.76%
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)	67.86	96.28%	69.62	97.63%	152.65	96.77%	185.99	95.11%	0.40	94.58%	0.08	96.98%	2.26	97.26%	7.25	94.42%	46.93	100.41%
Current Assets:																	, , , , , , , , , , , , , , , , , , ,	
Accrued Interest	2.65	3.76%	1.68	2.35%	3.44	2.18%	3.02	1.54%	0.00	0.00%	0.00	2.45%	0.04	1.91%	0.07	0.97%	0.00	0.00%
Dividend Recievable	-	0.00%	-	0.00%	0.01	0.01%	0.03	0.02%	0.00	0.04%	-	0.00%	-	0.00%	0.00	0.01%		0.00%
Bank Balance	0.01	0.01%	0.01	0.01%	0.01	0.01%	0.01	0.01%	0.01	2.36%	0.00	0.58%	0.01	0.43%	0.01	0.13%	0.01	0.02%
Receivable for Sale of Investments	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.00	0.00%	-	0.00%	-	0.00%	-	0.00%		0.00%
Other Current Assets (for Investments)	-	0.00%	0.00	0.01%	0.00	0.00%	0.00	0.00%	-0.00	0.00%	-	0.00%	0.00	0.00%	0.00	0.00%	- '	0.00%
Less: Current Liabilities	-		-		-		-		-		-		-		-			í –
Payable for Investments	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	- '	0.00%
Fund Mgmt Charges Payable	0.00	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 Investments,	0.04	0.06%	0.00	0.00%	0.08	0.05%	0.00	0.00%	0.00	0.00%	0.00	0.01%	0.00	0.00%	0.00	0.00%	0.20	0.43%
Sub Total (B)	2.62	3.72%	1.69	2.37%	3.38	2.14%	3.05	1.56%	0.01	2.39%	0.00	3.02%	0.05	2.33%	0.09	1.11%	-0.19	-0.41%
Other Investments (<=25%)																	()	1
Corporate Bonds	-	0.00%	-	0.00%	-	0.00%	1.10	0.56%	-	0.00%	-	0.00%	-	0.00%	-	0.00%		0.00%
Infrastructure Bonds	-	0.00%		0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%		0.00%
Equity		0.00%	-	0.00%	1.71	1.09%	4.31	2.20%	0.01	3.03%	-	0.00%	0.01	0.41%	0.10	1.26%		0.00%
Mutual funds	-	0.00%	-	0.00%	-	0.00%	1.09	0.56%	-	0.00%	-	0.00%	-	0.00%	0.25	3.21%		0.00%
Others	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%		0.00%
Sub Total (C)	-	0.00%	-	0.00%	1.71	1.09%	6.50	3.32%	0.01	3.03%		0.00%	0.01	0.41%	0.34	4.47%		0.00%
Total (A + B + C)	70.48	100.00%	71.31	100.00%	157.74	100.00%	195.54	100.00%	0.42	100.00%	0.09	100.00%	2.32	100.00%	7.68	100.00%	46.74	100.00%
Fund Carried Forward (as per LB2)																		

FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: HDFC Life Insurance Company Ltd (Formerly HDFC Standard Life Insurance Company Ltd)

Registration Number: 101

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

Periodicty of Submission: Quarterly

Statement as on: December 31, 2018

PA	RTICULARS	ULIF01620/02/08StableMFII101	ULIF01720/02/08SecureMFII101	ULIF01820/02/08DefnsvFdII101	ULIF01920/02/08BaIncdMFII101	ULIF02020/02/08EquityMFII101	ULIF02120/02/08GrwthFndll101	ULGF03620/02/12LiquidFdII101	ULGF03720/02/12StableMFII101	ULGF03820/02/12SecureMFII101
	Opening Balance (Market Value)	49.80	185.76	104.62	538.40	692.20	3,218.11	59.13	20.62	866.66
Ad	I: Inflow during the Quarter	10.13	11.65	4.52	12.51	15.05	61.62	18.43	6.27	17.52
	Increase / (Decrease) Value of Inv [Net	1.15	8.56	3.15	12.32	1.11	-7.04	0.86	0.50	43.13
Les	 Outflow during the Quarter 	11.12	16.13	6.38	23.24	27.69	115.92	9.78	1.32	28.68
TO	TAL INVESTIBLE FUNDS (MKT VALUE)	49.96	189.84	105.91	539.98	680.67	3,156.76	68.64	26.08	898.63

INVESTMENT OF UNIT FUND	ULIF01620/02/0	8StableMFII101	ULIF01720/02/0	08SecureMFII101	ULIF01820/02/08	DefnsvFdll101	ULIF01920/02/08	BalncdMFII101	ULIF02020/02/08	BEquityMFII101	ULIF02120/02/08	BGrwthFndll101	ULGF03620/02/	12LiquidFdll101	ULGF03720/02/	2StableMFII101	ULGF03820/02/1	2SecureMFII101
INVESTMENT OF UNIT FUND	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)																		
Central Govt Securities	12.56	25.14%	80.88	42.60%	37.49	35.39%	112.25	20.79%	-	0.00%	-	0.00%	46.57	67.85%	7.00	26.84%	401.49	44.68%
State Governement Securities	-	0.00%	-	0.00%	0.75	0.71%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Other Approved Securities	-	0.00%	2.33	1.23%	-	0.00%	3.21	0.59%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	7.25	0.81%
Corporate Bonds	17.72	35.46%	46.38	24.43%	27.57	26.03%	117.01	21.67%	38.98	5.73%	-	0.00%	-	0.00%	8.47	32.48%	259.02	28.82%
Infrastructure Bonds	17.66	35.34%	54.61	28.77%	10.17	9.60%	23.14	4.29%	23.92	3.51%	-	0.00%	-	0.00%	4.88	18.71%	216.98	24.15%
Equity	-	0.00%	-	0.00%	26.19	24.73%	250.38	46.37%	553.88	81.37%	2,639.71	83.62%	-	0.00%	-	0.00%	-	0.00%
Money Market Investments	0.29	0.58%	0.80	0.42%	1.11	1.05%	0.13	0.02%	3.57	0.52%	145.78	4.62%	17.26	25.15%	0.04	0.16%	4.25	0.47%
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)	48.23	96.53%	185.00	97.45%	103.27	97.51%	506.12	93.73%	620.34	91.14%	2,785.49	88.24%	63.83	93.00%	20.39	78.19%	888.99	98.93%
Current Assets:																		
Accrued Interest	1.81	3.62%	4.98	2.62%	2.23	2.10%	6.24	1.16%	2.65	0.39%	0.00	0.00%	0.00	0.00%	0.68	2.60%	20.83	2.32%
Dividend Recievable	-	0.00%	-	0.00%	0.00	0.00%	0.07	0.01%	0.15	0.02%	1.07	0.03%	-	0.00%	-	0.00%	-	0.00%
Bank Balance	0.01	0.02%	0.01	0.01%	0.01	0.01%	0.01	0.00%	0.01	0.00%	0.01	0.00%	0.01	0.01%	0.01	0.04%	0.01	0.00%
Receivable for Sale of Investments	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	4.52	0.14%	-	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%	0.02	0.00%	4.80	6.99%	5.00	19.18%	-	0.00%
Less: Current Liabilities	-		-		-		-		-		-		-		-		-	1
Payable for Investments	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	2.09	0.07%	-	0.00%	-	0.00%	-	0.00%
Fund Mgmt Charges Payable	0.00	0.00%	0.01	0.00%	0.00	0.00%	0.02	0.00%	0.02	0.00%	0.11	0.00%	0.00	0.00%	0.00	0.00%	0.03	0.00%
Other Current Liabilities (for Investments)	0.08	0.16%	0.14	0.07%	0.05	0.05%	0.69	0.13%	0.63	0.09%	0.97	0.03%	0.00	0.00%	0.00	0.00%	11.17	1.24%
Sub Total (B)) 1.74	3.47%	4.84	2.55%	2.18	2.06%	5.61	1.04%	2.16	0.32%	2.46	0.08%	4.81	7.00%	5.69	21.81%	9.64	1.07%
Other Investments (<=25%)																		
Corporate Bonds	-	0.00%	-	0.00%	-	0.00%	2.48	0.46%	-	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%	0.46	0.43%	8.19	1.52%	17.93	2.63%	106.82	3.38%	-	0.00%	-	0.00%	-	0.00%
Mutual funds	-	0.00%	-	0.00%	-	0.00%	17.58	3.26%	40.24	5.91%	261.99	8.30%	-	0.00%	-	0.00%	-	0.00%
Others	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Sub Total (C)) -	0.00%	-	0.00%	0.46	0.43%	28.25	5.23%	58.17	8.55%	368.81	11.68%	-	0.00%	-	0.00%	-	0.00%
Total (A + B + C)) 49.96	100.00%	189.84	100.00%	105.91	100.00%	539.98	100.00%	680.67	100.00%	3,156.76	100.00%	68.64	100.00%	26.08	100.00%	898.63	100.00%
Fund Carried Forward (as per LB2))																	

₹ Crores

FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: HDFC Life Insurance Company Ltd (Formerly HDFC Standard Life Insurance Company Ltd)

Registration Number: 101

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

Periodicty of Submission: Quarterly

Statement as on: December 31, 2018

PART	ICULARS	ULGF03920/02/12DefnsvFdII101	ULGF04020/02/12BalncdMFII101	ULIF02208/10/08LiquidFdII101	ULIF02308/10/08StableMFII101	ULIF02408/10/08SecureMFII101	ULIF02508/10/08DefnsvFdll101	ULIF02608/10/08BaIncdMFII101	ULIF02708/10/08EquityMFII101	ULIF02808/10/08GrwthFndll101
	Opening Balance (Market Value)	748.34	122.93	34.12	29.63	123.25	67.54	332.03	418.51	1,863.47
Add:	Inflow during the Quarter	15.48	8.22	12.44	4.34	8.02	2.13	5.11	7.98	30.74
	Increase / (Decrease) Value of Inv [Ne	24.81	2.91	0.47	0.70	5.67	2.04	6.47	0.41	-5.59
Less:	Outflow during the Quarter	6.58	1.06	12.04	5.89	16.78	6.57	21.62	32.58	110.55
TOTA	L INVESTIBLE FUNDS (MKT VALUE)	782.05	133.00	34.99	28.79	120.16	65.13	321.99	394.32	1,778.07

INVESTMENT OF UNIT FUND	ULGF03920/02/1	2DefnsvFdII101	ULGF04020/02/	12BalncdMFII101	ULIF02208/10/0	8LiquidFdll101	ULIF02308/10/0	8StableMFII101	ULIF02408/10/08	SecureMFII101	ULIF02508/10/0	8DefnsvFdll101	ULIF02608/10/08	BalncdMFII101	ULIF02708/10/0	8EquityMFII101	ULIF02808/10/08	8GrwthFndll101
INVESTMENT OF ONIT 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	291.63	37.29%	27.68	20.81%	25.44	72.71%	8.78	30.50%	52.87	44.00%	24.27	37.27%	69.54	21.60%	0.21	0.05%	-	0.00%
State Governement Securities	5.70	0.73%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.52	0.80%	-	0.00%	-	0.00%	-	0.00%
Other Approved Securities	-	0.00%	0.30	0.23%	-	0.00%	-	0.00%	1.61	1.34%	-	0.00%	2.08	0.65%	0.30	0.08%	-	0.00%
Corporate Bonds	213.21	27.26%	33.90	25.49%	-	0.00%	12.27	42.62%	28.31	23.56%	16.29	25.02%	59.13	18.36%	18.07	4.58%	-	0.00%
Infrastructure Bonds	80.90	10.35%	9.89	7.44%	-	0.00%	6.97	24.22%	34.12	28.39%	5.51	8.46%	22.76	7.07%	13.32	3.38%	-	0.00%
Equity	159.77	20.43%	56.32	42.35%	-	0.00%	-	0.00%	-	0.00%	16.48	25.29%	163.14	50.66%	326.57	82.82%	1,495.73	84.12%
Money Market Investments	2.12	0.27%	0.09	0.07%	9.66	27.61%	0.04	0.13%	0.11	0.09%	0.63	0.97%	0.11	0.03%	1.27	0.32%	70.09	3.94%
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)	753.34	96.33%	128.19	96.38%	35.10	100.32%	28.06	97.48%	117.02	97.39%	63.71	97.81%	316.76	98.38%	359.74	91.23%	1,565.82	88.06%
Current Assets:																		
Accrued Interest	19.29	2.47%	1.74	1.31%	0.00	0.00%	0.88	3.05%	3.17	2.64%	1.21	1.86%	3.70	1.15%	1.13	0.29%	0.01	0.00%
Dividend Recievable	0.07	0.01%	0.02	0.01%	-	0.00%	-	0.00%	-	0.00%	0.00	0.00%	0.01	0.00%	0.09	0.02%	0.57	0.03%
Bank Balance	0.01	0.00%	0.01	0.01%	0.01	0.03%	0.01	0.03%	0.01	0.01%	0.01	0.02%	0.01	0.00%	0.01	0.00%	0.01	0.00%
Receivable for Sale of Investments		0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	2.66	0.15%
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	0.00%	0.01	0.00%
Less: Current Liabilities	-		-		-		-		-		-		-		-		-	1
Payable for Investments	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	1.19	0.07%
Fund Mgmt Charges Payable	0.03	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%	0.06	0.00%
Other Current Liabilities (for Investments)	0.01	0.00%	0.00	0.00%	0.12	0.34%	0.16	0.56%	0.05	0.04%	0.07	0.10%	1.65	0.51%	1.51	0.38%	2.80	0.16%
Sub Total (B)	19.34	2.47%	1.77	1.33%	-0.11	-0.32%	0.73	2.52%	3.13	2.61%	1.15	1.77%	2.06	0.64%	-0.29	-0.07%	-0.77	-0.04%
Other Investments (<=25%)																		1
Corporate Bonds	1.50	0.19%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.45	0.14%	-	0.00%	-	0.00%
Infrastructure Bonds		0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Equity	7.87	1.01%	2.45	1.85%	-	0.00%	-	0.00%	-	0.00%	0.27	0.42%	2.72	0.85%	10.69	2.71%	61.74	3.47%
Mutual funds	-	0.00%	0.59	0.44%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	24.18	6.13%	151.28	8.51%
Others	-	0.00%	-	0.00%	-	0.00%		0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Sub Total (C)	9.37	1.20%	3.04	2.29%	-	0.00%	-	0.00%	-	0.00%	0.27	0.42%	3.17	0.99%	34.87	8.84%	213.02	11.98%
Total (A + B + C)	782.05	100.00%	133.00	100.00%	34.99	100.00%	28.79	100.00%	120.16	100.00%	65.13	100.00%	321.99	100.00%	394.32	100.00%	1,778.07	100.00%
Fund Carried Forward (as per LB2)																		

₹ Crores

FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: HDFC Life Insurance Company Ltd (Formerly HDFC Standard Life Insurance Company Ltd)

Registration Number: 101

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

Periodicty of Submission: Quarterly Statement as on: December 31, 2018

P.	RTICULARS	ULGF04311/02/12LiquidFdll101	ULGF04811/02/12StableMFII101	ULGF04411/02/12SecureMFII101	ULGF04511/02/12DefnsvFdll101	ULGF04611/02/12BalncdMFII101	ULIF02904/08/08MoneyPlusF101	ULIF03004/08/08BondOprtFd101	ULIF03204/08/08Large-CapF101	ULIF03104/08/08Mid-capFnd101
	Opening Balance (Market Value)	10.52	20.08	131.60	227.13	5.32	12.92	29.69	58.35	60.42
A	d: Inflow during the Quarter	2.60	0.53	2.39	7.41	0.18	17.29	2.00	11.64	4.69
	Increase / (Decrease) Value of Inv [Net	0.15	0.47	6.52	7.26	0.11	0.28	1.20	-1.12	2.80
Le	s: Outflow during the Quarter	0.07	0.06	4.07	5.62	0.13	16.00	1.89	13.45	7.27
т	TAL INVESTIBLE FUNDS (MKT VALUE)	13.20	21.02	136.43	236.18	5.48	14.49	31.00	55.42	60.64

