

Disclosures - LIFE INSURANCE COMPANIES- web-site

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REVENUE ACCOUNT FOR THE QUARTER ENDED 30TH JUNE, 2011

Policyholders' Account (Technical Account)

Particulars	Schedule	For the quarter ended 30th June, 2011	For the quarter ended 30th June, 2010
		('000)	('000)
Premiums earned - net			
(a) Premium	L-4	16,549,033	14,789,161
(b) Reinsurance ceded		(104,414)	(106,137)
(c) Reinsurance accepted			
Income from Investments			
(a) Interest, Dividends & Rent – Gross		3,151,241	2,099,452
(b) Profit on sale/redemption of investments		4,481,035	5,276,015
(c) (Loss on sale/ redemption of Investments)		(311,476)	(227,034)
(d) Transfer/Gain on revaluation/change in fair value*		(6,313,295)	3,919,397
(e) Appropriation/Expropriation Adjustment Account		(172,405)	46,354
(f) Amortisation of (premium)/discount on investments		38,116	(3,305)
Contribution from the Shareholders' Account		28,253	1,017,012
Other Income			
(a) Service Tax recovery		46,049	43,886
(b) Others		17,376	25,317
TOTAL (A)		17,409,513	26,880,118
Commission	L-5	651,230	1,003,817
Operating Expenses related to Insurance Business	L-6	2,862,660	3,721,122
Provision for doubtful debts		-	-
Bad debts written off		-	-
Provision for Tax		-	-
Fringe Benefit Tax		-	-
Provisions (other than taxation)			
(a) For diminution in the value of investments (Net)		-	-
(b) Others		-	-
TOTAL (B)		3,513,890	4,724,939
Benefits Paid (Net)	L-7	7,121,498	5,353,584
Interim Bonuses Paid		4,424	141
Terminal Bonuses Paid		1,510	227
Change in valuation of liability in respect of life policies			
(a) Gross**			
Linked Liability		3,927,810	15,554,935
Non linked Liability		2,046,211	499,221
(b) Amount ceded in Reinsurance		(34,927)	(65,034)
(c) Amount accepted in Reinsurance		-	-
TOTAL (C)		13,066,526	21,343,074
SURPLUS/ (DEFICIT) (D) =(A)-(B)-(C)		829,097	812,105
APPROPRIATIONS			
Transfer to Shareholders' Account		-	27,786
Transfer to Other Reserves		-	-
Funds for future appropriation - Provision for lapsed policies unlikely to be revived		383,782	241,794
Balance being Funds For Future Appropriations		(16,772)	542,525
Surplus in Revenue Account transferred to Balance Sheet pending recommendation for allocation from Appointed Actuary till year end		534,049	-
Transfer to Balance Sheet being "Deficit in the Revenue Account (Policyholders Account)"		(71,962)	-
TOTAL (D)		829,097	812,105

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:	4,424	141
(b) Terminal Bonuses Paid:	1,510	227
(c) Allocation of Bonus to policyholders:	-	-
(d) Surplus shown in the Revenue Account:	829,097	812,105
(e) Total Surplus: [(a)+(b)+(c)+(d)]	835,031	812,473

PROFIT & LOSS ACCOUNT FOR THE QUARTER ENDED 30TH JUNE, 2011

Shareholders' Account (Non-technical Account)

Particulars	Schedule	For the quarter ended 30th June, 2011	For the quarter ended 30th June, 2010
		(*'000)	(*'000)
Amounts transferred from the Policyholders Account (Technical Account)		-	27,786
Income From Investments			
(a) Interest, Dividends & Rent – Gross		101,896	81,544
(b) Profit on sale/redemption of investments		19,553	158,647
(c) (Loss on sale/ redemption of investments)		(48)	(318)
(d) Transfer / gain on revaluation / change in fair value		-	-
(e) Amortisation of (premium)/discount on investments		(44)	(873)
Other Income		5	8
TOTAL (A)		121,362	266,794
Expenses other than those directly related to the insurance		1,476	476
Bad debts written off		-	-
Transfer to Policyholders' fund		28,253	1,017,012
Provisions (Other than taxation)			
(a) For diminution in the value of investments (Net)		-	-
(b) Provision for doubtful debts		-	-
(c) Others		-	-
TOTAL (B)		29,729	1,017,488
Profit/ (Loss) before tax		91,633	(750,694)
Provision for Taxation		-	-
Profit / (Loss) after tax		91,633	(750,694)
APPROPRIATIONS			
(a) Balance at the beginning of the year		(15,654,988)	(14,664,966)
(b) Interim dividends paid during the year		-	-
(c) Proposed final dividend		-	-
(d) Dividend distribution tax		-	-
(e) Transfer to reserves/ other accounts		-	-
Profit / (Loss) carried forward to the Balance Sheet		(15,563,355)	(15,415,660)

BALANCE SHEET AS AT 30TH JUNE, 2011

	Schedule	As at	As at	As at
		30th June, 2011 ('000)	30th June, 2010 ('000)	31st March, 2011 ('000)
SOURCES OF FUNDS				
<i>SHAREHOLDERS' FUNDS:</i>				
SHARE CAPITAL	L-8, L-9	19,948,801	19,693,000	19,948,801
Share application money received pending allotment of shares		-	735,300	
RESERVES AND SURPLUS	L-10	2,204,624	573,692	2,206,790
CREDIT/[DEBIT] FAIR VALUE CHANGE ACCOUNT		(2,536)	44,855	(350)
Sub-Total		22,150,889	21,046,847	22,155,241
BORROWINGS	L-11	-	-	-
<i>POLICYHOLDERS' FUNDS:</i>				
CREDIT/[DEBIT] FAIR VALUE CHANGE ACCOUNT		(47,519)	87,131	(15,447)
POLICY LIABILITIES		53,244,610	38,101,094	51,233,325
INSURANCE RESERVES		-	-	-
PROVISION FOR LINKED LIABILITIES		209,159,146	170,772,735	205,231,336
Sub-Total		262,356,237	208,960,960	256,449,214
Funds for Future Appropriations		1,900,376	2,032,538	1,917,148
Funds for future appropriation - Provision for lapsed policies unlikely to be revived		2,938,888	1,306,625	2,555,106
Surplus in Revenue Account pending recommendation for allocation from Appointed Actuary till year end.		534,049	-	-
TOTAL		289,880,439	233,346,970	283,076,709
APPLICATION OF FUNDS				
INVESTMENTS				
Shareholders'	L-12	5,749,843	6,859,474	6,999,708
Policyholders'	L-13	59,012,793	43,298,429	53,349,840
ASSETS HELD TO COVER LINKED	L-14	209,159,146	170,772,735	205,231,336
LOANS	L-15	333,921	41,819	331,239
FIXED ASSETS	L-16	2,318,922	3,051,434	2,395,729
CURRENT ASSETS				
Cash and Bank Balances	L-17	1,826,073	1,905,438	3,837,312
Advances and Other Assets	L-18	6,203,611	4,275,788	6,770,283
Sub-Total (A)		8,029,684	6,181,226	10,607,595
CURRENT LIABILITIES				
PROVISIONS	L-19	11,921,748	12,082,369	13,037,550
	L-20	131,367	191,438	150,102
Sub-Total (B)		12,053,115	12,273,807	13,187,652
NET CURRENT ASSETS (C) = (A - B)		(4,023,431)	(6,092,581)	(2,580,057)
MISCELLANEOUS EXPENDITURE (to the extent not written off or adjusted)				
DEBIT BALANCE IN PROFIT & LOSS ACCOUNT (Shareholders' Account)	L-21	15,563,355	15,415,660	15,654,987
DEBIT BALANCE IN REVENUE ACCOUNT (Policyholders' Account)		1,765,889	-	1,693,927
TOTAL		289,880,439	233,346,970	283,076,709

CONTINGENT LIABILITIES

Particulars		As at	As at	As at
		30th June, 2011 ('000)	30th June, 2010 ('000)	31st March, 2011 ('000)
1) Partly paid-up investments		-	-	-
2) Claims, other than against policies, not acknowledged as debts by the company		4,838	6,370	4,838
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		5,473,402	2,990,733	7,001,010
6) Reinsurance obligations to the extent not provided for in accounts		-	-	-
7) Others		-	-	-
TOTAL		5,478,240	2,997,103	7,005,848

FORM L-4-PREMIUM SCHEDULE

For the quarter ended 30th June, 2011

('000)

Particulars	Participating	Non Participating Life	Non Participating Group Pension	Annuity	Participating Pension	Health	Unit linked life - Individual	Unit linked Pension - Individual	Unit linked life - Group	Unit linked Pension - Group	Total Policyholders
Premiums earned - net											
(a) First Year Premium	815,665	28,830	-	-	229,570	818	2,595,488	34,759	304,792	353,777	4,363,699
(b) Renewal Premium	2,106,511	94,010	-	-	136,544	3,288	5,412,197	3,164,372	-	53,561	10,970,483
(c) Single Premium	1,667	439,986	256,925	14,039	3,434	-	458,962	39,838	-	-	1,214,851
Sub Total	2,923,843	562,826	256,925	14,039	369,548	4,106	8,466,647	3,238,969	304,792	407,338	16,549,033
(d) Reinsurance ceded	(8,469)	(50,857)	-	-	-	(574)	(44,514)	-	-	-	(104,414)
(e) Reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-
Sub Total	2,915,374	511,969	256,925	14,039	369,548	3,532	8,422,133	3,238,969	304,792	407,338	16,444,619

For the quarter ended 30th June, 2010

('000)

Particulars	Participating	Non Participating Life	Non Participating Group Pension	Annuity	Participating Pension	Health	Unit linked life - Individual	Unit linked Pension - Individual	Unit linked life - Group	Unit linked Pension - Group	Total Policyholders
Premiums earned - net											
(a) First Year Premium	703,148	37,537	-	-	23,930	4,680	2,799,578	2,329,924	363,201	665,231	6,927,228
(b) Renewal Premium	1,551,415	63,232	-	-	106,863	349	3,988,575	1,837,808	-	40,944	7,589,187
(c) Single Premium	(763)	69,717	-	11,841	835	-	16,698	174,418	-	-	272,746
Sub Total	2,253,800	170,486	-	11,841	131,628	5,029	6,804,851	4,342,150	363,201	706,175	14,789,161
(d) Reinsurance ceded	(8,744)	(48,875)	-	-	(814)	(47,704)	-	-	-	-	(106,137)
(e) Reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-
Sub Total	2,245,056	121,611	-	11,841	130,814	(42,675)	6,804,851	4,342,150	363,201	706,175	14,683,024

FORM L-5 - COMMISSION SCHEDULE

COMMISSION EXPENSES

For the quarter ended 30th June, 2011

('000)

