

REVENUE ACCOUNT FOR THE NINE MONTHS ENDED 31st December, 2010

Policyholders' Account (Technical Account)

Particulars	Schedule	For the quarter ended 31st December, 2010	Upto the quarter ended 31st December, 2010	For the quarter ended 31st December, 2009	Upto the quarter ended 31st December, 2009
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Premiums earned - net					
(a) Premium	L-4	21,669,530	57,579,418	17,800,099	43,933,058
(b) Reinsurance ceded		(122,080)	(340,706)	(133,790)	(340,246)
(c) Reinsurance accepted					
Income from Investments					
(a) Interest, Dividends & Rent – Gross		2,236,480	6,729,393	1,492,787	4,602,589
(b) Profit on sale/redemption of investments		5,504,613	14,848,334	2,194,085	4,669,894
(c) (Loss on sale/ redemption of Investments)		(446,129)	(943,240)	(146,697)	(1,137,059)
(d) Transfer/Gain on revaluation/change in fair value*		(4,154,027)	8,811,528	5,621,094	43,631,077
(e) Appropriation/Expropriation Adjustment Account		22,989	129,879	(37,250)	378,358.00
(f) Amortisation of (premium)/discount on investments		33,282	53,329	(8,682)	(38,741)
Contribution from the Shareholders' Account		(413,253)	577,691	1,103,554	2,006,857
Other Income					
(a) Service Tax recovery		28,749	86,127	9,672	81,919
(b) Others		10,320	57,177	33,815	66,258
TOTAL (A)		24,370,475	87,588,931	27,928,687	97,853,965
Commission	L-5	968,992	3,194,291	1,354,006	3,592,074
Operating Expenses related to Insurance Business	L-6	3,578,639	11,218,269	3,562,651	10,633,092
Provision for doubtful debts		-	-	-	-
Bad debts written off		-	-	-	-
Provision for Tax		-	-	-	-
Fringe Benefit Tax		-	-	-	12,597
Provisions (other than taxation)		-	-	-	-
(a) For diminution in the value of investments (Net)		-	-	-	-
(b) Others		-	-	-	-
TOTAL (B)		4,547,631	14,412,560	4,916,657	14,237,763
Benefits Paid (Net)	L-7	8,446,349	21,248,326	4,097,792	8,714,337
Interim Bonuses Paid		254	453	-	427
Terminal Bonuses Paid		579	1,020	-	1,131
Change in valuation of liability in respect of life policies					
(a) Gross**					
Linked Liability		9,554,064	45,915,124	16,470,411	69,497,800
Non linked Liability		2,345,581	6,427,878	1,700,850	4,196,591
(b) Amount ceded in Reinsurance		(61,568)	(194,430)	(58,896)	(123,106)
(c) Amount accepted in Reinsurance		-	-	-	-
TOTAL (C)		20,285,259	73,398,371	22,210,157	82,287,180
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)		(462,415)	(222,000)	801,873	1,329,022
APPROPRIATIONS					
Transfer to Shareholders' Account		-	-	(95,066)	259,239
Transfer to Other Reserves		-	-	-	-
Funds for future appropriation - Provision for lapsed policies unlikely to be revived		846,694	1,365,622	126,289	376,540
Balance being Funds For Future Appropriations		91,170	825,353	770,651	693,243
Surplus in Revenue Account transferred to Balance Sheet pending recommendation for allocation from Appointed Actuary till year end.		(15,279)	17,477	-	-
Transfer to Balance Sheet being "Deficit in the Revenue Account (Policyholders Account)"		(1,385,000)	(2,430,452)	-	-
TOTAL (D)		(462,415)	(222,000)	801,874	1,329,022

Notes:

* Represents the deemed realised gain as per norms specified by the Authority

** Represents changes in the mathematical reserves after allocation of bonus

The total surplus as mentioned below :

(a) Interim Bonuses Paid:	254	453	-	427
(b) Terminal Bonuses Paid:	579	1,020	-	1,131
(c) Allocation of Bonus to policyholders:	-	-	-	-
(d) Surplus shown in the Revenue Account:	(462,415)	(222,000)	801,874	1,329,022
(e) Total Surplus: [(a)+(b)+(c)+(d)]	(461,582)	(220,527)	801,874	1,330,580

PROFIT & LOSS ACCOUNT FOR THE NINE MONTHS ENDED 31st December, 2010

Shareholders' Account (Non-technical Account)

Particulars	Schedule	For the quarter	Upto the quarter	For the quarter	Upto the quarter
		ended 31st December, 2010 (Rs.'000)	ended 31st December, 2010 (Rs.'000)	ended 31st December, 2009 (Rs.'000)	ended 31st December, 2009 (Rs.'000)
Amounts transferred from the Policyholders Account (Technical Account)		-	-	(95,066)	259,239
Income From Investments					
(a) Interest, Dividends & Rent – Gross		105,419	291,872	71,266	208,242
(b) Profit on sale/redemption of investments		5,688	166,924	11,356	12,767
(c) (Loss on sale/ redemption of investments)		(924)	(1,637)	-	-
(d) Transfer / gain on revaluation / change in fair value		-	-	-	-
(e) Amortisation of (premium)/discount on investments		(880)	(2,879)	(713)	(1,931)
Other Income		6	20	(143)	355
TOTAL (A)		109,309	454,299	(13,300)	478,672
Expenses other than those directly related to the insurance		560	1,442	1,886	3,778
Bad debts written off		-	-	-	-
Transfer to Policyholders' fund		(413,253)	577,691	1,103,554	2,006,857
Provisions (Other than taxation)					
(a) For diminution in the value of investments (Net)		-	-	-	-
(b) Provision for doubtful debts		-	-	-	-
(c) Others		-	-	-	-
TOTAL (B)		(412,693)	579,133	1,105,440	2,010,635
Profit/ (Loss) before tax		522,002	(124,834)	(1,118,740)	(1,531,962)
Provision for Taxation		-	-	-	-
Profit / (Loss) after tax		522,002	(124,834)	(1,118,740)	(1,531,962)
APPROPRIATIONS					
(a) Balance at the beginning of the year		(15,311,802)	(14,664,966)	(12,326,344)	(11,913,122)
(b) Interim dividends paid during the year		-	-	-	-
(c) Proposed final dividend		-	-	-	-
(d) Dividend distribution tax		-	-	-	-
(e) Transfer to reserves/ other accounts					
Transfer to liabilities on account of Employee benefits		-	-	-	-
Profit / (Loss) carried forward to the Balance Sheet		(14,789,800)	(14,789,800)	(13,445,084)	(13,445,084)

BALANCE SHEET AS AT 31st December, 2010

	Schedule	As at	As at
		31st December, 2010 (Rs.'000)	31st December, 2009 (Rs.'000)
SOURCES OF FUNDS			
<i>SHAREHOLDERS' FUNDS:</i>			
SHARE CAPITAL	L-8, L-9	19,826,333	18,459,545
RESERVES AND SURPLUS	L-10	1,440,358	552,892
CREDIT/[DEBIT] FAIR VALUE CHANGE ACCOUNT		55,287	168,670
Sub-Total		21,321,978	19,181,107
BORROWINGS	L-11	-	-
<i>POLICYHOLDERS' FUNDS:</i>			
CREDIT/[DEBIT] FAIR VALUE CHANGE ACCOUNT		180,640	116,452
POLICY LIABILITIES		43,900,355	33,165,903
INSURANCE RESERVES		-	-
PROVISION FOR LINKED LIABILITIES		201,132,924	138,280,736
Sub-Total		245,213,920	171,563,091
Funds for Future Appropriations		2,315,366	1,279,638
Funds for future appropriation - Provision for lapsed policies unlikely to be revived		2,430,452	908,511
Surplus in Revenue Account pending recommendation for allocation from Appointed Actuary till period end		17,477	-
TOTAL		271,299,194	192,932,346
APPLICATION OF FUNDS			
INVESTMENTS			
Shareholders'	L-12	6,686,576	5,498,531
Policyholders'	L-13	51,430,639	40,016,162
ASSETS HELD TO COVER LINKED	L-14	201,132,924	138,280,736
LOANS	L-15	96,934	41,103
FIXED ASSETS	L-16	2,189,504	1,265,854
CURRENT ASSETS			
Cash and Bank Balances	L-17	1,484,137	2,825,645
Advances and Other Assets	L-18	4,889,561	4,246,029
Sub-Total (A)		6,373,698	7,071,674
CURRENT LIABILITIES			
PROVISIONS	L-19	13,576,842	12,472,054
	L-20	254,491	214,745
Sub-Total (B)		13,831,333	12,686,799
NET CURRENT ASSETS (C) = (A - B)		(7,457,635)	(5,615,125)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)			
DEBIT BALANCE IN PROFIT & LOSS ACCOUNT (Shareholders' Account)	L-21	-	-
DEBIT BALANCE IN REVENUE ACCOUNT (Policyholders' Account)		14,789,800	13,445,084
		2,430,452	-
TOTAL		271,299,194	192,932,346

CONTINGENT LIABILITIES

Particulars		As at	As at
		31st December, 2010 (Rs.'000)	31st December, 2009 (Rs.'000)
1) Partly paid-up investments		-	-
2) Claims, other than against policies, not acknowledged as debts by the company		4,891	4,346
3) Underwriting commitments outstanding (in respect of shares and securities)		-	-
4) Guarantees given by or on behalf of the		-	-
5) Statutory demands/ liabilities in dispute, not provided for		5,973,133	1,465,718
6) Reinsurance obligations to the extent not provided for in accounts		-	-
7) Others		-	-
TOTAL		5,978,024	1,470,064

SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

FORM L-4-PREMIUM SCHEDULE
PREMIUM

	Particulars	For the quarter ended 31st December, 2010	Upto the quarter ended 31st December, 2010	For the quarter ended 31st December, 2009	Upto the quarter ended 31st December, 2009
		(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1	First year premiums	6,953,378	22,719,831	8,696,909	20,087,367
2	Renewal Premiums	12,388,060	31,903,235	8,668,300	22,747,097
3	Single Premiums	2,328,092	2,956,352	434,890	1,098,594
	TOTAL PREMIUM	21,669,530	57,579,418	17,800,099	43,933,058

FORM L-5 - COMMISSION SCHEDULE

COMMISSION EXPENSES

	For the quarter ended 31st December, 2010	Upto the quarter ended 31st December, 2010	For the quarter ended 31st December, 2009	Upto the quarter ended 31st December, 2009
Particulars	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
Commission paid				
Direct - First year premiums	668,633	2,507,776	1,170,096	2,994,891
- Renewal premiums	256,772	638,938	181,577	592,271
- Single premiums	43,587	47,577	2,333	4,912
Add: Commission on Re-insurance Accepted	-	-	-	-
Less: Commission on Re-insurance Ceded	-	-	-	-
Net Commission	968,992	3,194,291	1,354,006	3,592,074

Break-up of the expenses (Gross) incurred to procure business :				
Agents	268,538	851,845	295,753	1,070,816
Brokers	9,631	15,862	1,982	4,568
Corporate Agency	690,964	2,325,258	1,054,166	2,506,322
Referral	(141)	1,326	2,105	10,368
Others	-	-	-	-
Total	968,992	3,194,291	1,354,006	3,592,074

FORM L-6-OPERATING EXPENSES SCHEDULE
OPERATING EXPENSES RELATED TO INSURANCE BUSINESS

	Particulars	For the quarter	Upto the quarter	For the quarter	Upto the quarter
		ended 31st December, 2010 (Rs.'000)	ended 31st December, 2010 (Rs.'000)	ended 31st December, 2009 (Rs.'000)	ended 31st December, 2009 (Rs.'000)
1	Employees' remuneration & welfare benefits	1,323,252	4,505,749	1,533,971	4,257,820
2	Travel, conveyance and vehicle running expenses	45,412	119,230	44,859	111,522
3	Training expenses	19,565	269,678	22,638	191,969
4	Rents, rates & taxes	217,954	741,745	266,030	787,927
5	Repairs	3,763	11,821	4,278	10,280
6	Printing & stationery	12,476	71,030	29,292	96,989
7	Communication expenses	58,522	182,289	80,995	242,009
8	Legal & professional charges	178,806	590,887	144,996	504,567
9	Medical fees	12,633	32,332	13,281	39,389
10	Auditors' fees, expenses etc				
	a) as auditor	1,740	2,764	513	1,532
	b) as adviser or in any other capacity, in respect of				
	(i) Taxation matters	-	-	5	5
	(ii) Insurance matters	-	-	-	-
	(iii) Management services; and	-	-	-	-
	c) in any other capacity	-	50	-	-
11	Advertisement and publicity	1,057,246	2,693,068	738,567	2,054,156
12	Interest & Bank Charges	8,174	23,347	7,350	21,935
13	Others	-	-	-	-
	(a) Computer Expenses	66,609	217,410	56,827	177,382
	(b) General Office & Other Expenses	233,341	540,540	192,198	535,370
	(c) Business Development Expenses	84,782	344,100	102,371	404,341
	(d) Loss on Sale of Fixed Assets	820	13,595	-	-
	(e) Service Tax	84,292	454,133	287,221	848,628
14	Depreciation				
	- Depreciation on assets owned by policyholders	169,252	404,501	-	-
	- Reimbursement of depreciation of assets for use of Shareholders Assets	-	-	82,535	347,271
	TOTAL	3,578,639	11,218,269	3,562,651	10,633,092

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

Particulars	For the quarter ended 31st December, 2010	Upto the quarter ended 31st December, 2010	For the quarter ended 31st December, 2009	Upto the quarter ended 31st December, 2009
	(Rs.'000)	(Rs.'000)	(Rs.'000)	(Rs.'000)
1. Insurance Claims				
(a) Claims by Death,	286,467	750,087	181,344	432,216
(b) Claims by Maturity,	2,688	5,245	2,134	2,372
(c) Annuities / Pension payment,	5,063	15,243	3,889	9,182
(d) Periodical Benefit	22,681	114,577	44,356	139,280
(e) Others				
Surrenders	7,006,672	17,626,641	3,250,125	6,878,755
Critical Illness	6,529	24,870	10,221	21,163
Permanent & Partial Disability	-	-	-	-
Withdrawals	1,151,254	2,773,663	638,065	1,298,128
Vesting of Pension policy	3,885	41,625	9,211	30,805
Sub Total (A)	8,485,239	21,351,951	4,139,345	8,811,901
2. (Amount ceded in reinsurance):				
(a) Claims by Death,	(36,307)	(93,393)	(35,751)	(84,774)
(b) Claims by Maturity,	-	-	-	-
(c) Annuities/Pension payment,	-	-	-	-
(d) Periodical Benefit	-	-	-	-
(e) Health	-	-	-	-
(f) Others	-	-	-	-
Surrenders	-	-	-	-
Critical Illness	(2,583)	(10,232)	(5,802)	(12,790)
Permanent & Partial Disability	-	-	-	-
Sub Total (B)	(38,890)	(103,625)	(41,553)	(97,564)
3. Amount accepted in reinsurance:				
(a) Claims by Death,	-	-	-	-
(b) Claims by Maturity,	-	-	-	-
(c) Annuities/Pension payment,	-	-	-	-
(d) Periodical Benefit	-	-	-	-
(e) Health	-	-	-	-
(f) Others	-	-	-	-
Sub Total (C)	-	-	-	-
TOTAL	8,446,349	21,248,326	4,097,792	8,714,337

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
SHARE CAPITAL

Particulars	As at	As at
	31st December, 2010 (Rs.'000)	31st December, 2009 (Rs.'000)
1 Authorised Capital		
Equity Shares of Rs. 10 each	30,000,000	30,000,000
2 Issued Capital		
Equity Shares of Rs. 10 each	19,826,333	18,460,000
3 Subscribed Capital		
Equity Shares of Rs. 10 each	19,826,333	18,460,000
4 Called-up Capital		
Equity Shares of Rs. 10 each	19,826,333	18,460,000
Less : Calls unpaid	-	-
Add : Shares forfeited (Amount originally paid up)	-	-
Less : Par value of Equity Shares bought back	-	-
Less : Preliminary Expenses	-	(455)
Expenses including commission or brokerage on Underwriting or subscription of shares	-	-
TOTAL	19,826,333	18,459,545

Share Capital amounting to Rs. 143,787,760 thousand (Previous year : Rs. 133,777,600 thousand) is held by Housing Development Finance Corporation Limited, the holding company.