INVESTMENT OF UNIT FUND	ULGF04311/02/	12LiquidFdll101	ULGF04811/02/	12StableMFII101	ULGF04411/02/1	2SecureMFII101	ULGF04511/02/1	2DefnsvFdll101	ULGF04611/02/12	BalncdMFII101	ULIF02904/08/08	MoneyPlusF101	ULIF03004/08/08	BondOprtFd101	ULIF03204/08/08	BLarge-CapF101	ULIF03104/08/08	8Mid-capFnd101
INVESTMENT OF ONIT 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	10.05	76.10%	4.99	23.74%	59.29	43.46%	90.54	38.34%	1.39	25.29%	12.06	83.22%	17.06	55.05%	0.00	0.00%	-	0.00%
State Governement Securities	-	0.00%	-	0.00%	-	0.00%	1.32	0.56%	-	0.00%	-	0.00%	1.42	4.59%	0.00	0.00%	-	0.00%
Other Approved Securities	-	0.00%	-	0.00%	0.95	0.70%	-	0.00%	0.04	0.74%	-	0.00%	-	0.00%	0.00	0.00%	-	0.00%
Corporate Bonds	-	0.00%	8.45	40.17%	40.59	29.75%	63.61	26.93%	0.70	12.82%	-	0.00%	3.73	12.02%	0.00	0.00%	-	0.00%
Infrastructure Bonds	-	0.00%	6.87	32.69%	32.37	23.72%	22.39	9.48%	0.66	12.01%	-	0.00%	2.25	7.25%	0.00	0.00%	-	0.00%
Equity	-	0.00%	-	0.00%	-	0.00%	50.56	21.41%	2.38	43.39%	-	0.00%	-	0.00%	53.73	96.94%	55.77	91.98%
Money Market Investments	3.15	23.83%	0.08	0.40%	0.14	0.10%	0.23	0.10%	0.09	1.64%	2.04	14.07%	3.79	12.22%	0.98	1.77%	1.10	1.82%
Mutual funds	-	0.00%	-	0.00%		0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.00	0.00%	-	0.00%
Deposit with Banks	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.00	0.00%	-	0.00%
Sub Total (A)	13.19	99.93%	20.39	97.00%	133.34	97.73%	228.65	96.81%	5.26	95.88%	14.10	97.29%	28.25	91.12%	54.71	98.71%	56.88	93.79%
Current Assets:																		
Accrued Interest	0.00	0.00%	0.62	2.95%	3.14	2.30%	4.96	2.10%	0.06	1.16%	0.38	2.64%	0.55	1.77%	0.00	0.00%	0.00	0.00%
Dividend Recievable	-	0.00%	-	0.00%	-	0.00%	0.02	0.01%	0.00	0.02%	-	0.00%	-	0.00%	0.02	0.05%	-	0.00%
Bank Balance	0.01	0.08%	0.01	0.05%	0.01	0.01%	0.01	0.00%	0.01	0.18%	0.01	0.07%	0.01	0.04%	0.01	0.02%	0.01	0.02%
Receivable for Sale of Investments	-	0.00%	-	0.00%	-	0.00%	0.06	0.02%		0.00%	-	0.00%	-	0.00%	0.00	0.00%	-	0.00%
Other Current Assets (for Investments)	0.00	0.00%	-	0.00%		0.00%	0.00	0.00%	0.00	0.00%	-	0.00%	-	0.00%	0.00	0.00%	-	0.00%
Less: Current Liabilities	-		-		-		-		-		-		-		0.00		-	
Payable for Investments	-	0.00%	-	0.00%	-	0.00%	-	0.00%		0.00%	-	0.00%	-	0.00%	0.00	0.00%	-	0.00%
Fund Mgmt Charges Payable	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.01	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%
Other Current Liabilities (for Investments)	0.00	0.00%	0.00	0.00%	0.05	0.04%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.01%	0.02	0.04%	0.00	0.00%
Sub Total (B)	0.01	0.07%	0.63	3.00%	3.09	2.27%	5.05	2.14%	0.07	1.35%	0.39	2.71%	0.56	1.79%	0.01	0.02%	0.01	0.01%
Other Investments (<=25%)																		
Corporate Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	2.20	7.08%	0.00	0.00%	-	0.00%
Infrastructure Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.00	0.00%	-	0.00%
Equity	-	0.00%	-	0.00%	-	0.00%	2.48	1.05%	0.12	2.11%	-	0.00%	-	0.00%	0.71	1.28%	3.76	6.20%
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	0.04	0.66%	-	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%	-	0.00%	2.48	1.05%	0.15	2.77%	-	0.00%	2.20	7.08%	0.71	1.28%	3.76	6.20%
Total (A + B + C)	13.20	100.00%	21.02	100.00%	136.43	100.00%	236.18	100.00%	5.48	100.00%	14.49	100.00%	31.00	100.00%	55.42	100.00%	60.64	100.00%
Fund Carried Forward (as per LB2)																		

FORM 3A

(Read with Regulation 10)

Unit Linked Insurance Business

Name of the Insurer: HDFC Life Insurance Company Ltd (Formerly HDFC Standard Life Insurance Company Ltd)

Registration Number: 101

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

Periodicty of Submission: Quarterly Statement as on: December 31, 2018

PA	RTICULARS	ULIF03304/08/08ManagerFnd101	ULIF03501/01/10BlueChipFd101	ULIF03401/01/10IncomeFund101	ULIF03601/01/10OpprtntyFd101	ULIF03701/01/10VantageFnd101	ULIF03901/09/10BalancedFd101	ULIF04126/10/10CaptlGuaFd101	ULIF03801/09/10ShortTrmFd101	ULIF04001/09/10HighestNAV101
	Opening Balance (Market Value)	421.35	4,606.09	2,350.98	11,560.74	227.36	6,275.00	10.98	142.29	6,755.07
Add	I: Inflow during the Quarter	1.55	363.43	263.20	1,488.98	1.47	433.98	-	11.64	5.30
	Increase / (Decrease) Value of Inv [Net	8.34	14.42	105.54	455.84	1.91	96.51	-0.11	3.27	98.40
Les	s: Outflow during the Quarter	11.20	187.00	225.02	470.32	6.34	266.11	0.20	19.35	289.17
TO	TAL INVESTIBLE FUNDS (MKT VALUE)	420.04	4,796.94	2,494.70	13,035.24	224.40	6,539.38	10.67	137.84	6,569.60

INVESTMENT OF UNIT FUND	ULIF03304/08/08	ManagerFnd101	ULIF03501/01/1/	0BlueChipFd101	ULIF03401/01/10	IncomeFund101	ULIF03601/01/1/	0OpprtntyFd101	ULIF03701/01/10	antageFnd101	ULIF03901/09/10	BalancedFd101	ULIF04126/10/1	10CaptlGuaFd101	ULIF03801/09/10	ShortTrmFd101	ULIF04001/09/10	HighestNAV101
INVESTMENT OF UNIT FUND	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)	1	·	· '			1		·	, <u> </u>	,		·				·		, <u> </u>
Central Govt Securities	40.34	9.60%	'	0.00%	6 1,136.83	45.57%	ı	0.00%	20.18	8.99%	6 1,087.44	16.63%	6 1.94	4 18.21%		0.00%	6 518.21	7.89%
State Governement Securities	2.06	0.49%	·'	0.00%				0.00%	0.89	0.40%		0.00%	ı '	0.00%	10.20	7.40%	/ <u></u> _	0.00%
Other Approved Securities	1.52		·'	0.00%				0.00%	0.36	0.16%				0.00%		0.00%		0.00%
Corporate Bonds	81.00			0.00%				0.00%	17.70	7.89%	6 546.84	8.36%		0.00%		60.83%	6 1,968.30	
Infrastructure Bonds	21.30	5.07%		0.00%	6 311.78	12.50%		0.00%	39.06	17.41%	6 302.80	4.63%		0.00%	32.20	23.36%	6 1,649.89	25.11%
Equity	256.62	61.09%	3,899.43	8 81.29%	- %	0.00%	10,467.48	80.30%	139.58	62.20%	6 4,077.51	62.35%	6 8.66	6 81.16%	<u> </u>	0.00%	6 2,239.55	34.09%
Money Market Investments	3.89	0.93%	407.20	8.49%	6 0.35	0.01%	1,380.94	10.59%	1.48	0.66%	6 1.64	0.03%	6 0.03	3 0.33%	0.37	0.27%	6 16.56	0.25%
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%	- 6	0.00%	!	0.00%	-	0.00%	6 -	0.00%		0.00%	-	0.00%		0.00%
Sub Total (A)	406.72	96.83%	4,306.63	89.78%	6 2,372.27	95.09%	11,848.42	90.90%	219.25	97.71%	6,038.17	92.34%	6 10.63	3 99.70%	126.63	91.86%	6,392.51	97.30%
Current Assets:			<u> </u>	<u> </u>								·'	'			'		<u> </u>
Accrued Interest	5.17	1.23%	-	0.00%	64.32	2.58%	0.00	0.00%	2.94	1.31%	6 52.71	0.81%	6 0.02	2 0.21%	4.15	3.01%	6 133.06	2.03%
Dividend Recievable	0.06	0.01%	1.45	5 0.03%	- 6	0.00%	· '	0.00%	-	0.00%	6 1.18	0.02%	6 0.00	0 0.02%	-	0.00%	6 0.49	0.01%
Bank Balance	0.01	0.00%	0.01	L 0.00%	6 0.01	0.00%	0.01	0.00%	0.01	0.00%	6 0.01	0.00%	6 0.01	1 0.09%	0.01	0.01%	6 0.02	0.00%
Receivable for Sale of Investments	-	0.00%	5.77	7 0.12%		0.00%	12.85		-	0.00%	4 <u> </u>	0.00%		0.00%	<u>ا ا ا</u>	0.00%	<u>ا</u> ا	0.00%
Other Current Assets (for Investments)	0.00	0.00%	18.66	5 0.39%	% 7.80	0.31%	98.64	0.76%	0.00	0.00%	6 24.62	0.38%	-0.00	0 0.00%		0.00%	6 -0.00	0.00%
Less: Current Liabilities	-		-	· ['	-				-		-	ıı	1'		-	·'		· '
Payable for Investments	-	0.00%	6.54	1 0.14%		0.00%	72.62	0.56%	-	0.00%		0.00%		0.00%	-	0.00%		0.00%
Fund Mgmt Charges Payable	0.02	0.00%	0.18	3 0.00%			0.48	0.00%	0.01	0.00%	6 0.24	0.00%				0.00%		
Other Current Liabilities (for Investments)	0.17	0.04%	0.04	1 0.00%	6 0.02	0.00%	0.18	0.00%	0.04	0.02%	6 0.05	0.00%	6 0.08	8 0.75%	0.04	0.03%	6 8.12	
Sub Total (B)	5.05	1.20%	19.13	0.40%	6 72.02	2.89%	38.23	0.29%	2.90	1.29%	6 78.23	1.20%	6 -0.05	5 -0.43%	4.12	2.99%	125.20	1.91%
Other Investments (<=25%)			·'	· '			· '		·			۱ <u> </u>	· []			(<u> </u>		· '
Corporate Bonds	<u> </u>	0.00%	· <u> </u>	0.00%	6 50.40			0.00%	-	0.00%	4 <u> </u>	0.00%		0.00%	7.09	5.15%		0.27%
Infrastructure Bonds		0.00%	·'	0.00%		0.00%	!	0.00%		0.00%	I	0.00%	<u>ر ا</u> '	0.00%		0.00%	6 18.68	0.28%
Equity	8.27	1.97%	76.79	9 1.60%	- 6	0.00%	1,148.59	8.81%	2.11	0.94%	6 132.07	2.02%	6 0.08	8 0.73%		0.00%	6 15.49	0.24%
Mutual funds	-	0.00%	394.39	8.22%	- 6	0.00%		0.00%	0.13	0.06%	6 290.90	4.45%	- 6	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)	8.27	1.97%	471.18	9.82%	6 50.40	2.02%	1,148.59	8.81%	2.24	1.00%	6 422.97	6.47%	6 0.08	3 0.73%	7.09	5.15%	51.89	0.79%
Total (A + B + C)	420.04	100.00%	4,796.94	100.00%	6 2,494.70	100.00%	13,035.24	100.00%	224.40	100.00%	6,539.38	100.00%	6 10.67	7 100.00%	137.84	100.00%	6,569.60	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 Life Insurance Company Ltd (Formerly HDFC Standard Life Insurance Company Ltd)

Registration Number: 101

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

Periodicty of Submission: Quarterly

Statement as on: December 31, 2018

PA	RTICULARS	ULIF04224/01/11PenGuaFnd1101	ULIF05110/03/11DiscontdPF101	ULIF05201/10/13DiscontdPF101	ULIF04818/06/12PenSuPIs12101	ULIF05301/08/13EquityPlus101	ULIF05601/08/13Bond Funds101	ULIF05501/08/13DivrEqtyFd101	ULIF05801/08/13ConsertvFd101	ULIF06001/04/14PenEqPIsFd101
	Opening Balance (Market Value)	83.34	2,486.12	398.90	2,817.49	104.15	36.98	132.26	33.69	141.79
Add	I: Inflow during the Quarter	-	241.26	37.37	118.15	43.01	23.17	62.53	29.15	462.73
	Increase / (Decrease) Value of Inv [Net	1.39	49.20	8.02	33.13	0.03	2.21	1.70	1.01	-1.43
Les	s: Outflow during the Quarter	5.87	267.13	50.64	160.81	9.99	12.07	10.49	22.12	442.33
то	TAL INVESTIBLE FUNDS (MKT VALUE)	78.86	2,509.45	393.65	2,807.96	137.20	50.29	186.00	41.72	160.76

INVESTMENT OF UNIT FUND	ULIF04224/01/11	PenGuaFnd1101	ULIF05110/03/1	1DiscontdPF101	ULIF05201/10/13	DiscontdPF101	ULIF04818/06/12	PenSuPIs12101	ULIF05301/08/1	3EquityPlus101	ULIF05601/08/13	Bond Funds101	ULIF05501/08/13	3DivrEqtyFd101	ULIF05801/08/13	3ConsertvFd101	ULIF06001/04/14	PenEqPIsFd101
INVESTMENT OF UNIT FUND	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)																		
Central Govt Securities	1.22	1.55%	2,347.11	93.53%	374.98	95.26%	165.24	5.88%	-	0.00%	31.96	63.56%	-	0.00%	20.47	49.08%	-	0.00%
State Governement Securities	-	0.00%	3.60	0.14%	-	0.00%	-	0.00%	-	0.00%	0.09	0.18%	-	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	20.01	25.38%	-	0.00%	-	0.00%	387.89	13.81%	-	0.00%	11.37	22.61%	-	0.00%	10.18	24.41%	-	0.00%
Infrastructure Bonds	27.44	34.79%	-	0.00%	-	0.00%	679.44	24.20%	0.00	0.00%	3.81	7.58%	-	0.00%	9.57	22.95%	-	0.00%
Equity	15.63	19.82%	-	0.00%	-	0.00%	1,500.83	53.45%	110.88	80.81%	-	0.00%	141.47	76.06%	-	0.00%	133.94	83.32%
Money Market Investments	0.15	0.20%	134.71	5.37%	15.98	4.06%	22.78	0.81%	14.08	10.26%	1.36	2.71%	22.59	12.15%	0.46	1.11%	12.42	
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)	64.47	81.75%	2,485.42	99.04%	390.96	99.32%	2,756.19	98.16%	124.95	91.07%	48.60	96.63%	164.06	88.21%	40.70	97.55%	146.36	91.04%
Current Assets:																		
Accrued Interest	2.31	2.93%	34.65	1.38%	5.51	1.40%	33.11	1.18%	0.00	0.00%	1.36	2.70%	0.00	0.00%	1.14	2.73%	0.00	0.00%
Dividend Recievable	0.00	0.01%	-	0.00%	-	0.00%	0.36	0.01%	0.03	0.02%	-	0.00%	0.06	0.03%	-	0.00%	0.04	0.02%
Bank Balance	0.01	0.01%	0.01	0.00%	0.02	0.00%	0.02	0.00%	0.01	0.00%	0.00	0.00%	0.01	0.00%	0.00	0.00%	0.01	0.00%
Receivable for Sale of Investments	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Other Current Assets (for Investments)	0.00	0.00%	-	0.00%	-	0.00%	6.93	0.25%	1.93	1.41%	0.34	0.67%	3.46	1.86%	-	0.00%	1.24	0.77%
Less: Current Liabilities	-		-		-		-		-		-		-		-		-	
Payable for Investments	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	3.68	1.98%	-	0.00%	-	0.00%
Fund Mgmt Charges Payable	0.00	0.00%	0.03	0.00%	0.01	0.00%	0.10	0.00%	0.00	0.00%	0.00	0.00%	0.01	0.00%	0.00	0.00%	0.01	0.00%
Other Current Liabilities (for Investments)	0.01	0.01%	10.60	0.42%	2.83	0.72%	0.06	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.12	0.28%	0.00	0.00%
Sub Total (B)	2.31	2.93%	24.02	0.96%	2.69	0.68%	40.26	1.43%	1.97	1.43%	1.69	3.37%	-0.15	-0.08%	1.02	2.45%	1.27	0.79%
Other Investments (<=25%)																		
Corporate Bonds	4.63	5.87%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Infrastructure Bonds	7.28	9.23%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Equity	0.18	0.22%	-	0.00%	-	0.00%	11.51	0.41%	2.29	1.67%	-	0.00%	5.72	3.07%	-	0.00%	2.71	1.69%
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	8.00	5.83%	-	0.00%	16.37	8.80%	-	0.00%	10.41	6.48%
Others	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Sub Total (C)	12.08	15.32%	-	0.00%	-	0.00%	11.51	0.41%	10.28	7.50%	-	0.00%	22.09	11.88%	-	0.00%	13.12	8.16%
Total (A + B + C)	78.86	100.00%	2,509.45	100.00%	393.65	100.00%	2,807.96	100.00%	137.20	100.00%	50.29	100.00%	186.00	100.00%	41.72	100.00%	160.76	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 Life Insurance Company Ltd (Formerly HDFC Standard Life Insurance Company Ltd)

Registration Number: 101 Link to Item 'C' of FORM 3A (Part A) Periodicty of Submission: Quarterly

Stateme	ent as on: December 31, 2018					
PARTI	CULARS	ULIF06101/04/14PenIncFund101	ULIF06301/04/15CapGrwthFd101	ULIF06401/04/15CapSecFund101	ULIF06618/01/18DiscvryFnd101	Total of All Funds
	Opening Balance (Market Value)	399.68	34.47	42.05	2.00	57,742.83
Add:	Inflow during the Quarter	1,306.00	110.14	138.29	4.13	5,825.79
	Increase / (Decrease) Value of Inv [Net]	19.08	-0.03	1.68	0.35	1,147.41
Less:	Outflow during the Quarter	1,272.63	107.06	133.65	0.16	5,011.06
TOTAL	INVESTIBLE FUNDS (MKT VALUE)	452.12	37.52	48.38	6.31	59.704.96