Particulars	Participating	Non Participating Life	Non Participating Group Pension	Annuity	Participating Pension	Health	Unit linked life - Individual	Unit linked Pension - Individual	Unit linked life - Group	Unit linked Pension - Group	Total Policyholders
Commission paid											
Direct - First year premiums	228,270	4,966	-	-	16,233	(1,015)	201,307	(10,801)	-	-	438,960
- Renewal premiums	85,514	3,081	-	-	(145)	138	91,550	22,881	-	-	203,019
- Single premiums	68	889	-	54	62	-	7,671	607	(100)	-	9,251
Sub Total	313,852	8,936	-	54	16,150	(877)	300,528	12,687	(100)	-	651,230
Add: Commission on Re-insurance Accepted	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on Re-insurance Ceded	-	-	-	-	-	-	-	-	-	-	-
Net Commission	313,852	8,936	-	54	16,150	(877)	300,528	12,687	(100)	-	651,230

For the quarter ended 30th June, 2010

('000)

Particulars	Participating	Non Participating Life	Non Participating Group Pension	Annuity	Participating Pension	Health	Unit linked life - Individual	Unit linked Pension - Individual	Unit linked life - Group	Unit linked Pension - Group	Total Policyholders
Commission paid											
Direct - First year premiums	212,293	10,750	-	(20)	1,589	2,203	465,928	147,601	257	1,600	842,201
- Renewal premiums	61,321	3,224	-	-	2,023	117	64,146	27,782	-	-	158,614
- Single premiums	214	1,501	-	86	138	53	486	524	-	-	3,002
Sub Total	273,828	15,475	-	66	3,750	2,373	530,560	175,907	257	1,600	1,003,817
Add: Commission on Re-insurance Accepted	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on Re-insurance Ceded	-	-	-	-	-	-	-	-	-	-	-
Net Commission	273,828	15,475	-	66	3,750	2,373	530,560	175,907	257	1,600	1,003,817

Break-up of the expenses (Gross) incurred to procure business :

Particulars	For the	For the
	quarter ended 30th June, 2011	quarter ended 30th June, 2010
	('000)	('000)
Agents	177,436	254,970
Brokers	5,571	1,191
Corporate Agency	468,223	746,531
Referral	-	1,125
Others	-	-
Total	651,230	1,003,817

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

	Particulars	For the	For the
		quarter ended 30th June, 2011 ('000)	quarter ended 30th June, 2010 ('000)
1	Employees' remuneration & welfare benefits	1,269,723	1,593,973
2	Travel, conveyance and vehicle running expenses	41,130	38,723
3	Training expenses	55,510	107,312
4	Rents, rates & taxes	191,028	263,890
5	Repairs	4,631	6,194
6	Printing & stationery	26,065	27,329
7	Communication expenses	47,542	61,865
8	Legal & professional charges	218,315	200,812
9	Medical fees	6,983	8,595
10	Auditors' fees, expenses etc		
	a) as auditor	960	513
	b) as adviser or in any other capacity, in respect of	-	-
	(i) Taxation matters	-	-
	(ii) Insurance matters	-	-
	(iii) Management services; and	-	-
	c) in any other capacity	-	50
11	Advertisement and publicity	14,450	584,919
12	Interest & Bank Charges	9,072	6,195
13	Others	-	-
	(a) Computer Expenses	57,177	75,594
	(b) General Office & Other Expenses	134,608	166,636
	(c) Business Development Expenses	445,728	143,051
	(d) Loss on Sale of Fixed Assets	10,014	3,924
	(e) Service Tax	242,179	314,570
14	Depreciation	-	-
	- Depreciation on assets owned by policyholders	87,144	116,974
	- Reimbursement of depreciation of assets for use of Shareholders Assets	401	
	TOTAL	2,862,660	3,721,122

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

Particulars	For the	For the
	quarter ended 30th June, 2011 ('000)	quarter ended 30th June, 2010 ('000)
1. Insurance Claims		
(a) Claims by Death,	283,775	219,235
(b) Claims by Maturity,	25,198	1,616
(c) Annuities / Pension payment,	5,689	4,988
(d) Periodical Benefit	30,246	39,238
(e) Others		
Surrenders	5,971,790	4,338,579
Critical Illness	10,577	8,076
Permanent & Partial Disability	-	-
Withdrawals	803,172	756,013
Vesting of Pension policy	14,431	23,631
Sub Total (A)	7,144,878	5,391,376
2. (Amount ceded in reinsurance):		
(a) Claims by Death,	(20,904)	(32,363)
(b) Claims by Maturity,	-	-
(c) Annuities/Pension payment,	-	-
(d) Periodical Benefit	-	-
(e) Health	-	-
(f) Others	-	-
Surrenders	-	-
Critical Illness	(2,476)	(5,429)
Permanent & Partial Disability	-	-
Sub Total (B)	(23,380)	(37,792)
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	7,121,498	5,353,584

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	As at
	30th June, 2011 ('000)	30th June, 2010 ('000)	31st March, 2011 ('000)
1 Authorised Capital			
Equity Shares of ` 10 each	30,000,000	30,000,000	30,000,000
2 Issued Capital			
Equity Shares of ` 10 each	19,948,801	19,693,000	19,948,801
3 Subscribed Capital			
Equity Shares of ` 10 each	19,948,801	19,693,000	19,948,801
4 Called-up Capital			
Equity Shares of ` 10 each	19,948,801	19,693,000	19,948,801
Less : Calls unpaid	-	-	-
Add : Shares forfeited (Amount originally paid up)	-	-	-
Less : Par value of Equity Shares bought back	-	-	-
Less : Preliminary Expenses	-	-	-
Expenses including commission or brokerage on Underwriting or subscription of shares	-	-	-
TOTAL	19,948,801	19,693,000	19,948,801

Share Capital amounting to `14,437,338 thousand (Previous year : `14,280,560 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 30th Jun, 2011		As at 30th Jun, 2010		As at 31st Mar, 2011	
	Number of Shares	% of Holding	Number of Shares	% of Holding	Number of Shares	% of Holding
Promoters						
Indian / Holding Company	1,443,733,842	72.37%	1,428,056,000	72.52%	1,443,733,842	72.37%
Foreign	518,668,824	26.00%	511,680,000	25.98%	518,668,824	26.00%
Others - Domestic	32,477,430	1.63%	29,564,000	1.50%	32,477,430	1.63%
Total	1,994,880,096	100.00%	1,969,300,000	100.00%	1,994,880,096	100.00%

FORM L-10-RESERVES AND SURPLUS SCHEDULE

RESERVES AND SURPLUS

Particulars	As at 30th June, 2011 (`000)		As at 30th June, 2010 (`000)		As at 31st March, 2011 (`000)	
1 Capital Reserve		-		-		-
2 Capital Redemption Reserve		-		-		-
3 Share Premium		1,654,372		20,800		1,654,372
4 Revaluation Reserve						
Opening Balance	552,418		552,892		552,892	
Add: Additions during the peiord	-		-		20,255	
Less: Adjustments during the period	(2,166)	550,252	-	552,892	(20,729)	552,418
5 General Reserves		-		-		-
Less: Debit balance in Profit and Loss Account, if any		-		-		-
Less: Amount utilized for Buy-back		-		-		-
6 Catastrophe Reserve		-		-		-
7 Other Reserves		-		-		-
8 Balance of profit in Profit and Loss Account		-		-		-
TOTAL		2,204,624		573,692		2,206,790

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

	Particulars	As at	As at	As at
		30th June, 2011	30th June, 2010	31st March, 2011
		('000)	('000)	('000)
1	Debentures/ Bonds	-		-
2	Banks	-		-
3	Financial Institutions	-		-
4	Others	-		-
	TOTAL	-	-	-

FORM L-12-INVESTMENTS SHAREHOLDERS SCHEDULE

INVESTMENTS-SHAREHOLDERS

		As at 30th June, 2011 (`000)	As at 30th June, 2010 (`000)	As at 31st March, 2011 (`000)
	Particulars			
LONG TERM INVESTMENTS				
1	Government securities and Government guaranteed bonds including Treasury Bills	2,139,250	2,219,117	2,139,512
2	Other Approved Securities	-	-	-
3	Other Investments			
	(a) Shares			
	(aa) Equity	364,024	182,646	240,468
	(bb) Preference	-	-	-
	(b) Mutual Funds	-	-	-
	(c) Derivative Instruments	-	-	-
	(d) Debentures/ Bonds	458,812	308,928	458,908
	(e) Other Securities	-	-	-
	(f) Subsidiaries	-	-	-
	(g) Investment Properties-Real Estate	413,721	757,540	413,721
4	Investments in Infrastructure and Social Sector	1,131,644	1,172,387	1,124,111
5	Other than Approved Investments	319,083	121,014	80,613
	Sub Total (A)	4,826,534	4,761,632	4,457,333
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	-	-	-
	(c) Derivative Instruments	-	-	-
	(d) Debentures/ Bonds	-	-	-
	(e) Other Securities			
	Commercial Paper	233,144	-	466,914
	Certificate of Deposit	-	963,130	1,462,421
	Repo Investments	640,067	1,033,719	213,496
	(f) Subsidiaries	-	-	-
	(g) Investment Properties-Real Estate	-	-	-
4	Investments in Infrastructure and Social Sector	50,098	100,993	399,544
5	Other than Approved Investments	-	-	-
	Sub Total (B)	923,309	2,097,842	2,542,375
	TOTAL	5,749,843	6,859,474	6,999,708

FORM L-13-INVESTMENTS POLICYHOLDERS SCHEDULE

INVESTMENTS-POLICYHOLDERS

Particulars	As at	As at	As at
	30th June, 2011 ('000)	30th June, 2010 ('000)	31st March, 2011 ('000)
LONG TERM INVESTMENTS			
1 Government securities and Government guaranteed bonds including Treasury Bills*	28,031,144	25,737,098	28,477,365
2 Other Approved Securities	-	-	-
3 Other Investments			
(a) Shares			
(aa) Equity	2,856,654	1,057,032	1,388,235
(bb) Preference	-	-	-
(b) Mutual Funds	-	-	-
(c) Derivative Instruments	-	-	-
(d) Debentures/ Bonds	4,411,476	3,695,195	3,189,421
(e) Other Securities	-	-	-
Deep Discount Bonds	-	-	-
(f) Subsidiaries	-	-	-
(g) Investment Properties-Real Estate	653,533	-	653,533
4 Investments in Infrastructure and Social Sector	14,087,465	6,389,793	11,316,287
5 Other than Approved Investments	776,832	343,640	426,553
Sub Total (A)	50,817,104	37,222,758	45,451,394
SHORT TERM INVESTMENTS			
1 Government securities and Government guaranteed bonds including Treasury Bills	2,529,716	1,180,913	1,558,495
2 Other Approved Securities	-	-	-
3 Other Investments			
(a) Shares			
(aa) Equity	-	-	-
(bb) Preference	-	-	-
(b) Mutual Funds	-	51,574	353,739
(c) Derivative Instruments	-	-	-
(d) Debentures/ Bonds	151,784	-	202,774
(e) Other Securities	-	-	-
Commercial Paper	-	25,488	-
Certificate of Deposit	2,145,285	961,574	1,643,280
Deep Discount Bonds	-	-	-
Repo Investments	2,167,378	1,668,485	2,650,336
(f) Subsidiaries	-	-	-
(g) Investment Properties-Real Estate	-	-	-
4 Investments in Infrastructure and Social Sector	1,201,526	2,187,637	1,489,822
5 Other than Approved Investments	-	-	-
Sub Total (B)	8,195,689	6,075,671	7,898,446
TOTAL	59,012,793	43,298,429	53,349,840