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

Shareholder	As at		As at	
	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters				
Indian / Holding Company	1,437,877,600	72.52%	1,337,776,000	72.47%
Foreign	515,191,733	25.99%	479,960,000	26.00%
Others - Domestic	29,564,000	1.49%	28,264,000	1.53%
Total	1,982,633,333	100.00%	1,846,000,000	100.00%

FORM L-10-RESERVES AND SURPLUS SCHEDULE**RESERVES AND SURPLUS**

	Particulars	As at	As at
		31st December, 2010	31st December, 2009
		(Rs.'000)	(Rs.'000)
1	Capital Reserve	-	-
2	Capital Redemption Reserve	-	-
3	Share Premium	887,466	-
4	Revaluation Reserve	552,892	552,892
5	General Reserves	-	-
	Less: Debit balance in Profit and Loss Account, if any	-	-
	Less: Amount utilized for Buy-back	-	-
6	Catastrophe Reserve	-	-
7	Other Reserves	-	-
8	Balance of profit in Profit and Loss Account	-	-
	TOTAL	1,440,358	552,892

FORM L-11-BORROWINGS SCHEDULE**BORROWINGS**

	Particulars	As at	As at
		31st December, 2010 (Rs.'000)	31st December, 2009 (Rs.'000)
1	Debentures/ Bonds	-	
2	Banks	-	
3	Financial Institutions	-	
4	Others	-	
	TOTAL	-	-

FORM L-12-INVESTMENTS SHAREHOLDERS SCHEDULE

INVESTMENTS-SHAREHOLDERS

		As at 31st December, 2010 (Rs.'000)	As at 31st December, 2009 (Rs.'000)
	Particulars		
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	2,139,775	2,345,981
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares		
	(aa) Equity	262,789	441,563
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	308,915	99,999
	(e) Other Securities	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	757,540	757,540
4	Investments in Infrastructure and Social Sector	1,016,099	801,099
5	Other than Approved Investments	109,020	101,947
	Sub Total (A)	4,594,138	4,548,129
	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	-	43,300
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	-	50,531
	(e) Other Securities		
	Commercial Paper	466,914	-
	Certificate of Deposit	1,199,063	142,480
	Repo Investments	275,972	714,091
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	150,489	-
5	Other than Approved Investments	-	-
	Sub Total (B)	2,092,438	950,402
	TOTAL	6,686,576	5,498,531

FORM L-13-INVESTMENTS POLICYHOLDERS SCHEDULE

INVESTMENTS-POLICYHOLDERS

Particulars		As at	As at
		31st December, 2010 (Rs.'000)	31st December, 2009 (Rs.'000)
LONG TERM INVESTMENTS			
1	Government securities and Government guaranteed bonds including Treasury Bills*	28,369,552	19,292,521
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares		
	(aa) Equity	1,500,032	1,385,352
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	2,688,692	2,646,143
	(e) Other Securities	-	-
	Deep Discount Bonds	-	-
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	653,533	-
4	Investments in Infrastructure and Social Sector	10,329,049	9,738,062
5	Other than Approved Investments	396,791	457,959
Sub Total (A)		43,937,649	33,520,037
SHORT TERM INVESTMENTS			
1	Government securities and Government guaranteed bonds including Treasury Bills	81,563	19,364
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	1,152,097	1,758,198
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	203,753	509,372
	(e) Other Securities	-	-
	Commercial Paper	243,131	363,359
	Certificate of Deposit	1,789,059	1,334,645
	Deep Discount Bonds	-	-
	Repo Investments	1,938,230	2,268,444
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	2,085,157	191,878
5	Other than Approved Investments	-	50,865
Sub Total (B)		7,492,990	6,496,125
TOTAL		51,430,639	40,016,162

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

	Particulars	As at	As at
		31st December, 2010 (Rs.'000)	31st December, 2009 (Rs.'000)
	LONG TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	11,852,211	4,687,384
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares		
	(aa) Equity	122,537,087	90,820,234
	(bb) Preference	-	-
	(b) Mutual Funds	-	-
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	5,024,320	3,405,837
	(e) Other Securities		
	Deep Discount Bonds	423,141	-
	Fixed Deposit	-	993,396
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	31,263,292	16,079,914
5	Other than Approved Investments	7,304,262	9,183,465
	Sub Total (A)	178,404,313	125,170,230
	SHORT TERM INVESTMENTS		
1	Government securities and Government guaranteed bonds including Treasury Bills	221,964	32,420
2	Other Approved Securities	-	-
3	Other Investments		
	(a) Shares		
	(aa) Equity	-	-
	(bb) Preference	-	-
	(b) Mutual Funds	-	908,981
	(c) Derivative Instruments	-	-
	(d) Debentures/ Bonds	2,138,989	789,898
	(e) Other Securities		
	Fixed Deposit	4,917,357	5,066,915
	Commercial Paper	584,037	118,400
	Certificate of Deposit	4,193,686	1,773,429
	Deep Discount Bonds	234,633	-
	Repo Investments	1,991,949	2,012,419
	(f) Subsidiaries	-	-
	(g) Investment Properties-Real Estate	-	-
4	Investments in Infrastructure and Social Sector	6,152,786	799,845
5	Other than Approved Investments	-	204,138
	Sub Total (B)	20,435,401	11,706,445
	OTHER ASSETS		
1	Interest Accrued and Dividend Receivable	1,187,235	1,123,359
2	Other - Receivable	492,767	-
3	Appropriation/Expropriation Adjustment Account	543,528	378,358
4	Investment Sold Awaiting Settlement	653,505	23,960
5	Investment Purchased Awaiting Settlement	(324,309)	-
6	Other Liabilities (net)	(259,516)	(121,616)
	Sub Total (C)	2,293,210	1,404,061
	TOTAL (A+B+C)	201,132,924	138,280,736

**FORM L-15-LOANS SCHEDULE
LOANS**

	Particulars	As at	As at
		31st December, 2010 (Rs.'000)	31st December, 2009 (Rs.'000)
1	SECURITY-WISE CLASSIFICATION		
	<i>Secured</i>		
	(a) On mortgage of property		
	(aa) In India	303	425
	(bb) Outside India	-	-
	(b) On Shares, Bonds, Government Securities, etc.	-	-
	(c) Loans against policies	40,288	39,731
	(d) Others	-	-
	<i>Unsecured</i>	56,343	947
	TOTAL	96,934	41,103
2	BORROWER-WISE CLASSIFICATION		
	(a) Central and State Governments	-	-
	(b) Banks and Financial Institutions	-	-
	(c) Subsidiaries	-	-
	(d) Companies	-	-
	(e) Loans against policies	40,894	39,902
	(f) Loans to employees	858	1,201
	(h) Others	55,182	-
	TOTAL	96,934	41,103
3	PERFORMANCE-WISE CLASSIFICATION		
	(a) Loans classified as standard		
	(aa) In India		
	(bb) Outside India	96,934	41,103
	(b) Non-standard loans less provisions		
	(aa) In India	-	-
	(bb) Outside India	-	-
	TOTAL	96,934	41,103
4	MATURITY-WISE CLASSIFICATION		
	(a) Short Term	2,421	1,447
	(b) Long Term	94,513	39,656
	TOTAL	96,934	41,103

FORM 16-FIXED ASSETS SCHEDULE

FIXED ASSETS

(Rs.'000)

Particulars	Cost/ Gross Block				Depreciation				Net Block	
	Opening	Additions	Deductions	Closing	Up to Last Year	For The Period	On Sales/	To Date	As at	As at
							Adjustments		31st December, 2010	31st December, 2009
Intangible Assets (Computer Software)	416,452	19,315	-	435,767	254,275	49,234	-	303,509	132,258	148,872
Leasehold Improvements	2,105	833	-	2,938	385	307	-	692	2,247	1,211
Buildings	15,179	1,372,228	-	1,387,407	1,258	13,232	-	14,490	1,372,917	13,983
Furniture & Fittings	991,108	5,448	(104,304)	892,252	668,439	112,265	(89,579)	691,124	201,128	385,664
Information Technology Equipment	952,186	13,759	(26,286)	939,659	626,335	127,146	(24,090)	729,391	210,268	295,597
Vehicles	0	5,250	-	5,250	0	271	-	271	4,979	0
Office Equipment	811,816	4,102	(61,928)	753,990	502,028	102,046	(52,510)	551,563	202,427	369,885
TOTAL	3,188,846	1,420,935	(192,518)	4,417,263	2,052,718	404,501	(166,179)	2,291,040	2,126,224	1,215,212
Capital Work in progress	7,649	2,142,199	(2,086,569)	63,280	-	-	-	-	63,280	50,641
Grand Total	3,196,496	3,563,136	(2,279,088)	4,480,544	2,052,718	404,501	(166,179)	2,291,040	2,189,504	1,265,854
PREVIOUS YEAR	3,204,495	142,795	(20,098)	3,327,192	1,756,789	347,271	(8,716)	2,095,344	1,215,212	

FORM L-17-CASH AND BANK BALANCE SCHEDULE

CASH AND BANK BALANCES

	Particulars	As at	As at
		31st December, 2010 (Rs.'000)	31st December, 2009 (Rs.'000)
1	Cash (including cheques on hand *, drafts and stamps)	488,019	564,261
2	Bank Balances		
	(a) Deposit Accounts		
	(aa) Short-term (due within 12 months of Balance Sheet)	889,743	943,606
	(bb) Others	-	4,104
	(b) Current Accounts	106,375	1,313,674
	(c) Others	-	-
3	Money at Call and Short Notice		
	(a) With Banks	-	-
	(b) With other Institutions	-	-
4	Others	-	-
	TOTAL	1,484,137	2,825,645
	Balances with non-scheduled banks included in 2 and 3 above		
	CASH & BANK BALANCES		
1	In India	1,484,137	2,825,645
2	Outside India	-	-
	TOTAL	1,484,137	2,825,645

**FORM L-18-ADVANCE AND OTHER ASSETS SCHEDULE
ADVANCES AND OTHER ASSETS**

	Particulars	As at	As at
		31st December, 2010 (Rs.'000)	31st December, 2009 (Rs.'000)
	ADVANCES		
1	Reserve deposits with ceding companies	-	-
2	Application money for investments	-	-
3	Prepayments	121,524	89,556
4	Advances to Directors/Officers	-	-
5	Advance tax paid and taxes deducted at source (Net of provision for taxation)	464,872	234,941
6	Others		
	(a) Security Deposits	567,511	742,959
	(b) Advances to employees	13,929	7,244
	(c) Investment sold awaiting settlement	50,829	16,040
	(d) Other Advances	153,478	164,856
	(e) Equity application - pending allotment	-	-
	TOTAL (A)	1,372,143	1,255,596
	OTHER ASSETS		
1	Income accrued on investments	1,449,960	974,658
2	Outstanding Premiums	1,320,331	1,524,093
3	Agents' Balances	284,695	232,487
4	Foreign Agencies Balances	-	-
5	Due from other entities carrying on insurance business (including reinsures)	39,726	98,966
6	Due from subsidiaries/ holding company	-	-
7	Deposit with Reserve Bank of India [Pursuant to section 7 of Insurance Act, 1938]	-	-
8	Others		
	(a) Sundry Debtors	170,671	106,312
	(b) Due from Investing Company	33	28
	(c) Service Tax Advance & Unutilised Credits	252,002	53,889
	TOTAL (B)	3,517,418	2,990,433
	TOTAL (A+B)	4,889,561	4,246,029

FORM L-19-CURRENT LIABILITIES SCHEDULE

CURRENT LIABILITIES

	Particulars	As at	As at
		31st December, 2010	31st December, 2009
		(Rs.'000)	(Rs.'000)
1	Agents' Balances	311,406	488,428
2	Balances due to other insurance companies (including Reinsurers)	123,048	151,550
3	Deposits held on reinsurance ceded	-	-
4	Premiums received in advance	92,398	129,771
5	Unallocated premium	1,211,577	1,061,985
6	Sundry creditors	5,637,663	4,518,142
7	Due to subsidiaries/ holding company	-	-
8	Claims Outstanding	668,053	56,298
9	Annuities Due	-	-
10	Due to Officers/ Directors	-	-
11	Others		
	(a) Tax deducted to be remitted	100,497	97,698
	(b) Service Tax Liability	-	204,104
	(c) Security Deposits	21,440	21,440
	(d) Investments purchased - to be settled	40,103	426,268
	(e) Due to Investing Company	12,500	-
	(f) Others - Payable	492,767	-
	(g) Cheques issued but not presented for payments net of bank balances	468,953	-
	(g) Refunds due (Withdrawals, surrender, lookin, proposal declined)	401,209	676,215
12	Unclaimed amount of policyholders	3,995,228	4,640,155
	TOTAL	13,576,842	12,472,054

FORM L-20-PROVISIONS SCHEDULE**PROVISIONS**

	Particulars	As at	As at
		31st December, 2010 (Rs.'000)	31st December, 2009 (Rs.'000)
1	Wealth Tax	81	143
2	Fringe Benefit Tax (Net of advance tax)	-	2,735
3	Standard Loans	8	12
4	Employee Benefits	254,402	211,855
	TOTAL	254,491	214,745

FORM L-21-MISC EXPENDITURE SCHEDULE

MISCELLANEOUS EXPENDITURE

(To the extent not written off or adjusted)

	Particulars	As at	As at
		31st December, 2010	31st December, 2009
		(Rs.'000)	(Rs.'000)
1	Discount allowed in issue of shares/ debentures	-	-
2	Others	-	-
	TOTAL	-	-

Insurer: HDFC Standard Life Insurance Co. Ltd.Date: 31/12/2010

Sl.No.	Particular	For the quarter ended 31st December, 2010	Upto the quarter ended 31st December, 2010	For the quarter ended 31st December, 2009	Upto the quarter ended 31st December, 2009
1	New business premium income growth rate - segment wise				
	Participating Fund	-48.71%	-42.33%	91.97%	120.91%
	Non Participating Fund	-6.57%	-13.95%	37.23%	21.00%
	Annuity Fund	-37.25%	-25.58%	375.55%	157.19%
	Pension Fund	207.88%	59.00%	110.45%	195.96%
	Health Fund	-65.92%	-43.75%	-44.96%	1.34%
	ULIL Fund	82.12%	48.02%	90.94%	37.24%
	ULIP Fund	-87.78%	75.27%	-34.26%	-58.44%
	ULGL Fund	-62.39%	-45.67%	21.19%	122.32%
	ULGP Fund	-72.91%	-4.70%	908.41%	336.76%
2	Net Retention Ratio	99.44%	99.41%	99.25%	99.23%
3	Expense of Management to Gross Direct Premium Ratio	20.99%	25.03%	27.62%	32.38%
4	Commission Ratio (Gross commission paid to Gross Premium)	4.47%	5.55%	7.61%	8.18%
5	Ratio of policy holder's liabilities to shareholder's funds	6094.44%	6094.44%	3029.12%	3029.12%
6	Growth rate of shareholders' fund \$	-17.68%	-28.69%	-14.26%	-12.03%
7	Ratio of surplus to policyholders' liability	-0.18%	-0.09%	0.46%	0.77%
8	Change in net worth (Rs. in Lakhs) \$	(8,807.03)	(16,506.34)	(9,538.93)	(7,843.18)
9	Profit after tax/Total Income	2.14%	-	-	-
10	(Total real estate + loans)/(Cash & invested assets)	1.11%	1.11%	0.44%	0.44%
11	Total investments/(Capital + Surplus)	12.19	12.19	9.67	9.67
12	Total affiliated investments/(Capital+ Surplus)	0.28	0.28	0.17	0.17
13	Investment Yield (Gross and Net)				
	Policyholder's Fund - Non Linked (with unrealised Gains)				
	Par	-0.10%	3.87%	0.80%	-2.98%
	Par Pension	0.52%	4.82%	2.35%	3.47%
	Non Par	1.68%	5.96%	1.44%	2.16%
	Annuity	0.28%	4.29%	2.78%	3.87%
	Health	3.62%	5.24%	1.58%	0.29%
	Non Ulip Unit Reserve	1.25%	3.15%	-0.02%	-1.13%
	Policyholder's Fund - Non Linked (without unrealised Gains)				
	Par	1.10%	5.64%	2.45%	-3.32%
	Par Pension	1.59%	7.08%	4.95%	3.26%
	Non Par	2.64%	8.12%	2.39%	4.30%
	Annuity	1.64%	7.85%	3.10%	3.42%
	Health	3.90%	8.16%	3.71%	4.24%
	Non Ulip Unit Reserve	1.69%	5.08%	-1.87%	5.23%
	Policyholder's Fund - Unit Linked	1.81%	16.14%	8.03%	72.16%
	Shareholder's Fund - with unrealised Gains	0.57%	3.94%	1.52%	7.76%
	Shareholder's Fund - without unrealised Gains	1.30%	7.08%	2.03%	4.49%
14	Conservation Ratio				
	Participating Fund	91.09%	89.55%	89.08%	84.53%
	Non Participating Fund	88.50%	88.47%	81.47%	82.23%
	Annuity Fund	NA	NA	NA	NA
	Pension Fund	88.94%	91.59%	95.61%	94.74%
	Health Fund	34.54%	30.21%	36.06%	47.47%
	ULIL Fund	76.03%	78.22%	83.59%	78.97%
	ULIP Fund	89.57%	84.93%	54.19%	43.67%
	ULGL Fund	NA	NA	NA	NA
	ULGP Fund	6.86%	10.95%	27.78%	22.36%