INVESTMENT OF UNIT FUND	ULIF06101/04/14	PenIncFund101	ULIF06301/04/15	CapGrwthFd101	ULIF06401/04/15	CapSecFund101	ULIF06618/01/1	8DiscvryFnd101	Total of A	II Funds
INVESTMENT OF ONIT FOND	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
Approved Investments (>=75%)										
Central Govt Securities	211.49	46.78%	-	0.00%	30.22	62.46%	-	0.00%	8,758.74	14.67%
State Governement Securities	0.51	0.11%	-	0.00%	-	0.00%	-	0.00%	68.32	0.11%
Other Approved Securities	2.03	0.45%	-	0.00%	-	0.00%	-	0.00%	74.16	0.12%
Corporate Bonds	190.22	42.07%	-	0.00%	10.38	21.46%	-	0.00%	6,246.45	10.46%
Infrastructure Bonds	30.12	6.66%	-	0.00%	5.47	11.31%	-	0.00%	4,305.54	7.21%
Equity	-	0.00%	29.50	78.62%	-	0.00%	5.45	86.38%	33,597.01	56.27%
Money Market Investments	2.03	0.45%	3.28	8.74%	0.58	1.21%	0.64	10.15%	2,521.42	4.22%
Mutual funds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Deposit with Banks	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Sub Total (A) 436.40	96.52%	32.78	87.36%	46.65	96.43%	6.09	96.53%	55,571.65	93.08%
Current Assets:										
Accrued Interest	10.73	2.37%	0.00	0.00%	1.20	2.49%	0.00	0.00%	517.66	0.87%
Dividend Recievable	-	0.00%	0.01	0.03%	-	0.00%	-	0.00%	7.41	0.01%
Bank Balance	0.00	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.01%	0.82	0.00%
Receivable for Sale of Investments	-	0.00%	-	0.00%	-	0.00%	-	0.00%	31.79	0.05%
Other Current Assets (for Investments)	3.42	0.76%	0.21	0.56%	0.53	1.09%	0.13	2.02%	178.20	0.30%
Less: Current Liabilities	-		-		-		-		-	
Payable for Investments	-	0.00%	-	0.00%	-	0.00%	0.21	3.35%	88.65	0.15%
Fund Mgmt Charges Payable	0.02	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	1.98	0.00%
Other Current Liabilities (for Investments)	0.01	0.00%	0.00	0.00%	0.00	0.00%	0.00	0.00%	44.80	0.08%
Sub Total (B) 14.13	3.12%	0.22	0.59%	1.73	3.57%	(0.08)	-1.33%	600.44	1.01%
Other Investments (<=25%)										
Corporate Bonds	1.60	0.35%	-	0.00%	-	0.00%	-	0.00%	99.28	0.17%
Infrastructure Bonds	-	0.00%	-	0.00%	-	0.00%	-	0.00%	25.96	0.04%
Equity	-	0.00%	1.30	3.46%	-	0.00%	0.30	4.79%	1,813.60	3.04%
Mutual funds	-	0.00%	3.22	8.59%	-	0.00%	-	0.00%	1,594.03	2.67%
Others	-	0.00%	-	0.00%	-	0.00%	-	0.00%	-	0.00%
Sub Total (C) 1.60	0.35%	4.52	12.05%	-	0.00%	0.30	4.79%	3,532.87	5.92%
Total (A + B + C) 452.12	100.00%	37.52	100.00%	48.38	100.00%	6.31	100.00%	59,704.96	100.00%
Fund Carried Forward (as per LB2										

Notes:

1. Other Investments' are as permitted under Sec 27A(2) of Insurance Act.

Prasun Gajri Chief Investment Officer

PART - B

FORM L-28- ULIP NAV

FORM - 3A (Read with Regulation 10) Name of the Insurer: HDFC Life Insurance Company Ltd (formerly HDFC Standard Life Insurance Company Ltd) Registration Number: 101 Link to FORM 3A (Part B) Statement for the period: December 31, 2018 Periodicity of Submission: Quarterly Statement of NAV of Segregated Funds

No	Fund Name	SFIN	Date of Launch	Par/Non Par	Assets Under Management on the above date	NAV as per LB 2	NAV as on the above date	Previous Qtr NAV	2nd Previous Qtr NAV	3rd Previous Qtr NAV	4th Previous Qtr NAV	Return/Yield	3 Year Rolling CAGR	Crores Highest NAV since inception
	Liquid Fund	ULIF00102/01/04LiquidFund101	January 2, 2004	Non Par	49.57	58.2965	58.2965	57.4444	56.6396	55.9040	55.1999	5.61%	6.00%	58.2965
2	Secure Managed Fund	ULIF00202/01/04SecureMgtF101	January 2, 2004	Non Par	118.20	59.3043	59.3043	56.5587	55.9732	56.5639	55.8844	6.12%	8.12%	59.4212
3	Defensive Managed Fund	ULIF00302/01/04DefensiveF101	January 2, 2004	Non Par Non Par	99.20 403.92	82.2316 110.8541	82.2316	79.4643	78.8217	78.4069	78.7594	4.41%	9.48%	82.4083 113.1939
5	Balanced Managed Fund Equity Managed Fund	ULIF00402/01/04BalancedMF101 ULIF00616/01/06EquityMgFd101	January 2, 2004 January 17, 2006	Non Par	403.92	150.9928	150.9928	108.5265	107.8008	143.9597	108.8795	-0.29%	10.02%	161.5554
6	Growth Fund	ULIF00502/01/04GrowthFund101	January 2, 2004	Non Par	2.394.09	173.6801	173.6801	173.9256	173.1389	166.1071	173,4809	0.11%	11.57%	187.7458
7	Liquid Fund	ULIF00802/01/04LiquidFund101	January 2, 2004	Non Par	23.00	58.7513	58.7513	57.8809	57.0756	56.3372	55.6344	5.60%	5.99%	58.7513
8	Secure Managed Fund	ULIF00902/01/04SecureMgtF101	January 2, 2004	Non Par	57.48	58.4479	58.4479	55.7152	55.1302	55.7234	55.0371	6.20%	8.17%	58.5631
9 10	Defensive Managed Fund	ULIF01002/01/04DefensiveF101	January 2, 2004	Non Par	50.94	74.3662	74.3662	72.1813	71.5306	71.4599	71.7159	3.70%	9.42%	74.5521
10	Balanced Managed Fund Equity Managed Fund	ULIF01102/01/04BalancedMF101 ULIF01316/01/06EquityMgFd101	January 2, 2004 January 17, 2006	Non Par Non Par	270.18 249.08	110.4507 144.2520	110.4507	108.2882	107.8796 143.1629	105.4743	107.7968	2.46%	10.65%	114.1658 154.8026
11	Growth Fund	ULIF01202/01/04GrowthFund101	January 2, 2004	Non Par	1,115.33	166.5945	166.5945	166.9602	143.1629	137.7921	145.0979	-0.58%	11.80%	154.8026
13	Liquid Fund	ULGF00111/08/03LiquidFund101	July 23, 2003	Non Par	12.20	59,4755	59.4755	58.5846	57.7586	57.0041	56.2858	5.67%	6.07%	59.4755
14	Secure Managed Fund	ULGF00211/08/03SecureMgtF101	July 23, 2003	Non Par	100.07	59.5029	59.5029	56.8326	56.2332	56.7750	56.1102	6.05%	7.88%	59.6255
15	Defensive Managed Fund	ULGF00311/08/03DefensiveF101	July 23, 2003	Non Par	252.24	91.7752	91.7752	88.8158	88.0820	87.7891	88.1830	4.07%	9.33%	91.9288
16	Balanced Managed Fund	ULGF00411/08/03BalancedMF101	July 23, 2003	Non Par	470.18	139.3806	139.3806	136.1380	135.1628	133.0236	136.2793	2.28%	10.07%	141.9440
17	Secure Managed Fund	ULGF00928/03/05SecureMgtF101	March 28, 2005	Non Par	0.09	133.7558	133.7558	128.7545	127.2817	127.2785	125.8446	6.29%	8.07%	133.9495
18	Defensive Managed Fund	ULGF01028/03/05DefensiveF101	March 28, 2005 March 28, 2005	Non Par Non Par	2.32	74.8145	74.8145	73.0641	72.2139	71.3915	71.6319	4.44%	9.27%	74.8784
20	Balanced Managed Fund Stable Managed Fund	ULGF01128/03/05BalancedMF101 ULIF00720/06/07StableMgFd101	June 20, 2007	Non Par	7.68 29.63	100.0345 57.9381	100.0345 57.9381	98.3016 56.5363	96.7330 55.7308	94.6516 55.2517	97.3724 54.3986	2.73%	10.37% 6.42%	101.8544 57.9381
20	Stable Managed Fund	ULIF01420/06/07StableMgFd101	June 20, 2007	Non Par	14.76	57.7920	57.7920	56.3733	55.5501	55.1092	54.2596	6.51%	6.33%	57.7920
22	Stable Managed Fund	ULGF00620/06/07StableMgFd101	June 20, 2007	Non Par	14.70	56.0662	56.0662	54,7048	53,9067	53.4517	52.6172	6.55%	6.41%	56.0662
23	Sovereign Fund	ULGF01620/06/07SovereignF101	June 20, 2007	Non Par	2.84	50.6152	50.6152	47.5829	47.0567	47.6767	47.2530	7.12%	8.15%	50.7942
24	Sovereign Fund	ULGF01520/06/07SovereignF101	June 20, 2007	Non Par	0.00	49.6128	49.6128	47.8965	47.3316	47.9924	47.5875	4.26%	7.34%	49.6128
25	Liquid Fund II	ULIF01520/02/08LiquidFdII101	February 20, 2008	Non Par	46.74	21.6361	21.6361	21.3424	21.0704	20.8240	20.5915	5.07%	5.44%	21.6361
26	Secure Managed Fund II	ULIF01720/02/08SecureMFII101	February 20, 2008	Non Par	189.84	23.3794	23.3794	22.3362	22.1423	22.3860	22.1187	5.70%	7.73%	23.4323
27	Defensive Managed Fund II	ULIF01820/02/08DefnsvFdII101	February 20, 2008	Non Par	105.91	24.0371	24.0371	23.3311	23.1545	23.0904	23.2166	3.53%	8.91%	24.0993
28 29	Balanced Managed Fund II Equity Managed Fund II	ULIF01920/02/08BalncdMFII101 ULIF02020/02/08EquityMFII101	February 20, 2008 February 20, 2008	Non Par Non Par	539.98	22.2980 22.5134	22.2980 22.5134	21.7910 22.4670	21.7029 22.3577	21.3830	21.9555 22.6867	1.56% -0.76%	9.31%	22.7562 24.1346
30	Equity Managed Fund II Growth Fund II	ULIF02020/02/08EquityMFI101 ULIF02120/02/08GrwthFndI101	February 20, 2008 February 20, 2008	Non Par Non Par	680.67 3,156.76	22.5134	22.5134	22.4670	22.3577 19.6095	21.5725 18.8350	22.6867	-0.76%	11.03%	24.1346 21.2363
31	Stable Managed Fund II	ULIE01620/02/08StableMEII101	February 20, 2008	Non Par	49.96	21.2725	21.2725	20.7843	20.4960	20.3273	20.0559	6.07%	5.81%	21.2303
32	Money Plus Fund	ULIF02904/08/08MoneyPlusF101	August 4, 2008	Non Par	14.49	18.2494	18.2494	17.8737	17.7105	17.6446	17.4554	4.55%	4.94%	18.2494
33	Bond Opportunities Fund	ULIF03004/08/08BondOprtFd101	August 4, 2008	Non Par	31.00	20.1903	20.1903	19.4122	19.2201	19.3938	19.1907	5.21%	6.76%	20.2309
34	Mid-cap Fund	ULIF03104/08/08Mid-capFnd101	August 4, 2008	Non Par	60.64	46.2993	46.2993	44.1597	45.4613	46.3304	51.0410	-9.29%	12.59%	51.7165
35	Large-cap Fund	ULIF03204/08/08Large-CapF101	August 4, 2008	Non Par	55.42	25.8242	25.8242	26.3197	25.9453	24.7055	26.0813	-0.99%	10.29%	28.2179
36	Manager's Fund	ULIF03304/08/08ManagerFnd101	August 4, 2008	Non Par	420.04	28.2309	28.2309	27.6675	27.6131	27.3385	28.5281	-1.04%	9.78%	29.3013
37	Balanced Managed Fund II	ULIF02608/10/08BalncdMFII101	October 8, 2008	Non Par	321.99	31.2056	31.2056	30.5746	30.4529	29.8239	30.4633	2.44%	10.32%	32.1406
38 39	Defensive Managed Fund II	ULIF02508/10/08DefnsvFdII101	October 8, 2008	Non Par Non Par	65.13 394.32	26.3523 33.3407	26.3523 33.3407	25.5508 33.2645	25.3400 33.0956	25.2992 31.9415	25.4367 33.6374	3.60%	9.07%	26.4279 35.7304
40	Equity Managed Fund II Growth Fund II	ULIF02708/10/08EquityMFII101 ULIF02808/10/08GrwthFndII101	October 8, 2008 October 8, 2008	Non Par	1,778.07	33.3407	33.3407 37.3535	33.2645	33.0956	31.9415	33.6374	-0.18%	10.92%	40.3755
40	Liquid Fund II	ULIF02208/10/08LiquidFdI101	October 8, 2008	Non Par	34.99	20.4962	20.4962	20.2187	19.9614	19.7281	19,5079	5.07%	5.45%	20.4962
42	Secure Managed Fund II	ULIF02408/10/08SecureMFII101	October 8, 2008	Non Par	120.16	23.1305	23.1305	22.0814	21.8915	22.1385	21.8793	5.72%	7.78%	23.1828
43	Stable Managed Fund II	ULIF02308/10/08StableMFII101	October 8, 2008	Non Par	28.79	20.3654	20.3654	19.8931	19.6227	19.4631	19.2095	6.02%	5.84%	20.3654
44	Income Fund	ULIF03401/01/10IncomeFund101	January 5, 2010	Non Par	2,494.70	19.7300	19.7300	18.8905	18.7560	19.0371	18.8822	4.49%	7.00%	19.7801
45	Blue Chip Fund	ULIF03501/01/10BlueChipFd101	January 5, 2010	Non Par	4,796.94	21.8653	21.8653	21.8191	21.7452	20.7172	21.6455	1.02%	11.60%	23.5462
46	Opportunities Fund	ULIF03601/01/10OpprtntyFd101	January 5, 2010	Non Par	13,035.24	28.2372	28.2372	27.2649	28.0176	28.7398	31.0011	-8.92%	12.41%	31.3594
47	Vantage Fund	ULIF03701/01/10VantageFnd101	January 5, 2010	Non Par	224.40	23.5272	23.5272	23.3187	23.3573	22.7088	23.3744	0.65%	10.60%	24.8836
48	Highest NAV Guarantee Fund Short Term Fund	ULIF04001/09/10HighestNAV101 ULIF03801/09/10ShortTrmFd101	September 8, 2010 September 14, 2010	Non Par Non Par	6,569.60 137.84	15.6257 17.5940	15.6257	15.3902 17.1870	15.2680	14.9922	15.2171	4.44%	6.50% 5.44%	15.8760 17.5940
50	Balanced Fund	ULIF03901/09/10BalancedFd101	September 8, 2010	Non Par	6.539.38	20.1688	20.1688	19.8773	19,7906	19.3520	20.0803	0.44%	9.82%	21.0084
51	Capital Guarantee Fund	ULIF04126/10/10CaptIGuaFd101	November 2, 2010	Non Par	10.67	18.5476	18.5476	18.7319	18.2497	17.4517	18.0622	2.69%	9.12%	19.7737
52	Pension Guarantee Fund 1	ULIF04224/01/11PenGuaFnd1101	February 1, 2011	Non Par	78.86	17.1733	17.1733	16.8818	17.0050	16.8975	16.9190	1.50%	6.24%	17.4942
53	Liquid Fund II	ULGF04311/02/12LiquidFdII101	February 11, 2012	Non Par	13.20	20.3870	20.3870	20.1143	19.8596	19.6283	19.4093	5.04%	5.36%	20.3870
54	Stable Managed Fund II	ULGF04811/02/12StableMFII101	February 11, 2012	Non Par	21.02	20.2883	20.2883	19.8273	19.5555	19.3778	19.1139		5.74%	20.2883
55	Secure Managed Fund II	ULGF04411/02/12SecureMFII101	February 11, 2012	Non Par	136.43	23.3322	23.3322	22.2164	22.0112	22.2779	22.0214	5.95%	7.80%	23.3905
56 57	Defensive Managed Fund II Balanced Managed Fund II	ULGF04511/02/12DefnsvFdII101 ULGF04611/02/12BalncdMFII101	February 11, 2012 February 11, 2012	Non Par Non Par	236.18	25.6324	25.6324	24.8436	24.6676 29.2616	24.6894	24.8935	2.97%	8.41%	25.6969
58	Balanced Managed Fund	ULGF03218/02/12BalancedMF101	February 11, 2012	Non Par	5.48	29.9939 106.2216	29.9939 106.2216	103.7489	103.5328	28.6793 101.8968	29.4768	1.75%	9.57%	30.6301 108.4718
59	Defensive Managed Fund	ULGF03118/02/12DefensiveF101	February 18, 2012	Non Par	155.74	73.0960	73.0960	70.6917	70.0778	69.9875	70.4712	3.72%	9.08%	73.2644
60	Growth Fund	ULGF03318/02/12GrowthFund101	February 18, 2012	Non Par	0.42	168.6912	168.6912	173.5023	168.3357	159.2461	167.2866	0.84%	13.89%	185.9269
61	Liquid Fund	ULGF02918/02/12LiquidFund101	February 18, 2012	Non Par	6.62	59.0416	59.0416	58.1702	57.3566	56.6147	55.9103	5.60%	5.96%	59.0416
62	Secure Managed Fund	ULGF03018/02/12SecureMgtF101	February 18, 2012	Non Par	71.31	59.1562	59.1562	56.1867	55.6519	56.2299	55.5234	6.54%	8.16%	59.2811
63	Stable managed Fund	ULGF03518/02/12StableMgFd101	February 18, 2012	Non Par	70.48	57.9684	57.9684	56.5495	55.7271	55.2849	54.4289	6.50%	6.39%	57.9684
64	Balanced Managed Fund II	ULGF04020/02/12BalncdMFII101	February 20, 2012	Non Par	133.00	22.3711	22.3711	21.8883	21.8490	21.5468	22.0460	1.47%	9.30%	22.8283
65 66	Defensive Managed Fund II Liquid Fund II	ULGF03920/02/12DefnsvFdII101 ULGF03620/02/12LiguidFdII101	February 20, 2012 February 20, 2012	Non Par Non Par	782.05	23.7264 21.6081	23.7264 21.6081	22.9722	22.7916 21.0438	22.7819 20.7988	22.9824 20.5681	3.24%	8.40%	23.7837 21.6081
67	Secure Managed Fund II	ULGF03820/02/12LiquidFdil101 ULGF03820/02/12SecureMFII101	February 20, 2012 February 20, 2012	Non Par Non Par	898.63	21.6081 23.6364	21.6081 23.6364	21.3137 22.5080	21.0438 22.3041	20.7988 22.5813	20.5681 22.3181	5.06%	5.43%	23.6966
68	Stable Managed Fund II	ULGF03720/02/12StableMFII101	February 20, 2012	Non Par	26.08	21.2515	23.0304	20.7516	20.4757	22.3813	20.0620	5.93%	5.77%	23.0900
69	Balanced Managed Fund	ULGF02525/02/12BalancedMF101	February 25, 2012	Non Par	211.08	111.6056	111.6056	109.0042	108.8652	107.0778	109.6546	1.78%	9.81%	114.0649
70	Defensive Managed Fund	ULGF02425/02/12DefensiveF101	February 25, 2012	Non Par	1,010.89	80.7628	80.7628	78.0866	77.5268	77.5438	78.1044		8.74%	80.9381
71	Liquid Fund	ULGF02225/02/12LiquidFund101	February 25, 2012	Non Par	26.57	58.8627	58.8627	57.9882	57.1757	56.3844	55.6144	5.84%	6.11%	58.8627
72	Secure Managed Fund	ULGF02325/02/12SecureMgtF101	February 25, 2012	Non Par	432.24	60.0418	60.0418	57.0457	56.5011	57.1140	56.3893	6.48%	8.16%	60.1692
73	Stable Managed Fund	ULGF02825/02/12StableMgFd101	February 25, 2012	Non Par	59.29	57.9174	57.9174	56.4937	55.6791	55.2252	54.3685	6.53%	6.33%	57.9174
74	Discontinued Policy Fund	ULIF05110/03/11DiscontdPF101	March 10, 2011	Non Par	2,509.45	17.5326	17.5326	17.1910	16.9631	16.7743	16.5269	6.09%	6.29%	17.5326
75 76	Pension Super Plus 2012 Discontinued Policy Fund Pension	ULIF04818/06/12PenSuPIs12101 ULIF05201/10/13DiscontdPF101	December 6, 2012 October 1, 2013	Non Par Non Par	2,807.96	16.4107 14.3672	16.4107	16.2154 14.0819	15.9760 13.8914	15.5685	15.9827	2.68%	7.82%	16.9536
76	Equity Plus Fund	ULIF05201/10/13DiscontdPF101 ULIF05301/08/13EquityPlus101	June 24, 2014	Non Par Non Par	393.65	14.3672	14.36/2 14.1673	14.0819	13.8914 14.0269	13.7241 13.3557	13.5258	2.53%	6.30%	14.3672
78	Bond Fund	ULIF05601/08/13Bond Funds101	June 23, 2014	Non Par	50.29	14.1673	14.1673	13.4896	13.3882	13.5557	13.8182	5.92%	7.12%	14.2058
79	Diversified Equity Fund	ULIF05501/08/13DivrEqtyFd101	July 1, 2014	Non Par	186.00	16.7261	16.7261	16.6800	16.5479	15.8880	16.5420	1.11%	13.26%	17.8048
80	Conservative Fund	ULIF05801/08/13ConsertvFd101	July 11, 2014	Non Par	41.72	13.6733	13.6733	13.3289	13.1670	13.1061	12.9613	5.49%	6.34%	13.6733
81	Pension Equity Plus Fund	ULIF06001/04/14PenEqPlsFd101	October 6, 2015	Non Par	160.76	12.9214	12.9214	13.1012	12.9299	12.3283	12.9606	-0.30%	9.71%	14.0295
82	Pension Income Fund	ULIF06101/04/14PenIncFund101	October 6, 2015	Non Par	452.12	11.8895	11.8895	11.3638	11.2914	11.4880	11.4041	4.26%	6.42%	11.9192
83	Capital Growth Fund	ULIF06301/04/15CapGrwthFd101	October 21, 2016	Non Par	37.52	13.0186	13.0186	13.0696	13.0999	12.6086	13.2639	-1.85%	N.A.	14.0799
84 85	Capital Secure Fund Discovery Fund	ULIF06401/04/15CapSecFund101 ULIF06618/01/18DiscvryFnd101	October 21, 2016 September 3, 2018	Non Par Non Par	48.38	10.9893 11	10.9893	10.5770 9.9208	10.4764 N.A.	10.6058 N.A.	10.5190 N.A.	4.47% N.A.	N.A.	11.0125
0.5	Total :	62.1 00010/01/10D/SCV yr 10101	September 5, 2010	NOT Par	59,704,96	11	20.3303	3.3200	11.0.	11.0.	13.6.	0.0.	11.0.	10.54
	10101.													