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

	Particulars	As at	As at	As at
		30th June, 2011	30th June, 2010	31st March, 2011
		('000)	('000)	('000)
LONG TERM INVESTMENTS				
1	Government securities and Government guaranteed bonds including Treasury Bills	10,877,320	6,679,475	7,970,751
2	Other Approved Securities	-	-	-
3	Other Investments			
	(a) Shares			
	(aa) Equity	126,444,348	96,432,865	118,586,796
	(bb) Preference	-	-	-
	(b) Mutual Funds	-	-	-
	(c) Derivative Instruments	-	-	-
	(d) Debentures/ Bonds	6,006,334	5,839,844	6,676,987
	(e) Other Securities			
	Deep Discount Bonds	696,653	229,693	428,948
	Fixed Deposit	850,000	-	600,000
	(f) Subsidiaries	-	-	-
	(g) Investment Properties-Real Estate	-	-	-
4	Investments in Infrastructure and Social Sector	31,171,597	34,640,572	29,753,885
5	Other than Approved Investments	5,318,394	9,788,348	4,085,865
	Sub Total (A)	181,364,646	153,610,797	168,103,232
SHORT TERM INVESTMENTS				
1	Government securities and Government guaranteed bonds including Treasury Bills	2,284,772	-	2,591,275
2	Other Approved Securities	-	-	-
3	Other Investments			
	(a) Shares			
	(aa) Equity	-	-	-
	(bb) Preference	-	-	-
	(b) Mutual Funds	-	-	-
	(c) Derivative Instruments	-	-	-
	(d) Debentures/ Bonds	1,431,481	790,130	1,486,768
	(e) Other Securities			
	Fixed Deposit	5,470,000	2,755,685	5,720,000
	Commercial Paper	-	688,673	95,274
	Certificate of Deposit	6,310,489	4,536,493	12,562,917
	Deep Discount Bonds	245,223	-	239,502
	Repo Investments	3,342,658	3,763,448	2,953,475
	(f) Subsidiaries	-	-	-
	(g) Investment Properties-Real Estate	-	-	-
4	Investments in Infrastructure and Social Sector	6,110,590	2,028,922	6,778,848
5	Other than Approved Investments	-	-	-
	Sub Total (B)	25,195,213	14,563,351	32,428,059
OTHER ASSETS				
1	Interest Accrued and Dividend Receivable	2,156,880	1,721,340	1,501,268
2	Other Liabilities (net)	(218,983)	(166,739)	(313,305)
3	Other - Receivable	292,071	368,231	1,890,924
4	Appropriation Adjustment Account	131,879	460,003	210,751
5	Expropriation Adjustment Account	(192,748)	-	(99,216)
6	Investment Sold Awaiting Settlement	525,340	522,466	2,008,527
7	Investment Purchased Awaiting Settlement	(95,151)	(306,714)	(498,904)
	Sub Total (C)	2,599,287	2,598,587	4,700,045
	TOTAL (A+B+C)	209,159,146	170,772,735	205,231,336

FORM L-15-LOANS SCHEDULE
LOANS

	Particulars	As at	As at	As at
		30th June, 2011 (`000)	30th June, 2010 (`000)	31st March, 2011 (`000)
1	SECURITY-WISE CLASSIFICATION			
	<i>Secured</i>			
	(a) On mortgage of property			
	(aa) In India	283	323	293
	(bb) Outside India	-	-	-
	(b) On Shares, Bonds, Government Securities, etc.	-	-	-
	(c) Loans against policies	46,794	40,144	43,171
	(d) Others	-	-	-
	<i>Unsecured</i>	286,844	1,352	287,775
	TOTAL	333,921	41,819	331,239
2	BORROWER-WISE CLASSIFICATION			
	(a) Central and State Governments	-	-	-
	(b) Banks and Financial Institutions	-	-	-
	(c) Subsidiaries	-	-	-
	(d) Companies	-	-	-
	(e) Loans against policies	46,794	40,972	44,068
	(f) Loans to employees	372	846	416
	(h) Others	286,755	-	286,755
	TOTAL	333,921	41,819	331,239
3	PERFORMANCE-WISE CLASSIFICATION			
	(a) Loans classified as standard			
	(aa) In India	333,921	41,819	331,239
	(bb) Outside India	-	-	-
	(b) Non-standard loans less provisions			
	(aa) In India	-	-	-
	(bb) Outside India	-	-	-
	TOTAL	333,921	41,819	331,239
4	MATURITY-WISE CLASSIFICATION			
	(a) Short Term	2,413	4,227	3,964
	(b) Long Term	331,508	37,592	327,275
	TOTAL	333,921	41,819	331,239

FORM 16-FIXED ASSETS SCHEDULE

(`000)

Particulars	Cost/ Gross Block				Depreciation				Net Block		
	Opening	Additions	Deductions	Closing	Up to Last Year	For The Period	On Sales / Adjustments	To Date	As at 30th June, 2011	As at 30th June, 2010	As at 31st March, 2011
Intangible Assets (Computer Software)	444,445	34,817	-	479,262	319,928	15,523	-	335,451	143,811	154,616	124,517
Leasehold Improvements	4,259	525	-	4,784	1,130	257	-	1,387	3,397	2,540	3,129
Buildings *	1,751,481	-	-	1,751,481	51,871	7,137	-	59,008	1,692,473	2,031,420	1,699,610
Furniture & Fittings	862,687	57	(27,167)	835,577	670,693	18,545	(19,160)	670,078	165,499	287,617	191,994
Information Technology Equipment	935,417	76	(1,606)	933,887	770,277	30,628	(1,475)	799,430	134,457	282,304	165,140
Vehicles	5,250	-	-	5,250	678	407	-	1,085	4,165	-	4,572
Office Equipment	729,841	460	(19,824)	710,477	544,511	17,213	(13,226)	548,498	161,979	281,562	185,330
TOTAL	4,733,380	35,935	(48,597)	4,720,718	2,359,088	89,710	(33,861)	2,414,937	2,305,781	3,040,059	2,374,292
Capital Work in progress	21,437	27,060	(35,356)	13,141	-	-	-	-	13,141	11,375	21,437
Grand Total	4,754,817	62,995	(83,953)	4,733,859	2,359,088	89,710	(33,861)	2,414,937	2,318,922	3,051,434	2,395,729
PREVIOUS YEAR	3,196,496	4,053,714	(2,056,561)	5,193,649	2,052,718	116,974	(27,477)	2,142,215	3,051,434		1,143,777

Note :

* Depreciation of `2166 thousands on Building, corresponding to revalued amount has been adjusted against the opening balance of revaluation reserve in schedule 6 as required by Accounting Standard 10 on Fixed Assets.

FORM L-17-CASH AND BANK BALANCE SCHEDULE

CASH AND BANK BALANCES

	Particulars	As at	As at	As at
		30th June, 2011 ('000)	30th June, 2010 ('000)	31st March, 2011 ('000)
1	Cash (including cheques on hand, drafts and stamps)	443,299	621,690	593,971
2	Bank Balances			
	(a) Deposit Accounts			
	(aa) Short-term (due within 12 months of Balance Sheet)	700,100	886,315	699,600
	(bb) Others	450,000	-	700,000
	(b) Current Accounts	232,674	397,433	1,843,741
	(c) Others	-	-	-
3	Money at Call and Short Notice			
	(a) With Banks	-	-	-
	(b) With other Institutions	-	-	-
4	Others	-	-	-
	TOTAL	1,826,073	1,905,438	3,837,312
	Balances with non-scheduled banks included in 2 and 3 above			
	CASH & BANK BALANCES			
1	In India	1,826,073	1,905,438	3,837,312
2	Outside India	-	-	-
	TOTAL	1,826,073	1,905,438	3,837,312

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

Particulars	As at	As at	As at
	30th June, 2011 (`000)	30th June, 2010 (`000)	31st March, 2011 (`000)
ADVANCES			
1 Reserve deposits with ceding companies	-	-	-
2 Application money for investments	-	-	-
3 Prepayments	125,529	145,314	85,070
4 Advances to Directors/Officers	-	-	-
5 Advance tax paid and taxes deducted at source (Net of provision for taxation)	865,499	464,871	865,318
6 Others			
(a) Security Deposits	482,219	717,534	-
(b) Advances to employees	16,398	9,242	505,805
(c) Investment sold awaiting settlement	-	154,516	16,217
(d) Other Advances	202,182	171,385	191,118
(e) Equity application - pending allotment	-	-	193,020
TOTAL (A)	1,691,827	1,662,862	1,856,548
OTHER ASSETS			
1 Income accrued on investments	1,693,084	1,134,378	1,477,390
2 Outstanding Premiums	1,120,961	1,013,982	1,553,675
3 Agents' Balances	327,367	230,482	265,211
4 Foreign Agencies Balances	-	-	-
5 Due from other entities carrying on insurance business (including reinsures)	83,485	51,638	60,106
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	241,177	132,475	331,567
(b) Due from Investing Company	-	33	-
(c) Service Tax Advance & Unutilised Credits	1,045,710	49,938	1,225,786
TOTAL (B)	4,511,784	2,612,926	4,913,735
TOTAL (A+B)	6,203,611	4,275,788	6,770,283

FORM L-19-CURRENT LIABILITIES SCHEDULE

CURRENT LIABILITIES

	Particulars	As at	As at	As at
		30th June, 2011 (`000)	30th June, 2010 (`000)	31st March, 2011 (`000)
1	Agents' Balances	250,232	235,040	443,110
2	Balances due to other insurance companies (including Reinsurers)	258,970	124,619	154,556
3	Deposits held on reinsurance ceded	-	-	-
4	Premiums received in advance	191,302	149,174	77,037
5	Unallocated premium	791,875	718,640	537,064
6	Sundry creditors	5,328,042	4,504,191	5,163,157
7	Due to subsidiaries/ holding company	-	-	-
8	Claims Outstanding	688,287	327,418	401,676
9	Annuities Due	-	-	-
10	Due to Officers/ Directors	-	-	-
11	Others			
	(a) Tax deducted to be remitted	61,609	104,882	98,852
	(b) Service Tax Liability	15,683	24,859	3,780
	(c) Security Deposits	21,441	21,441	21,441
	(d) Investments purchased - to be settled	11,005	492,567	15,740
	(e) Due to Investing Company	15,419	12,500	15,419
	(f) Others - Payable	292,071	368,231	1,890,924
	(g) Cheques issued but not presented for payments net of bank balances	-	550,164	-
	(h) Refunds due (Withdrawals, surrender, lookin, proposal declined)	184,833	443,400	511,889
12	Unclaimed amount of policyholders	3,810,979	4,005,243	3,702,905
	TOTAL	11,921,748	12,082,369	13,037,550