Sl.No.	Particular	For the quarter ended 31st December, 2010	Upto the quarter ended 31st December, 2010	For the quarter ended 31st December, 2009	Upto the quarter ended 31st December, 2009
15 (a)	Premium Persistency Ratio*				
	For 13th month (based on new business written from 1st April (x-1) to 30th September (x-1))	80.17%	80.12%	60.91%	56.02%
	For 25th month (based on new business written from 1st April (x-2) to 30th September(x-2))	51.79%	49.51%	57.67%	61.74%
	For 37th month (based on new business written from 1st April (x-3) to 30th September(x-3))	27.13%	31.01%	36.65%	37.49%
	For 49th Month (based on new business written from 1st April (x-4) to 30th September(x-4))	24.09%	25.59%	29.92%	33.59%
	For 61st month (based on new business written from 1st April (x-5) to 30th September(x-5))	23.64%	27.65%	44.89%	50.41%
15 (b)	Premium Persistency Ratio**				
	For 13th month (based on new business written from 1st April (x-1) to 30th September (x-1))	80.17%	80.12%	60.91%	56.02%
	For 25th month (based on new business written from 1st April (x-2) to 30th September(x-2))	85.00%	88.34%	94.22%	93.25%
	For 37th month (based on new business written from 1st April (x-3) to 30th September(x-3))	47.00%	50.19%	51.10%	48.12%
	For 49th Month (based on new business written from 1st April (x-4) to 30th September(x-4))	65.68%	68.15%	72.28%	73.47%
	For 61st month (based on new business written from 1st April (x-5) to 30th September(x-5))	78.84%	82.14%	89.53%	90.39%
15 (c)	Policy Persistency Ratio*				
	For 13th month (based on new business written from 1st April (x-1) to 30th September (x-1))	70.70%	70.58%	59.27%	64.32%
	For 25th month (based on new business written from 1st April (x-2) to 30th September(x-2))	49.64%	56.60%	72.52%	72.86%
	For 37th month (based on new business written from 1st April (x-3) to 30th September(x-3))	36.17%	38.08%	48.09%	48.84%
	For 49th Month (based on new business written from 1st April (x-4) to 30th September(x-4))	33.29%	35.52%	44.09%	46.50%
	For 61st month (based on new business written from 1st April (x-5) to 30th September(x-5))	36.38%	39.82%	54.06%	54.64%
15 (d)	Policy Persistency Ratio**				
	For 13th month (based on new business written from 1st April (x-1) to 30th September (x-1))	70.70%	70.58%	59.27%	64.32%
	For 25th month (based on new business written from 1st April (x-2) to 30th September(x-2))	83.71%	87.94%	94.35%	94.13%
	For 37th month (based on new business written from 1st April (x-3) to 30th September(x-3))	49.81%	52.21%	59.14%	59.15%
	For 49th Month (based on new business written from 1st April (x-4) to 30th September(x-4))	69.12%	72.60%	79.86%	81.23%
	For 61st month (based on new business written from 1st April (x-5) to 30th September(x-5))	82.31%	85.45%	91.30%	91.70%
16	NPA Ratio				
	Gross NPA Ratio	N.A.	N.A.	0.07%	0.12%
	Net NPA Ratio	N.A.	N.A.	0.07%	0.12%
Equity Holding Pattern for Life Insurers					
1	(a) No. of shares	1,982,633,333	1,982,633,333	1,846,000,000	1,846,000,000
2	(b) Percentage of shareholding (Indian / Foreign)				
	Indian	74%	74%	74%	74%
	Foreign	26%	26%	26%	26%
3	(c) %of Government holding (in case of public sector insurance companies)	NA	NA	NA	NA
4 (a)	(a) Basic EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	0.27	(0.06)	(0.62)	(0.85)
4 (b)	(a) Diluted EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	0.26	(0.06)	(0.62)	(0.85)
5 (a)	(b) Basic EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.27	(0.06)	(0.62)	(0.85)
5 (b)	(b) Diluted EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.26	(0.06)	(0.62)	(0.85)
6	(iv) Book value per share (Rs)	2.07	2.07	3.1	3.1

* Single premium and group policies are excluded in the calculation of the persistency ratios. The premium persistency ratios allow for lapses, surrenders, paid ups as well as premium reductions and are expressed in terms of original annualised premiums and not on reducing balance basis. The policy persistency ratios allow for lapses and surrenders. The persistency ratio for current period has been calculated as at 31/12/2010 with a suitable allowance for premium payment grace periods and similarly for previous period has been calculated as at 31/12/2009 with allowance for grace periods.

** These ratio are calculated on a reducing balance basis considering policies paying premium at the start of the period.

\$ These ratio are in comparison with the corresponding nos. at the beginning of the quarter / half year.

FORM L-23-RECEIPT AND PAYMENTS SCHEDULE

Receipts and Payments Account for the nine months ended 31st December, 2010 on direct basis

(Rs '000)

Cash Flows from the operating activities:	
Premium received from policyholders, including advance receipts	58,793,475
Other receipts:	
Service tax recovery	86,127
Fees & Charges	26,740
Misc income	44,057
Payments to the re-insurers, net of commissions and claims/ Benefits	(171,302)
Payments to co-insurers, net of claims / benefit recovery	-
Payments of claims/benefits	(20,449,963)
Payments of commission and brokerage	(3,372,906)
Payments of other operating expenses	(9,517,201)
Preliminary and pre-operative expenses	-
Deposits, advances and staff loans	144,613
Income taxes paid (Net)	(36,937)
Service tax paid	(454,133)
Other payments	-
Cash flows before extraordinary items	25,092,571
Cash flow from extraordinary operations	-
Net cash flow from operating activities	25,092,571
Cash flows from investing activities:	
Purchase of fixed assets	(1,477,735)
Proceeds from sale of fixed assets	12,745
Purchases of investments	(1,112,369,661)
Loans disbursed	(56,568)
Sales of investments	1,081,303,275
Repayments received	-
Rents/Interests/ Dividends received	6,796,678
Investments in money market instruments and in liquid mutual funds (Net)	(1,658,652)
Expenses related to investments	(18,677)
Net cash flow from investing activities	(27,468,595)
Cash flows from financing activities:	
Proceeds from issuance of share capital	146,333
Share Application Money received	-
Share Premium Money Received	887,467
Proceeds from borrowing	-
Repayments of borrowing	-
Interest/dividends paid	-
Net cash flow from financing activities	1,033,800
Effect of foreign exchange rates on cash and cash equivalents, net	-
Net increase in cash and cash equivalents:	(1,342,225)
Cash and cash equivalents at the beginning of the period	2,826,362
Cash and cash equivalents at the end of the period	1,484,137

PERIODIC DISCLOSURES

FORM L-24 Valuation of net liabilities

Insurer:

Date:

(Rs in Lakhs)

Sr.No.	Particular	As at 31st December, 2010	As at 31st December, 2009
1	Linked		
a	Life	1,326,034	900,374
b	General Annuity		-
c	Pension	724,879	519,792
d	Health		-
2	Non-Linked		-
a	Life	326,660	234,351
b	General Annuity	3,049	1,978
c	Pension	69,513	57,750
d	Health	198	222

PERIODIC DISCLOSURES

FORM L-25- (i) : Geographical Distribution Channel - Individuals for the quarter ended 31st December, 2010

Insurer: HDFC Standard Life Insurance Co. Ltd.		Date: 31/12/2010											
Sr.No.	State / Union Territory	Rural (Individual)				Urban (Individual)				Total Business (Individual)			
		No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)	No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)	No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)
1	Andhra Pradesh	2169	2,169	0.14	2.17	8583	7,944	44.18	416.91	10,752	10,113	44.32	419.08
2	Arunachal Pradesh	0	-	-	-	-	-	-	-	-	-	-	-
3	Assam	7	7	0.03	0.35	1909	1,855	8.38	71.12	1,916	1,862	8.41	71.47
4	Bihar	1	1	0.00	0.02	1276	1,189	4.58	51.79	1,277	1,190	4.59	51.81
5	Chattisgarh	0	-	-	-	1220	1,130	5.29	55.75	1,220	1,130	5.29	55.75
6	Goa	196	196	1.84	13.25	626	559	5.32	35.97	822	755	7.16	49.21
7	Gujarat	124	124	0.12	1.56	10566	9,821	61.96	515.69	10,690	9,945	62.08	517.25
8	Haryana	2	2	0.00	0.03	7537	8,010	46.27	416.04	7,539	8,012	46.27	416.07
9	Himachal Pradesh	1	1	0.01	0.05	693	657	3.18	26.51	694	658	3.19	26.56
10	Jammu & Kashmir	0	-	-	-	741	674	4.02	34.36	741	674	4.02	34.36
11	Jharkhand	1	1	0.01	0.05	1443	1,375	6.74	69.85	1,444	1,376	6.74	69.90
12	Karnataka	20135	20,135	0.43	10.36	7907	7,303	69.01	522.53	28,042	27,438	69.44	532.89
13	Kerala	35	35	0.16	1.67	8985	8,463	53.04	386.29	9,020	8,498	53.20	387.96
14	Madhya Pradesh	581	581	0.02	0.34	4495	4,384	19.49	200.34	5,076	4,965	19.51	200.68
15	Maharashtra	104144	104,144	2.14	52.63	25313	23,624	202.68	2,030.51	129,457	127,768	204.82	2,083.14
16	Manipur	0	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	0	-	-	-	113	106	0.39	4.65	113	106	0.39	4.65
18	Mirzoram	0	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	0	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	1	1	0.01	0.05	3134	2,731	11.82	124.14	3,135	2,732	11.83	124.19
21	Punjab	3	3	0.01	0.15	8027	7,222	34.88	380.79	8,030	7,225	34.89	380.95
22	Rajasthan	2	2	0.00	0.04	4841	4,574	20.47	208.47	4,843	4,576	20.47	208.51
23	Sikkim	1	1	0.01	0.05	68	79	0.43	2.98	69	80	0.44	3.03
24	Tamil Nadu	53	53	0.03	0.43	11203	10,201	69.46	611.79	11,256	10,254	69.49	612.21
25	Tripura	1	1	0.00	0.01	710	638	1.88	19.40	711	639	1.89	19.41
26	Uttar Pradesh	4	4	0.03	0.25	11752	10,218	47.94	547.51	11,756	10,222	47.96	547.76
27	Uttrakhand	0	-	-	-	788	685	3.08	36.53	788	685	3.08	36.53
28	West Bengal	2	2	0.01	0.07	9571	9,015	47.88	402.30	9,573	9,017	47.89	402.37
29	Andaman & Nicobar Islands	0	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	1	1	0.00	0.06	2542	2,321	14.68	151.45	2,543	2,322	14.68	151.51
31	Dadra & Nagrahaveli	0	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	0	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	2	2	0.01	0.09	9997	8,538	57.83	669.29	9,999	8,540	57.84	669.38
34	Lakshadweep	0	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	1	1	0.00	0.03	260	257	1.35	9.48	261	258	1.35	9.51
	TOTAL	127,467	127,467	5.00	83.71	144,300	133,573	846.22	8,002.44	271,767	261,040	851.22	8,086.15

PERIODIC DISCLOSURES

FORM L-25- (ii) : Geographical Distribution Channel - GROUP for the quarter ended 31st December, 2010

Insurer:		HDFC Standard Life Insurance Co. Ltd.								Date:		31/12/2010	
Sr.No.	State / Union Territory	Rural (Group)				Urban (Group)				Total Business (Group)			
		No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)	No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)	No. of Policies	No. of Lives	Premium (Rs crore)	Sum Assured (Rs crore)
1	Andhra Pradesh	-	-	-	-	1	111	1.00	(37.63)	1	111	1.00	(37.63)
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	-	(3)	2.02	(0.02)	-	(3)	2.02	(0.02)
7	Gujarat	-	-	-	-	2	4,181	1.08	0.42	2	4,181	1.08	0.42
8	Haryana	-	-	-	-	-	5	-	0.02	-	5	-	0.02
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	0.41	-	-	-	0.41	-
12	Karnataka	-	-	-	-	8	2,906	0.57	265.61	8	2,906	0.57	265.61
13	Kerala	-	-	-	-	1	13	0.00	0.06	1	13	0.00	0.06
14	Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
15	Maharashtra	-	-	-	-	13	20,570	24.53	58.86	13	20,570	24.53	58.86
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mirzoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	-	-	-	-	-	-	-	-
21	Punjab	-	-	-	-	-	-	-	-	-	-	-	-
22	Rajasthan	-	-	-	-	-	-	-	-	-	-	-	-
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	26	57,912	2.44	142.89	26	57,912	2.44	142.89
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
27	Uttrakhand	-	-	-	-	-	-	-	-	-	-	-	-
28	West Bengal	-	-	-	-	1	659	5.22	(0.09)	1	659	5.22	(0.09)
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	-	1	0.00	0.09	-	1	0.00	0.09
31	Dadra & Nagrahaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	-	-	-	-	8	8,263	39.66	275.87	8	8,263	39.66	275.87
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	-	-	-	-	-	-	-	-	-	-	-	-
		-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL					60	94,618	76.93	706.08	60	94,618	76.93	706.08

FORM L-26-INVESTMENT ASSETS(LIFE INSURERS)-3A Part 1

Form 3A - Part A

Company Name & Code :- HDFC Standard Life Insurance Company Ltd - 101

Statement as on :- 31st December, 2010

Statement of Investment Assets Life Insurers:

(Business within India)

Periodicity of Submission: - Quarterly

(Rs in Lakhs)

	Particulars	Sch No.	Amount	Particulars	Amount
Add:	Total Application as per Balance Sheet (A)		2,712,991.94	Reconciliation of Investment Assets	
	Current Liabilities	Sch 13	135,768.42	Total Investment Assets As per Balance Sheet	2,592,501.40
	Provisions	Sch 14	2,544.92		
	Sub Total (B)		138,313.34		
Less:	Debit balances in P&L		172,202.52	Balance Sheet Value of:	
	Loans	Sch 9	969.34	A: Life Fund	515,143.84
	Advances & Other Assets	Sch 12	48,895.61	B: Pension & General Annuity Fund	74,925.75
	Cash & Bank Balances	Sch 11	14,841.37	C: Unit Linked Fund	2,000,966.29
	Fixed Assets	Sch 10	21,895.04		2,591,035.88
	Misc Expenses not written off	Sch 15	-		
	Sub Total (C)		258,803.88		
			-		
			-		
	Funds available for Investments (A+B-C)		2,592,501.40		

Note:-

Reconciliation of Funds for Investments & Investment Assets	Amount
Funds Available for Investments (E)	2,592,501.40
Add:	
Fixed Deposits of Conv Funds SCH 11 (F)	8,897.43
Less	
Appropriation/Expropriation Adjustment Account	5,435.28
Other - Receivable (Net units redemption in Units Administration System i.e Life Asia on 30th September 2010 * Unit Price of Respective Fund)	4,927.67
Sub Total (G)	10,362.95
Value of Investments as per Form 3A (E + F - G)	2,591,035.88

For HDFC Standard Life Insurance Company Limited

Date:- 14th February 2010.