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

CERTIFICATION

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

Prasun Gajri Chief Investment Officer

FORM L-29-Details regarding debt securities

Name of the Insurer: HDFC Life Insurance Company Limited (Formerly HDFC Standard Life Insurance Company Limited)

Date : December 31, 2018

(₹ Lakhs)

	Details regarding debt securities- Non-ULIP														
		MARKET				BOOK	/ALUE								
	As at December 31, 2018	As % of total for this class	As at December 31, 2017	As % of total for this class	As at December 31, 2018	As % of total for this class	As at December 31, 2017	As % of total for this class							
Break down by credit rating															
AAA rated *	4,838,231.11	96.45%	3,668,265.89	95.93%	4,844,291.75	96.47%	3,674,610.66	95.95%							
AA or better	157,971.32	3.15%	138,359.04	3.62%	156,944.42	3.13%	137,693.35	3.60%							
Rated below AA but above A (A or better)	11,701.24	0.23%	12,306.39	0.32%	11,705.81	0.23%	12,304.63	0.32%							
Rated below A but above B	-	0.00%	-	0.00%	-	0.00%	-	0.00%							
Any other \$	8,600.00	0.17%	5,100.00	0.13%	8,600.00	0.17%	5,100.00	0.13%							
Total	5,016,503.67	100.00%	3,824,031.33	100.00%	5,021,541.97	100.00%	3,829,708.64	100.00%							
BREAKDOWN BY RESIDUAL MATURITY															
Up to 1 year	417,775.91	8.33%	353,985.66	9.26%	414,997.40	8.26%	352,892.67	9.21%							
More than 1 year and upto 3 years	586,975.56	11.70%	446,910.49	11.69%	587,675.36	11.70%	446,515.92	11.66%							
More than 3 years and up to 7 years	1,012,751.39	20.19%	925,388.44	24.20%	1,017,290.93	20.26%	930,566.36	24.30%							
More than 7 years and up to 10 years	1,012,375.91	20.18%	622,163.73	16.27%	1,016,244.42	20.24%	623,037.89	16.27%							
More than 10 years and up to 15 years	1,161,828.96	23.16%	858,975.50	22.46%	1,161,223.53	23.12%	859,202.22	22.44%							
More than 15 years and up to 20 years	249,088.76	4.97%	181,794.42	4.75%	249,181.93	4.96%	182,036.34	4.75%							
Above 20 years	575,707.19	11.48%	434,813.08	11.37%	574,928.39	11.45%	435,457.25	11.37%							
Total	5,016,503.67	100.00%	3,824,031.33	100.00%	5,021,541.97	100.00%	3,829,708.64	100.00%							
Breakdown by type of the issuer															
a. Central Government @	2,649,517.76	52.82%	2,262,766.53	59.17%	2,656,504.07	52.90%	2,268,171.63	59.23%							
b. State Government	603,071.67	12.02%	171,681.53	4.49%	604,321.06	12.03%	172,316.34	4.50%							
c. Corporate Securities	1,763,914.24	35.16%	1,389,583.26	36.34%	1,760,716.85	35.06%	1,389,220.67	36.27%							
Total	5,016,503.67	100.00%	3,824,031.33	100.00%	5,021,541.97	100.00%	3,829,708.64	100.00%							

Note

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

2. \$ Includes Fixed Deposit, Loan asset and debt instruments rated B and below.

3. @ Includes Reverse Repo investments with underlying G-Sec and Tbill and CBLO investments guaranteed by Clearing Corporation of India Ltd.

4. In case of a debt instrument is rated by more than one agency, then the lowest rating will be taken for the purpose of classification.

5. 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 Life Insurance Company Limited (Formerly HDFC Standard Life Insurance Company Limited)

Date : December 31, 2018

(₹ Lakhs)

Details regarding debt securities- ULIP													
		MARKET	VALUE			BOOK \	/ALUE						
	As at	As % of total											
	December 31, 2018	for this class	December 31, 2017	for this class	December 31, 2018	for this class	December 31, 2017	for this class					
Break down by credit rating													
AAA rated *	2,098,665.78	94.96%	2,008,637.03	96.97%	2,095,038.17	94.86%	2,011,444.80	97.03%					
AA or better	98,797.81	4.47%	55,256.89	2.67%	100,277.92	4.54%	54,903.68	2.65%					
Rated below AA but above A (A or better)	7,649.15	0.35%	7,426.03	0.36%	6,717.98	0.30%	6,740.07	0.33%					
Rated below A but above B	-	0.00%	-	0.00%	-	0.00%	-	0.00%					
Any other \$	4,875.00	0.22%	-	0.00%	6,594.44	0.30%	-	0.00%					
Total	2,209,987.75	100.00%	2,071,319.95	100.00%	2,208,628.52	100.00%	2,073,088.54	100.00%					
BREAKDOWN BY RESIDUAL MATURITY													
Up to 1 year	599,355.33	27.12%	450,780.18	21.76%	598,658.71	27.11%	450,557.87	21.73%					
More than 1 year and upto 3 years	434,269.87	19.65%	374,774.27	18.09%	435,044.53	19.70%	372,909.48	17.99%					
More than 3 years and up to 7 years	432,427.40	19.57%	709,438.46	34.25%	436,992.28	19.79%	708,963.58	34.20%					
More than 7 years and up to 10 years	558,894.36	25.29%	262,931.51	12.69%	556,844.46	25.21%	263,034.77	12.69%					
More than 10 years and up to 15 years	118,294.04	5.35%	254,363.31	12.28%	116,313.44	5.27%	257,801.85	12.44%					
More than 15 years and up to 20 years	18,754.90	0.85%	10,367.38	0.50%	18,216.59	0.82%	10,816.19	0.52%					
Above 20 years	47,991.85	2.17%	8,664.84	0.42%	46,558.50	2.11%	9,004.79	0.43%					
Total	2,209,987.75	100.00%	2,071,319.95	100.00%	2,208,628.52	100.00%	2,073,088.54	100.00%					
Breakdown by type of the issuer													
a. Central Government @	1,123,158.11	50.82%	986,556.98	47.63%	1,113,304.45	50.41%	991,401.62	47.82%					
b. State Government	6,831.68	0.31%	13,956.60	0.67%	6,882.04	0.31%	14,012.24	0.68%					
c. Corporate Securities	1,079,997.96	48.87%	1,070,806.37	51.70%	1,088,442.03	49.28%	1,067,674.68	51.50%					
Total	2,209,987.75	100.00%	2,071,319.95	100.00%	2,208,628.52	100.00%	2,073,088.54	100.00%					

Note

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

2. \$ Includes Fixed Deposit , Loan asset and debt instruments rated B and below.

3. @ Includes Reverse Repo investments with underlying G-Sec and Tbill and CBLO investments guaranteed by Clearing Corporation of India Ltd.

4. In case of a debt instrument is rated by more than one agency, then the lowest rating will be taken for the purpose of classification.

5. 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

Date : December 31, 2018

A. The	transactions between the Company and its	related parties are as given below:					(₹ '000)
					Consideration pa	id / (received)*	
Sr.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	For the quarter ended December 31, 2018	For the nine months ended December 31, 2018	For the quarter ended December 31, 2017	For the nine months ender December 31, 2013
1	HDFC Limited	Holding Company	Investment income Commission expense Sale of investments Dividend paid	(271,996) 80 (50,000) -	(736,414) 362 (150,000) -	(188,797) 120 (150,000) 1,412,379	(555,105) 430 (550,000) 1,412,379
			Charges for hiring training infrastructure facility Name Usage Fees	239 208.840	1,692 565,787	707 164.030	1,579 438.239
2	HDFC Pension Management Company	Wholly Owned Subsidiary	Income from sharing of resources	(1.244)	(3.713)	(1.479)	(3.789)
	HDFC International Life and Re Company	Wholly Owned Subsidiary	Reinsurance Premium	11.892	29.048	(1,473)	(0,700)
0	Limited	The substantial substantially	Reinsurance Claims	(760)	(760)	-	
			Reimbursement for Expenses Incurred	(100)	467		
			Investment (Capital infusion)	1,153,068	1.153.068		
4	HDFC Asset Management Company	Fellow Subsidiary	Premium income	31	(4,309)	(23)	(3,561)
	Limited		Purchase of Investment	-	15,877	-	-
5	HDFC Credila Financial Services Pvt. Ltd.	Fellow Subsidiary	Premium income	(80)	(76)		
			Commission expense	489	6,907	-	-
6	HDFC Ergo General Insurance Company	Fellow Subsidiary	Premium income	12	(620)	-	(1,684)
	Limited		Insurance claim received	(552)	(797)	(1,299)	(6,168)
			Insurance premium expenses	5,314	5,628	154	4,670
			Purchase of investments	-	-	-	101,343
			General Insurance Premium Advance	509	1,105		-
	HDFC Sales Private Limited	Fellow Subsidiary	Commission expense	144,302	372,500	63,877	179,087
	HDFC Capital Advisors Limited	Fellow Subsidiary	Premium income	(4)	(12)	-	(19
	Standard Life (Mauritius Holdings) 2006 Limited	Investing Company	Dividend paid	-	-	802,214	801,892
10	Key Management Personnel		Premium income	(98)	(421)	(98)	(421)
			Managerial remuneration	21,434	61,018	27,840	81,216
			Dividend paid	-	-	6,567	6,567
11	Relative of Key Management Personnel		Premium income	-	(27)	-	(27)

B. Oth	er group companies with material transactio	ns [#]					(₹ '000)
					Consideration pa	aid / (received)*	
Sr.No.	Name of the Company	Nature of Relationship with the Company	Description of Transactions / Categories	For the quarter ended December 31, 2018	For the quarter ended December 31, 2018	For the quarter ended December 31, 2017	For the nine months ended December 31, 2017
1	HDFC Bank Limited	Associate of holding Company	Premium income	(1,586)	(45,900)	(17,252)	(32,472)
			Investment income	(18,062)	(276,659)	(13,741)	(243,850)
			Commission expense	1,679,139	4,605,493	1,709,518	4,436,503
			Custodian fees paid	-	-	-	6,287
			Bank charges paid	33,644	92,036	32,805	67,918
			Insurance claim paid	1,685	4,478	5,048	9,155
			Purchase of investments	3,895,288	6,170,072	500,729	3,655,981
			Sale of investments	-		(3,050,468)	(3,050,468)
			The Bank provides space at its branches and ATMs for displaying publicity materials of HDFC Life's Insurance products such as pamphlets, standees, posters, Wall Branding/ window glazing	1,551,319	3,212,767	1,101,703	2,643,801
			FD against Bank Guarantee	-	-	839,501	839,501

* Transaction amounts are on accrual basis.
 # Not a related party as per Accounting Standard (AS) 18 on "Related Party Disclosures"

FORM LLNL - 6 : BOARD OF DIRECTORS & KEY PERSONS

Name of the Insurer: HDFC Life Insurance Company Limited (Formerly HDFC Standard Life Insurance Company Limited)

SI. No.	Normal of management	Pala (decimation)	Details of showns in the nonis d
	Name of person	Role/designation	Details of change in the period
	Mr. Deepak S. Parekh	Chairman, Non Executive Director Non Executive Director	
	Sir Gerry Grimstone		
-	Mr. Keki M. Mistry	Non Executive Director Non Executive Director	
	Mr. Norman K. Skeoch		
-	Ms.Renu Sud Karnad	Non Executive Director	
-	Dr. JJ Irani	Independent Director	
	Mr. AKT Chari	Independent Director	
-	Mr. VK Viswanathan	Independent Director	
	Mr. Prasad Chandran	Independent Director	
	Mr. Sumit Bose	Independent Director	
	Mr. Ranjan Mathai	Independent Director	
	Mr. Ketan Dalal	Independent Director	
13	Mr. James Aird	Alternate to Norman Keith Skeoch	Vacated office on April 17, 2018 and reappointed wef May 16, 2018 Vacated office on July 19, 2018 and reappointed wef August 23, 2018. Vacated office on October 22, 2018 and reappointed wef November 22, 2018
14	Mr. Rushad Abadan	Alternate to Sir Gerry Grimstone	Vacated office on July 15, 2018 and reappointed wef July 20, 2018. Vacated office on October 22, 2018 and reappointed wef November 22, 2018
15	Mr. Amitabh Chaudhry	Managing Director & Chief Executive Officer	Vacated office on September 8, 2018
16	Ms.Vibha Padalkar	Managing Director, Chief Executive Officer & Chief Financial Officer	Appointed as MD & CEO wef September 12, 2018
17	Mr. Suresh Badami	Executive Director	Appointed wef September 17, 2018
18	Mr. Subrat Mohanty	Chief Operating Officer	Ceased to be a KMP wef November 12,
			2018
19	Mr. Prasun Gajri	Senior Executive Vice President & Chief Investment Officer	
	Mr. Parvez Mulla	Senior Executive Vice President & Chief Operating Officer	Appointed as KMP wef April 18, 2018. Appointed as Chief Operating Officer wef November 19, 2018
	Mr. Srinivasan Parthasarathy	Senior Executive Vice President, Chief & Appointed Actuary	
	Mr. Amit Punchhi	Senior Executive Vice President & Chief International Officer	Appointed as KMP wef April 18, 2018
	Mr. Rajendra Ghag	Senior Executive Vice President & Chief Human Resource Officer	
24	Mr. Sanjeev Kapur	Senior Executive Vice President - Bancassurance and Group Sales	Ceased to be a KMP wef December 31, 2018
25	Mr. Pankaj Gupta	Executive Vice President - Strategic Alliances, Bancassurance & Speciality Sales and Chief Marketing Officer	Appointed as KMP wef April 18, 2018
	Mr. Sanjay Vij	Executive Vice President - Bancassurance	
	Mr. Khushru Sidhwa	Executive Vice President - Audit & Risk Management	
	Mr. Narendra Gangan	Executive Vice President, Company Secretary & Head - Compliance & Legal	