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

	Particulars	As at	As at	As at
		30th June, 2011	30th June, 2010	31st March, 2011
		('000)	('000)	('000)
1	Wealth Tax	135	137	108
2	Fringe Benefit Tax (Net of advance tax)	-	-	-
3	Standard Loans	5	4	5
4	Employee Benefits	131,227	191,297	149,989
	TOTAL	131,367	191,438	150,102

FORM L-21-MISC EXPENDITURE SCHEDULE

MISCELLANEOUS EXPENDITURE
(To the extent not written off or adjusted)

	Particulars	As at	As at	As at
		30th June, 2011	30th June, 2010	31st March, 2011
		('000)	('000)	('000)
1	Discount allowed in issue of shares/ debentures	-	-	-
2	Others	-	-	-
TOTAL		-	-	-

PERIODIC DISCLOSURES

FORM L-22

Analytical Ratios

Sl.No.	Particular	For the quarter ended 30th Jun, 2011	For the quarter ended 30th Jun, 2010
1	New business premium income growth rate - segment wise		
	Participating Fund	16.37%	24.20%
	Non Participating - Life Fund	307.11%	37.21%
	Non Participating - Pension Fund	New Business	NA
	Annuity Fund	18.96%	19.93%
	Pension Fund	840.65%	204.65%
	Health Fund	82.500%	11.933%
	U.S. Individual Life Fund	8.66%	62.96%
	U.S. Individual Pension Fund	87.02%	137.53%
	U.S. Group Life Fund	-16.00%	-18.14%
	U.S. Group Pension Fund	-48.82%	198.91%
2	Net Retention Ratio	89.37%	89.26%
3	Expense of Management to Gross Direct Premium Ratio	21.23%	21.96%
4	Commission Ratio (Gross commission paid to Gross Premium)	3.94%	6.79%
5	Ratio of policy holder's liabilities to shareholder's funds	4037.38%	3770.08%
6	Growth rate of shareholder's fund	6.98%	14.23%
7	Ratio of surplus to policyholder's liability	0.31%	0.36%
8	Change in net worth (Rs. in Lakhs)	0.563	(0.386)
9	Profit after tax/Total Income	0.52%	1.0
10	Total real estate + loans/(Cash & invested assets)	1.12%	1.27%
11	Total investments/Capital + Surplus	28.47	24.6
12	Total affiliated investments/Capital + Surplus	0.82	0.4
13	Investment Yield (Gross and Net)		
	A. with realised gains		
	Shareholder's Funds		
	Policyholder's Funds	2.24%	3.85%
	Non Linked		
	Par	2.10%	2.54%
	Non Par	1.96%	2.76%
	Linked		
	Non Par	3.69%	6.06%
	B. with unrealised gains		
	Shareholder's Funds	1.37%	1.42%
	Policyholder's Funds		
	Non Linked		
	Par	-0.06%	2.36%
	Non Par	0.83%	2.18%
	Linked		
	Non Par	0.52%	6.93%
14 (a)	Conservation Ratio - Total Business		
	Participating Fund	53.43%	85.38%
	Non Participating - Life	83.29%	88.45%
	Non Participating - Pension	New Business	NA
	Annuity Fund	NA	NA
	Pension Fund	104.40%	86.80%
	Health Fund	65.36%	6.66%
	U.S. Individual Life Fund	79.73%	79.86%
	U.S. Individual Pension Fund	75.93%	80.23%
	U.S. Group Life Fund	-	-
	U.S. Group Pension Fund	7.58%	20.27%
14 (b)	Conservation Ratio - Individual Business		
	Participating Fund	63.43%	85.38%
	Non Participating - Life	83.29%	88.45%
	Non Participating - Pension	New Business	NA
	Annuity Fund	NA	NA
	Pension Fund	104.40%	86.80%
	Health Fund	65.36%	6.66%
	U.S. Individual Life Fund	79.73%	79.86%
	U.S. Individual Pension Fund	75.93%	80.23%
15 (a)	Premium Persistency Ratio*		
	For 13th month (based on new business written from 1st April (x-1) to 30th June (x-1) for the quarter end	79.89%	69.86%
	For 25th month (based on new business written from 1st April (x-2) to 30th June (x-2) for the quarter end	65.65%	46.84%
	For 37th month (based on new business written from 1st April (x-3) to 30th June (x-3) for the quarter end	26.87%	36.84%
	For 49th month (based on new business written from 1st April (x-4) to 30th June (x-4) for the quarter end	20.55%	25.59%
	For 61st month (based on new business written from 1st April (x-5) to 30th June (x-5) for the quarter end	21.06%	31.31%
15 (b)	Premium Persistency Ratio*		
	For 13th month (based on new business written from 1st April (x-1) to 30th June (x-1) for the quarter end	78.89%	69.86%
	For 25th month (based on new business written from 1st April (x-2) to 30th June (x-2) for the quarter end	85.23%	84.07%
	For 37th month (based on new business written from 1st April (x-3) to 30th June (x-3) for the quarter end	50.66%	53.73%
	For 49th month (based on new business written from 1st April (x-4) to 30th June (x-4) for the quarter end	53.89%	68.45%
	For 61st month (based on new business written from 1st April (x-5) to 30th June (x-5) for the quarter end	75.99%	83.79%
15 (c)	Policy Persistency Ratio*		
	For 13th month (based on new business written from 1st April (x-1) to 30th June (x-1) for the quarter end	71.97%	63.03%
	For 25th month (based on new business written from 1st April (x-2) to 30th June (x-2) for the quarter end	58.22%	55.98%
	For 37th month (based on new business written from 1st April (x-3) to 30th June (x-3) for the quarter end	34.19%	36.84%
	For 49th month (based on new business written from 1st April (x-4) to 30th June (x-4) for the quarter end	26.93%	35.17%
	For 61st month (based on new business written from 1st April (x-5) to 30th June (x-5) for the quarter end	30.17%	41.02%
15 (d)	Policy Persistency Ratio*		
	For 13th month (based on new business written from 1st April (x-1) to 30th June (x-1) for the quarter end	71.97%	63.03%
	For 25th month (based on new business written from 1st April (x-2) to 30th June (x-2) for the quarter end	83.26%	84.12%
	For 37th month (based on new business written from 1st April (x-3) to 30th June (x-3) for the quarter end	54.27%	51.50%
	For 49th month (based on new business written from 1st April (x-4) to 30th June (x-4) for the quarter end	66.59%	73.71%
	For 61st month (based on new business written from 1st April (x-5) to 30th June (x-5) for the quarter end	79.18%	85.20%
16	NPA Ratio		
	Gross NPA Ratio	Nil	Nil
	Net NPA Ratio	Nil	Nil
Equity Holding Pattern for Life Insurers			
1	(a) No. of shares	1,994,880,098	1,989,300,000
2	(b) Percentage of shareholding (Indian / Foreign)		
	Indian	74%	74%
	Foreign	26%	26%
3	(c) Govt Government holding (in case of public sector insurance companies)	NA	NA
4 (a)	(a) Divid. EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	0.09	(0.38)
4 (b)	(a) Divid. EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.09	(0.38)
5 (a)	(b) Divid. EPS before extraordinary items (net of tax expense) for the period (not to be annualized)	0.09	(0.38)
5 (b)	(b) Divid. EPS after extraordinary items (net of tax expense) for the period (not to be annualized)	0.09	(0.38)
6	(vi) Book value per share (RS)	3.82	2.8

* 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 a reducing balance basis. The policy persistency ratios allow for lapses, surrenders and paid-ups. The persistency ratio for the current period has been calculated as at 30/06/2011 with a suitable allowance for premium payment grace periods and similarly for the previous period has been calculated as at 30/06/2010 with allowance for grace periods.
 † These ratios are calculated on a reducing balance basis considering policies paying premium at the start of the period.

FORM L-23-RECEIPT AND PAYMENTS SCHEDULE

Receipts and Payments Account for the quarter ended 30th June, 2011 on direct basis

(`000)

Cash Flows from the operating activities:	
Premium received from policyholders, including advance receipts	17,350,823
Other receipts:	
Service tax recovery	46,049
Fees & Charges	7,609
Misc income	9,772
Payments to the re-insurers, net of commissions and claims/ Benefits	-
Payments to co-insurers, net of claims / benefit recovery	-
Payments of claims/benefits	(7,083,184)
Payments of commission and brokerage	(906,264)
Payments of other operating expenses	(1,974,480)
Preliminary and pre-operative expenses	-
Deposits, advances and staff loans	164,489
Income taxes paid (Net)	(37,398)
Service tax paid	(547,917)
Other payments	-
Cash flows before extraordinary items	7,029,499
Cash flow from extraordinary operations	-
Net cash flow from operating activities	7,029,499
Cash flows from investing activities:	
Purchase of fixed assets	(29,805)
Proceeds from sale of fixed assets	6,888
Purchases of investments	(114,038,440)
Loans disbursed	(2,683)
Sales of investments	99,430,308
Repayments received	-
Rents/Interests/ Dividends received	3,075,514
Investments in money market instruments and in liquid mutual funds (Net)	2,523,870
Expenses related to investments	(6,390)
Net cash flow from investing activities	(9,040,738)
Cash flows from financing activities:	
Proceeds from issuance of share capital	-
Share Application Money received	-
Share Premium Money Received	-
Proceeds from borrowing	-
Repayments of borrowing	-
Interest/dividends paid	-
Net cash flow from financing activities	-
Effect of foreign exchange rates on cash and cash equivalents, net	-
Net increase in cash and cash equivalents:	(2,011,239)
Cash and cash equivalents at the beginning of the period	3,837,312
Cash and cash equivalents at the end of the period	1,826,073

PERIODIC DISCLOSURES

FORM L-24 Valuation of net liabilities

Insurer: HDFC Standard Life Insurance Co. Ltd.