Amitabh Chaudhry
Managing Director & CEO

Form 3A

Company Name & Code: HDFC Standard Life Insurance Company Limited - 101

Statement as on: 31st December, 2010

Statement of Investment assets
(Business within India)

Periodicity of Submission

Quarterly

(Rs.in Lakhs)

Investment Assets	Percentage as per Reg.	SH		PH			Book Value (SH+PH) F = (b+c+d+e)	Actual %	FVC Amount	Total Fund (a+b+c+d+e)	Mkt./Realisable Value*
		Balance	FRSM	UL - Non Unit Res	PAR	Non-PAR					
		(a)	(b)	(c)	(d)	(e)					
A. Life Fund											
1. Government Securities	25%	-	19,910.17579	15,875.34649	164,644.50351	16,216.23217	216,646.25796	45.05%	(5,332.80739)	216,646.25796	211,313.45056
2. Government Securities or other approved Securities (incl 1 above)	Not less than 50%	-	21,397.79141	15,875.34649	202,382.86378	17,319.54707	256,975.54874	53.44%	(5,632.84052)	256,975.54874	251,342.70822
3. Approved Investments											
a) Housing & Infrastructure	Not less than 15%	7,515.69119	4,150.19472	24,359.29728	76,854.19818	11,757.38521	117,121.07540	24.36%	(974.69588)	124,636.76659	116,062.69162
b) (i) Approved Investments	Not exceeding 35%	26,309.97623	8,401.94487	45,118.08280	42,589.74013	6,053.66808	102,163.43588	21.24%	2,118.82563	128,473.41211	102,261.32142
(ii) "Other Investments" not to exceed 15%		435.60570	654.59638	-	3,967.91011	-	4,622.50649	0.96%	(204.61769)	5,058.11219	4,622.50649
Total Life Fund	100%	34,261.27312	34,604.52737	85,352.72658	325,794.71220	35,130.60036	480,882.56651	100.00%	(4,693.32846)	515,143.83962	474,289.22774

Investment Assets	Percentage as per Reg.	PH		Total	Actual %	FVC Amount	Total Fund	Mkt./Realisable Value
		PAR	Non-PAR					
B. Pension, General Annuity Fund								
1. Government Securities	Not less than 20%	35,220.38985	2,671.61756	37,892.00741	50.57%	(466.39092)	37,892.00741	37,425.61650
2. Government Securities or other approved Securities (incl 1 above)	Not less than 40%	46,259.68230	2,673.71015	48,933.39245	65.31%	(466.93416)	48,933.39245	48,466.45829
3. Balance Inv to be in approved Investments	Not exceeding 60%	24,873.95894	1,118.39435	25,992.35329	34.69%	435.83422	25,992.35329	25,968.92800
Total Pension, General Annuity Fund	100%	71,133.64124	3,792.10450	74,925.74574	100.00%	(31.09994)	74,925.74574	74,435.38629

Investment Assets	Percentage as per Reg.	PH		Total	Actual %
		PAR	Non-PAR		
C. Linked Life, Pension & Group Insurance Funds					
1. Approved Investments	Not less than 75%	-	1,927,923.66903	1,927,923.66903	96.35%
2. Other than Approved Investment	Not more than 25%	-	73,042.62409	73,042.62409	3.65%
Total Linked Life Insurance Fund	100%	-	2,000,966.29311	2,000,966.29311	100.00%

* Note: Market Value of Investments in Life Funds

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

For HDFC Standard Life Insurance Co. Ltd.

Date : 14th February 2011

Amitabh Chaudhry
Managing Director & CEO

Unit Linked Insurance Business

Company Name & Code : HDFC Standard Life Insurance Company Limited - 101

Periodicity of Submission : Quarterly

Statement as on :- 31st December, 2010

(Rs. In Lakhs)

INVESTMENT OF UNIT FUND	Life Super-II Balanced		Life Super-II Capital Guarantee		Life Super-II Short Term		Life Super-II Highest NAV		TOTAL UNIT LINKED	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
	I. Approved Investments (>=75%)									
Govt. bonds	977.23752	35.52	0.00000	0.00	0.00000	0.00	5.955.00000	12.91	120,741.74935	6.03
Corporate Bonds	50.00659	1.82	0.00000	0.00	0.00000	0.00	4,043.02445	8.76	78,210.83695	3.91
Infrastructure Bonds	120.50773	4.38	0.00000	0.00	0.00000	0.00	3,462.34441	7.50	183,385.17838	9.16
Equity	1,526.40909	55.48	0.00000	0.00	0.00000	0.00	23,906.34115	51.82	1,416,146.46407	70.77
Money Market	43.71281	1.59	634.34856	99.95	392.10522	65.95	10,276.58949	22.27	67,696.72415	3.38
Mutual Funds		0.00		0.00		0.00		0.00	0.00000	0.00
Deposit with Banks		0.00		0.00	200.00000	33.64	0.00000	0.00	49,173.56619	2.46
Sub Total (A)	2,717.87374	98.79	634.34856	99.95	592.10522	99.59	47,643.29950	103.27	1,915,354.51909	95.72
Current Assets:										
Accrued Intrest	24.57934	0.89	0.11210	0.02	1.90924	0.32	253.62889	0.55	11,781.72331	0.59
Dividend Recievable		0.00		0.00		0.00	0.96980	0.00	90.62183	0.00
Bank Balance	1.00064	0.04	1.00215	0.16	1.00024	0.17	1.00143	0.00	50.56520	0.00
Receivable for Sale of Investments		0.00		0.00		0.00		0.00	6,489.02988	0.32
Other Current Assets (for Investments)	0.00000	0.00	0.00000	0.00	0.00000	0.00	0.00000	0.00	60.97815	0.00
Less: Current Liabilities									0.00000	0.00
Payable for Investments		0.00		0.00		0.00	-2,004.88136	-4.35	-3,243.08899	-0.16
Fund Mgmt Charges Payable	-2.39219	-0.09	-0.69196	-0.11	-0.43887	-0.07	-56.73771	-0.12	-1,598.02524	-0.08
Other Current Liabilities (for Investments)	-0.42633	-0.02	-0.07529	-0.01	-0.05688	-0.01	-8.09749	-0.02	-1,062.65420	-0.05
Sub Total (B)	22.76147	0.83	0.34700	0.05	2.41373	0.41	-1,814.11643	-3.93	12,569.14994	0.63
Other Investments (<=25%)									0.00000	0.00
Corporate Bonds		0.00		0.00		0.00		0.00	0.00000	0.00
Infrastructure Bonds		0.00		0.00		0.00		0.00	0.00000	0.00
Equity	10.43858	0.38	0.00000	0.00	0.00000	0.00	305.96798	0.66	73,042.62409	3.65
Money Market		0.00		0.00		0.00		0.00	0.00000	0.00
Mutual Funds		0.00		0.00		0.00		0.00	0.00000	0.00
Sub Total (C)	10.43858	0.38	0.00000	0.00	0.00000	0.00	305.96798	0.66	73,042.62409	3.65
Total (A + B + C)	2,751.07378	100.00	634.69555	100.00	594.51895	100.00	46,135.15105	100.00	2,000,966.29312	100.00
Funds Carried Forward (as per LB 2)										

For HDFC Standard Life Insurance Co. Lt

FORM 3A
L-27-Invt Unit Linked-3A-B

PART-B

Unit Linked Insurance Business

Company Name & Code :- HDFC Standard Life Insurance Company Limited - 101

Periodicity of Submission : Quarterly

Statement as on :- 31st December, 2010

(Rs. In Lakhs)

PARTICULARS	Life	Life	Life	Life	Life	Life	Life	Life
	Liquid Fund	Stable Fund	Sovereign Fund	Secured Fund	Defensize Fund	Balanced Fund	Equity Fund	Growth Fund
Opening Balance (Market Value)	7,741.32526	25,037.62861	345.23702	32,005.54222	65,128.75580	77,437.60707	115,103.81968	510,875.82686
Add : Inflow during the quarter	3,555.89894	9,092.86785	-	13,762.74140	9,663.22785	12,802.73045	6,378.55042	60,183.97336
Increase/(Decrease) Value of Investment	279.69052	388.82482	(0.61240)	859.37504	1,342.92848	775.18315	915.90033	1,262.09663
Less : Outflow During the Quarter	4,736.83306	15,103.58005	0.05367	8,577.59558	8,301.05032	12,412.36473	10,131.75946	75,020.93226
TOTAL INVESTIBLE FUNDS (MKT VALUE)	6,840.08165	19,415.74122	344.57094	38,050.06308	67,833.86180	78,603.15594	112,266.51098	497,300.96459

FORM 3A
L-27-Invt Unit Linked-3A-B

PART-B

Unit Linked Insurance Business

Company Name & Code :- HDFC Standard Life Insurance Company Limited - 101

Periodicity of Submission : Quarterly

Statement as on :- 31st December, 2010

(Rs. In Lakhs)

PARTICULARS	Pension	Pension	Pension	Pension	Pension	Pension	Pension	Pension
	Liquid Fund	Stable Fund	Sovereign Fund	Secured Fund	Defensize Fund	Balanced Fund	Equity Fund	Growth Fund
Opening Balance (Market Value)	3,664.04280	12,562.28341	5.26633	25,894.29273	24,387.21975	59,166.54384	63,687.67644	326,093.46965
Add : Inflow during the quarter	2,739.67755	4,738.38579	0.95272	13,124.25289	2,641.35027	4,996.56575	4,347.31048	27,590.00835
Increase/(Decrease) Value of Investment	97.06341	74.05569	(0.15010)	872.39263	599.18184	257.05019	499.95053	1,100.85437
Less : Outflow During the Quarter	2,373.22627	6,264.48554	0.25429	10,629.53443	3,415.42390	5,785.05224	7,365.82925	39,406.85137
TOTAL INVESTIBLE FUNDS (MKT VALUE)	4,127.55749	11,110.23935	5.81465	29,261.40381	24,212.32797	58,635.10754	61,169.10821	315,377.48099

FORM 3A**L-27-Invt Unit Linked-3A-B**

PART-B

Unit Linked Insurance Business

Company Name & Code :- HDFC Standard Life Insurance Company Limited - 101

Periodicity of Submission : Quarterly

Statement as on :- 31st December, 2010

(Rs. In Lakhs)

PARTICULARS	Group	Group	Group	Group	Group	Group	Group
	Liquid Fund	Stable Fund	Sovereign Fund	Secured Fund	Defensive Fund	Balanced Fund	Growth Fund
Opening Balance (Market Value)	2,298.27263	3,417.85473	291.35068	3,489.16147	7,620.25914	5,906.83223	0.90676
Add : Inflow during the quarter	17.20614	-	-	2,276.81290	136.02234	0.00382	-
Increase/(Decrease) Value of Investment	36.35003	60.70345	(0.52949)	94.29589	159.25931	125.11585	(0.01149)
Less : Outflow During the Quarter	708.08760	2,860.56144	-	1,321.09504	229.05141	33.48285	0.01914
TOTAL INVESTIBLE FUNDS (MKT VALUE)	1,643.74120	617.99673	290.82119	4,539.17522	7,686.48939	5,998.46905	0.87613

FORM 3A**L-27-Invt Unit Linked-3A-B**

PART-B

Unit Linked Insurance Business

Company Name & Code :- HDFC Standard Life Insurance Company Limited - 101

Periodicity of Submission : Quarterly

Statement as on :- 31st December, 2010

(Rs. In Lakhs)

PARTICULARS	Defined Benefit pension	Defined Benefit pension	Defined Benefit pension	Defined Benefit pension	Defined Benefit pension	Defined Benefit pension
	Liquid Fund	Stable Fund	Sovereign Fund	Secured Fund	Defensive Fund	Balanced Fund
Opening Balance (Market Value)	0.05448	655.84742	658.63722	1,068.78781	3,382.56566	1,975.34004
Add : Inflow during the quarter	-	-	-	-	15.70541	4.51608
Increase/(Decrease) Value of Investment	0.00090	(6.05061)	(5.40075)	8.56854	43.71892	63.76979
Less : Outflow During the Quarter	-	-	-	0.00448	0.01262	0.00790
TOTAL INVESTIBLE FUNDS (MKT VALUE)	0.05538	649.79681	653.23648	1,077.35187	3,441.97737	2,043.61801

FORM 3A

L-27-Invt Unit Linked-3A-B

PART-B

Unit Linked Insurance Business

Company Name & Code :- HDFC Standard Life Insurance Company Limited - 101

Periodicity of Submission : Quarterly

Statement as on :- 31st December, 2010

(Rs. In Lakhs)

PARTICULARS	Life-II	Life-II	Life-II	Life-II	Life-II	Life-II	Life-II	Life-II
	Liquid Fund	Stable Fund	Secured Fund	Defensive Fund	Balanced Fund	Equity Fund	Growth Fund	Capital Guarantee 5 Years
Opening Balance (Market Value)	2,480.00419	3,665.53140	15,164.97212	13,005.49388	20,857.92124	27,719.65888	179,380.18332	254.31734
Add : Inflow during the quarter	996.50550	1,039.03971	2,212.02469	1,239.42576	3,174.10433	3,866.25927	24,648.84895	-
Increase/(Decrease) Value of Investment	94.85084	15.18328	637.91220	547.11684	653.03058	167.11392	1,794.31665	(2.45760)
Less : Outflow During the Quarter	543.38393	847.18053	1,335.91184	428.33115	1,240.35608	1,556.49027	10,307.96057	-
TOTAL INVESTIBLE FUNDS (MKT VALUE)	3,027.97660	3,872.57386	16,678.99717	14,363.70533	23,444.70007	30,196.54180	195,515.38835	251.85974

FORM 3A

L-27-Invt Unit Linked-3A-B

PART-B

Unit Linked Insurance Business

Company Name & Code :- HDFC Standard Life Insurance Company Limited - 101

Periodicity of Submission : Quarterly

Statement as on :- 31st December, 2010

(Rs. In Lakhs)

PARTICULARS	Pension-II	Pension-II	Pension-II	Pension-II	Pension-II	Pension-II	Pension-II	Pension-II
	Liquid Fund	Stable Fund	Secured Fund	Defensive Fund	Balanced Fund	Equity Fund	Growth Fund	Capital Guarantee 5 Years
Opening Balance (Market Value)	1,733.05790	4,080.19785	12,981.73885	9,206.98953	17,537.76987	21,753.94709	115,438.09548	25.42198
Add : Inflow during the quarter	516.81797	1,634.32461	2,985.92818	2,192.20036	2,094.82135	2,412.80596	14,726.40297	-
Increase/(Decrease) Value of Investment	29.61720	(9.18332)	564.27761	115.10390	271.14802	101.42770	1,099.72079	(0.24596)
Less : Outflow During the Quarter	386.22691	1,275.13826	2,675.23172	535.69772	1,234.88072	1,256.97270	8,246.32423	-
TOTAL INVESTIBLE FUNDS (MKT VALUE)	1,893.26616	4,430.20089	13,856.71293	10,978.59606	18,668.85852	23,011.20805	123,017.89501	25.17602

FORM 3A
L-27-Invt Unit Linked-3A-B

PART-B

Unit Linked Insurance Business

Company Name & Code :- HDFC Standard Life Insurance Company Limited - 101

Periodicity of Submission : Quarterly

Statement as on :- 31st December, 2010

(Rs. In Lakhs)

PARTICULARS	Wealth Builder	Wealth Builder	Wealth Builder	Wealth Builder
	Blue chip	Income	Oppurtunities	Vantage
Opening Balance (Market Value)	1,805.86968	339.55255	1,854.68938	11,200.68170
Add : Inflow during the quarter	7,087.88128	682.51512	14,894.58646	330.53773
Increase/(Decrease) Value of Investment	295.26199	25.76589	(92.00664)	232.60599
Less : Outflow During the Quarter	235.60147	255.04505	374.80987	384.32406
TOTAL INVESTIBLE FUNDS (MKT VALUE)	8,953.41148	792.78851	16,282.45933	11,379.50135

FORM 3A
L-27-Invt Unit Linked-3A-B

PART-B

Unit Linked Insurance Business

Company Name & Code :- HDFC Standard Life Insurance Company Limited - 101

Periodicity of Submission : Quarterly

Statement as on :- 31st December, 2010

(Rs. In Lakhs)

PARTICULARS	Wealth Maximiser	Wealth Maximiser	Wealth Maximiser	Wealth Maximiser	Wealth Maximiser
	Money Plus	Bond Oppurtunities	Large Cap	Mid Cap	Managers
Opening Balance (Market Value)	891.85483	2,373.97728	4,254.86844	3,200.07799	40,676.99029
Add : Inflow during the quarter	1,487.01183	5,227.57537	3,991.65544	3,824.50341	11,222.14225
Increase/(Decrease) Value of Investment	(403.29969)	(3,933.02403)	(2,118.17097)	(2,216.53533)	338.11973
Less : Outflow During the Quarter	1,056.00740	879.66356	969.78295	823.07132	2,435.52430
TOTAL INVESTIBLE FUNDS (MKT VALUE)	919.55957	2,788.86506	5,158.56996	3,984.97475	49,801.72797

FORM 3A
L-27-Invt Unit Linked-3A-B

PART-B

Unit Linked Insurance Business

Company Name & Code :- HDFC Standard Life Insurance Company Limited - 101

Periodicity of Submission : Quarterly

Statement as on :- 31st December, 2010

(Rs. In Lakhs)

PARTICULARS	Life Super-II	Life Super-II	Life Super-II	Life Super-II	Total of All Funds
	Balanced	Highest NAV	Capital Guarantee	Short Term	
Opening Balance (Market Value)	178.07288	3,368.52391	-	8.58633	1,895,341.45393
Add : Inflow during the quarter	2,590.52627	41,893.18387	633.88875	595.79194	336,270.07005
Increase/(Decrease) Value of Investment	23.64780	3,118.88109	1.77527	1.77480	11,257.30403
Less : Outflow During the Quarter	63.93464	431.32138	1.31546	14.04785	254,471.68483
TOTAL INVESTIBLE FUNDS (MKT VALUE)	2,728.31231	47,949.26748	634.34856	592.10522	1,988,397.14318

For HDFC Standard Life Insurance Co. Ltd.