Date : December 31, 2018

	(See Regulation 4)		
	Insurance Regulatory and Development Authority (Actuarial Report		
	AVAILABLE SOLVENCY MARGIN AND SOLVI	ENCY RATIO	
	As on December 31, 2018	Form Code:	К
	HDFC Life Insurance Company Limited		
Name of Insurer:	(Formerly HDFC Standard Life Insurance Company Limited)	Registration Number:	11-128245
	Tatal During an	-	
Classification:	Total Business		
			Adjusted Value
ltem	Description		(₹ lakhs)
(1)	(2)		
01	Available assets in Policyholders' fund: Deduct:		11,045,857
02	Mathematical reserves		(10,983,584)
03	Other liabilities		-
04	Excess in Policyholders' funds		62,273
05	Available assets in Shareholders' fund:		543,034
06	Deduct: Other liabilities of shareholders' fund		
08	Excess in Shareholders' funds		- 543,034
07			040,004
08	Total ASM (04)+(07)		605,307
09	Total RSM		316,305
10	Solvency Ratio (ASM/RSM)		191%
	ctuary, certify that the above statements have been prepared in accordance wi ed therein are true and fair to the best of my knowledge.	th the section 64VA of the Insurance Act	, 1938, and the
Place:	Mumbai	Srinivasan Parti	nasarathy
Date:	22-Jan-2019		
Notes			
Regulatory and De 2. Item No. 02 is the second	nd 05 are the amounts of the Adjusted Value of Assets as mentioned in Form IF evelopment Authority (Assets, Liabilities, and Solvency Margin of Insurers) Reg ne amount of Mathematical Reserves as mentioned in Form H. made in Tata Sons, prior to its conversion into Private Ltd, continues to be con	ulations, 2016.	edule I of Insurance

FORM L-33- NPAs

FORM 7

(Read with Regulation 10)

Name of the Insurer: HDFC Life Insurance Company Ltd (Formerly HDFC Standard Life Insurance Company Ltd)

Registration Number: 101

Statement as on: December 31, 2018

Name of Fund: Life Fund

DETAILS OF NON-PERFORMING ASSETS - QUARTERLY

		Bonds /	Debentures	L	oans	Other Debt	instruments	All Othe	r Assets	T	₹ Crores 0TAL
NO	PARTICULARS	YTD (As on 31 Dec 2018)	`	YTD (As on 31 Dec 2018)	Prev. FY (As on 31 Mar 2018)	YTD (As on 31 Dec 2018)	Prev. FY (As on 31 Mar 2018)	YTD (As on 31 Dec 2018)	Prev. FY (As on 31 Mar 2018)	YTD (As on 31 Dec 2018)	Prev. FY (As on 31 Mar 2018)
1	Investments Assets (As per Form 5)	8,835.99	8,912.18	-	-	1,016.95	1,827.07	26,556.10	22,317.61	36,409.04	33,056.86
2	Gross NPA	-	-	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets (2/1)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
4	Provision made on NPA	-	-	-	-	-	-	-	-	-	-
5	Provision as a % of NPA (4/2)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	8,835.99	8,912.18	-	-	1,016.95	1,827.07	26,556.10	22,317.61	36,409.04	33,056.86
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

Notes:

1. Gross NPA is investments classified as NPA, before any provisions.

2. Provision made on the 'Standard Assets' shall be as per Circular: 32/2/F&A/Circulars/169/Jan/2006-07 as amended from time to time

3. Net Investment assets is net of 'provisions'.

4. Net NPA is gross NPAs less provisions.

5. Write off as approved by the Board.

Certification

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

FORM L-33- NPAs

FORM 7

(Read with Regulation 10) Name of the Insurer: HDFC Life Insurance Company Ltd (Formerly HDFC Standard Life Insurance Company Ltd) Registration Number: 101

Statement as on: December 31, 2018

DETAILS OF NON-PERFORMING ASSETS - QUARTERLY

Name of Fund: Pension & General Annuity and Group Business

											₹ Crores
		Bonds /	Debentures	L	oans	Other Deb	ot instruments	All Oth	er Assets	TO	TAL
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	YTD (As on 31	Prev. FY (As on
		Dec 2018)	31 Mar 2018)	31 Dec 2018)	31 Mar 2018)	31 Dec 2018)	31 Mar 2018)	Dec 2018)	31 Mar 2018)	Dec 2018)	31 Mar 2018)
1	Investments Assets (As per Form 5)	7,950.75	5,741.68	-	-	855.85	1,009.28	12,045.17	8,982.82	20,851.77	15,733.78
2	Gross NPA	-	-	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets (2/1)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
4	Provision made on NPA	-	-	-	-	-	-	-	-	-	-
5	Provision as a % of NPA (4/2)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	7,950.75	5,741.68	-	-	855.85	1,009.28	12,045.17	8,982.82	20,851.77	15,733.78
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

Notes:

1. Gross NPA is investments classified as NPA, before any provisions.

2. Provision made on the 'Standard Assets' shall be as per Circular: 32/2/F&A/Circulars/169/Jan/2006-07 as amended from time to time

3. Net Investment assets is net of 'provisions'.

4. Net NPA is gross NPAs less provisions.

5. Write off as approved by the Board.

Certification

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

FORM L-33- NPAs

FORM 7

(Read with Regulation 10)

Name of the Insurer: HDFC Life Insurance Company Ltd (Formerly HDFC Standard Life Insurance Company Ltd)

Registration Number: 101

Statement as on: December 31, 2018

Name of Fund: Unit Linked Funds

₹ Crores

DETAILS OF NON-PERFORMING ASSETS - QUARTERLY

		Bonds /	Debentures		.oans	Other Debt	instruments	All Of	ner Assets	то	TAL
NO	PARTICULARS	YTD (As on	Prev. FY (As on	YTD (As on	Prev. FY (As on	YTD (As on 31	Prev. FY (As on	YTD (As on	Prev. FY (As on	YTD (As on	Prev. FY (As on
		31 Dec 2018)	31 Mar 2018)	31 Dec 2018)	31 Mar 2018)	Dec 2018)	31 Mar 2018)	31 Dec 2018)	31 Mar 2018)	31 Dec 2018)	31 Mar 2018)
1	Investments Assets (As per Form 5)	10,677.24	10,603.71	-	-	2,521	2,738	46,506.30	43,843.49	59,704.96	57,185.39
2	Gross NPA	-	-	-	-	-	-	-	-	-	-
3	% of Gross NPA on Investment Assets (2/1)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
4	Provision made on NPA	-	-	-	-	-	-	-	-	-	-
5	Provision as a % of NPA (4/2)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
6	Provision on Standard Assets	-	-	-	-	-	-	-	-	-	-
7	Net Investment Assets (1-4)	10,677.24	10,603.71	-	-	2,521	2,738	46,506.30	43,843.49	59,704.96	57,185.39
8	Net NPA (2-4)	-	-	-	-	-	-	-	-	-	-
9	% of Net NPA to Net Investment Assets (8/7)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
10	Write off made during the period	-	-	-	-	-	-	-	-	-	-

Notes:

1. Gross NPA is investments classified as NPA, before any provisions.

2. Provision made on the 'Standard Assets' shall be as per Circular: 32/2/F&A/Circulars/169/Jan/2006-07 as amended from time to time

3. Net Investment assets is net of 'provisions'.

4. Net NPA is gross NPAs less provisions.

5. Write off as approved by the Board.

Certification

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

FORM L-34- YIELD ON INVESTMENT

FORM - 1 (Read with Regulation 10) Name of the Insurer: HDFC Life Insurance Company Ltd (Formerly HDFC Standard Life Insurance Company Ltd) Registration Number: 101 Statement as on: December 31, 2018

Name of the Fund Life Fund

	nt as on: December 31, 2018 nt of Investment and Income on Investment				Nam	e of the Fund	Life Fund							
Periodici	ty of Submission: Quarterly													₹ Crores
No.		Category		Current Income on				Year to Date Income on	(current year)			ear to Date (p Income on		
No.	Category of Investment	Code	Investment (Rs.)	Investment	Gross Yield (%)	Net Yield (%)	Investment (Rs.)	Investment	Gross Yield (%)	Net Yield (%)	Investment (Rs.)	Investment	Gross Yield (%)	Net Yield (%)
А	CENTRAL GOVT. SECURITIES		((Rs.)	(14)	(14)	()	(Rs.)	()	(14)	((Rs.)	()	()
A01	Central Government Bonds	CGSB	18,148.96	363.18	2.00%	2.00%	17,542.23	1,004.16	5.72%	5.72%	14,175.41	1,071.46	7.56%	7.56%
A03 A04	Deposit under Section 7 of Insurance Act, 1938 Treasury Bills	CDSS	815.32	- 13.62	0.00%	0.00%	672.92	- 32.23	0.00%	0.00%	982.62	44.09	0.00%	0.00%
AU4	Treasury bins	CIRB	813.32	13.02	1.07%	1.07%	672.92	32.23	4.79%	4.79%	982.02	44.09	4.49%	4.49%
в	CENTRAL GOVT. SEC, STATE GOVT OR OTHER APPROVED SECURITIES													
B02	State Government Bonds	SGGB	1,117.45	22.70	2.03%	2.03%	614.11	24.40	3.97%	3.97%	16.55	1.08	6.53%	6.53%
B04	Other Approved Securities (excluding Infrastructure Investments)	SGOA	492.23	9.83	2.00%	2.00%	491.57	29.50	6.00%	6.00%	445.14	27.09	6.08%	6.08%
с	(a) HOUSING & LOANS TO STATE GOVT FOR HOUSING / FFE													0.00%
C04 C06	Commercial Papers - NHB / Institutions accredited by NHB Debentures / Bonds / CPs / Loans - (Promoter Group)	HTLN HDPG	- 190.09	4.41	0.00%	0.00%	220.34	14.89	0.00%	0.00%	183.45	17.51	0.00%	9.54%
	TAXABLE BONDS													
C09	Bonds / Debentures issued by NHB / Institutions accredited by NHB	HTDN	214.06	4.85	2.27%	2.27%	198.99	13.47	6.77%	6.77%	159.76	10.59	6.63%	6.63%
	TAX FREE BONDS													
C12	Bonds / Debentures issued by NHB / Institutions accredited by NHB - (TAX FREE BONDS)	HFDN	54.78	1.21	2.21%	2.21%	54.78	3.62	6.60%	6.60%	54.78	3.62	6.60%	6.60%
	(b) OTHER INVESTMENTS (HOUSING)													
C14	Debentures / Bonds / CPs / Loans (c) INFRASTRUCTURE INVESTMENTS	HODS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
C19	Infrastructure - PSU - Equity shares - Quoted	ITPE	97.18	0.17	0.17%	0.17%	96.77	1.61	1.67%	1.67%	91.95	4.83	5.25%	5.25%
C20	Infrastructure - Corporate Securities - Equity shares-Quoted	ITCE	91.55	0.32	0.35%	0.35%	91.29	1.05	1.15%	1.15%	80.21	4.74	5.91%	5.91%
C23	Infrastructure - Debentures / Bonds / CPs / loans - (Promoter Group)	IDPG	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
C26	Onshore Rupee Bonds issued by ADB and IFC (Infrastructure- approved)	IORB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
	approved) TAXABLE BONDS							-						
C27	Infrastructure - PSU - Debentures / Bonds	IPTD	5,834.34	113.95	1.95%	1.95%	5,746.55	336.98	5.86%	5.86%	4,356.87	287.14	6.59%	6.59%
C28 C29	Infrastructure - PSU - CPs Infrastructure - Other Corporate Securities - Debentures/ Bonds	IPCP ICTD	238.45 14.49	2.98	1.25%	1.25%	226.59 14.46	10.49	4.63%	4.63% 7.18%	14.35	1.04	0.00%	0.00%
015	TAX FREE BONDS	ierb		0.33	2.40%	2.40%	14.40	-	7.10%	7.10%	14.33	1.04	7.24%	7.24%
C32	Infrastructure - PSU - Debentures / Bonds	IPFD	100.00	2.12	2.12%	2.12%	100.00	6.33	6.33%	6.33%	100.00	6.33	6.33%	6.33%
	(d) INFRASTRUCTURE - OTHER INVESTMENTS Infrastructure - Equity and Equity related instruments (including		-			0.000		-						0.000/
C34	unlisted)	IOEQ	0.92	-	0.00%	0.00%	0.92	-	0.00%	0.00%	1.79	-0.02	-0.99%	-0.99%
C35	Infrastructure - Debentures / Bonds / CPs / Ioans	IODS	11.99	0.28	2.32%	2.32%	15.68	1.09	6.93%	6.93%	17.98	1.25	6.93%	6.93%
D	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS													
D01	PSU - Equity shares - Quoted	EAEQ	270.43 3,323.42	0.93	0.34%	0.34%	270.25	0.53	0.20%	0.20%	274.00	14.66	5.35%	5.35%
D02	Corporate Securities - Equity shares (Ordinary)- Quoted	EACE		69.11	2.08%	2.08%	3,233.59	103.20	3.19%	3.19%	3,200.40	195.88	6.12%	6.12%
D04	Equity Shares (incl. Equity related Instruments) - Promoter Group	EEPG	203.25	0.09	0.04%	0.04%	203.21	2.45	1.20%	1.20%	203.19	2.00	0.98%	0.98%
D09 D08	Corporate Securities - Debentures Corporate Securities - Investment in Subsidiaries	ECOS ECIS	2,220.12	47.99	2.16%	2.16%	2,422.59 131.88	159.76	6.59%	6.59% 0.00%	1,644.50 121.40	113.75	6.92% 0.00%	6.92% 0.00%
	Corporate Securities - Derivative Instruments		-	0.00	0.00%	0.00%	-	0.00	0.00%	0.00%		0.00	0.00%	0.00%
D12	Investment properties - Immovable	EINP	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
D14	Loans - Secured Loans - Mortgage of Property in India (Term Loan)	ELMI	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
D16	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment). CCIL. RBI	ECDB	66.61	1.34	2.01%	2.01%	75.90	4.14	5.45%	5.45%	69.98	3.85	5.50%	5.50%
D17	Deposits - CDs with Scheduled Banks	EDCD	84.18	1.57	1.87%	1.87%	69.60	2.26	3.25%	3.25%	-	-	0.00%	0.00%
D18 D21	Deposits - Repo / Reverse Repo CCIL - CBLO	ECMR ECBO	341.15 666.84	5.45	1.60%	1.60%	187.31 330.95	8.86	4.73%	4.73% 3.11%	264.03 396.95	11.53	4.37%	4.37%
D21 D22	Commercial Papers	ECBO		-0.04	0.55%	0.00%	41.88	10.30	3.11%	3.11%	24.80	0.41	3.57%	3.57%
D23	Application Money	ECAM	-	-	0.00%	0.00%	119.91	0.30	0.25%	0.25%	-	-	0.00%	0.00%
D24	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	37.00	0.84	2.28%	2.28%	37.00	2.52	6.81%	6.81%	46.01	3.17	6.90%	6.90%
D25	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU	EPPD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	2.50	0.02	0.82%	0.82%
D29	Banks Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	169.74	1.86	1.09%	1.09%	635.33	30.26	4.76%	4.76%	388.62	15.99	4.12%	4.12%
D30	Mutual Funds - (under Insurer's Promoter Group)	EMPG	346.37	4.17	1.20%	1.20%	324.17	12.58	3.88%	3.88%	359.68	4.69	1.30%	1.30%
D39	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - [Private Banks]	EAPB	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
D41	Units of Infrastructure Investment Trust	EIIT	36.55	0.84	2.31%	2.31%	36.87	2.54	6.88%	6.88%	35.66	1.24	3.47%	3.47%
E	OTHER INVESTMENTS													
E03	Equity Shares (incl Co-op Societies)	OESH	490.12	-7.56	-1.54%	-1.54%	467.23	-69.37	-14.85%	-14.85%	393.95	32.56	8.26%	8.26%
E04 E06	Equity Shares (PSUs & Unlisted)	OEPU OLDB	1.88	-0.06	-3.20% 2.56%	-3.20% 2.56%	1.82	-0.55	-30.11% 7.66%	-30.11% 7.66%	1.21 103.81	0.13	11.08%	11.08% 6.03%
E06 E11	Debentures Venture Fund / SEBI approved Alternate Investment Fund (Category I)		8.96	1.67	2.56%	2.56%	65.00 8.02	4.98	7.66%	7.66%	103.81	6.25 0.51	6.03% 14.30%	6.03% 14.30%
		OAFA		-										
E12	Venture Fund / SEBI approved Alternate Investment Fund (Category II)	OAFB	116.57	0.70	0.60%	0.60%	103.93	1.90	1.83%	1.83%	63.13	1.55	2.45%	2.45%
E14 E15	Term Loans (without Charge) Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes	OTLW	-	-	0.00%	0.00%	-	-	0.00%	0.00%	4.48	0.11	2.38%	2.38%
E15 E17	Mutual Funds - Debt / Income / Serial Plans / Liquid Secemes Securitised Assets	OMGS OPSA	1.29	-0.52	-40.00%	-40.00%	1.56	-0.03	-1.64%	-1.64%	1.76	0.97	0.00%	0.00%
E19	Passively Managed Equity ETF (Non Promotor Group)	OETF	6.62	-	0.00%	0.00%	6.52		0.00%	0.00%		-	0.00%	0.00%
E10	Preference Shares Reclassified Approved Investments - Debt (Point 6 under Note for	OPSH	130.00	-	0.00%	0.00%	130.00	3.90	3.00%	3.00%	130.00	1.95	1.50%	1.50%
E25	Regulation 4 to 9)	ORAD	40.03	0.85	2.13%	2.13%	40.80	2.43	5.95%	5.95%	35.95	1.26	3.50%	3.50%
E26	Reclassified Approved Investments - Equity (Point 6 under Note for Regulation 4 to 9)	ORAE	37.69	-0.01	-0.02%	-0.02%	37.81	-0.04	-0.09%	-0.09%	21.20	0.02	0.11%	0.11%
	TOTAL		36,238.38	672.87	1.86%	1.86%	35,070.34	1,764.24	5.03%	5.03%	28,471.62	1,907.39	6.70%	6.70%

Notes: 1. Category of investment (COI) is as per Guidelines, as amended from time to time by IRDAI. 2. Gross Yield is based on daily simple average of Investments. 3. Net Yield disclosed is net of tax.