Date: 30/06/2011

(` in Lakhs)

Sr.No.	Particular	As at 30th June, 2011	As at 30th June, 2010	As at 31st March, 2011
1	Linked			
a	Life	1,429,725	1,102,926	1,403,033
b	General Annuity		-	
c	Pension	704,415	642,919	706,121
d	Health		-	
2	Non-Linked		-	
a	Life	401,082	275,617	372,981
b	General Annuity	3,730	2,857	3,549
c	Pension	84,913	64,198	78,761
d	Health	173	221	202

PERIODIC DISCLOSURES

FORM L-25- (i) : Geographical Distribution Channel - Individuals for the quarter ended 30th June, 2011

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

Date: **30/06/2011**

Sr.No.	State / Union Territory	Rural (Individual)				Urban (Individual)				Total Business (Individual)			
		No. of Policies	No. of Lives	Premium (` crore)	Sum Assured (` crore)	No. of Policies	No. of Lives	Premium (` crore)	Sum Assured (` crore)	No. of Policies	No. of Lives	Premium (` crore)	Sum Assured (` crore)
1	Andhra Pradesh	68	68	0.18	2.60	5,690	5,638	23.50	256.01	5,758	5,706	23.68	258.61
2	Arunachal Pradesh	-	-	-	-	3	3	0.06	0.55	3	3	0.06	0.55
3	Assam	8	8	0.02	0.20	1,669	1,537	6.05	63.15	1,677	1,545	6.07	63.36
4	Bihar	1	1	0.00	0.04	1,065	960	3.69	43.15	1,066	961	3.70	43.20
5	Chattisgarh	1	1	0.01	0.01	789	737	2.03	29.12	790	738	2.03	29.13
6	Goa	173	173	0.98	7.61	686	801	4.10	35.16	859	974	5.08	42.77
7	Gujarat	119	119	0.08	0.51	7,709	7,270	28.97	333.03	7,828	7,389	29.06	333.54
8	Haryana	3	3	0.01	0.13	5,161	5,721	22.91	246.67	5,164	5,724	22.92	246.81
9	Himachal Pradesh	-	-	-	-	392	445	1.65	13.42	392	445	1.65	13.42
10	Jammu & Kashmir	-	-	-	-	663	590	2.79	27.60	663	590	2.79	27.60
11	Jharkhand	1	1	0.00	0.00	883	860	3.51	37.76	884	861	3.51	37.76
12	Karnataka	19	19	0.08	0.89	5,467	5,247	24.22	323.20	5,486	5,266	24.30	324.09
13	Kerala	73	73	0.20	2.88	5,246	5,157	22.12	199.61	5,319	5,230	22.32	202.49
14	Madhya Pradesh	2	2	0.01	0.04	3,028	2,980	8.96	109.85	3,030	2,982	8.96	109.89
15	Maharashtra	23	23	0.08	0.82	16,655	15,495	84.80	1,189.30	16,678	15,518	84.87	1,190.12
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	1	1	0.01	0.03	94	92	0.33	5.08	95	93	0.34	5.11
18	Mizoram	-	-	-	-	1	1	0.06	0.02	1	1	0.06	0.02
19	Nagaland	-	-	-	-	12	21	0.03	0.32	12	21	0.03	0.32
20	Orissa	3	3	0.03	0.22	2,175	1,738	6.70	79.09	2,178	1,741	6.73	79.31
21	Punjab	6	6	0.02	0.15	6,060	5,434	24.51	293.75	6,066	5,440	24.52	293.90
22	Rajasthan	12	12	0.02	0.30	2,941	2,815	7.25	105.73	2,953	2,827	7.28	106.03
23	Sikkim	4	4	0.01	0.07	103	101	0.40	4.07	107	105	0.40	4.14
24	Tamil Nadu	19	19	0.18	1.20	7,854	7,436	34.95	366.71	7,873	7,455	35.13	367.91
25	Tripura	7	7	0.01	0.13	408	381	0.83	9.67	415	388	0.84	9.80
26	Uttar Pradesh	16	16	0.10	0.95	8,528	7,636	28.01	370.59	8,544	7,652	28.10	371.54
27	Uttrakhand	-	-	-	-	521	495	2.20	27.94	521	495	2.20	27.94
28	West Bengal	8	8	0.03	0.30	7,141	7,064	27.86	278.11	7,149	7,072	27.89	278.41
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	1	1	0.00	0.03	1,731	2,062	9.85	96.02	1,732	2,063	9.85	96.05
31	Dadra & Nagarhaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	3	3	0.01	0.06	8,110	7,687	39.10	527.35	8,113	7,690	39.11	527.41
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puducherry	1	1	0.00	0.05	147	157	0.74	5.74	148	158	0.74	5.79
	TOTAL	572	572	2.07	19.23	100,932	96,561	422.14	5,077.80	101,504	97,133	424.21	5,097.02

PERIODIC DISCLOSURES

FORM L-25- (ii) : Geographical Distribution Channel - GROUP for the quarter ended 30th June, 2011

Insurer:		HDFC Standard Life Insurance Co. Ltd.				Date:		30/06/2011					
Sr.No.	State / Union Territory	Rural (Group)				Urban (Group)				Total Business (Group)			
		No. of Policies	No. of Lives	Premium (crore)	Sum Assured (crore)	No. of Policies	No. of Lives	Premium (crore)	Sum Assured (crore)	No. of Policies	No. of Lives	Premium (crore)	Sum Assured (crore)
1	Andhra Pradesh	-	-	-	-	-	39	0.20	1.54	-	39	0.20	1.54
2	Arunachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
3	Assam	-	-	-	-	-	-	-	-	-	-	-	-
4	Bihar	-	-	-	-	-	-	-	-	-	-	-	-
5	Chattisgarh	-	-	-	-	-	-	-	-	-	-	-	-
6	Goa	-	-	-	-	2	111	0.00	0.92	2	111	0.00	0.92
7	Gujarat	-	-	-	-	-	18	0.02	-	-	18	0.02	-
8	Haryana	-	-	-	-	1	460	-	3.90	1	460	-	3.90
9	Himachal Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
10	Jammu & Kashmir	-	-	-	-	-	-	-	-	-	-	-	-
11	Jharkhand	-	-	-	-	-	-	-	-	-	-	-	-
12	Karnataka	-	-	-	-	11	1,764	1.79	449.68	11	1,764	1.79	449.68
13	Kerala	-	-	-	-	-	-	-	-	-	-	-	-
14	Madhya Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
15	Maharashtra	-	-	-	-	36	127,134	112.66	2,367.86	36	127,134	112.66	2,367.86
16	Manipur	-	-	-	-	-	-	-	-	-	-	-	-
17	Meghalaya	-	-	-	-	-	-	-	-	-	-	-	-
18	Mizoram	-	-	-	-	-	-	-	-	-	-	-	-
19	Nagaland	-	-	-	-	-	-	-	-	-	-	-	-
20	Orissa	-	-	-	-	-	9	0.00	1.35	-	9	0.00	1.35
21	Punjab	-	-	-	-	-	-	-	-	-	-	-	-
22	Rajasthan	-	-	-	-	-	-	-	-	-	-	-	-
23	Sikkim	-	-	-	-	-	-	-	-	-	-	-	-
24	Tamil Nadu	-	-	-	-	7	19,877	0.29	77.84	7	19,877	0.29	77.84
25	Tripura	-	-	-	-	-	-	-	-	-	-	-	-
26	Uttar Pradesh	-	-	-	-	-	-	-	-	-	-	-	-
27	Uttrakhand	-	-	-	-	-	-	-	-	-	-	-	-
28	West Bengal	-	-	-	-	9	5,532	2.16	21.34	9	5,532	2.16	21.34
29	Andaman & Nicobar Islands	-	-	-	-	-	-	-	-	-	-	-	-
30	Chandigarh	-	-	-	-	-	-	0.01	-	-	-	0.01	-
31	Dadra & Nagrahaveli	-	-	-	-	-	-	-	-	-	-	-	-
32	Daman & Diu	-	-	-	-	-	-	-	-	-	-	-	-
33	Delhi	-	-	-	-	23	20,709	16.51	619.23	23	20,709	16.51	619.23
34	Lakshadweep	-	-	-	-	-	-	-	-	-	-	-	-
35	Puduchery	-	-	-	-	-	-	-	-	-	-	-	-
	TOTAL					89	175,653	133.64	3,543.65	89	175,653	133.64	3,543.65

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 :- 30th June, 2011

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)		2,898,804.37850	Reconciliation of Investment Assets	
	Current Liabilities	Sch 13	119,217.47361	Total Investment Assets As per Balance Sheet	2,739,217.81636
	Provisions	Sch 14	1,313.67379		
	Sub Total (B)		120,531.14740		
Less:	Debit balances in P&L & Revenue Account		173,292.43608	Balance Sheet Value of:	
	Loans	Sch 9	3,339.21608	A: Life Fund	568,379.83447
	Advances & Other Assets	Sch 12	62,036.11173	B: Pension & General Annuity Fund	90,747.52405
	Cash & Bank Balances	Sch 11	18,260.72518	C: Unit Linked Fund	2,089,279.44520
	Fixed Assets	Sch 10	23,189.22048		2,748,406.80371
	Misc Expenses not written off	Sch 15	-		
	Sub Total (C)		280,117.70955		
	Funds available for Investments (A+B-C)		2,739,217.81636		

* Reconciliation of Funds for Investments & Investment Assets

Amount

	Funds Available for Investments (E)	2,739,217.81636
Add:	Fixed Deposits of Conv Funds SCH 11	11,501.00000
	Sub Total (F)	11,501.00000
Less	Appropriation Adjustment Account	(608.69680)
	Expropriation Adjustment Account	-
	Other - Receivable (Net units redemption in Units Administration System i.e Life Asia on 30th June 2011 * Unit Price of Respective Fund)	2,920.70945
	Sub Total (G)	2,312.01264
	Value of Investments as per Form 3A (E + F - G)	2,748,406.80371

For HDFC Standard Life Insurance Company Limited

Prasun Gajri
Chief Investment Officer

Date:- 5th August 2011.

FORM L-26-INVESTMENT ASSETS(LIFE INSURERS)-3A Part 2

Form 3A

Part A

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

Statement as on: 30th June, 2011

Statement of Investment assets
(Business within India)

Periodicity of Submission: Quarterly

(Rs.in Lakhs)

Investment Assets	Percentage as per Reg.	SH		PH			Book Value	Actual %	FVC Amount	Total Fund	Mkt./Realisable Value*
		Balance	FRSM	UL - Non Unit Res	PAR	Non-PAR	(SH+PH)				
		(a)	(b)	(c)	(d)	(e)	F = (b+c+d+e)				
A. Life Fund											
1. Government Securities	25%	-	19,903.41640	35,854.29271	167,619.04207	14,076.46615	237,453.21733	43.03%	(7,730.68567)	237,453.21733	229,722.53129
2. Government Securities or other approved Securities (incl 1 above)	Not less than 50%	-	21,392.50094	35,854.29271	211,763.92236	14,190.98352	283,201.69953	51.31%	(9,537.08049)	283,201.69953	273,664.61866
3. Approved Investments											
a) Housing & Infrastructure	Not less than 15%	1,000.00199	10,817.42165	16,573.51301	98,485.31824	11,885.50827	137,761.76116	24.96%	(4,727.15470)	138,761.76315	133,338.76542
b) (i) Approved Investments	Not exceeding 35%	12,797.67095	10,300.00257	32,616.27287	61,783.25129	17,960.02558	122,659.55231	22.23%	(445.02180)	135,457.22326	121,686.29358
(ii) "Other Investments" not to exceed 15%		2,687.29371	503.53853	-	5,857.68628	1,910.63000	8,271.85481	1.50%	(450.11023)	10,959.14853	8,462.16909
Total Life Fund	100%	16,484.96666	43,013.46369	85,044.07859	377,890.17816	45,947.14737	551,894.86781	100.00%	(15,159.36722)	568,379.83447	537,151.84674