Date: 14th February 2011

Amitabh Chaudhry
 Managing Director & CEO

Company Name & Code:
Statement as on:

HDFC Standard Life Insurance Company Limited - 101
31st December 2010

No.	Name of the Scheme	Assets Held on the above date	NAV as on the above date	NAV as per LB 2	Previous Qtr NAV	2nd Previous Qtr NAV	3rd Previous Qtr NAV	Annualised Return/Yield \$	3 Year Rolling CAGR
1	Liquid Fund Investment - Life	688,314,380	32.5860		32.0700	31.6101	31.1196	6.38%	8.77
2	Secured Managed Investment - Life	3,882,395,437	30.5374		30.2086	29.9138	29.1847	4.32%	8.76
3	Defensive Managed Investment - Life	6,882,229,954	41.2699		40.9072	39.8824	38.6980	3.52%	7.36
4	Balanced Managed Investment - Life	7,984,809,853	55.3921		55.0034	52.4073	50.1744	2.80%	6.63
5	Equity Managed Investment - Life	11,266,696,698	73.6891		73.0618	67.3814	63.2353	3.41%	4.72
6	Growth Fund Investment - Life	50,034,295,460	89.5352		88.8509	80.6682	75.1182	3.06%	3.42
7	Liquid Fund Investment - Pension	416,327,466	32.8260		32.3224	31.8638	31.3992	6.18%	8.91
8	Secured Managed Investment - Pension	2,983,885,817	30.0716		29.7382	29.4300	28.7565	4.45%	8.63
9	Defensive Managed Investment - Pension	2,453,374,993	37.4035		37.0873	36.1662	35.1085	3.38%	7.45
10	Balanced Managed Investment - Pension	5,962,863,928	53.1970		52.9170	50.4177	48.3420	2.10%	7.35
11	Equity Managed Investment - Pension	6,144,082,753	69.8691		69.2527	63.6519	59.7893	3.53%	5.68
12	Growth Fund Investment - Pension	31,747,923,507	85.9097		85.2520	77.3740	72.0565	3.06%	3.59
13	Liquid Fund Investment - Group	165,482,850	33.1389		32.6249	32.1799	31.7796	6.25%	8.71
14	Secured Managed Investment - Group	466,715,303	31.0135		30.7793	30.5708	29.9800	3.02%	8.01
15	Defensive Managed Investment - Group	783,273,602	47.4495		46.8585	45.7162	44.2236	5.00%	7.40
16	Balanced Managed Investment - Group	608,311,159	72.2286		71.5293	68.7359	65.3819	3.88%	6.14
17	Growth Fund Investment - Group	91,814	189.6850		188.6674	170.1226	155.1148	2.14%	15.93
18	Liquid Fund Investment - DB Pension	5,675	34.2924		33.8395	33.4675	31.5337	5.31%	12.52
19	Secured Managed Investment - DB Pension	111,316,053	74.2101		73.5204	72.2494	61.7213	3.72%	44.98
20	Defensive Managed Investment - DB Pension	352,158,045	38.4063		37.8626	37.0997	35.9361	5.70%	7.00
21	Balanced Managed Investment - DB Pension	206,500,315	49.8253		49.1057	46.5772	44.7234	5.81%	9.20
22	Stable Managed Life	2,032,550,534	32.3641		32.0971	31.7580	31.2525	3.30%	7.96
23	Stable Managed Pension	1,160,928,049	32.4008		32.1390	31.8124	31.3312	3.23%	8.01
24	Stable Managed - Group	62,957,998	31.7821		31.5758	31.2606	30.7115	2.59%	7.24
25	Stable Managed - DB Pension	66,260,152	25.1906		24.9513	24.7439	24.3801	3.80%	(0.75)
26	Sovereign Fund Life	35,489,532	26.9841		26.7024	26.5808	26.1946	4.19%	5.61
27	Sovereign Fund Pension	606,973	26.7096		26.4495	26.3674	25.8189	3.90%	5.25
28	Sovereign Fund - Group	29,749,617	26.7716		26.5427	26.4700	26.0331	3.42%	5.32
29	Sovereign Fund - DB Pension	67,785,615	26.4050		26.0992	25.9655	25.6884	4.65%	4.84
30	Liquid Fund Investment - Life - II **	307,133,632	12.5805		12.3972	12.2342	12.0572	5.87%	-
31	Secured Managed Investment - Life - II **	1,694,408,508	12.2355		12.0890	11.9494	11.6486	4.81%	-
32	Defensive Managed Investment - Life - II **	1,453,338,837	12.4352		12.2949	11.9935	11.6740	4.53%	-
33	Balanced Managed Investment - Life - II **	2,341,398,458	11.4731		11.3816	10.8576	10.4512	3.19%	-
34	Equity Managed Investment - Life - II **	3,036,985,313	11.5394		11.4035	10.5139	9.9218	4.73%	-
35	Growth Fund Investment - Life - II **	19,519,526,987	10.4444		10.3769	9.4476	8.7913	2.58%	-
36	Stable Managed Life - II **	399,802,317	12.2220		12.1136	12.0054	11.8297	3.55%	-
37	Money Plus Niche Life Fund #	315,188,198	11.7003		11.6103	11.5787	11.4617	3.08%	-
38	Bond Opportunity Niche Life Fund #	2,432,080,528	12.0011		11.9056	11.8682	11.6826	3.18%	-
39	Mid Cap Niche Life Fund #	1,726,987,558	20.3133		20.4500	17.8782	16.3490	-2.65%	-
40	Large Cap Niche Life Fund #	1,841,995,596	15.4154		15.2388	13.8113	13.1627	4.60%	-
41	Manager Niche Life Fund #	5,035,931,527	15.3586		15.2806	14.3524	13.7266	2.03%	-
42	Balanced Managed Investment - Pension - II #	1,891,608,824	15.4346		15.2776	14.6314	14.0741	4.08%	-
43	Defensive Managed Investment - Pension - II #	1,120,145,821	13.5569		13.3913	13.0713	12.7053	4.91%	-
44	Equity Managed Investment - Pension - II #	2,313,259,841	17.0190		16.8299	15.5069	14.6374	4.46%	-
45	Growth Fund Investment - Pension - II #	12,281,727,865	19.9897		19.8504	18.0299	16.7694	2.78%	-
46	Liquid Fund Investment - Pension - II #	190,637,212	11.9253		11.7512	11.6135	11.4557	5.88%	-
47	Secured Managed Investment - Pension - II #	1,407,271,480	12.0817		11.9341	11.8035	11.5029	4.91%	-
48	Stable Managed Pension - II #	456,165,732	11.6744		11.5619	11.4570	11.2867	3.86%	-
49	Income Wealth Builder Fund #	621,138,402	10.5582		10.4485	10.3202	10.1500	4.17%	-
50	Blue Chip Wealth Builder Fund #	1,185,002,192	11.1663		10.9689	9.9163	9.5308	7.14%	-
51	Opportunity Wealth Builder Fund #	1,922,755,973	12.5008		12.7393	11.3312	10.3745	-7.43%	-
52	Vantage Wealth Builder Fund #	1,145,245,722	11.2842		11.2296	10.5452	10.1017	1.93%	-
53	Capital Guarantee 5 Year Life Fund - II #	26,493,708	10.5876		10.5104	10.3262	NA	2.91%	-
54	Capital Guarantee 5 Year Pension Fund - II #	2,648,864	10.5881		10.5112	10.3263	NA	2.90%	-
55	HDFC SL Highest NAV Guarantee Fund Life Super - II ^	4,613,515,105	10.3101		10.0230	NA	NA	11.36%	-
56	HDFC SL Short Term Fund Life Super - II ^	59,451,895	10.1462		10.0152	NA	NA	5.19%	-
57	HDFC SL Balanced Fund Life Super - II ^	275,107,378	10.3741		10.1354	NA	NA	9.34%	-
58	HDFC SL Capital Guarantee Fund Life Super - II \$	63,469,555	10.0712		NA	NA	NA	NA	-
Total :		206,277,806,560							

Note Manager Niche Life Fund and Vantage Wealth Builder Fund are fund of funds, which invest in others scheme of wealth Maximiser and wealth builder funds respectively. Total AUM excluding AUM of the Fund of funds is Rs.200,096,629,311

\$ Annualised return for the quarter ended 31st December, 2010.

** Life - II Funds were launched on 10th January 2008. Hence 3 Year Rolling CAGR is not applicable.

Niche Life Funds, Pension - II, Wealth Builder Funds & Capital Guarantee Funds were launched on 31st July 2008, 29th Sept 2008, 4th Jan 2010 and 06th April 2010 respectively. Hence 3 Year CAGR are not applicable.

^ Highest NAV Guarantee Life Super Fund - II, Short Term Fund Life Super - II and Balanced Fund Life Super - II were launched on 1st September 2010. Hence, 3 year CAGR is not applicable

\$ HDFC SL Capital Guarantee Fund Life Super - II \$ was launched on 26th October 2010. Hence, 3 year CAGR is not applicable.

CERTIFICATION

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

For HDFC Standard Life Insurance Co. Ltd.

Amitabh Chaudhry
Managing Director & CEO

Date :- 14th February 2010

PERIODIC DISCLOSURES

FORM L-29 **Detail regarding Debt securities**

Insurer: **HDFC STANDARD LIFE INSURANCE COMPANY LTD - 101**Date: **31/12/2010***(Rs in Lakhs)*

Detail Regarding Debt securities								
	MARKET VALUE				BOOK VALUE			
	As at 31/12/2010	As % of total for this class	As at 30/09/2010	As % of total for this class	As at 31/12/2010	As % of total for this class	As at 30/09/2010	As % of total for this class
Break down by credit rating								
AAA rated	475,391.59	50.64%	493,809.18	53.69%	477,725.53	50.68%	494,363.16	53.62%
AA or better	36,632.28	3.90%	35,288.10	3.84%	36,545.33	3.88%	35,066.14	3.80%
Rated below AA but above A								
Rated below A but above B								
Any other (Sovereign)	426,650.70	45.45%	390,604.12	42.47%	428,364.55	45.44%	392,631.81	42.58%
Total	938,674.57	100%	919,701.39	100%	942,635.42	100%	922,061.11	100%
BREAKDOWN BY RESIDUAL MATURITY								
Up to 1 year	135,260.95	14.41%	190,030.18	20.66%	135,789.52	14.41%	190,405.29	20.65%
more than 1 year and upto 3years	140,927.43	15.01%	185,385.23	20.16%	142,838.88	15.15%	185,914.09	20.16%
More than 3years and up to 7years	99,089.46	10.56%	141,116.52	15.34%	100,156.54	10.63%	142,530.99	15.46%
More than 7 years and up to 10 years	30,938.35	3.30%	222,309.76	24.17%	31,105.38	3.30%	221,928.29	24.07%
More than 10 years and up to 15 years	15,868.57	1.69%	80,597.67	8.76%	15,876.43	1.68%	80,919.21	8.78%
More than 15 years and up to 20 years	6,953.80	0.74%	27,534.43	2.99%	6,877.51	0.73%	27,579.03	2.99%
Above 20 years	509,636.02	54.29%	72,727.60	7.91%	509,991.15	54.10%	72,784.21	7.89%
Total	938,674.57	100%	919,701.39	100%	942,635.42	100%	922,061.11	100%
Breakdown by type of the issuer								
a. Central Government	426,650.70	45.45%	390,604.12	42.47%	428,364.55	45.44%	392,631.81	42.58%
b. State Government								
c. Corporate Securities	512,023.87	54.55%	529,097.28	57.53%	514,270.86	54.56%	529,429.30	57.42%
Total	938,674.57	100%	919,701.39	100%	942,635.42	100%	922,061.11	100%

Note

1. 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.
2. Market value of the securities will be in accordance with the valuation method specified by the Authority under Accounting/ Investment regulations.

PERIODIC DISCLOSURES

FORM L-30 : Related Party Transactions

Insurer: **HDFC Standard Life Insurance Co. Ltd.**

Date: **31/12/2010**

(Rs '000)

Sl.No.	Name of the Related Party	Nature of Relationship with the Company	Description of Transactions / Categories	Consideration paid / (received)*			
				For the quarter ended 31st December, 2010	Upto the quarter ended 31st December, 2010	For the quarter ended 31st December, 2009	Upto the quarter ended 31st December, 2009
1	HDFC Limited	Holding Company	Capital (including Share Application Money)	-	(749,620)	-	(370,000)
2	HDFC Limited	Holding Company	Insurance Commission Expenses	779	3,513	1,799	4,843
3	HDFC Limited	Holding Company	Interest accrued / received on Deposit	(170,871)	(250,157)	(144,736)	(250,047)
4	HDFC Limited	Holding Company	Reimbursements of Expenses	4	101	1,600	1,600
5	Standard Life Assurance Company (SLAC)	Investing Party	Reimbursements of Expenses	1,043	4,262	1,839	6,584
6	Standard Life (Mauritius Holdings) 2006 Limited	Investing Party	Capital (including Share Application Money)	-	(263,380)	(13,000)	(13,000)
7	HDFC Asset Management Company Limited	Fellow Subsidiary	Insurance Premium Income	(10)	(4,609)	(1)	(711)
8	Gruh Finance Limited	Fellow Subsidiary	Insurance Commission Expenses	-	46	188	375
9	HDFC Ergo General Insurance Company Limited	Fellow Subsidiary	Insurance premium Expenses	-	47,319	20,003	80,403
10	HDFC Ergo General Insurance Company Limited	Fellow Subsidiary	Insurance claim received	-	(315)	(16)	(234)
11	HDFC Ergo General Insurance Company Limited	Fellow Subsidiary	Insurance Premium Income	(2)	(125)	(5)	(480)
12	HDFC Sales Private Limited	Fellow Subsidiary	Insurance Commission Expenses	10,066	35,444	11,963	28,767
13	Mr. Amitabh Chaudhry	Key Management Personal	Managerial Remuneration	4,247	13,409	-	-
14	Mr. Amitabh Chaudhry	Key Management Personal	Reimbursements of Expenses	37	288	-	-
15	Mr. Paresh Parasnis	Key Management Personal	Managerial Remuneration	3,047	10,268	2,685	8,070
16	Mr. Paresh Parasnis	Key Management Personal	Reimbursements of Expenses	37	71	27	91
17	Mr. Paresh Parasnis	Key Management Personal	Insurance Premium Income	-	(175)	-	(175)
18	HDFC Bank Limited	Associate of holding Company	Insurance Commission Expenses	608,556	2,150,194	923,261	2,224,925
19	HDFC Bank Limited	Associate of holding Company	Custodian Fees Expense	7,083	13,762	3,702	11,243
20	HDFC Bank Limited	Associate of holding Company	Marketing and Sales Promotion Expenses	1,102,664	2,449,464	546,031	1,840,309
21	HDFC Bank Limited	Associate of holding Company	Reimbursements of Expenses	-	58	-	0
22	HDFC Bank Limited	Associate of holding Company	Bank Charges	4,028	10,799	2,253	6,890
23	HDFC Bank Limited	Associate of holding Company	Superannuation contribution (received) / paid	7,881	(161,185)	(11,686)	(154,815)
24	HDFC Bank Limited	Associate of holding Company	Insurance Premium Income	-	(70,000)	-	-
25	HDFC Bank Limited	Associate of holding Company	Interest on FD / TD accrued	(5,318)	(11,285)	(4,358)	(9,479)

* Transaction amounts are on accrual basis.