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

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

FORM L-34- YIELD ON INVESTMENT

FORM - 1 (Read with Regulation 10) Name of the Insurer: HDFC Life Insurance Company Ltd (Formerly HDFC Standard Life Insurance Company Ltd) Registration Number: 101 Statement as on: December 31, 2018 Statement of Investment and Income on Investment Pacifolitive Columbics:

	nt of Investment and Income on Investment													Ŧ. 0
Periodici	ty of Submission: Quarterly			Current	Quarter			Year to Date	(current year	1	1	ear to Date (nrevious vear	₹ Crores
No.	Category of Investment	Catagory Code		Income on		Mar Marta		Income on		, 		Income on		
NO.	Calegory of investment	Category Code	Investment (Rs.)	Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)	Investment (Rs.)	Gross Yield (%)	Net Yield (%)	Investment (Rs.)	Investment (Rs.)	Gross Yield (%)	Net Yield (%)
Α	CENTRAL GOVT. SECURITIES													
A01	Central Government Bonds	CGSB	6,487.38	152.62	2.35%	2.35%	6,092.85	383.18	6.29%	6.29%	4,154.39	272.78	6.57%	6.57%
A04	Treasury Bills	CTRB	542.28	9.93	1.83%	1.83%	364.58	18.66	5.12%	5.12%	503.31	22.63	4.50%	4.50%
B02	CENTRAL GOVT. SEC, STATE GOVT OR OTHER APPROVED SECURITIES State Government Bonds	SGGB	2,701.71	53.72	1.99%	1.99%	2,071.97	122.14	5.90%	5.90%	1,264.22	75.28	5.95%	5.95%
B02 B04	Other Approved Securities (excluding Infrastructure Investments)	SGGB	2,701.71	3.45	1.99%	1.99%	2,071.97	122.14	5.83%	5.90%	1,264.22	9.07	5.95%	5.95%
004	other Approved Securities (excluding initiast dectire investments)	300A	177.50	5.45	1.5470	1.5470	177.41	10.54	5.0570	5.65%	154.40	5.07	5.6776	5.0776
с	(a) HOUSING & LOANS TO STATE GOVT FOR HOUSING / FFE													
C04	Commercial Papers - NHB / Institutions accredited by NHB	HTLN	-		0.00%	0.00%	-	-	0.00%	0.00%			0.00%	0.00%
C06	Bonds/Debentures/CPs/Loans - Promoter Group	HDPG	237.85	4.61	1.94%	1.94%	192.33	11.02	5.73%	5.73%	208.96	15.10	7.23%	7.23%
	TAXABLE BONDS													
C09	Bonds / Debentures issued by NHB / Institution accredited by NHB	HTDN	727.87	15.48	2.13%	2.13%	667.99	42.19	6.32%	6.32%	473.92	30.23	6.38%	6.38%
	(c) INFRASTRUCTURE INVESTMENTS		11.00											
C19 C20	Infrastructure - PSU - Equity shares - Quoted Infrastructure - Corporate Securities - Equity shares-Quoted	ITPE	11.83 11.17	0.00	0.01%	0.01%	11.83 11.17	0.18	1.56%	1.56%	11.83 11.17	0.18	1.53%	1.53% 0.42%
C20	Infrastructure - Debentures / Bonds / CPs / Ioans - (Promoter Group)	IDPG	11.17	0.04	0.37%	0.37%	11.17	0.13	0.00%	0.00%	11.17	0.05	0.42%	0.42%
C25	Onshore Rupee Bonds issued by ADB and IFC (Infrastructure-approved)	IORB	0.90	0.02	2.24%	2.24%	0.90	0.06	6.69%	6.69%	0.90	0.06	6.69%	6.69%
620	TAXABLE BONDS	TORD	0.50	0.02	2.24/0	2.2470	0.50	0.00	0.0578	0.0576	0.50	0.00	0.0576	0.0576
C27	Infrastructure - PSU - Debentures / Bonds	IPTD	3,437.97	68.09	1.98%	1.98%	3,139.35	184.21	5.87%	5.87%	2,215.73	145.35	6.56%	6.56%
C28	Infrastructure - PSU - CPs	IPCP	121.16	2.57	2.12%	2.12%	265.12	14.24	5.37%	5.37%		-	0.00%	0.00%
C29	Infrastructure - Other Corporate Securities - Debentures/ Bonds	ICTD	79.81	1.72	2.16%	2.16%	100.40	6.90	6.87%	6.87%	74.19	5.00	6.74%	6.74%
	TAX FREE BONDS													
C32	Infrastructure - PSU - Debentures / Bonds	IPFD			0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
D	APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS	5450	22.46	0.00	0.20%	0.20%	22.46	0.25	0.70%	0.70%	22.40	0.07	0.020/	0.020/
D01 D02	PSU - Equity shares - Quoted Corporate Securities - Equity shares (Ordinary)- Quoted	EAEQ EACE	32.16 376.33	0.06	0.20%	0.20%	32.16 376.43	0.25	0.78%	0.78%	32.16 379.84	0.27	0.83%	0.83%
D02	Equity Shares (incl. Equity related Instruments) - Promoter Group	EEPG	31.92	1.01	0.27%	0.27%	31.92	0.37	1.15%	1.15%	31.92	0.31	0.98%	0.98%
D04	Corporate Securities - Debentures	ECOS	2,698.41	58.39	2.16%	2.16%	2,448.11	156.46	6.39%	6.39%	2,101.28	138.37	6.58%	6.58%
D10	Corporate Securities - Debentures / Bonds/ CPs /Loan - (Promoter Group)	EDPG	63.47	1.31	2.07%	2.07%	43.74	3.13	7.15%	7.15%	35.00	2.73	7.80%	7.80%
	Corporate Securities - Derivative Instruments Note2	ECDI	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
D16	Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment), CCIL, RBI	ECDB	71.44	0.15	0.22%	0.22%	71.44	0.15	0.22%	0.22%	-	-	0.00%	0.00%
D17	Deposits - CDs with Scheduled Banks	EDCD	109.73	2.12	1.94%	1.94%	95.72	3.20	3.34%	3.34%			0.00%	0.00%
D18	Deposits - Repo / Reverse Repo	ECMR	450.92	7.25	1.61%	1.61%	275.45	13.02	4.73%	4.73%	300.03	13.19	4.40%	4.40%
D21	CCIL - CBLO	ECBO	697.89	3.97	0.57%	0.57%	278.89	8.33	2.99%	2.99%	297.52	7.47	2.51%	2.51%
D22	Commercial Papers	ECCP	27.62	0.381	1.38%	1.38%	45.02	1.162	2.58%	2.58%			0.00%	0.00%
D23	Application Money	ECAM	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	0.00%	0.00%
D24	Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks	EUPD	13.00	0.30	2.28%	2.28%	13.00	0.89	6.82%	6.82%	19.42	1.36	7.02%	7.02%
D25	Perpetual Debt Instruments of Tier I & II Capital issued by Non-PSU Banks	EPPD	-	-	0.00%	0.00%	-	-	0.00%	0.00%	2.50	0.02	0.82%	0.82%
D29	Mutual Funds - Gilt / G Sec / Liquid Schemes	EGMF	165.23	2.03	1.23%	1.23%	570.06	26.41	4.63%	4.63%	121.50	5.03	4.14%	4.14%
D30	Mutual Funds - (under Insurer's Promoter Group)	EMPG	208.89	0.13	0.06%	0.06%	214.65	2.46	1.15%	1.15%	105.54	1.57	1.49%	1.49%
D39	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - [PSU Banks]	EAPS	150.50 935.15	3.24 21.43	2.15%	2.15%	150.55	9.69	6.44%	6.44%	86.23	2.35	2.72%	2.72%
D39 D41	Additional Tier 1 (Basel III Compliant) Perpetual Bonds - [Private Banks] Units of Infrastructure Investment Trust	EAPB	56.24	1.32	2.29%	2.29%	946.54 56.72	64.72 3.96	6.84% 6.98%	6.84% 6.98%	461.98 46.65	31.23 1.74	6.76% 3.73%	6.76% 3.73%
041	onits of initiast actille investment frust	C111	50.24	1.32	2.3370	2.3370	30.72	5.90	0.76%	0.36%	40.05	1.74	5.7570	5.7570
E	OTHER INVESTMENTS													
E03	Equity Shares (incl Co-op Societies)	OESH	-	-	0.00%	0.00%	-	-	0.00%	0.00%		-	0.00%	0.00%
E06	Debentures	OLDB	-	-	0.00%	0.00%		-	0.00%	0.00%	-	-	0.00%	0.00%
E17	Securitised Assets	OPSA		-	0.00%	0.00%	-	-	0.00%	0.00%		-	0.00%	0.00%
E25	Reclassified Approved Investments - Debt (Point 6 under Note for Regulation 4 to 9)	ORAD	-	-	0.00%	0.00%	10.00	0.22	2.23%	2.23%	10.00	0.23	2.34%	2.34%
E26	Reclassified Approved Investments - Equity (Point 6 under Note for Regulation 4 to 9)	ORAE	-	-	0.00%	0.00%	-	-	0.00%	0.00%		-	0.00%	0.00%
E28	Additional Tier 1 (Basel III Compliant) Perpetual Bonds – [Private Banks]	OAPB	106.08	0.87	0.82%	0.82%	106.08	0.87	0.82%	0.82%	-	-	0.00%	0.00%
	TOTAL		20,732.83	416.21	2.01%	2.01%	18,862.37	1,092.13	5.79%	5.79%	13,104.58	790.09	6.03%	6.03%

Name of the Fund Pension & General Annuity and Group Business

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

Gross Yield is based on daily simple average of Investments.

3. Net Yield disclosed is net of tax.

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

CERTIFICATION

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

FORM L-34- YIELD ON INVESTMENT

FORM - 1

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

Registration Number: 101

Statement as on: December 31, 2018

Statement of Investment and Income on Investment

Periodicity of Submission: Quarterly ₹ Crores Current Quarte Year to Date (current year fear to Date (pr Category Category of Investment Income on Income on Income on Gross Net Yield Gross Net Yield Investme Gross Net Yield Code ment (Rs.) Yield (%) (%) (Rs.) Yield (%) (%) (Rs.) Yield (%) A CENTRAL GOVT. SECURITIES A01 Central Government Bonds CGSB 7,447.45 361.54 4.85% 4.85% 6.929.62 395.14 5.70% 5.70% 7.363.08 288.71 3.92% 3.92% 1.71% A04 Treasury Bills CTRB 1.71% 639.14 30.54 4,78% 4.78% 644.37 28.91 4.49% 4.49% 386.97 6.61 B CENTRAL GOVT. SEC, STATE GOVT OR OTHER APPROVED SECURITIES B02 State Government Bonds SGGB 67.41 2.86 4.24% 4.24% 87.22 4.39 5.03% 5.03% 129.24 6.04 4.68% 4.68% B04 Other Approved Securities (excluding Infrastructure Investments) SGOA 72.95 4.17 5.71% 5.71% 72.10 5.20 7.22% 7.22% 88.49 3.89 4.39% 4.39% C (a) HOUSING & LOANS TO STATE GOVT FOR HOUSING / FFE C04 Commercial Papers - NHB / Institutions accredited by NHB HTIN 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% C06 Debentures / Bonds / CPs / Loans - (Promoter Group) HDPG 950.63 43.58 4.58% 4.58% 772.62 49.97 6.47% 6.47% 567.69 25.78 4.54% 4.54% TAXABLE BONDS C09 Bonds / Debentures issued by NHB / Institutions accredited by NHB HTDN 1,456.84 52.13 3.58% 3.58% 1,365.54 5.40% 5.40% 1,144.3 55.51 4.85% 4.85% (c) INFRASTRUCTURE INVESTMENTS C19 Infrastructure - PSU - Equity shares - Quoted ITPE 993.29 27.63 2 78% 2 78% 1 008 66 6 7 2 0.67% 0.67% 980.09 200.68 20.48% 20.48% C20 Infrastructure - Corporate Securities - Equity shares-Quoted ITCE 769.45 43.62 5.67% 5.67% 830.31 -88.44 -10.65% -10.65% 928.42 233.77 25.18% 25.18% C26 Onshore Rupee Bonds issued by ADB and IFC (Infrastructure-approved) IORB 8.29 0.43 5.19% 5.19% 8.80 0.27 3.05% 11.19 0.43 3.85% 3.85% TAXABLE BONDS C27 Infrastructure - PSU - Debentures / Bonds IPTD 3.688.50 149.36 4.05% 4.05% 3.791.89 164.01 4.33% 4.33% 3.618.51 160.16 4.43% 4.43% C28 Infrastructure - PSU - CPs IPCP 0.00% 0.00% 0.00% 0.00% 51.95 1.96 3.78% 3.78% C29 Infrastructure - Other Corporate Securities - Debentures/ Bonds ICTD 792.15 35.03 4.42% 4.42% 807.43 35.89 4.45% 4.45% 863.24 39.88 4.62% 4.62% (d) INFRASTRUCTURE - OTHER INVESTMENTS C34 Infrastructure - Equity and Equity related instruments (including unlisted) IOFO 47 39 -4 58 -9 66% -9.66% 63.28 -25.07 -39 61% -39.61% 132 79 11.63 8 76% 8 76% C35 Infrastructure - Debentures / Bonds / CPs / Ioans IODS 25.74 1.03 3.99% 3.99% 25.84 1.433 5.54% 5.54% 27.08 1.55 5.71% 5.71% D APPROVED INVESTMENT SUBJECT TO EXPOSURE NORMS D01 PSU - Equity shares - Quoted FAFO 1.470.51 -7.26 -0.49% -0.49% 1.622.68 -197.58 -12.18% -12.18% 2.295.70 242.16 10.55% 10.55% D02 Corporate Securities - Equity shares (Ordinary)- Quoted FACE 26.094.06 141.25 0.54% 0.54% 26,389,41 1.657.62 6.28% 6.28% 24.177.41 4.440.5 18.37% 18.37% D04 Equity Shares (incl. Equity related Instruments) - Promoter Group EEPG 2.904.80 5.55% 719.34 161.08 5.55% 3.077.68 378.79 12.31% 12.31% 2.775.08 25.92% 25.92% D07 Corporate Securities - Preference Shares FPNO 2.62 -0.09 -3.26% -3.26% 2.63 0.03 1.30% 1.30% 3.30 0.20 6.21% 6.21% D09 Corporate Securities - Debentures ECOS 3.640.33 157.87 4.34% 4.34% 3.633.32 172.97 4.76% 4.76% 3.538.39 177.31 5.01% 5.01% D10 Corporate Securities - Debentures / Bonds/ CPs /Loan - (Promoter Group) EDPG 100.20 6.78 6.77% 6.77% 67.18 6.46 9.61% 9.61% 109.68 6.04 5.51% 5.51% Deposits - Deposit with Scheduled Banks, FIs (incl. Bank Balance awaiting Investment) D16 FCDB 0.00% 0.00% 0.00% 0.00% 3.00 0.14 4.59% 4.59% CCIL. RBI D17 Deposits - CDs with Scheduled Banks 0.00% 4.96% EDCD 0.00% 83.95 1.14 1.36% 1.36% 108.98 5.40 4.96% D18 Deposits - Repo / Reverse Repo ECMR 1.925.75 30.87 1.60% 1.60% 1.354.68 63.26 4.67% 4.67% 823.83 36.67 4.45% 4.45% D21 CCIL - CBLO FCBO 2.356.25 13.68 0.58% 0.58% 2.161.30 77.11 3.57% 3.57% 1.417.1 61.65 4.35% 4.35% D22 Commercial Pa ECCP 133.54 2.50 1.88% 1.88% 136.86 7.65 5.59% 5.59% 193.7 9.90 5.11% 5.11% ECAM 0.00% 99.99 0.13 0.13% 0.00% 0.00% D23 Application Money 0.00% 0.13% D24 Perpetual Debt Instruments of Tier I & II Capital issued by PSU Banks EUPD 2.83% 5.11% 35.21 1.00 2.83% 35.33 1.83 5.17% 5.17% 51.17 2.62 5.11% D25 Perpetual Debt Instruments of Tier L& II Capital issued by Non-PSU Banks FPPD 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% D31 Net Current Assets (Only in respect of ULIP Business) ENCA 600.44 0.00% 0.00% 600.44 0.00% 0.00% 472.93 0.00% 0.00% D41 Units of Infrastructure Investment Trust FIIT 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% E OTHER INVESTMENTS E03 Equity Shares (incl Co-op Societies) OESH -0.59% 4.03% 1.176.33 -6.92 -0.59% 1.265.4 -237.39 -18.76% -18.76% 1.695.1 68.2 4.03% E06 Debentures OLDB 40.02 1.12 2.79% 2.79% 39.18 2.30 5.88% 5.88% 55.79 3.55 6.36% 6.36% E04 Equity Shares (PSUs & Unlisted) 5 49% OFPU 107.01 5.88 5 49% 120 30 -33 44 -27 79% -27 79% 126 27 27.67 21 91% 21 91% E17 Securitised Asset OPSA 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% E19 Passively Managed Equity ETF (Non Promotor Group) OETF 1,421.68 111.79 7.86% 7.86% 1.344.76 146.71 10.91% 10.91% 1,239.36 185.23 14.95% 14.95% E25 Reclassified Approved Investments - Debt (Point 6 under Note for Regulation 4 to 9) ORAD 58.72 0.24 0.41% 0.41% 30.02 -14.69 -48.94% -48.94% 10.16 0.20 1.95% 1.95% E26 Reclassified Approved Investments - Equity (Point 6 under Note for Regulation 4 to 9) ORAE 414.8 25.90 6.24% 6.24% 460.7 -123.97 -26.91% -26.91% 416.6 -8.03 -1.93% -1.93% τοται 59,189,36 1,369.10 2.31% 2.31% 58,928.33 2,562.74 4.35% 4.35% 56.064.08 7,037.71 12.55% 12.55%