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%	29,410.65403	3,316.75532	32,727.40936	36.06%	(1,078.08066)	32,727.40936	31,649.32870
2. Government Securities or other approved Securities (incl 1 above)	Not less than 40%	39,238.79298	4,560.60857	43,799.40155	48.27%	(1,366.93823)	43,799.40155	42,432.46332
3. Balance Inv to be in approved Investments	Not exceeding 60%	41,954.29995	4,993.82254	46,948.12250	51.73%	(742.73264)	46,948.12250	46,289.59239
Total Pension, General Annuity Fund	100%	81,193.09294	9,554.43111	90,747.52405	100.00%	(2,109.67087)	90,747.52405	88,722.05571

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%	-	2,036.095.50343	2,036.095.50343	97.45%
2. Other than Approved Investment	Not more than 25%	-	53,183.94177	53,183.94177	2.55%
Total Linked Life Insurance Fund	100%	-	2,089,279.44520	2,089,279.44520	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 : 5th August 2011

Prasun Gajri
Chief Investment Officer

Unit Linked Insurance Business

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

Periodicity of Submission : Quarterly

Statement as on :- 30th Jun, 2011

(Rs. In Lakhs)

INVESTMENT OF UNIT FUND	Group		Group		Group		Group		Group		Group		Group	
	Liquid Fund		Stable Fund		Sovereign Fund		Secured Fund		Defensive Fund		Balanced Fund		Growth Fund	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
I. Approved Investments (>=75%)														
Govt. bonds		0.00	690.37110	78.95	296.20923	97.58	2,396.02868	51.14	2,550.37629	24.92	1,058.16164	17.82	0.00000	0.00
Corporate Bonds		0.00		0.00		0.00	478.72787	10.22	1,758.42015	17.18	1,149.69029	19.37	0.00000	0.00
Infrastructure Bonds		0.00		0.00		0.00	1,530.10154	32.66	3,630.09791	35.47	1,178.04382	19.84	0.00000	0.00
Equity		0.00		0.00		0.00		0.00	1,914.11003	18.70	2,329.96849	39.25	0.84252	96.61
Money Market	1,924.11266	92.72	66.27942	7.58	0.00000	0.00	43.49987	0.93	7.76652	0.08	15.96176	0.27	0.00000	0.00
Mutual Funds		0.00		0.00		0.00		0.00		0.00		0.00		0.00
Deposit with Banks	100.00000	4.82	100.00000	11.44	0.00000	0.00	100.00000	2.13	0.00000	0.00	0.00000	0.00	0.00000	0.00
Sub Total (A)	2,024.11266	97.54	856.65052	97.97	296.20923	97.58	4,548.35795	97.07	9,860.77089	96.35	5,731.82600	96.55	0.84252	96.61
Current Assets:														
Accrued Intrest	51.66323	2.49	17.47177	2.00	6.34896	2.09	137.06253	2.93	289.11848	2.83	104.71294	1.76	0.00024	0.03
Dividend Recievable		0.00		0.00		0.00		0.00	5.06037	0.05	5.70767	0.10	0.00262	0.30
Bank Balance	1.01255	0.05	1.00568	0.12	1.23223	0.41	1.00395	0.02	1.00078	0.01	1.00153	0.02	0.02211	2.54
Receivable for Sale of Investments		0.00		0.00		0.00		0.00	20.12846	0.20	21.57640	0.36	0.00000	0.00
Other Current Assets (for Investments)	0.02733	0.00	0.00000	0.00	0.00000	0.00	3.03357	0.06	1.70727	0.02	0.40626	0.01	0.00000	0.00
Less: Current Liabilities		0.00		0.00		0.00		0.00		0.00		0.00		0.00
Payable for Investments		0.00		0.00		0.00		0.00		0.00		0.00		0.00
Fund Mgmt Charges Payable	-1.28889	-0.06	-0.53758	-0.06	-0.18628	-0.06	-2.89369	-0.06	-6.24260	-0.06	-3.64889	-0.06	-0.00052	-0.06
Other Current Liabilities (for Investments)	-0.42254	-0.02	-0.17616	-0.02	-0.05852	-0.02	-0.97547	-0.02	-1.86261	-0.02	-1.14795	-0.02	-0.00016	-0.02
Sub Total (B)	50.99167	2.46	17.76372	2.03	7.33640	2.42	137.23090	2.93	308.91014	3.02	128.60796	2.17	0.02428	2.78
Other Investments (<=25%)														
Corporate Bonds		0.00		0.00		0.00		0.00		0.00		0.00		0.00
Infrastructure Bonds		0.00		0.00		0.00		0.00		0.00		0.00		0.00
Equity		0.00		0.00		0.00		0.00	64.57864	0.63	76.31736	1.29	0.00527	0.60
Money Market		0.00		0.00		0.00		0.00		0.00		0.00		0.00
Mutual Funds		0.00		0.00		0.00		0.00		0.00		0.00		0.00
Sub Total (C)	0.00000	0.00	0.00000	0.00	0.00000	0.00	0.00000	0.00	64.57864	0.63	76.31736	1.29	0.00527	0.60
Total (A + B + C)	2,075.10434	100.00	874.41423	100.00	303.54563	100.00	4,685.58885	100.00	10,234.25967	100.00	5,936.75133	100.00	0.87207	100.00
Funds Carried Forward (as per LB 2)														

Date : 5th August, 2011

Unit Linked Insurance Business

Company Name & Code : HDFC Standard Life Insura

Periodicity of Submission : Quarterly

Statement as on :- 30th Jun, 2011

(Rs. In Lakhs)

INVESTMENT OF UNIT FUND	Life		Life		Life		Life		Life		Life		Life		Life	
	Liquid Fund		Stable Fund		Sovereign Fund		Secured Fund		Defensive Fund		Balanced Fund		Equity Fund		Growth Fund	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
I. Approved Investments (>=75%)																
Govt. bonds		0.00	2,758.56000	15.19	357.89517	97.63	11,170.76352	31.89	16,008.43056	21.65	9,547.96055	13.02	3,414.11459	3.31	0.00000	0.00
Corporate Bonds		0.00	3,419.43460	18.83	0.00000	0.00	5,611.59519	16.02	7,361.10651	9.95	7,221.67226	9.85	2,742.87045	2.66	0.00000	0.00
Infrastructure Bonds		0.00	5,531.86471	30.46	0.00000	0.00	9,723.37919	27.76	25,365.93212	34.30	17,235.85878	23.50	7,092.47115	6.87	0.00000	0.00
Equity		0.00		0.00		0.00		0.00	14,422.06386	19.50	28,478.17050	38.84	80,394.82302	77.92	418,220.61370	94.13
Money Market	9,349.96368	81.52	3,141.44414	17.30	0.00000	0.00	1,442.01312	4.12	2,378.01119	3.22	2,041.10014	2.78	188.27614	0.18	10,530.15163	2.37
Mutual Funds		0.00		0.00		0.00		0.00		0.00		0.00		0.00		0.00
Deposit with Banks	1,850.00000	16.13	2,800.00000	15.42	0.00000	0.00	6,100.00000	17.41	5,650.00000	7.64	6,350.00000	8.66	5,300.00000	5.14	0.00000	0.00
Sub Total (A)	11,199.96368	97.65	17,651.30346	97.20	357.89517	97.63	34,047.75101	97.20	71,185.54423	96.26	70,874.76223	96.65	99,132.55535	96.08	428,750.76533	96.50
Current Assets:																
Accrued Intrest	277.71924	2.42	522.71134	2.88	7.75798	2.12	1,011.75288	2.89	1,853.44774	2.51	1,461.89330	1.99	600.27435	0.58	3,999.23	0.00
Dividend Recievable		0.00		0.00		0.00		0.00	40.04684	0.05	77.55867	0.11	264.54745	0.26	1,386.47118	0.31
Bank Balance	1.00425	0.01	1.00811	0.01	1.25245	0.34	1.05655	0.00	1.00373	0.00	1.00350	0.00	1.01605	0.00	1.15235	0.00
Receivable for Sale of Investments		0.00		0.00		0.00		0.00	630.66782	0.85	243.72798	0.33	654.91054	0.63	763.02359	0.17
Other Current Assets (for Investments)	0.00073	0.00	0.00000	0.00	0.00000	0.00	0.08152	0.00	6.15527	0.01	0.00000	0.00	0.00000	0.00	0.00000	0.00
Less: Current Liabilities		0.00		0.00		0.00		0.00		0.00		0.00		0.00		0.00
Payable for Investments		0.00		0.00		0.00	0.00000	0.00	-176.76387	-0.24	-98.45076	-0.13	-120.50151	-0.12	-202.65755	-0.05
Fund Mgmt Charges Payable	-7.42156	-0.06	-11.92458	-0.07	-0.23979	-0.07	-22.98268	-0.07	-49.41295	-0.07	-47.86240	-0.07	-66.78714	-0.06	-286.27479	-0.06
Other Current Liabilities (for Investments)	-2.10150	-0.02	-3.90986	-0.02	-0.07950	-0.02	-7.91685	-0.02	-15.36505	-0.02	-15.23586	-0.02	-21.38024	-0.02	-91.70807	-0.02
Sub Total (B)	269.20117	2.35	507.88501	2.80	8.69114	2.37	981.99141	2.80	2,289.77953	3.10	1,622.63442	2.21	1,312.07950	1.27	1,574.00594	0.35
Other Investments (<=25%)																
Corporate Bonds		0.00		0.00		0.00		0.00		0.00		0.00		0.00		0.00
Infrastructure Bonds		0.00		0.00		0.00		0.00		0.00		0.00		0.00		0.00
Equity		0.00		0.00		0.00		0.00	476.61605	0.64	832.77913	1.14	2,730.69644	2.65	13,958.88986	3.14
Money Market		0.00		0.00		0.00		0.00		0.00		0.00		0.00		0.00
Mutual Funds		0.00		0.00		0.00		0.00		0.00		0.00		0.00		0.00
Sub Total (C)	0.00000	0.00	0.00000	0.00	0.00000	0.00	0.00000	0.00	476.61605	0.64	832.77913	1.14	2,730.69644	2.65	13,958.88986	3.14
Total (A + B + C)	11,469.16484	100.00	18,159.18846	100.00	366.58631	100.00	35,029.74243	100.00	73,951.93981	100.00	73,330.17578	100.00	103,175.33129	100.00	444,283.66114	100.00
Funds Carried Forward (as per LB 2)																

Date : 5th August, 2011

Unit Linked Insurance Business

Company Name & Code : HDFC Standard Life Insura

Periodicity of Submission : Quarterly

Statement as on :- 30th Jun, 2011

(Rs. In Lakhs)