PERIODIC DISCLOSURES

FORM L-31 LNL - 6 : Board of Directors & Key Person

Insurer: **HDFC Standard Life Insurance Company Ltd.**

Date: 31/12/2010

Sl. No.	Name of person	Role/designation	Details of change in the quarter
1	Mr. Deepak S. Parekh	Chairman & Director	
2	Mr. Keki M. Mistry	Director	
3	Ms. Renu Sud Karnad	Director	
4	Mr. Norman K. Skeoch	Director	
5	Mr. Gautam R. Divan	Independent Director	
6	Mr. Ranjan K. Pant	Independent Director	
7	Mr. Ravi Narain	Independent Director	
8	Mr. Nathan Parnaby	Director	
9	Mr. David Nish	Director	
10	Mr. A K T Chari	Director	
11	Mr. Michael G. Connarty	Alternate to Norman K. Skeoch	
12	Mr. Gerald E. Grimstone	Alternate to David Nish	
13	Mr. Amitabh Chaudhry	Managing Director & CEO	
14	Mr. Paresh S. Parasnis	Executive Director and Chief Operating Officer	
15	Ms. Vibha Padalkar	Chief Financial Officer	
16	Mr. Ashley Rebello	Chief Actuary and Appointed Actuary	
17	Mr. Prasun Gajri	CIO - Investment - Front Desk	
18	Mr. Vikram Mehta	General Manager - Sales & Marketing	
19	Mr. Khushru Sidwa	Senior VP - Audit & Risk	
20	Mr. Swaminathan S	Senior Vice President - Legal	Resigned w.e.f. 10th Dec 2010
21	Mr. Atul Juvle	VP - Legal, Compliance and Company Secretary	Appointed w.e.f. 11th Dec 2010

FORM L-32-SOLVENCY MARGIN - KT 3*(See Regulation 4)*

Insurance Regulatory and Development Authority (Actuarial Report and Abstract) Regulations, 2000.

AVAILABLE SOLVENCY MARGIN AND SOLVENCY RATIO.**As on 31st December 2010**

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

Item	Description	Adjusted Value [Amount (in rupees lakhs)]	
(1)	(2)		
01	Available Assets in Policyholders' Fund:		2,459,885
	Deduct:		-
02	Mathematical Reserves		2,450,333
03	Other Liabilities		-
04	Excess in Policyholders' funds		9,553
05	Available Assets in Shareholders Fund:		64,769
	Deduct:		-
06	Other Liabilities of shareholders' fund		-
07	Excess in Shareholders' funds		64,769
08	Total ASM (04)+(07)		74,322
09	Total RSM		41,325
10	Solvency Ratio (ASM/RSM)		180%

Certification:

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

Place: Mumbai
Date: 09th February 2011

Ashley Rebello

Notes

- Item No. 01 shall be the amount of the Adjusted Value of Assets as mentioned in Form IRDA-Assets- AA as specified under Schedule I of Insurance Regulatory and Development Authority (Assets, Liabilities, and Solvency Margin of Insurers) Regulations, 2000;
- Item No. 02 shall be the amount of Mathematical Reserves as mentioned in Form H;
- Item Nos. 03 and 06 shall be the amount of other liabilities as mentioned in the Balance Sheet;
- Items No. 05 shall be the amount of the Total Assets as mentioned in Form IRDA-Assets- AA as specified

Company Name & Code: HDFC Standard Life Insurance Company Limited - 101

Statement date as on: 31st December 2010

Details of Investment Portfolio

Periodicity of Submission : Quarterly

(Rs. In Lakhs)

COI	Company Name	Instrument Type	Interest Rate		Total O/s (Book Value)	Default Principal (Book Value)	Default Interest (Book Value)	Principal Due From	Interest Due From	Deferred Principal	Deferred Interest	Rollover?	Has there been any Principal Waiver?		Classification	Provision (%)	Provision		
			%	Has there been Revision?									Amount	Board Approval Ref					

CERTIFICATION

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

For HDFC Standard Life Insurance Co. Ltd.

Date: 14th February 2011

Amitabh Chaudhry
Managing Director & CEO

Company Name & Code: HDFC Standard Life Insurance Company Limited - 101

Statement date as on: 31st December 2010

Details of Investment Portfolio

Periodicity of Submission : Quarterly

(Rs. In Lakhs)

COI	Company Name	Instrument Type	Interest Rate		Total O/s (Book Value)	Default Principal (Book Value)	Default Interest (Book Value)	Principal Due From	Interest Due From	Deferred Principal	Deferred Interest	Rollover?	Has there been any Principal Waiver?		Classification	Provision (%)	Provision	
			%	Has there been Revision?									Amount	Board Approval Ref				
									N.A.									

CERTIFICATION

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

For HDFC Standard Life Insurance Co. Ltd.

Date: 14th February 2011

Amitabh Chaudhry
Managing Director & CEO

Form 7A
L- 33 NPAs - Form 7A

Name of the Fund Unit Linked

Company Name & Code: HDFC Standard Life Insurance Company Limited - 101

Statement date as on: 31st December 2010

Details of Investment Portfolio

Periodicity of Submission : Quarterly

(Rs. In Lakhs)

COI	Company Name	Instrument Type	Interest Rate		Total O/s (Book Value)	Default Principal (Book Value)	Default Interest (Book Value)	Principal Due From	Interest Due From	Deferred Principal	Deferred Interest	Rollover?	Has there been any Principal Waiver?		Classification	Provision (%)	Provision	
			%	Has there been Revision?									Amount	Board Approval Ref				

CERTIFICATION

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

For HDFC Standard Life Insurance Co. Ltd.

Date: 14th February 2011

Amitabh Chaudhry
Managing Director & CEO

FORM L-34-YIELD ON INVESTMENTS-1

FORM 1

Company Name & Code : HDFC Standard Life Insurance Company Ltd
Statement As on : December 31, 2010

Name of the Fund :- Shareholders Non Solvency Margin Fund

Statement of Investment and Income on Investment

Periodicity of Submission : Quarterly

(Rs. In Lakhs)

No	Category of Investment	Cat. Code	Current Quarter				Year to date				Previous Year			
			Investment	Income on Investment	Gross Yield (%)	Net Yield (%)	Investment	Income on Investment	Gross Yield (%)	Net Yield (%)	Investment	Income on Investment	Gross Yield (%)	Net Yield (%)
1	G.Sec													
	Central Govt. Securities	CGSB	-	(0.04553)	-0.02%	-0.02%	-	6.42681	2.17%	2.17%	597.66471	761.57365	15.67%	15.67%
	Treasury Bills	CTRB	-	-			-	-			-	-		
2	G.Sec OR Other Approved Securities/ Other guaranteed securities													
	Other Approved Securities	SGOA	-	-			10.83996	2.21%	2.21%	990.25588	18.42794	0.00%	0.00%	
3	Investment subject to Exposure Norms													
	(a) Housing Sector Investments													
	(b) Infrastructure Investment													
	Infrastructure/Social Sector - PSU - Debentures / Bonds	IPTD	7,515.69119	129.29938	1.74%	1.74%	7,515.69119	382.60481	5.24%	5.24%	7,482.32281	442.38914	11.13%	11.13%
	Infrastructure/Social Sector - PSU - Commercial Papers	ISAS	-	-			-	-			-	-		
	Infrastructure/Social Sector - Other Corporate Securities (Approved Investments) - Equities	ISAS	-	(22.62005)	-34.73%	-34.73%	-	-			53.04049	(2,66701)	-6.02%	-6.02%
	(c) Approved Investments													
	Corporate Securities (Approved Investments) - Equity Shares (Ordinary) - Quoted	EACE	-	239.91957	15.89%	15.89%	-	451.67207	32.16%	32.16%	2,201.14523	138.20969	7.37%	7.37%
	Dividend Receivable on Corporate Securities (Approved Investments) - Equity Shares (Ordinary) Quoted	EACE	-	-			-	-			-	-		
	Fixed Deposits With Banks/FIs	ECDB	2,000.00000	7.39726	0.00%	0.00%	2,000.00000	12.15707	1.22%	1.22%	-	77.75262	16.86%	16.86%
	Commercial Paper	ECCP	4,669.14000	83.85058	0.00%	0.00%	4,669.14000	160.30648	0.00%	0.00%	-	-		
	Certificate of Deposit	ECDB	11,990.62530	200.80548	2.01%	2.01%	11,990.62530	430.67261	4.37%	4.37%	8,157.71450	128.57601	2.73%	2.73%
	Corporate Debentures	ECOS	-	(0.00476)	0.00%	0.00%	-	27.39827	2.65%	2.65%	2,092.06300	84.02881	6.61%	6.61%
	Investment properties - Immovable	EINP	7,575.40000	-	0.00%	0.00%	7,575.40000	-	0.00%	0.00%	7,575.40000	-	0.00%	0.00%
	Repo Investments	ECMR	74.81093	6.34978	0.15%	0.15%	74.81093	50.02739	1.21%	1.21%	-	82.26677	4.82%	4.82%
	Sub-Ordinate Debt	ECOS	-	-			-	-			-	-		
	Floating Rate Bonds	ECOS	-	-			-	-			-	-		
	Mutual Fund Units	EGMF	-	33.38821	0.96%	0.96%	-	112.65551	3.25%	3.25%	470.65672	37.65672	8.70%	8.70%
	(d) Other than Approved Investments													
	Venture Funds													
	PTC/Securitized Assets - Under Approved Sectors	OPSA	-	-			-	-			-	-		
	E. Security Receipt	OPSA	435.60570	-	0.00%	0.00%	435.60570	-	0.00%	0.00%	440.07443	-	0.00%	0.00%
	Equity Shares	OESH	-	40.90786	12.64%	12.64%	-	249.51869	113.75%	113.75%	665.48029	(8.73611)	-2.27%	-2.27%
	Total		34,261.27312	719.24779			34,261.27312	1,894.27969			30,725.81806	1,759.47824		

Note 1 Gross Yield = $[2^I / (A+B-I)]$; where I=Investment income; A= the assets at the beginning of the financial year; and B= the assets at the end of the financial year

CERTIFICATION

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

For HDFC Standard Life Insurance Company Limited

Date : 14th February 2011

Amitabh Chaudhry
Managing Director & CEO

FORM L-34-YIELD ON INVESTMENTS-1

FORM 1

Company Name & Code : HDFC Standard Life Insurance Company Ltd
Statement As on : December 31, 2010

Name of the Fund :- Life Funds

Statement of Investment and Income on Investment

Periodicity of Submission : Quarterly

(Rs. In Lakhs)

No	Category of Investment	Cat. Code	Current Quarter				Year to date				Previous Year						
			Investment	Income on Investment	Gross Yield (%)	Net Yield (%)	Investment	Income on Investment	Gross Yield (%)	Net Yield (%)	Investment	Income on Investment	Gross Yield (%)	Net Yield (%)			
1	G.Sec																
	Central Govt. Securities	CGSB	216,646.25796	4,283.94257	2.11%	2.11%	216,646.25796	12,103.72075	6.08%	6.08%	193,722.42971	11,803.10283	7.75%	7.75%			
	Treasury Bills	CTRB	-	-	-	-	-	167,58815	3.42%	3.42%	9,966.01000	91,36450	1.50%	1.50%			
2	G.Sec OR Other Approved Securities/ Other guaranteed securities																
	Other Approved Securities	SGOA	40,329.29078	846.76315	3.23%	3.23%	40,329.29078	2,142.14463	8.37%	8.37%	12,995.50668	828.88626	8.40%	8.40%			
3	Investment subject to Exposure Norms																
	(a) Housing Sector Investments																
	(b) Infrastructure Investment																
	Infrastructure/Social Sector - PSU - Debentures / Bonds	IPTD	115,382.25397	2,269.13434	2.40%	2.40%	115,382.25397	6,372.95887	6.89%	6.89%	75,946.96874	6,409.96872	10.88%	10.88%			
	Infrastructure/Social Sector - PSU - Commercial Papers	ISAS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure/Social Sector - Other Corporate Securities (Approved Investments) - Equities	ISAS	1,738.82143	(274.27706)	-18.83%	-18.83%	1,738.82143	(118.61361)	-8.61%	-8.61%	899.38348	164.87044	16.07%	16.07%			
	(c) Approved Investments																
	Corporate Securities (Approved Investments) - Equity Shares (Ordinary) - Quoted	EACE	14,075.88176	(1,028.03752)	-6.95%	-6.95%	14,075.88176	2,092.44462	15.81%	15.81%	14,491.16290	4,496.96059	46.97%	46.97%			
	Dividend Receivable on Corporate Securities (Approved Investments) - Equity Shares (Ordinary) - Quoted	EACE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Fixed Deposits With Banks/FIs	ECDB	6,897.43381	194.52769	1.93%	1.93%	6,897.43381	566.89071	5.74%	5.74%	13,405.80825	507.34059	4.45%	4.45%			
	Commercial Paper	ECCP	2,431.30750	66.90099	5.11%	5.11%	2,431.30750	79.85496	0.00%	0.00%	254.88449	88.67690	0.00%	0.00%			
	Certificate of Deposit	ECDB	16,262.75469	400.20962	2.32%	2.32%	16,262.75469	688.12618	4.02%	4.02%	18,685.34902	700.76778	6.63%	6.63%			
	Corporate Securities (Approved Investments) - Debentures	ECOS	24,828.73657	460.39967	2.02%	2.02%	24,828.73657	1,602.34808	7.21%	7.21%	21,219.75713	2,366.26520	11.60%	11.60%			
	Investment properties - Immovable	EINP	6,535.33000	-	0.00%	0.00%	6,535.33000	-	0.00%	0.00%	-	-	-	-	-	-	-
	Repo Investments	ECMR	19,611.01904	319.50093	1.53%	1.53%	19,611.01904	945.62679	4.59%	4.59%	22,552.60411	676.70162	3.84%	3.84%			
	Sub-Ordinate Debt	ECOS	-	-	0.00%	0.00%	-	72.35094	10.90%	10.90%	700.00000	68.95000	10.36%	10.36%			
	Floating Rate Bonds	ECOS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	0.30616	0.00%	0.00%			
	Mutual Fund Units	EGMF	11,520.97252	157.27119	0.98%	0.98%	11,520.97252	532.56842	3.35%	3.35%	20,820.70822	1,007.17326	9.78%	9.78%			
	Deep Discount Bonds	ECOS	-	-	-	-	-	-	-	-	-	(5,31815)	0.00%	0.00%			
	(d) Other than Approved Investments																
	Venture Funds	OVNF	1,827.78928	-	0.00%	0.00%	1,827.78928	-	0.00%	0.00%	1,926.53150	-	0.00%	0.00%			
	PTC/Securitized Assets - Under Approved Sectors	OPSA	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Sub-Ordinate Debt	OLDB	-	-	-	-	-	-	-	-	1,000.00000	120.00000	12.77%	12.77%			
	Equity Shares	OESH	2,457.72721	(24.25004)	-1.10%	-1.10%	2,457.72721	259.12648	12.59%	12.59%	1,917.97500	1,143.07303	183.60%	183.60%			
	Security Receipts	OPSA	336.99000	-	0.00%	0.00%	336.99000	-	0.00%	0.00%	-	-	-	-	-	-	-
	A. Mutual Fund - Liquid Funds	OMLF	-	-	-	-	-	150.58198	1.98%	1.98%	3,877.58095	30,29382	1.57%	1.57%			
	Corporate Debentures	OLDB	-	-	-	-	-	-	-	-	149.26928	28.69%	28.69%				
	Total		480,882.56651	7672.08552			480,882.56651	27657.71796			414,382.66017	30,648.65284					

Note 1 Gross Yield = [2*I / (A+B-I)]; where I=Investment income; A= the assets at the beginning of the financial year; and B= the assets at the end of the financial year

CERTIFICATION

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

For HDFC Standard Life Insurance Company Limited

Date : 114th February 2011

Amitabh Chaudhry
Managing Director & CEO

FORM L-34-YIELD ON INVESTMENTS-1

FORM 1

Company Name & Code : HDFC Standard Life Insurance Company Ltd
Statement As on : December 31, 2010

Name of the Fund: Pension, General Annuity Fund

Statement of Investment and Income on Investment

Periodicity of Submission : Quarterly

(Rs. In Lakhs)