Name of the Fund Unit Linked Funds

Notes

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

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

3. Net Yield disclosed is net of tax.

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

CERTIFICATION

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

FORM L-35- DOWNGRADING OF INVESTMENT

FORM - 2

(Read with Regulation 10)

Name of the Insurer: HDFC Life Insurance Company Ltd (Formerly HDFC Standard Life Insurance Company Ltd)

Registration Number: 101

Statement as on: December 31, 2018

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

Name of Fund : Life Fund

PART - A

	icity of Submission. Quarterry								₹ Crores
No	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of last Downgrade	Remarks
Α.	During the Quarter								
	10.30% Yes Bank Ltd NCD Mat 25-Jul-2021	ECOS	15.00	Jul 28, 2011	ICRA Ltd	ICRA AA+	ICRA AA	Nov 29, 2018	
В.	As on Date								
	9.15% Tata Power NCD mat 17-Sep-2019	IODS	6.00	Sep 23, 2010	CRISIL Ltd	CRISIL AA	CRISIL AA-	Oct 18, 2013	
	9.15% Tata Power NCD mat 17-Sep-2020	IODS	5.99	Sep 23, 2010	CRISIL Ltd	CRISIL AA	CRISIL AA-	Oct 18, 2013	
	9.55% Hindalco Industries Ltd NCD Mat 25-Apr-2022	ECOS	34.81	Apr 27, 2012	CRISIL Ltd	CRISIL AA+	CRISIL AA	Aug 03, 2015	
	9.55% Hindalco Industries Ltd NCD Mat 27-Jun-2022	ECOS	24.81	Jul 17, 2013	CRISIL Ltd	CRISIL AA+	CRISIL AA	Aug 03, 2015	
	9.60% Hindalco Industries Ltd NCD Mat 02-Aug-2022	ECOS	44.49	Oct 01, 2013	CRISIL Ltd	CRISIL AA+	CRISIL AA	Aug 03, 2015	
	8.30% Steel Authority of India Ltd (SAIL) NCD Mat 21-JAN-2020	ORAD	20.00	Jan 23, 2015	FITCH Ltd	FITCH AAA	FITCH AA-	Aug 03, 2017	
	8.90% Steel Authority of India Ltd (SAIL) NCD Mat 01/05/2019	ORAD	20.02	May 01, 2009	FITCH Ltd	FITCH AAA	FITCH AA-	Aug 03, 2017	
	7.98% IDFC Bank Ltd NCD Mat 23-May-2023	ECOS	40.00	May 28, 2013	FITCH Ltd	FITCH AAA	FITCH AA+	Jun 27, 2018	
	10.30% Yes Bank Ltd NCD Mat 25-Jul-2021	ECOS	15.00	Jul 28, 2011	ICRA Ltd	ICRA AA+	ICRA AA	Nov 29, 2018	

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

CERTIFICATION

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

FORM L-35- DOWNGRADING OF INVESTMENT

FORM - 2

(Read with Regulation 10)

Name of the Insurer: HDFC Life Insurance Company Ltd (Formerly HDFC Standard Life Insurance Company Ltd)

Registration Number: 101

Statement as on: December 31, 2018

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

Name of Fund : Pension & General Annuity and Group Business

PART - A

	city of Submission. Quarterry								₹ Crores
No	Name of the Security	СОІ	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of last Downgrade	Remarks
Α.	During the Quarter								
	10.30% Yes Bank Ltd NCD Mat 25-Jul-2021	ECOS	5.00	Jul 28, 2011	ICRA Ltd	ICRA AA+	ICRA AA	Nov 29, 2018	
	9.50% Yes Bank Perpetual AT-1 (Call date 23-Dec-2021)	OAPB	106.06	Jun 20, 2017	ICRA Ltd	ICRA AA	ICRA AA-	Nov 29, 2018	
в.	As on Date								
	8.64% IDFC Bank Ltd NCD Mat 15-Apr-2020	ECOS	20.00	Apr 15, 2015	FITCH Ltd	FITCH AAA	FITCH AA+	Jun 27, 2018	
	8.70% IDFC Bank Ltd NCD Mat 23-June-2025	ECOS	5.00	Jun 26, 2015	FITCH Ltd	FITCH AAA	FITCH AA+	Jun 27, 2018	
	9.38% IDFC Bank Ltd NCD Mat 12-Sep-2024	ECOS	15.00	Sep 16, 2014	FITCH Ltd	FITCH AAA	FITCH AA+	Jun 27, 2018	
	8.63% IDFC Bank Ltd NCD Mat 18-Feb-2020	ECOS	10.00	Jan 29, 2016	FITCH Ltd	FITCH AAA	FITCH AA+	Jun 27, 2018	
	10.30% Yes Bank Ltd NCD Mat 25-Jul-2021	ECOS	5.00	Jul 28, 2011	ICRA Ltd	ICRA AA+	ICRA AA	Nov 29, 2018	
	9.50% Yes Bank Perpetual AT-1 (Call date 23-Dec-2021)	OAPB	106.06	Jun 20, 2017	ICRA Ltd	ICRA AA	ICRA AA-	Nov 29, 2018	

Notes:

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

CERTIFICATION

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

FORM L-35- DOWNGRADING OF INVESTMENT

(Read with Regulation 10) Name of the Insurer: HDFC Life Insurance Company Ltd (Formerly HDFC Standard Life Insurance Company Ltd) **Registration Number: 101** Statement as on: December 31, 2018 Statement of Down Graded Investments Periodicity of Submission: Quarterly

Date of Rating Original Current Date of last No Name of the Security COL Amount Remarks Grade Grade Downgrade Purchase Aaencv Α. During the Quarter 8.00% Yes Bank Ltd NCD Mat 30-Sep-2026 ECOS 70.57987709 Sep 30, 2016 ICRA Ltd ICRA AA+ ICRA AA Nov 29, 2018 в. As on Date 9 55% Hindalco Industries I td NCD Mat 25-Apr-2022 FCOS Jul 19 2013 CRISIL Ltd CRISIL AA+ CRISII AA 15 29 Aug 03, 2015 .55% Hindalco Industries Ltd NCD Mat 27-Jun-2022 ECOS 15.30 Jul 19, 2013 CRISIL Ltd CRISIL AA+ CRISIL AA Aug 03, 2015 10.32 Mar 26, 2013 CRISIL Ltd CRISIL AA 10.35% Torrent Power Ltd Mat 25-Mar-2021 (Series 2A) IODS CRISIL AA-Dec 14, 2015 10.35% Torrent Power Ltd Mat 25-Mar-2022 (Series 2B) IODS 10.40 Mar 26, 2013 CRISIL Ltd CRISIL AA CRISIL AA-Dec 14, 2015 10.35% Torrent Power Ltd Mat 25-Mar-2023 (Series 2C) IODS 5.24 Mar 26, 2013 CRISIL Ltd CRISIL AA CRISIL AA-Dec 14, 2015 Brickwork 8.15% Tata Steel Ltd NCD Mat 01-Oct-2026 ECOS 23.73 Oct 04. 2016 BWR AA+ **BWR AA** Oct 28, 2016 Ratings Ltd 8.90% Steel Authority of India Ltd (SAIL) NCD Mat 01/05/2019 ORAD 9.98 May 01, 2009 FITCH AAA FITCH AA-Aug 03, 2017 FITCH Ltd 8.49% IDFC Bank Ltd NCD Mat 11-Dec-2024 ECOS 98,99 Aug 02, 2016 FITCH Ltd FITCH AAA FITCH AA+ Jun 27, 2018 3.67% IDFC Bank Ltd NCD Mat 03-Jan-2025 ECOS 34.94 Jan 07, 2015 FITCH Ltd FITCH AAA FITCH AA+ Jun 27, 2018 9.17% IDFC Bank Ltd NCD Mat 14-Oct-2024 ECOS 152.94 Jan 21, 2016 FITCH Ltd FITCH AAA FITCH AA+ Jun 27. 2018 8.64% IDFC Bank Ltd NCD Mat 15-Apr-2020 ECOS 30.05 Apr 15, 2015 FITCH Ltd FITCH AAA FITCH AA+ Jun 27, 2018 .98% IDFC Bank Ltd NCD Mat 23-May-2023 ECOS 4.91 Mar 31, 2017 FITCH Ltd FITCH AAA FITCH AA+ Jun 27, 2018 40.35 Aug 11, 2015 FITCH AAA FITCH AA+ 8.75% IDEC Bank Ltd NCD Mat 28-Jul-2023 FCOS FITCH Ltd Jun 27, 2018 8.89% IDFC Bank Ltd NCD Mat 02-Dec-2020 ECOS 25.18 May 14, 2013 FITCH Ltd FITCH AAA FITCH AA+ Jun 27, 2018 .70% IDFC Bank Ltd NCD Mat 20-May-2025 ECOS 19.97 May 29, 2015 FITCH Ltd FITCH AAA FITCH AA+ Jun 27, 2018 9.36% IDFC Bank Ltd NCD Mat 21-Aug-2024 FCOS 15.41 Jun 26, 2018 FITCH Ltd FITCH AAA FITCH AA+ Jun 27, 2018 8.50% IDFC Bank Ltd NCD Mat 04-Jul-2023 69.99 May 19, 2016 FITCH Ltd FITCH AAA FITCH AA+ ECOS Jun 27, 2018 9.00% IL&FS Ltd NCD Mat 29-Dec-2024 ORAD 11.25 Oct 26, 2017 CARE Ltd CARE AAA CARE D Sep 18, 2018 7.85% IL&FS LTD NCD Mat 30-Dec-22 (option-I) ORAD 11.25 Dec 04, 2017 CARE Ltd CARE AAA CARE D Sep 18, 2018 11.25 8.06% IL&FS LTD NCD Mat 06-June-22 (option-II) ORAD Jun 06, 2017 CARE Ltd CARE AAA CARE D Sep 18, 2018 9 98% II & FS I td NCD Mat 05-Dec-2021 ORAD 3 75 Dec 12 2011 ICRA I td ICRA AAA ICRA D Sep 18, 2018 9.90% IL&FS Ltd NCD Mat 13-Feb-2021 ORAD 3.75 Feb 13, 2014 CARE Ltd CARE AAA CARE D Sep 18, 2018 9.00% IL&FS Ltd NCD Mat 18-Sept-2019 ORAD 7.50 Apr 18, 2016 CARE Ltd CARE AAA CARE D Sep 18, 2018 8.00% Yes Bank Ltd NCD Mat 30-Sep-2026 ECOS 70.58 Sep 30, 2016 ICRA Ltd ICRA AA+ ICRA AA Nov 29, 2018

Notes:

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

CERTIFICATION

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

Prasun Gajri **Chief Investment Officer**

PART - A

₹ Crores

Name of Fund : Unit Linked Funds



FORM - 2

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

Name of the Insurer: HDFC Life Insurance Company Limited (Formerly HDFC Standard Life Insurance Company Limited)

		For the qua December				For the nine r Decembe				For the qua December	arter ended r 31, 2017			For the nine m December		
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, Wherever applicable (₹ Lakhs)
First year Premum																
i Individual Single Premium- (ISP)																
From 0-10.000	14.07	125	125	491.90	43.19	194	194	695.82	19.20	5.006	5.006	262.45	44.95	5,462	5,462	487.18
From 10.000-25.000	63.18	182	182	432.38	130.16	384	384	673.24	30.70	71	71	84.43	65.09	148	148	166.43
From 25.001-50.000	236.32	514	514	686.99	688.98	1.516	1.516	1.854.94	196.53	366	366	314.24	429.26	823	823	761.14
From 50.001- 75.000	106.41	159	160	395.75	321.47	548	550	1,122,22	56.88	82	82	368.60	120.47	173	173	795.43
From 75.000-100.000	471.55	484	485	956.50	1.461.80	1,569	1.576	2.615.78	301.37	302	302	570.69	742.67	745	745	1,466.22
From 1.00.001 -1.25.000	144.44	126	128	329.23	330.54	375	380	970.88	44.36	37	37	418.61	93.11	80	80	1,070.65
Above ₹ 1,25,000	43,640.53	4,668	5,176	30,852.02	91,510.03	12,853	14,052	62,515.05	5,276.40	867	867	10,779.80	13,266.57	2,045	2,045	27,884.05
ii Individual Single Premium (ISPA)- Annuity																
From 0-50.000	119.33	329	332	8.23	356.75	924	931	22.76	35.31	92	95	2.44	83.86	221	224	5.64
From 50.001-100.000	529.36	677	685	35.81	1.662.91	1.984	2.001	105.73	181.46	243	248	12.45	471.65	630	638	31.78
From 1.00.001-150.000	828.14	665	678	55.56	2,705.13	2,010	2,001	168.26	372.46	298	305	25.74	1.017.26	822	842	68.00
From 150.001- 2.00.000	1.116.51	633	647	74.92	4.063.51	2,010	2,047	240.02	665.33	375	390	45.52	1,720,44	982	1.028	115.07
From 2.00001-250.000	966.85	433	445	64.52	3.224.51	1,265	1,296	188.20	462.96	204	213	45.52	1,720.44	556	578	83.88
From 2,50,001-250,000				51.79		819	856		462.96	197		37.88		457	480	
Above ₹ 3,00,000	764.97 24,612.23	277 1,806	284 2,083	1,716.17	2,780.50 82,567.90	5,331	5,961	152.26 4,437.89	17,552.57	1,185	206 1,287	1,235.04	1,263.08 35,892.59	2,677	2,906	86.01 2,493.34
iii Group Single Premium (GSP)																
From 0-10.000	(124.31)	3	286	7.361.85	(1.495.37)	7	490,566	158.533.09	(130.59)	1	858	4.008.00	(418.00)	4	3,869	30.446.04
From 10.000-25.000	8.35	1	317	1.586.43	22.63	4	490,500	5.330.13	(130.39)	1	346	209.15	7.86	4	743	671.05
From 25,001-50,000	20.02		453	4,744,95	58.73	2	1.752	5,330.13	12.67	- 1	657	1.053.69	36.31	5	2.269	2.814.24
From 25,001-50,000 From 50.001- 75,000	20.02	- 1	453	4,744.95	58.73 62.11	2	2.855	11,341.05	12.67	1	385	1,053.69	36.31	•	2,269	2,814.24
		1								- ,				-		
From 75,000-100,000	29.84	-	475	5,710.88	71.37	2	1,674	15,826.88	16.34	1	1,066	1,737.47	45.82	1	2,533	4,072.64
From 1,00,001 -1,25,000 Above ₹ 1,25,000	36.95	- 35	1,963 8,160,962	6,345.84 7.280.641.02	94.02 476.187.83	- 161	3,409 22.635.466	15,835.97 20,926,688.27	9.42 120,346.94	1 39	155 5,837,180	520.29 5.919.224.89	52.34 350,023.15	4	784 13.836.775	2,771.05
iv Group Single Premium- Annuity- GSPA				,,			1									
IV Group Single Premium- Annuity- GSPA From 0-50.000																_
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
From 50,001-100,000	-	-		-	-	-	-	-	-	-	-	-	-	-	-	-
From 1,00,001-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 150,001- 2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	· ·	-	-	-
From 2,00,,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	· ·	-	-	-
From 2,50,001 -3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Above ₹ 3,00,000	-	-		-	-	-	-	-	-	-	-	-	-	-	-	-
v Individual non Single Premium- INSP			AA			100 57	100 57	0.050.110.77	1 808		10.5.1					
From 0-10,000	1,517.97	39,570	39,570	724,224.47	4,598.07	127,734	127,734	2,356,142.89	1,537.29	46,544	46,544	806,768.01	4,556.17	140,514	140,515	2,412,121.33
From 10,000-25,000	9,969.62	59,132	59,132	1,463,681.60	31,111.31	178,244	178,244	4,476,379.48	12,956.84	69,176	69,176	1,398,038.19	35,620.27	189,584	189,584	3,864,747.27
From 25,001-50,000	24,517.49	63,751	63,751	867,307.07	73,208.24	188,575	188,575	2,487,122.35	32,585.62	80,052	80,052	769,191.52	83,292.24	207,101	207,101	1,947,154.59
From 50,001- 75,000	7,666.49	13,729	13,729	280,821.82	22,207.25	39,036	39,036	766,593.81	8,347.54	13,819	13,819	213,038.53	20,989.12	35,710	35,710	519,369.67
From 75,000-100,000	18,047.89	18,986	18,986	260,484.96	52,365.85	55,199	55,199	718,850.93	25,351.01	26,296	26,296	282,392.90	62,238.30	65,234	65,234	691,261.36
From 1,00,001 -1,25,000	5,159.63	4,664	4,664	110,257.96	10,433.39	9,614	9,614	263,709.35	2,701.30	2,415	2,415	71,981.53	7,090.59	6,608	6,608	177,714.22
Above ₹ 1,25,000	48,064.07	14,396	14,396	691,914.16	112,001.32	34,409	34,409	1,665,076.34	33,911.36	12,165	12,165	409,474.11	78,748.56	29,291	29,291	985,517.04
vi Individual non Single Premium- Annuity- INSPA																
From 0-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 1,00,001-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 150,001- 2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 2,00,,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 2,50,001 -3,00,000	-	-	-	-		-	-	-	-	-	-	-	-	-	-	-
Above ₹ 3.00.000	-	-	-	-	-	-	-	-		_	-	_	-	-	-	

Date : December 31, 2018

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

Name of the Insurer: HDFC Life Insurance Company Limited (Formerly HDFC Standard Life Insurance Company Limited)