INVESTMENT OF UNIT FUND	Pension		Pension		Pension		Pension		Pension		Pension		Pension		Pension	
	Liquid Fund		Stable Fund		Sovereign Fund		Secured Fund		Defensive Fund		Balanced Fund		Equity Fund		Growth Fund	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
I. Approved Investments (>=75%)																
Govt. bonds		0.00	1,546.76400	15.24	6.05318	96.20	6,952.10735	30.95	5,385.77414	23.36	7,654.97036	13.50	1,050.44629	1.94	0.00000	0.00
Corporate Bonds		0.00	1,770.51226	17.44	0.00000	0.00	3,862.67074	17.20	2,538.65874	11.01	4,712.27332	8.31	2,364.00839	4.36	0.00000	0.00
Infrastructure Bonds		0.00	2,896.02385	28.53	0.00000	0.00	6,211.49536	27.66	6,614.54432	28.68	13,928.75275	24.56	2,612.05833	4.82	0.00000	0.00
Equity		0.00		0.00		0.00		0.00	4,691.57938	20.35	21,958.47874	38.72	42,930.67242	79.23	258,058.91604	94.51
Money Market	6,557.78867	77.83	1,859.48281	18.32	0.00000	0.00	902.38624	4.02	963.25763	4.18	1,562.56013	2.76	361.38147	0.67	4,110.30913	1.51
Mutual Funds		0.00		0.00		0.00		0.00		0.00		0.00		0.00		0.00
Deposit with Banks	1,650.00000	19.58	1,800.00000	17.73	0.00000	0.00	3,900.00000	17.36	1,750.00000	7.59	4,950.00000	8.73	2,750.00000	5.08	0.00000	0.00
Sub Total (A)	8,207.78867	97.41	9,872.78291	97.27	6.05318	96.20	21,828.65969	97.19	21,943.81421	95.16	54,767.03529	96.57	52,068.56689	96.10	262,169.22516	96.02
Current Assets:																
Accrued Intrest	224.13543	2.66	284.62815	2.80	0.15037	2.39	650.21854	2.89	501.41355	2.17	1,079.35219	1.90	289.76030	0.53	3,84339	0.00
Dividend Recievable		0.00		0.00		0.00		0.00	13.31233	0.06	59.55759	0.11	148.49346	0.27	851.13297	0.31
Bank Balance	1.00325	0.01	1.01051	0.01	0.09421	1.50	1.03270	0.00	1.01447	0.00	1.00894	0.00	1.02910	0.00	1.20307	0.00
Receivable for Sale of Investments		0.00		0.00		0.00		0.00	463.26006	2.01	312.06478	0.55	267.16064	0.49	1,417.77501	0.52
Other Current Assets (for Investments)		0.00		0.00		0.00	0.25282	0.00	0.00000	0.00	0.00000	0.00	2.99644	0.01	0.00000	0.00
Less: Current Liabilities		0.00		0.00		0.00		0.00		0.00		0.00		0.00		0.00
Payable for Investments		0.00		0.00		0.00		0.00		0.00	-125.30097	-0.22	-57.60778	-0.11	-170.22518	-0.06
Fund Mgmt Charges Payable	-5.40325	-0.06	-6.66573	-0.07	-0.00411	-0.07	-14.74427	-0.07	-15.05391	-0.07	-36.90139	-0.07	-35.08003	-0.06	-177.31380	-0.06
Other Current Liabilities (for Investments)	-1.51463	-0.02	-2.30137	-0.02	-0.00128	-0.02	-5.15805	-0.02	-4.79635	-0.02	-11.71362	-0.02	-11.24814	-0.02	-56.89405	-0.02
Sub Total (B)	218.22081	2.59	276.67156	2.73	0.23918	3.80	631.60173	2.81	959.15016	4.16	1,278.06753	2.25	605.50398	1.12	1,869.52140	0.68
Other Investments (<=25%)																
Corporate Bonds		0.00		0.00		0.00		0.00		0.00		0.00		0.00		0.00
Infrastructure Bonds		0.00		0.00		0.00		0.00		0.00		0.00		0.00		0.00
Equity		0.00		0.00		0.00		0.00	156.44354	0.68	667.23921	1.18	1,509.76106	2.79	8,998.84598	3.30
Money Market		0.00		0.00		0.00		0.00		0.00		0.00		0.00		0.00
Mutual Funds		0.00		0.00		0.00		0.00		0.00		0.00		0.00		0.00
Sub Total (C)	0.00000	0.00	0.00000	0.00	0.00000	0.00	0.00000	0.00	156.44354	0.68	667.23921	1.18	1,509.76106	2.79	8,998.84598	3.30
Total (A + B + C)	8,426.00948	100.00	10,149.45447	100.00	6.29237	100.00	22,460.26142	100.00	23,059.40792	100.00	56,712.34203	100.00	54,183.83192	100.00	273,037.59254	100.00
Funds Carried Forward (as per LB 2)																

Date : 5th August, 2011

Unit Linked Insurance Business

Company Name & Code : HDFC Standard Life Insura

Periodicity of Submission : Quarterly

Statement as on :- 30th Jun, 2011

(Rs. In Lakhs)

INVESTMENT OF UNIT FUND	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	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
I. Approved Investments (>=75%)												
Govt. bonds		0.00	29.55600	78.04	680.71306	97.96	573.81452	50.15	895.01921	25.98	504.84367	24.72
Corporate Bonds		0.00		0.00		0.00	202.51167	17.70	601.41158	17.46	286.08921	14.01
Infrastructure Bonds		0.00		0.00		0.00	315.44407	27.57	1,094.26582	31.77	375.64597	18.39
Equity		0.00		0.00		0.00		0.00	710.95805	20.64	792.29947	38.79
Money Market	0.02878	93.60	6.69473	17.68	0.00000	0.00	24.31975	2.13	28.50867	0.83	5.13567	0.25
Mutual Funds		0.00		0.00		0.00		0.00		0.00		0.00
Deposit with Banks		0.00		0.00		0.00		0.00		0.00		0.00
Sub Total (A)	0.02878	93.60	36.25073	95.72	680.71306	97.96	1,116.09002	97.55	3,330.16334	96.67	1,964.01400	96.16
Current Assets:												
Accrued Intrest	-0.00628	-20.41	0.65463	1.73	12.87439	1.85	27.99531	2.45	86.99558	2.53	42.57830	2.08
Dividend Recievable		0.00		0.00		0.00		0.00	1.99214	0.06	2.09419	0.10
Bank Balance	0.00088	2.85	1.00136	2.64	1.89524	0.27	1.00250	0.09	1.00238	0.03	1.00069	0.05
Receivable for Sale of Investments		0.00		0.00		0.00		0.00	4.03731	0.12	7.24520	0.35
Other Current Assets (for Investments)		0.00		0.00		0.00		0.00	0.30139	0.01	0.00000	0.00
Less: Current Liabilities		0.00		0.00		0.00		0.00		0.00		0.00
Payable for Investments		0.00		0.00		0.00		0.00		0.00		0.00
Fund Mgmt Charges Payable	-0.00003	-0.10	-0.02321	-0.06	-0.42602	-0.06	-0.70112	-0.06	-2.16653	-0.06	-1.24336	-0.06
Other Current Liabilities (for Investments)	0.00740	24.06	-0.01134	-0.03	-0.15043	-0.02	-0.23653	-0.02	-0.68322	-0.02	-0.39025	-0.02
Sub Total (B)	0.00197	6.40	1.62144	4.28	14.19318	2.04	28.06016	2.45	91.47904	2.66	51.28478	2.51
Other Investments (<=25%)												
Corporate Bonds		0.00		0.00		0.00		0.00		0.00		0.00
Infrastructure Bonds		0.00		0.00		0.00		0.00		0.00		0.00
Equity		0.00		0.00		0.00		0.00	23.19906	0.67	27.12508	1.33
Money Market		0.00		0.00		0.00		0.00		0.00		0.00
Mutual Funds		0.00		0.00		0.00		0.00		0.00		0.00
Sub Total (C)	0.00000	0.00	0.00000	0.00	0.00000	0.00	0.00000	0.00	23.19906	0.67	27.12508	1.33
Total (A + B + C)	0.03075	100.00	37.87217	100.00	694.90624	100.00	1,144.15018	100.00	3,444.84144	100.00	2,042.42385	100.00
Funds Carried Forward (as per LB 2)												

Date : 5th August, 2011

Unit Linked Insurance Business

Company Name & Code : HDFC Standard Life Insura

Periodicity of Submission : Quarterly

Statement as on :- 30th Jun, 2011

(Rs. In Lakhs)

INVESTMENT OF UNIT FUND	Life-II		Life-II		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		CG3AL		CG5AL		
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	
I. Approved Investments (>=75%)																					
Govt. bonds	0.00000	0.00	0.00000	0.00	5,325.81048	26.66	3,988.70904	24.86	3,032.03501	10.03	1,871.89316	5.00	0.00000	0.00	0.00000	0.00	105.69897	39.43	1,074.30	400.75	
Corporate Bonds	0.00000	0.00	295.83732	5.71	4,996.56477	25.01	1,605.88369	10.01	2,427.79274	8.03	949.11125	2.53	0.00000	0.00	0.00000	0.00	0.00000	0.00	0.00000	0.00	
Infrastructure Bonds	0.00000	0.00	1,277.55050	24.67	5,151.42940	25.79	4,168.88434	25.98	8,614.60790	28.49	2,719.31671	7.26	0.00000	0.00	225.37151	84.07	0.00000	0.00	0.00000	0.00	
Equity	0.00000	0.00	0.00000	0.00	0.00000	0.00	3,148.80943	19.62	11,688.67753	38.65	28,602.27461	76.38	211,610.97135	94.47	37.60792	14.03	18.17872	6.78	284.19730	106.02	
Money Market	5,129.08888	85.43	2,218.22949	42.83	4,025.82646	20.16	1,213.98513	7.57	1,598.00298	5.28	74.25435	0.20	3,413.95490	1.52	0.02779	0.01	0.00000	0.00	0.00000	0.00	
Mutual Funds		0.00		0.00		0.00		0.00		0.00		0.00		0.00		0.00		0.00		0.00	
Deposit with Banks	750.00000	12.49	1,250.00000	24.13	0.00000	0.00	1,450.00000	9.04	1,900.00000	6.28	2,050.00000	5.47	1,850.00000	0.83	0.00000	0.00	0.00000	0.00	0.00000	0.00	
Sub Total (A)	5,879.08888	97.93	5,041.61731	97.34	19,499.63111	97.62	15,576.27162	97.08	29,261.11617	96.77	36,266.85007	96.85	216,874.92625	96.82	263.00721	98.11	123.87769	46.21	1,358.50	506.77	
Current Assets:																					
Accrued Intrest	131.40870	2.19	143.68865	2.77	500.89234	2.51	344.87350	2.15	506.49646	1.67	223.29868	0.60	120.01450	0.05	5.24495	1.96	2.60299	0.97	18.43729	6.88	
Dividend Receivable	0.00000	0.00	0.00000	0.00	0.00000	0.00	8.79023	0.05	32.45793	0.11	97.83378	0.26	656.57061	0.29	0.17733	0.07	0.06376	0.02	0.99374	0.37	
Bank Balance	1.00196	0.02	1.00866	0.02	1.09722	0.01	1.01143	0.01	1.01143	0.00	1.00592	0.00	1.18168	0.00	0.00504	0.00	0.03170	0.01	0.37985	0.14	
Receivable for Sale of Investments		0.00		0.00		0.00	18.53096	0.12	99.90722	0.33	0.00000	0.00	59.89447	0.03	0.00000	0.00	0.00000	0.00	0.00000	0.00	
Other Current Assets (for Investments)	0.01884	0.00	0.00000	0.00	0.00000	0.00	0.00000	0.00	0.00000	0.00	0.00000	0.00	0.00000	0.00	0.00000	0.00	0.00000	0.00	0.00000	0.00	
Less: Current Liabilities		0.00		0.00		0.00		0.00		0.00		0.00		0.00		0.00		0.00		0.00	
Payable for Investments		0.00	0.00000	0.00		0.00		0.00		0.00		0.00		0.00		0.00		0.00		0.00	
Fund Mgmt Charges Payable	-6.06547	-0.10	-5.24166	-0.10	-20.18182	-0.10	-16.25733	-0.10	-30.02752	-0.10	-37.02233	-0.10	-221.31757	-0.10	-0.27268	-0.10	-0.12910	-0.05	-1.40155	-0.52	
Other Current Liabilities (for Investments)	-1.89323	-0.03	-1.70788	-0.03	-7.10965	-0.04	-5.44888	-0.03	-9.85791	-0.03	-12.20823	-0.03	-73.30936	-0.03	-0.14688	-0.05	-0.05355	-0.02	-0.63248	-0.24	
Sub Total (B)	124.47081	2.07	137.74777	2.66	474.69808	2.38	351.49991	2.19	599.98761	1.98	272.90782	0.73	543.03433	0.24	5.00776	1.87	2.51580	0.94	17.77684	6.63	
Other Investments (<=25%)																					
Corporate Bonds		0.00		0.00		0.00		0.00		0.00		0.00		0.00		0.00		0.00		0.00	
Infrastructure Bonds		0.00		0.00		0.00		0.00		0.00		0.00		0.00		0.00		0.00		0.00	
Equity		0.00		0.00		0.00	117.74379	0.73	377.61898	1.25	906.20196	2.42	6,573.87217	2.93	0.05492	0.02	0.23452	0.09	3.67333	1.37	
Money Market		0.00		0.00		0.00		0.00		0.00		0.00		0.00		0.00		0.00		0.00	
Mutual Funds		0.00		0.00		0.00		0.00		0.00		0.00		0.00		0.00		0.00		0.00	
Sub Total (C)	0.00000	0.00	0.00000	0.00	0.00000	0.00	117.74379	0.73	377.61898	1.25	906.20196	2.42	6,573.87217	2.93	0.05492	0.02	0.23452	0.09	3.67333	1.37	
Total (A + B + C)	6,003.55970	100.00	5,179.36509	100.00	19,974.32919	100.00	16,045.51532	100.00	30,238.72276	100.00	37,445.95986	100.00	223,991.83275	100.00	268.06989	100.00	126.62802	47.24	1,379.95	514.77	
Funds Carried Forward (as per LB 2)																					