No	Category of Investment	Cat. Code	Current Quarter				Year to date				Previous Year			
			Investment	Income on Investment	Gross Yield (%)	Net Yield (%)	Investment	Income on Investment	Gross Yield (%)	Net Yield (%)	Investment	Income on Investment	Gross Yield (%)	Net Yield (%)
1	G.Sec													
	Central Govt. Securities	CGSB	37,892.00741	768.40014	2.35%	2.35%	37,892.00741	2,065.17105	6.45%	6.45%	28,242.59165	2,163.00731	8.46%	8.46%
	Treasury Bills	CTRB	-	-	0.00%									
2	G.Sec OR Other Approved Securities/ Other guaranteed securities													
	Other Approved Securities	SGOA	11,041.38504	228.54250	2.41%	2.41%	11,041.38504	613.25177	6.59%	6.59%	8,170.13918	205.50216	4.45%	4.45%
3	Investment subject to Exposure Norms													
(a)	Housing Sector Investments													
(b)	Infrastructure Investment													
	Infrastructure/Social Sector - PSU - Debentures / Bonds	IPTD	10,757.36032	243.42575	2.21%	2.21%	10,757.36032	888.60142	8.32%	8.32%	11,500.82851	935.63739	10.84%	10.84%
	Infrastructure/Social Sector - PSU - Commercial Papers	ISAS	-	-			-	-			-	-		
	Infrastructure/Social Sector - Other Corporate Securities (Approved Investments) - Equities	ISAS	413.77831	(79.92515)	-20.64%	-20.64%	413.77831	(25.91973)	-7.20%	-7.20%	280.64579	(15.23353)	-8.20%	-8.20%
(c)	Approved Investment													
	Corporate Securities (Approved Investments) - Equity Shares (Ordinary) - Quoted	EACE	3,552.32771	(309.27830)	-7.21%	-7.21%	3,552.32771	591.06373	15.40%	15.40%	4,712.59082	1,729.87846	51.84%	51.84%
	Dividend Receivable on Corporate Securities (Approved Investments) - Equity Shares (Ordinary) - Quoted	EACE	-	-			-	-			-	-		
	Fixed Deposits With Banks/FIs	ECDB	-	-			-	0.28078	0.16%	0.16%	-	47.97551	3.42%	3.42%
	Commercial Paper	ECCP	-	2.53688	0.00%		-	2.53688			-	-		
	Certificate of Deposit	ECDB	1,627.83931	47.53026	5.39%	5.39%	1,627.83931	100.36987	11.74%	11.74%	182.46422	84.48963	6.05%	6.05%
	Corporate Debentures	ECOS	7,184.85780	171.44794	2.01%	2.01%	7,184.85780	731.02684	8.87%	8.87%	10,025.65733	1,212.77465	11.64%	11.64%
	Repo Investments	ECMR	2,456.18985	23.54948	1.04%	1.04%	2,456.18985	141.60911	6.43%	6.43%	2,087.19369	72.66254	3.02%	3.02%
	Sub-Ordinate Debt	ECOS	-	-			-	31.00755	10.90%	10.90%	300.00000	29.55000	10.36%	10.36%
	Deep Discount Bonds	ECOS	-	-			-	-			-	21.66816	56.53%	56.53%
	Mutual Fund	EGMF	-	-			-	5.76379	0.15%	0.15%	-	-		
(d)	Other than Approved Investments													
	Equity Shares	OESH	-	-			-	-			-	-		
	Total		74,925.74574	1,096.22949			74,925.74574	5,144.77206			65,502.11119	6,487.91228		

Note 1 Gross Yield = $2^*I / (A+B-I)$; where I=Investment income; A= the assetsd at the beginning of the financial year; and B= the assetsd at the end of the financial year

CERTIFICATION

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

For HDFC Standard Life Insurance Company Limited

Date : 14th February 2011

Amitabh Chaudhry
Managing Director & CEO

FORM L-34-YIELD ON INVESTMENTS-1

FORM 1

Company Name & Code : HDFC Standard Life Insurance Company Ltd
Statement As on : December 31, 2010

Name of the Fund : Unit Linked Fund:

Statement of Investment and Income on Investment

Periodicity of Submission : Quarterly

(Rs. In Lakhs)

No	Category of Investment	Cat. Code	Current Quarter				Year to date				Previous Year						
			Investment	Income on Investment	Gross Yield (%)	Net Yield (%)	Investment	Income on Investment	Gross Yield (%)	Net Yield (%)	Investment	Income on Investment	Gross Yield (%)	Net Yield (%)			
1	G.Sec																
	Central Govt. Securities	CGSB	95,573.27505	1,529.02503	2.21%	2.21%	95,573.27505	2,818.00103	4.11%	4.11%	44,510.03203	1,897.93605	4.19%	4.19%			
	Treasury Bills	CTRB	-	-	0.00%	-	-	-	0.00%	-	-	-	-	-	-	-	-
2	G.Sec OR Other Approved Securities/ Other guaranteed securities																
	Other Approved Securities	SGOA	25,168.47430	249.74850	1.28%	1.28%	25,168.47430	619.19645	3.21%	3.21%	14,074.83686	521.62193	5.76%	5.76%			
3	Investment subject to Exposure Norms:																
	(a) Housing Sector Investments																
	(b) Infrastructure Investment																
	Infrastructure/Social Sector - PSU - Debentures / Bonds	IPTD	183,385.17838	1,686.64916	0.93%	0.93%	183,385.17838	7,327.18499	4.13%	4.13%	179,146.75931	8,005.67692	7.52%	7.52%			
	Infrastructure/Social Sector - Other Corporate Securities (Approved Investments) - Equities	ISAS	190,775.59942	(17,738.21972)	-10.55%	-10.55%	190,775.59942	12,652.53437	8.27%	8.27%	127,825.24152	4,934.94954	7.16%	7.16%			
	(c) Approved Investment																
	Corporate Securities (Approved Investments) - Equity Shares (Ordinary) - Quotec	EACE	1,225,370.86465	55,783.01209	5.44%	5.44%	1,225,370.86465	244,399.01886	26.26%	26.26%	880,337.49673	448,220.01810	106.48%	106.48%			
	Dividend Receivable on Corporate Securities (Approved Investments) - Equity Shares (Ordinary) - Quoted	EACE															
	Fixed Deposits With Banks/Fls	ECDB	49,173.56619	327.33537	0.74%	0.74%	49,173.56619	1,696.34187	3.91%	3.91%	39,346.40158	6,083.58565	13.64%	13.64%			
	Net Current Assets / (Liabilities)	ECMR	12,569.14993				12,569.14993		0.00%	0.00%	(510.48053)		0.00%	0.00%			
	Repo Investments	ECMR	19,919.49207	555.43020	1.80%	1.80%	19,919.49207	1,539.69396	5.08%	5.08%	42,278.44720	504.49104	1.70%	1.70%			
	Commercial Paper	ECCP	5,840.36614	65.26883	1.39%	1.39%	5,840.36614	230.37628	4.99%	4.99%	3,614.47255	484.68129	6.70%	6.70%			
	Certificate of Deposit	ECDB	41,936.86594	665.15464	2.04%	2.04%	41,936.86594	1,684.22742	5.24%	5.24%	24,025.79150	835.23997	5.00%	5.00%			
	Deep Discount Bonds	ECOS	6,577.74223	65.99775	1.51%	1.51%	6,577.74223	155.18887	3.58%	3.58%	2,258.22451	50.75733	3.31%	3.31%			
	Floating Rate Bonds	ECOS															
	Corporate Debentures	ECOS	71,633.09472	670.16625	1.05%	1.05%	71,633.09472	3,513.10658	5.65%	5.65%	56,160.74430	4,482.83353	9.82%	9.82%			
	Mutual Fund Units	EGMF	-	-			-	230.54563	1.71%	1.71%	27,185.30745	650.38092	2.96%	2.96%			
	(d) Other than Approved Investment:																
	PTC/Securitized Assets - Under Approved Sectors	OPSA	-	-			-	-			-	-					
	Corporate Debentures.	OLDB	-	-			-	-			1,516.75308	590.11446	25.04%	25.04%			
	Subordinate debt	OLDB	-	-			-	(12,84575)	-4.61%	-4.61%	544.07930	66.68622	13.14%	13.14%			
	Equity Shares	OESH	73,042.62409	(22,413.52437)	-24.41%	-24.41%	73,042.62409	(12,512.73730)	-14.40%	-14.40%	88,222.34844	56,315.71773	167.77%	167.77%			
	Total		2,000,966.29311	21,446.04373			2,000,966.29311	264,339.83327			1,530,536.45583	533,644.69069					

Note 1 Gross Yield = $[2 * I / (A + B - I)]$; where I=Investment income; A= the assets at the beginning of the financial year; and B= the assets at the end of the financial year

CERTIFICATION

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

For HDFC Standard Life Insurance Company Limited

Date : 14th February 2011

Amitabh Chaudhry
Managing Director & CEO

L - 35 DOWNGRADING OF INVESTMENT

FORM 2

Company Name & Code: HDFC Standard Life Insurance Company Limited - 101

Statement as on: 31st December 2010

Name of the Fund: Life Funds

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

(Rs. in Lakhs)

S.No.	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	During the Quarter								
	Central Government Securities		-			-	-	-	-
	State Government/ Other Approved Securities/Other guaranteed securities		-			-	-	-	-
	Housing Sector Investments		-			-	-	-	-
	Infrastructure / Social Sector Security		-			-	-	-	-
	Investment subject to Exposure Norms		-			-	-	-	-
	Other than Approved Investments		-			-	-	-	-
B.	As on Date								
	Central Government Securities		-			-	-	-	-
	State Government/ Other Approved Securities/Other guaranteed securities		-			-	-	-	-
	Housing Sector Investments		-			-	-	-	-
	Infrastructure / Social Sector Security		-			-	-	-	-
	Investment subject to Exposure Norms		-			-	-	-	-
	Other than Approved Investments		-			-	-	-	-

CERTIFICATION

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

For HDFC Standard Life Insurance Co. Ltd.

Date : 31st Jan 2010

Amitabh Chaudhry
Managing Director & CEO

L - 35 DOWNGRADING OF INVESTMENT

FORM 2

Company Name & Code: HDFC Standard Life Insurance Company Limited - 101

Statement as on: 31st December 2010

Name of the Fund: Life Funds

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

(Rs. In Lakhs)

S.No.	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	During the Quarter								
	Central Government Securities		-		-	-	-	-	-
	State Government/ Other Approved Securities/Other guaranteed securities		-		-	-	-	-	-
	Housing Sector Investments		-		-	-	-	-	-
	Infrastructure / Social Sector Security		-		-	-	-	-	-
	Investment subject to Exposure Norms								
	Other than Approved Investments		-		-	-	-	-	-
B.	As on Date								
	Central Government Securities		-		-	-	-	-	-
	State Government/ Other Approved Securities/Other guaranteed securities		-		-	-	-	-	-
	Housing Sector Investments		-		-	-	-	-	-
	Infrastructure / Social Sector Security		-		-	-	-	-	-
	5.95 % REL NCD Mat 28/07/2013	IPTD	1,443.35	28-Jul-06	FITCH India Ltd	INDAA+	INDAA	23-Dec-08	
	6.35% Rel. Energy Mat 28/07/13	IPTD	949.77	28-Jul-06	FITCH India Ltd	INDAA+	INDAA	23-Dec-08	
	5.60% Rel Energy Mat. 28/07/13	IPTD	465.40	28-Jul-06	FITCH India Ltd	INDAA+	INDAA	23-Dec-08	
	5.60% BSES Mat- 28/07/2013	IPTD	476.12	28-Jul-06	FITCH India Ltd	INDAA+	INDAA	23-Dec-08	
	Investment subject to Exposure Norms								
	10.20% Tata Steel NCD mat 07/05/2015.	ECOS	999.96	07-May-08	CRISIL Limited	AAA	AA	24-Dec-08	
	Other than Approved Investments								

CERTIFICATION

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

For HDFC Standard Life Insurance Co. Ltd.

Date : 31st Jan 2010

Amitabh Chaudhry
Managing Director & CEO

L - 35 DOWNGRADING OF INVESTMENT

FORM 2

Company Name & Code: HDFC Standard Life Insurance Company Limited - 101

Statement as on: 31st December 2010

Name of the Fund: Pension and General Annuity

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

(Rs. in Lakhs)

S.No.	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	During the Quarter								
	Central Government Securities		-	-	-	-	-	-	-
	State Government/ Other Approved Securities/Other guaranteed securities		-	-	-	-	-	-	-
	Housing Sector Investments		-	-	-	-	-	-	-
	Infrastructure / Social Sector Security		-	-	-	-	-	-	-
	Investment subject to Exposure Norms		-	-	-	-	-	-	-
	Other than Approved Investments		-	-	-	-	-	-	-
B.	As on Date								
	Central Government Securities		-	-	-	-	-	-	-
	State Government/ Other Approved Securities/Other guaranteed securities		-	-	-	-	-	-	-
	Housing Sector Investments		-	-	-	-	-	-	-
	Infrastructure / Social Sector Security		-	-	-	-	-	-	-
	Investment subject to Exposure Norms		-	-	-	-	-	-	-
	Other than Approved Investments		-	-	-	-	-	-	-

CERTIFICATION

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

For HDFC Standard Life Insurance Co. Ltd.

Date : 31st Jan 2010

Amitabh Chaudhry
Managing Director & CEO

L - 35 DOWNGRADING OF INVESTMENT

FORM 2

Company Name & Code: HDFC Standard Life Insurance Company Limited - 101

Statement as on: 31st December 2010

Name of the Fund: Unit Linked Funds

Statement of Down Graded Investments

Periodicity of Submission: Quarterly

(Rs. In Lakhs)									
S.No.	Name of the Security	COI	Amount	Date of Purchase	Rating Agency	Original Grade	Current Grade	Date of Downgrade	Remarks
A.	During the Quarter								
	Central Government Securities		-	-	-	-	-	-	-
	State Government/ Other Approved Securities/Other guaranteed securities		-	-	-	-	-	-	-
	Housing Sector Investments		-	-	-	-	-	-	-
	Infrastructure / Social Sector Security		-	-	-	-	-	-	-
	Investment subject to Exposure Norms								-
									-
									-
	Other than Approved Investments								
B.	As on Date								
	Central Government Securities		-	-	-	-	-	-	-
	State Government/ Other Approved Securities/Other guaranteed securities		-	-	-	-	-	-	-
	Housing Sector Investments		-	-	-	-	-	-	-
	Infrastructure / Social Sector Security		-	-	-	-	-	-	-
	Investment subject to Exposure Norms								-
	Other than Approved Investments								

CERTIFICATION

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

For HDFC Standard Life Insurance Co. Ltd.