Date : December 31, 2018

		For the qua December					nonths ended r 31, 2018			For the qua Decembe				For the nine n December		
Particulars	Premium		No. of Lives	Sum Insured, Wherever applicable (₹ Lakhs)	Premium			Sum Insured, Wherever applicable (₹ Lakhs)	Premium		No. of Lives	Sum Insured, Wherever applicable (₹ Lakhs)	Premium	No. of Policies	No. of Lives	Sum Insured Whereve applicabl (र Lakhs
	(K Lakns)	No. of Policies	NO. OF LIVES	(₹ Lakns)	(Lakns)	No. of Policies	No. of Lives	(< Lakns)	(K Lakns)	No. of Policies	NO. OF LIVES	(₹ Lakns)	(* Lakns)	NO. OF POLICIES	NO. OF LIVES	(K Lakns
vii Group Non Single Premium (GNSP)													-	-	-	-
From 0-10,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 25,001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 75,000-100,000 From 1.00.001 -1.25.000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Above ₹ 1,25,000		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Above (1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
viii Group Non Single Premium- Annuity- GNSPA						-										
From 0-10,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 10.000-25.000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 25,001-50,000	-	- 1	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 50,001- 75,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 75,000-100,000	-		-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Above ₹ 1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
ix Group Yearly Renewable Premium GYRP																
From 0-10,000	(44.20)	18	1,836	70,312.21	(81.98)	39	5,330	355,760.61	0.90	a	4,155	88,391.02	3.13	23	6,908	262,988.6
From 10.000-25.000	5.29		4,752	2.052.06	12.46		12.836	20.167.49	1.96		3.168	2,759.41	9.12	23	11.123	6.930.0
From 25.001-50.000	11.88		6.878	3.683.33	26.33	21	13,109	11.720.57	10.83		6,342	5.979.02	25.57	24	16.008	17.003.1
From 50.001- 75.000	9.96		14,350	24,897,61	26.70		28,179	34,897,09	8.88		7,524	9.561.21	20.16	14	23,182	16.054.1
From 75.000-100.000	18.94		6.911	7.729.23	37.91	14	24,819	30,027.28	5.79		2,434	4.316.11	17.43	9	11,783	12,315.5
From 1,00,001 -1,25,000	5.53	2	2,187	3,286.06	14.42	6	8,251	9,417.81	6.84		3,404	3,899.36	16.88	9	7,484	13,119.8
Above ₹ 1,25,000	10,284.41	47	4,777,274	2,653,892.67	21,158.59	114	10,924,416	6,279,089.03	2,805.80	47	2,550,481	2,298,569.10	7,651.05	160	5,805,664	5,926,728.2
Renewal Premium																
i Individual																
From 0-10,000	6,812.58	192,351	194,147	3,125,517.59	19,395.49	470,476	475,151	7,645,956.73	72,260.44		31,230	950,635.58	187,594.36	71,624	71,626	2,176,542.5
From 10,000-25,000 From 25,001-50,000	48,442.94 87.866.95		393,503 300.096	5,667,408.93 2,546.610.09	148,678.50 236,455,50	901,577 668,989	920,736 672,563	12,709,387.79 5.404.180.65	6,836.58 48.015.29		192,586 382,464	2,519,914.78 3,991,980.44	18,895.35 139.503.93	447,522 847,251	455,608 875,942	6,194,636.6 9.385.034.5
From 50.001- 75.000	21.774.87	65.411	65.467	769.110.00	57.966.07	116.512	116.617	1.493.932.07	75.450.08	253.060	254,770	1.754.659.30	201.788.16	561.781	566,119	3.910.608.0
From 75,000-100,000	64.975.51	81,681	81,684	851,737,32	168.094.13	192,603	192,613	1,956,085,59	17,349,59		51,440	525.079.55	46,157,00	90,698	90,767	1.059.497.8
From 1,00,001 -1,25,000	8,256.65	13.877	13.878	262,934.58	22,289.14	23,982	23,984	510,928.58	53,003.88	65,675	65,678	642,316.83	137,442.40	155,418	155,428	1,511,966.2
Above ₹ 1,25,000	91,551.38	39,810	39,811	1,237,406.81	232,603.82	90,604	90,606	2,838,995.11	6,599.83		10,986	184,693.46	17,908.47	18,817	18,819	364,968.8
													-	-	-	-
ii Individual- Annuity													-	-	-	-
From 0-10,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 10,000-25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 25,001-50,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 50,001- 75,000 From 75,000-100,000	-		-	-	-		-	-	-		-	-	-	-	-	-
From 75,000-100,000 From 1,00,001 -1,25,000	-		-		-		-	-	-		-	-	-		-	-
From 1,00,001 -1,25,000 Above ₹ 1,25,000	-	-		-	-	-	-	-	-	-	-	-	-	-	-	-
Above (1,25,000	-						-		-	-	-	-	-	-	-	-
iii Group		1 1				t				1						1
From 0-10,000	(32.45)	6	24,562	254,312.03	(286.50)	13	76,995	810,483.87	(43.26)) 7	32,262	291,651.26	(149.68)	9	89,408	841,865.4
From 10,000-25,000	17.81	6	8,643	106,064.91	58.95	29	30,548	330,975.32	14.80	7	7,547	78,096.82	45.48	23	46,841	376,634.4
From 25,001-50,000	25.56		8,795	110,969.03	75.25	31	26,032	369,739.72	23.29		9,954	100,995.36	56.43	32	22,833	247,688.
From 50,001- 75,000	20.24		5,397	56,993.03	72.59	35		217,089.41	23.33		8,437	64,012.36	58.10	26	20,305	206,315.0
From 75,000-100,000	21.43		7,760	45,546.46	67.52	24		183,963.36	13.91		4,697	80,925.89	43.71	25	11,137	159,235.
From 1,00,001 -1,25,000	20.28	11	9,479	39,428.78	66.51	27	17,500	169,823.07	7.10		1,860	6,319.60	34.02	15	16,767	163,886.
Above ₹ 1,25,000	1,144.45	75	408,590	2,913,019.01	6,450.30	264	853,805	7,197,092.30	968.89	80	173,685	1,083,581.86	4,885.39	224	497,888	4,487,191.3
iv Crown Appuity																
iv Group- Annuity From 0-10,000		<u> </u>														
From 0-10,000 From 10.000-25.000	-					-	-		-		-	-	-	-	-	-
From 25,001-50,000			-		-	-	-	-	-	1	-	-	-	-		-
From 50.001- 75.000							-	-		-	-	-				
From 75.000-100.000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
From 1,00,001 -1,25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Above ₹ 1,25,000	-		-	- 1	-	-	-	-	-		-	-	-	-	-	-

Note:

a. Premium stands for premium amount.
b. No. of lives means no. of lives insured under the policies.
c. 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 Life Insurance Company Limited (Formerly HDFC Standard Life Insurance Company Limited)

Date : December 31, 2018

	Channels	For the quarter ended December 31, 2018		For the nine months ended December 31, 2018		For the quarter ended December 31, 2017		For the nine months ended December 31, 2017					
	Cnanneis	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium (₹ Crores)		No. of Lives Covered		No. of Policies/ No. of Schemes	No. of Lives	Premium (₹ Crores)	No. of Policies/ No. of Schemes	No. of Lives	Premium (₹ Crores)
1	Individual agents	4	1,182	0.72	12	2,353	16.29	3	1,230	0.35	6	1,563	0.68
2	Corporate agents-Banks	5	5,357,515	240.31	19	15,014,447	641.58	9	2,370,806	78.01	40	4,072,947	138.96
3	Corporate agents -Others	1	704,331	276.25	8	1,602,881	820.41	4	224,175	172.36	18	316,808	277.28
4	Brokers	35	887,543	51.32	87	1,703,394	133.95	42	106,522	13.29	118	320,934	48.83
5	Micro agents	1	12,728	0.40	1	122,170	3.50	1	123,681	3.03	2	250,546	6.14
6	Direct business	94	6,015,695	1,197.79	283	15,708,322	3,346.23	72	5,591,741	964.09	212	14,767,900	3,103.38
7	Common Service Centres(CSC)	-		-	-	-	-	-	-	-	-	-	-
	Total(A)	140	12,978,994	1,766.79	410	34,153,567	4,961.96	131	8,418,155	1,231.13	396	19,730,698	3,575.27
1	Referral (B)	-	-	-	-	-	-	-	-	-	-	-	-
	Grand Total (A+B)	140	12,978,994	1,766.79	410	34,153,567	4,961.96	131	8,418,155	1,231.13	396	19,730,698	3,575.27

Note:

1. Premium means amount of premium received from business acquired by the source

2. No of Policies stand for no. of policies sold

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

Name of the Insurer: HDFC Life Insurance Company Limited (Formerly HDFC Standard Life Insurance Company Limited)

Date : December 31, 2018

	Channels	For the quarter ended December 31, 2018		For the nine months ended December 31, 2018		For the qua December		For the nine months ended December 31, 2017	
		No. of Policies	Premium (₹ Crores)	No. of Policies	Premium (₹ Crores)	No. of Policies	Premium (₹ Crores)	No. of Policies	Premium (₹ Crores)
1	Individual agents	33,487	231.75	95,931	645.85	37,245	190.91	89,801	462.77
2	Corporate agents-Banks	90,480	916.06	273,122	2,444.06	126,417	859.08	330,806	2,074.24
3	Corporate agents -Others	20,775	80.47	57,981	220.47	17,010	67.08	42,708	181.70
4	Brokers	9,221	57.22	27,816	172.64	9,831	46.21	32,095	144.40
5	Micro agents	-	-	-	-	-	-	-	-
6	Direct business	58,136	582.10	181,733	1,455.64	69,224	267.70	194,203	625.65
7	Common Service Centres(CSC)	-	-	-	-	2	0.00	27	(0.01)
8	Insurance Marketing Firm	36	0.17	120	0.75	63	0.31	223	1.28
9	Web Aggregators	13,171	17.79	27,902	38.30	-	-	-	-
	Total (A)	225,306	1,885.57	664,605	4,977.70	259,792	1,431.29	689,863	3,490.04
1	Referral (B)	-	0.01	-	0.03	-	0.02	-	0.03
	Grand Total (A+B)	225,306	1,885.57	664,605	4,977.73	259,792	1,431.31	689,863	3,490.07

Note:

1. Premium means amount of premium received from business acquired by the source

2. No of Policies stand for no. of policies sold

Name of the Insurer: HDFC Life Insurance Company Limited (Formerly HDFC Standard Life Insurance Company Limited)

Date : December 31, 2018

	Ageing of Claims										
	Types of Claims			No. of cla	ims paid			Total no. of	Total amount		
Sr.No.		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year	Total no. of claims paid	of claims paid (₹ Crores)		
1	Maturity claims*	2,920	50,281	90	-	-	-	53,291	716.82		
2	Survival benefit	1,339	1,399	-	-	-	-	2,738	10.04		
3	For Annuities / pension	43,964	2,887	9	1	1	-	46,862	150.10		
4	For surrender	-	28,867	71	9	4	3	28,954	880.04		
5	Other benefits #	-	12,952	2,752	1,167	4,458	2,386	23,715	294.47		
1	Death claims \$	-	2,959	248	17	-	-	3,224	140.46		
2	Health claims ^	-	819	18	3	1	1	842	6.76		

FORM L-39-DATA ON SETTLEMENT OF CLAIMS - GROUP FOR THE QUARTER ENDED DECEMBER 31, 2018

				Ageing of C No. of cla					
			Total no. of	Total amoun					
Sr.No.	Types of Claims	On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year	Total no. of claims paid	of claims paid (₹ Crores)
1	Maturity claims	-	-	-	-	-	-	-	-
2	Survival benefit	-	-	-	-	-	-	-	-
3	For Annuities / pension	-	-	-	-	-	-	-	-
4	For surrender	-	5,737	-	-	-	-	5,737	38.12
5	Other benefits ##	-	13,708	-	-	-	-	13,708	288.34
1	Death claims \$		40,769	152	2	-	-	40,923	234.31
2	Health claims	-	-	1	-	-	-	1	0.08

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

Rural maturity claims are included in details of individual maturity claims

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

\$ Death Claim:

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

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

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

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

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

Name of the Insurer: HDFC Life Insurance Company Limited (Formerly HDFC Standard Life Insurance Company Limited)

Date : December 31, 2018

Number of claims only

SI. No.	Claims Experience	For Death ^{\$}	For Health^	For Maturity*	Survival Benefit	For Annuities/ Pension	For Surrender	Other Benefits [#]
1	Claims O/S at the beginning of the period	3,612	297	40,237	2,201	4,302	2,693	82,205
2	Claims reported during the period Note 1 a & b	43,108	1,334	50,533	3,784	47,262	34,387	37,265
3	Claims settled during the period	(44,147)	(843)	(53,291)	(2,738)	(46,862)	(34,691)	(37,423)
4	Claims repudiated during the period	(164)	(96)	-	-	-	-	(2)
	 (a) Less than 2 years from the date of acceptance of risk 	(157)	(57)	-	-	-	-	(2)
	(b) Greater than 2 years from the date of acceptance of risk	(7)	(39)	-	-	-	-	-
5	Claims Rejected	(3)	(411)	-	-	-	-	(18)
6	Claims written back	-	-	-	-	-	-	-
7	Claims O/S at end of the period	2,406	281	37,479	3,247	4,702	2,389	82,027
	Less than 3 months	1,461	281	13,425	1,497	1,567	2,307	12,563
	3 months to 6 months	501	-	5,876	443	625	10	6,558
	6 months to 1 year	427	-	9,338	511	1,107	21	18,549
	1 year and above	17	-	8,840	796	1,403	51	44,357

1)^{\$} Death Claims:

a) Claims which are intimated during the quarter are shown here.

b) Claims for which all documentation have been completed are shown here.

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

d) Micro Insurance claims are included in details of Individual death claims.

2)[^] Health Claim:

a) Reason for claims repudiation in health is mainly due to existing medical condition not disclosed during the proposal.

b) Claims reported during the period include 81 claims reopened during the quarter, out of which 70 claims have been settled, 1 claim have been closed, 7 claims have been rejected and 3 claims are pending.

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

4)[#] Other Benefits:

a) The other benefits for Individual business included above include partial withdrawal benefits, benefits payable on termination of paid up, lapsed and discontinuance termination. The payouts are pending due to documents viz : NEFT mandate, KYC (Identity & Residence proofs) and other requirements awaited from customers.

b) Number of claims for Group business included above are based on claims of individual members.

FORM L-41 GRIEVANCE DISPOSAL

Name of the Insurer: HDFC Life Insurance Company Limited (Formerly HDFC Standard Life Insurance Company Limited)

Date : December 31, 2018

GRIEVANCE DISPOSAL FOR THE QUARTER ENDED DECEMBER 31, 2018

	Particulars*		Additions during the quarter		nts resolved/ se	ttled during the quarter	Complaints pending at the end of the quarter	Total complaints registered during the year
1	Complaints made by customers	the quarter		Fully Accepted		Rejected		
a)	Death claims	2	24	5	-	18	3	79
b)	Policy servicing	1	23	11	-	12	-	84
c)	Proposal processing	-	45	20	-	28	3	131
d)	Survival claims	7	64	40	-	32	4	239
e)	ULIP related	-	-	-	-	-	-	4
f)	Unfair business practices	80	1,211	462	-	767	66	3,995
g)	Others	12	86	22	-	50	12	173
	Total Number of complaints:	102	1,453	560	-	907	88	4,705

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

	Total number of policies upto corresponding period of	
2	previous year	690,259
	Total number of claims upto corresponding period of	
3	previous year	663,408
4	Total number of policies upto current period	665,015
5	Total number of claims upto current period	763,356
6	Total number of policy complaints (current period) per 10,000 policies (current year)	71
7	Total number of claim complaints (current Period) per 10,000 claims registered (current year)	4

8	Duration wise pending status	Complaints made by customers	made by	Total
(a)	Upto 7 days	63	-	63
(b)	7-15 days	25	-	25
(c)	15-30 days	-	-	-
(d)	30-90 days	-	-	-
(e)	90 days & beyond	-	-	-
	Total Number of complaints:	88	-	88

Name of the Insurer: HDFC Life Insurance Company Limited (Formerly HDFC Standard Life Insurance Company Limited)

L-42- Valuation Basis (Life Insurance) as at December 31, 2018

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

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

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

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

(1) Valuation Interest Rate Assumptions

(a) Individual Business	Maximum	Minimum
 (a.1) Life - Participating policies (a.2) Life - Non-participating policies (a.3) Annuities - Participating policies (a.4) Annuities - Non-participating policies (a.5) Annuities - Individual pension plan (a.6) Unit Linked (a.7) Health insurance 	7.0% 5.8% N/A 7.00% N/A 5.2% 5.8%	5.8% 5.2% N/A 7.00% N/A 5.2% 5.8%
(b) Group Business		
(b.1) Life - Non-participating policies (excludes one year term policies)* (b.2) Unit Linked	5.8% 5.2%	5.8% 5.2%

(2) Mortality Assumptions

(a) Individual Business	Minimum	Maximum	
(a.1) Participating policies	42%	264%	
(a.2) Non-participating policies	24%	960%	
(a.3) Annuities	26%	36%	Expressed as a % of LIC Annuitants (1996-98)
(a.4) Unit linked	29%	138%	
(a.5) Health insurance	120%	144%	
(b) Group Business (Non unit linked)	77%	480%	

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

(3) Expense Assumptions

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

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

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

The per policy costs vary by premium frequency. The claim expense assumption is specified as fixed amount per claim.

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

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

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

(4) Persistency Assumptions

(a) Individual Business (Unit linked)

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

(b) Individual Business (Conventional)

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

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

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

(5) Bonus Rates

(a) Individual Business

(a 1) The future reversionary bonus rates vary between 2% and 6%

(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.

Name of the Insurer: HDFC Life Insurance Company Limited (Formerly HDFC Standard Life Insurance Company Limited)

L-42- Valuation Basis (Life Insurance) as at December 31, 2018

(6) Policyholder's Reasonable Expectations

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

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

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

- a) Reversionary bonus rates are set at a level consistent with the valuation basis

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

(7) Taxation and Shareholder Transfers

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

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

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

(9) Change in Valuation Methods or Bases

(9.a) Individuals Assurances

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

Notes

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

2 Maintenance expense assumptions

The table below shows the per policy maintenance expense assumptions in ₹ per annum as at 31st March 2018:

Payment Mode	Annual	Half Yearly	Quarterly	Monthly	Single/ Paid Up
All	645	718	861	979	522

For group business, renewal expense of Rs. 15 per member is assumed.

3 Claim expense assumptions

Maturity / Surrender	₹ 112
Death	₹ 2,217

4 The valuation interest Rate for Individual Non-Participating Paid-up policies has been changed to 5.7% p.a.

*The GPV for Group Fund based products is based on amortised yields of underlying funds.