Date : 31st Jan 2010

Amitabh Chaudhry
Managing Director & CEO

Insurer: **HDFC Standard Life Insurance Co. Ltd.**

Date: **31/12/2010**

Sl. No	Particulars	For the quarter ended 31st December, 2010				For the quarter ended 31st December, 2009				Upto the quarter ended 31st December, 2010				Upto the quarter ended 31st December, 2009			
		Premium (Rs. in Crores)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (Rs. in Crores)	Premium (Rs. in Crores)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (Rs. in Crores)	Premium (Rs. in Crores)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (Rs. in Crores)	Premium (Rs. in Crores)	No. of Policies	No. of Lives	Sum Insured, Wherever applicable (Rs. in Crores)
1	First year Premium																
	i Individual Single Premium- (ISP)																
	From 0-10000	1.04	84,189	125,548	1,560.09	1.45	2,978	2,400	77.46	3.91	151,554	149,145	302.45	3.92	8,007	6,310	215.29
	From 10,000-25,000	1.75	952	724	53.11	2.27	1,132	922	80.54	5.60	2,902	2,370	187.93	6.49	3,696	2,940	220.99
	From 25001-50,000	22.16	4,476	4,076	62.34	5.66	1,097	911	52.19	35.82	6,941	6,023	150.81	15.50	3,374	2,655	128.44
	From 50,001- 75,000	4.22	640	591	16.78	1.30	177	149	17.73	6.90	986	860	43.00	3.19	495	403	40.44
	From 75,000-100,000	17.82	1,796	1,621	32.99	5.53	485	430	12.98	27.45	2,586	2,241	46.08	15.66	1,557	1,302	37.51
	From 1,00,001 -1,25,000	1.10	91	72	6.16	0.51	37	34	3.25	1.79	142	114	11.16	1.38	112	99	8.16
	Above Rs. 1,25,000	182.03	2,807	2,335	312.07	21.20	539	302	52.91	206.25	4,240	2,699	359.85	56.16	1,614	875	96.65
							0	0									
	ii Individual Single Premium (ISPA)- Annuity																
	From 0-50000	0.16	45	43	0.01	0.06	21	21	0.00	0.31	86	82	0.02	0.47	156	130	0.02
	From 50,001-100,000	0.17	23	23	0.01	0.16	18	17	0.01	0.41	52	51	0.02	0.47	62	53	0.03
	From 1,00,001-150,000	0.13	10	10	0.01	0.12	8	7	0.01	0.32	24	23	0.02	0.31	23	21	0.02
	From 150,001- 2,00,000	0.09	5	5	0.01	0.02	1	1	0.00	0.26	14	14	0.02	0.13	7	7	0.01
	From 2,00,001-250,000	0.09	4	4	0.01	0.06	3	3	0.00	0.21	9	10	0.01	0.15	7	7	0.01
	From 2,50,001 -3,00,000	-	-	-	-	0.08	3	3	0.01	0.08	3	3	0.00	0.30	11	10	0.02
	Above Rs. 3,00,000	0.87	10	10	0.06	1.88	9	9	0.16	1.67	33	32	0.18	2.56	29	28	0.22
	iii Group Single Premium (GSP)																
	From 0-10000	(0.08)	6	(439)	(152.59)	NA	NA	NA	NA	(0.07)	17	9,866	372.75	NA	NA	NA	NA
	From 10,000-25,000	0.02	8	3,923	42.64	NA	NA	NA	NA	0.10	7	6,758	70.95	NA	NA	NA	NA
	From 25001-50,000	0.04	9	5,359	29.35	NA	NA	NA	NA	0.13	18	9,547	163.54	NA	NA	NA	NA
	From 50,001- 75,000	0.03	5	1,647	26.83	NA	NA	NA	NA	0.17	18	8,036	178.67	NA	NA	NA	NA
	From 75,000-100,000	0.04	4	3,140	48.33	NA	NA	NA	NA	0.13	9	4,361	85.06	NA	NA	NA	NA
	From 1,00,001 -1,25,000	0.03	3	6,129	20.82	NA	NA	NA	NA	0.10	8	4,263	114.09	NA	NA	NA	NA
	Above Rs. 1,25,000	1.10	17	68,189	690.06	NA	NA	NA	NA	4.10	59	132,460	3,553.44	NA	NA	NA	NA
	iv Group Single Premium- Annuity- GSPA																
	From 0-50000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 150,001- 2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,00,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,50,001 -3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	v Individual non Single Premium- INSP																
	From 0-10000	8.45	38,620	14,762	752.43	8.75	49,238	11,442	3,037.90	23.88	88,234	41,251	6,213.79	39.66	188,784	74,114	7,072.17
	From 10,000-25,000	90.64	59,205	44,562	1,504.91	147.55	100,437	81,156	2,111.35	346.40	163,384	161,985	3,636.65	440.20	342,455	343,613	4,657.01
	From 25001-50,000	228.15	51,687	45,061	1,060.28	100.43	27,224	21,829	1,054.05	515.33	105,263	101,380	4,265.10	277.95	87,335	88,856	2,204.83
	From 50,001- 75,000	27.73	5,629	3,477	371.14	21.58	4,912	3,315	310.12	91.78	12,836	12,656	801.82	58.30	12,394	13,333	582.29
	From 75,000-100,000	145.52	15,371	13,485	915.98	75.21	7,536	7,130	510.98	368.44	35,285	33,395	2,502.60	195.70	26,314	2,541	1,179.98
	From 1,00,001 -1,25,000	8.82	1,095	465	119.87	8.02	1,048	679	125.51	30.81	2,349	2,274	238.18	21.30	2,430	26,524	192.94
	Above Rs. 1,25,000	110.30	5,112	4,166	1,317.92	290.00	9,805	8,796	1,854.06	633.08	20,344	18,440	3,161.07	581.95	30,774	28,498	3,695.89
	vi Individual non Single Premium- Annuity- INSPA																
	From 0-50000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 50,001-100,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 1,00,001-150,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 150,001- 2,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,00,001-250,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	From 2,50,001 -3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Above Rs. 3,00,000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	vii Group Non Single Premium (GNSP)																
	From 0-10000	0.00	1	150	0.06	NA	NA	NA	NA	0.84	1	335	0.06	NA	NA	NA	NA
	From 10,000-25,000	-	-	-	-	NA	NA	NA	NA	0.90	2	42	-	NA	NA	NA	NA
	From 25001-50,000	0.00	-	-	-	NA	NA	NA	NA	13.35	1	-	-	NA	NA	NA	NA
	From 50,001- 75,000	0.01	-	-	-	NA	NA	NA	NA	4.64	-	8	-	NA	NA	NA	NA
	From 75,000-100,000	0.02	-	-	-	NA	NA	NA	NA	0.91	-	-	-	NA	NA	NA	NA
	From 1,00,001 -1,25,000	0.02	-	-	-	NA	NA	NA	NA	0.32	6	34,387	-	NA	NA	NA	NA
	Above Rs. 1,25,000	75.67	7	6,520	0.59	NA	NA	NA	NA	241.30	29	200,120	16.13	NA	NA	NA	NA

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

Insurer: **HDFC Standard Life Insurance Co. Ltd.**

Date: **31/12/2010**

SI No.	Channels	For the quarter ended 31st December, 2010			For the quarter ended 31st December, 2009			Upto the quarter ended 31st December, 2010			Upto the quarter ended 31st December, 2009		
		No. of Policies/ No. of Schemes	No. of Lives Covered	Premium (Rs. in Crores)	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium (Rs. in Crores)	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium (Rs. in Crores)	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium (Rs. in Crores)
1	Individual agents	3	36,107	6.20	-	-	-	5	46,807	28.20	-	-	-
2	Corporate Agents-Banks				-	-	-				-	-	-
3	Corporate Agents -Others				-	-	-				-	-	-
4	Brokers	32	27,818	7.77	2	2,985	0.55	42	31,048	8.26	2	2,985	0.55
5	Micro Agents				-	-	-				-	-	-
6	Direct Business	25	30,693	62.95	45	92,291	180.17	128	332,328	230.46	171	309,111	273.14
	Total(A)	60	94,618	76.93	47	95,276	180.72	175	410,183	266.92	173	312,096	273.69
1	Referral (B)	-	-	-	-	-	-	-	-	-	-	-	-
	Grand Total (A+B)	60	94,618	76.93	47	95,276	180.72	175	410,183	266.92	173	312,096	273.69

Note : Data for previous period is in accordance with quarterly statistics submitted to IRDA.

PERIODIC DISCLOSURES

FORM L-38 Business Acquisition through different channels (Individuals)

Insurer: HDFC Standard Life Insurance Co. Ltd.		Date: 31/12/2010							
Sl. No.	Channels	For the quarter ended 31st December, 2010		For the quarter ended 31st December, 2009		Upto the quarter ended 31st December, 2010		Upto the quarter ended 31st December, 2009	
		No. of Policies	Premium (Rs. in Crores)	No. of Policies	Premium (Rs. in Crores)	No. of Policies	Premium (Rs. in Crores)	No. of Policies	Premium (Rs. in Crores)
1	Individual agents	189,344	243.95	134,344	277.01	356,014	783.97	519,341	723.60
2	Corporate Agents-Banks	72,898	535.23	63,552	385.15	215,077	1,362.30	172,797	936.51
3	Corporate Agents -Others	281	22.79	442	19.44	984	61.53	1,052	23.74
4	Brokers	2,717	18.82	179	0.64	4,045	23.30	466	1.44
5	Micro Agents	-	-	-	-	-	-	-	-
6	Direct Business	6,527	30.44	6,419	9.04	20,322	67.30	16,392	30.17
	Total (A)	271,767	851.22	204,936	691.28	596,442	2,298.40	710,048	1,715.46
1	Referral (B)	-	-	1,772	0.56	824	2.31	6,019	6.28
	Grand Total (A+B)	271,767	851.22	206,708	691.84	597,266	2,300.70	716,067	1,721.74

PERIODIC DISCLOSURES

FORM L-39-Data on Settlement of Claims - Individual for the quarter ended 31st December, 2010

Insurer: **HDFC Standard Life Insurance Co. Ltd.**

Date: **31/12/2010**

Ageing of Claims*									
SI.No.	Types of Claims	No. of claims paid						Total no. of claims paid	Total amount of claims paid (Rs. in crores)
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	1	12,852	-	-	-	-	12,853	0.27
2	Survival Benefit	-	543	191	110	111	587	1,542	2.27
3	for Annuities / Pension	-	13	22	22	13	17	87	0.89
4	For Surrender	-	45,875	-	-	-	-	45,875	700.67
5	Other benefits	-	38,950	-	-	-	-	38,950	52.65
1	Death Claims		895	177	53	13	1	1139	27.85

FORM L-39-Data on Settlement of Claims - Group

Ageing of Claims*									
SI.No.	Types of Claims	No. of claims paid						Total no. of claims paid	Total amount of claims paid (Rs. in crores)
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	-	-	-	-	-	-	-	-
2	Survival Benefit	-	-	-	-	-	-	-	-
3	for Annuities / Pension	-	-	-	-	-	-	-	-
4	For Surrender	-	-	-	-	-	-	-	-
5	Other benefits	-	4363	-	-	-	-	4363	63.13
1	Death Claims		52					52	0.80

The figures for individual and group insurance business are shown separately

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

PERIODIC DISCLOSURES

FOR L-40 : Quarterly claims data for Life - Individual for the quarter ended 31st December, 2010

Insurer: **HDFC Standard Life Insurance Co. Ltd.**

Date: **31/12/2010**

No. of claims only

SI. No.	Claims Experience	For Death	for Maturity	Survival Benefit	For Annuities/ Pension	For Surrender	Other Benefits
1	Claims O/S at the beginning of the period	208	-	1,628	209	3,627	2,063
2	Claims reported during the period	1,196	12,853	714	88	45,066	38,399
3	Claims Settled during the period	1,139	12,853	1,542	87	45,875	38,950
4	Claims Repudiated during the period	40	-	-	-	-	-
a	Less than 2years from the date of acceptance of risk	35	-	-	-	-	-
b	Grater than 2 year from the date of acceptance of risk	5	-	-	-	-	-
5	Claims Written Back	-	-	-	-	-	-
6	Claims O/S at End of the period	225	-	800	210	2,818	1,512
	Less than 3months	196	-	170	45	2,794	1,447
	3 months to 6 months	18	-	60	37	24	65
	6months to 1 year	6	-	125	48	-	-
	1year and above	5	-	445	80	-	-

FOR L-40 : Quarterly claims data for Life - Group

No. of claims only

SI. No.	Claims Experience	For Death	for Maturity	Survival Benefit	For Annuities/ Pension	For Surrender	Other Benefits
1	Claims O/S at the beginning of the period	3					31
2	Claims reported during the period	52	-	-	-	-	4,342
3	Claims Settled during the period	52	-	-	-	-	4,363
4	Claims Repudiated during the period	-					-
a	Less than 2years from the date of acceptance of risk	-					-
b	Grater than 2 year from the date of acceptance of risk	-					-
5	Claims Written Back	-					-
6	Claims O/S at End of the period	3					10
	Less than 3months	-					10
	3 months to 6 months	1					-
	6months to 1 year	-					-
	1year and above	2					-

PERIODIC DISCLOSURES

FORM L-41 GREIVANCE DISPOSAL for the quarter ended 31st December, 2010

Insurer: **HDFC Standard Life Insurance Co. Ltd.**

Date: **31/12/2010**

SI No.	Particulars	Opening Balance	Additions	Complaints Resolved/ settled			Complaints Pending
				Fully Accepted	Partial Accepted	Rejected	
1	Complaints made by customers						
a)	Sales Related	787	3,592	435	-	3,361	583
b)	New Busines Related	28	329	344	-	-	13
c)	Policy Servcing related	488	3,864	3,947	-	-	405
d)	Claim Servicing related	23	145	149	-	-	19
e)	Others	-	-	-	-	-	-
	Total Number	1,326	7,930	4,875	-	3,361	1,020

SI No.	Particulars	Complaints made by customers	Complaints made by intermediaries	Total
2	Duration wise Pending Status			
a)	Less than 15 days	552	-	552
b)	Greater than 15 days	468	-	468
	Total Number	1,020	-	1,020

L-42- Valuation Basis (Life Insurance) as at end Dec 2010

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

The policy data is extracted from the policy administration system and checked to ensure completeness of data. Additional checks are performed on the data, some of which are listed below:

- The current year's valuation data is reconciled with the previous year's data and the movements during the year. This check is done for number of contracts, sum assured, premium and number of units.
- The movement data is checked against accounting data with regard to benefit payments.
- An extract of the data held in the policy administration systems is compared with the information in the paper administration files.
- Checks are made to ensure that the parameters for each product, such as age, term, premium, etc, are within the minimum and maximum limits for the product.

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

- An actuarial software package, based on sound actuarial principles, is used to compute the reserves.
- The valuation basis is supplied to this actuarial software from an external assumptions spreadsheet file, which is updated and independently checked.
- The actuarial software produces an output of the basis used, which is then validated against the approved valuation basis.

(1) Valuation Interest Rate Assumptions

(a) Individual Business	Minimum	Maximum
(a.1) Life - Participating policies	5.2%	5.2%
(a.2) Life - Non-participating policies	5.2%	5.2%
(a.3) Annuities - Participating policies	N/A	N/A
(a.4) Annuities - Non-participating policies	N/A	N/A
(a.5) Annuities - Individual pension plan	5.2%	5.2%
(a.6) Unit Linked	4.4%	4.4%
(a.7) Health insurance	5.2%	5.2%

(b) Group Business

(b.1) Life - Non-participating policies (excludes one year term policies)	5.2%	5.2%
(b.2) Unit Linked	4.4%	4.4%

(2) Mortality Assumptions

Expressed as a % of IALM 94-96, unless otherwise stated

(a) Individual Business	Minimum	Maximum
(a.1) Participating policies	42.0%	96.0%
(a.2) Non-participating policies	42.0%	180.0%
(a.3) Annuities	50.0%	50.0%
(a.4) Unit linked	42.0%	90.0%
(a.5) Health insurance	28.0%	44.0%

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

(b) Group Business (unit linked)	120.0%	120.0%
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(3) Expense Assumptions

The values of future expenses have been determined so as to allow, on prudent assumptions, for either of the following two eventualities

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

It is not the intention of the company's management to close to new business, and the latter eventuality has only been included in the interests of prudence, so as to ensure that policyholders' reasonable expectations can still be met in the unlikely even

The renewal per policy expense assumption varies between Rs216 and Rs 1716 for the majority of the individual business, based on product, frequency and premium payment instructions. The fixed per policy expenses are increased at an inflation rate of 6.5% pa

In addition, investment expenses of 0.18% of fund (0.12% individual & group linked) and explicit claim expenses are also reserved for

(4) Bonus Rates

(a) Individual Business

- The future reversionary bonus rates vary between 1.5% and 5%
- Reversionary bonuses are assumed to de-escalate for some products, subject to a minimum floor of 0.5%
- 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

(5) Policyholder's Reasonable Expectations

- Reversionary bonus rates are subject to a maximum rate of change to reflect policyholder's reasonable expectations that bonus rates should be changed smoothly, rather than suddenly. In those cases where the guaranteed surrender value is greater than the calculated reserve, the reserve is increased to the guaranteed surrender value. This ensures that the mathematical reserves reflect policyholder's reasonable expectations on surrender
- In product lines where the calculated gross premium reserve is less than the aggregate asset share, the product level reserve is increased to the aggregate asset share. This ensures that the mathematical reserves reflect policyholder's reasonable expectat

(6) Taxation and Shareholder Transfers

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

(7) Basis of provisions for Incurred But Not Reported (IBNR)

- An IBNR provision has been made to make an allowance for the claims that may have occurred but have not yet been reported, in addition to claims which are expected to occur after the valuation date.
- The reserve for IBNR claims is calculated for each member of each policy as 1 months risk premium/charge

(8) Change in Valuation Methods or Bases

(8.a) Individuals Assurances

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

(8.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

(8.c) Unit Linked

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

(8.d) Health

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

(8.e) Group

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