Date : 5th August, 2011

Unit Linked Insurance Business

Company Name & Code : HDFC Standard Life Insura

Periodicity of Submission : Quarterly

Statement as on :- 30th Jun, 2011

(Rs. In Lakhs)

INVESTMENT OF UNIT FUND	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	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
I. Approved Investments (>=75%)																
Govt. bonds	0.00000	0.00	0.00000	0.00	4,388.34894	26.31	3,183.21826	25.25	2,010.07142	8.98	1,562.35323	5.72	0.00000	0.00	2,88630	10.84
Corporate Bonds	0.00000	0.00	285.94805	5.50	4,051.30554	24.29	1,707.55912	13.54	3,400.87228	15.19	977.92857	3.58	0.00000	0.00	0.00000	0.00
Infrastructure Bonds	0.00000	0.00	1,309.88652	25.20	4,363.36668	26.16	2,772.95409	21.99	5,021.77583	22.43	2,313.68129	8.47	0.00000	0.00	19,59752	73.62
Equity	0.00000	0.00	0.00000	0.00	0.00000	0.00	2,460.00943	19.51	8,542.64241	38.15	20,470.21771	74.91	128,941.79120	93.09	3,59709	13.51
Money Market	1,670.25781	80.66	2,258.40283	43.44	3,484.03201	20.89	960.69864	7.62	1,160.48763	5.18	104.56919	0.38	4,355.06723	3.14	0.08832	0.33
Mutual Funds		0.00		0.00		0.00		0.00		0.00		0.00		0.00		0.00
Deposit with Banks	350.00000	16.90	1,200.00000	23.08	0.00000	0.00	1,150.00000	9.12	1,500.00000	6.70	1,100.00000	4.03	850.00000	0.61	0.00000	0.00
Sub Total (A)	2,020.25781	97.57	5,054.23739	97.22	16,287.05317	97.65	12,234.43955	97.03	21,635.84957	96.63	26,528.74999	97.08	134,146.85843	96.84	26.16924	98.30
Current Assets:																
Accrued Intrest	52.20711	2.52	150.51805	2.90	412.71274	2.47	264.81107	2.10	391.21833	1.75	198.49419	0.73	70.18198	0.05	0.46626	1.75
Dividend Recievable	0.00000	0.00	0.00000	0.00	0.00000	0.00	6.97967	0.06	22.39887	0.10	69.08763	0.25	396.56515	0.29	0.01685	0.06
Bank Balance	1.00448	0.05	1.00322	0.02	1.08142	0.01	1.01327	0.01	1.00696	0.00	1.00873	0.00	1.21753	0.00	0.00548	0.02
Receivable for Sale of Investments		0.00		0.00		0.00	26.24735	0.21	81.30849	0.36	0.00000	0.00	0.00000	0.00	0.00000	0.00
Other Current Assets (for Investments)		0.00		0.00		0.00		0.00		0.00		0.00		0.00		0.00
Less: Current Liabilities																
Payable for Investments		0.00		0.00		0.00		0.00		0.00		0.00		0.00		0.00
Fund Mgmt Charges Payable	-2.15580	-0.10	-5.31340	-0.10	-16.69954	-0.10	-12.94999	-0.10	-21.97950	-0.10	-26.64740	-0.10	-135.63653	-0.10	-0.02709	-0.10
Other Current Liabilities (for Investments)	-0.67108	-0.03	-1.76097	-0.03	-5.79134	-0.03	-4.30894	-0.03	-7.23284	-0.03	-8.81126	-0.03	-44.99130	-0.03	-0.01461	-0.05
Sub Total (B)	50.38470	2.43	144.44689	2.78	391.30327	2.35	281.79243	2.23	466.72031	2.08	233.13189	0.85	287.33684	0.21	0.44689	1.68
Other Investments (<=25%)																
Corporate Bonds		0.00		0.00		0.00		0.00		0.00		0.00		0.00		0.00
Infrastructure Bonds		0.00		0.00		0.00		0.00		0.00		0.00		0.00		0.00
Equity		0.00		0.00		0.00	92.39196	0.73	287.04428	1.28	565.05031	2.07	4,083.07751	2.95	0.00449	0.02
Money Market		0.00		0.00		0.00		0.00		0.00		0.00		0.00		0.00
Mutual Funds		0.00		0.00		0.00		0.00		0.00		0.00		0.00		0.00
Sub Total (C)	0.00000	0.00	0.00000	0.00	0.00000	0.00	92.39196	0.73	287.04428	1.28	565.05031	2.07	4,083.07751	2.95	0.00449	0.02
Total (A + B + C)	2,070.64252	100.00	5,198.68429	100.00	16,678.35644	100.00	12,608.62394	100.00	22,389.61416	100.00	27,326.93219	100.00	138,517.27277	100.00	26.62062	100.00
Funds Carried Forward (as per LB 2)																

Date : 5th August, 2011

Unit Linked Insurance Business

Company Name & Code : HDFC Standard Life Insura

Periodicity of Submission : Quarterly

Statement as on :- 30th Jun, 2011

(Rs. In Lakhs)

INVESTMENT OF UNIT FUND	Wealth Maximiser		Wealth Maximiser		Wealth Maximiser		Wealth Maximiser		Wealth Maximiser	
	Money Plus		Bond Oppurtunities		Large Cap		Mid Cap		Managers	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
I. Approved Investments (>=75%)										
Govt. bonds	858.74167	84.74	1,800.90307	57.96	0.00000	0.00	0.00000	0.00	16,484.10164	30.01
Corporate Bonds	0.00000	0.00	279.71704	9.00	0.00000	0.00	0.00000	0.00	2,220.92730	4.04
Infrastructure Bonds	36.63878	3.62	624.97771	20.12	0.00000	0.00	0.00000	0.00	5,055.49358	9.20
Equity	0.00000	0.00	0.00000	0.00	5,367.02031	93.87	3,536.79317	81.20	24,220.21008	44.10
Money Market	104.15182	10.28	76.24342	2.45	247.94032	4.34	165.98844	3.81	1,997.55983	3.64
Mutual Funds		0.00		0.00		0.00		0.00		0.00
Deposit with Banks		0.00	251.68047	8.10	0.00000	0.00	0.00000	0.00	1,998.31953	3.64
Sub Total (A)	999.53228	98.63	3,033.52171	97.64	5,614.96063	98.20	3,702.78161	85.01	51,976.61196	94.64
Current Assets:										
Accrued Intrest	15.48861	1.53	77.38405	2.49	0.05129	0.00	0.03433	0.00	654.06667	1.19
Dividend Recievable	0.00000	0.00	0.00000	0.00	18.64390	0.33	15.34873	0.35	93.88627	0.17
Bank Balance	0.29035	0.03	0.11775	0.00	0.31233	0.01	0.25202	0.01	3.23028	0.01
Receivable for Sale of Investments		0.00		0.00		0.00		0.00		0.00
Other Current Assets (for Investments)		0.00	1.71568	0.06	0.00000	0.00	0.00000	0.00	13.62231	0.02
Less: Current Liabilities										
Payable for Investments		0.00		0.00		0.00		0.00		0.00
Fund Mgmt Charges Payable	-1.42884	-0.14	-4.39810	-0.14	-7.90658	-0.14	-6.09774	-0.14	-77.06212	-0.14
Other Current Liabilities (for Investments)	-0.44482	-0.04	-1.36433	-0.04	-2.47037	-0.04	-1.89759	-0.04	-23.97121	-0.04
Sub Total (B)	13.90530	1.37	73.45506	2.36	8.63056	0.15	7.63975	0.18	663.77220	1.21
Other Investments (<=25%)										
Corporate Bonds		0.00		0.00		0.00		0.00		0.00
Infrastructure Bonds		0.00		0.00		0.00		0.00		0.00
Equity	0.00000	0.00	0.00000	0.00	94.16302	1.65	645.17324	14.81	2,281.38160	4.15
Money Market		0.00		0.00		0.00		0.00		0.00
Mutual Funds		0.00		0.00		0.00		0.00		0.00
Sub Total (C)	0.00000	0.00	0.00000	0.00	94.16302	1.65	645.17324	14.81	2,281.38160	4.15
Total (A + B + C)	1,013.43758	100.00	3,106.97676	100.00	5,717.75420	100.00	4,355.59459	100.00	54,921.76576	100.00
Funds Carried Forward (as per LB 2)										

Date : 5th August, 2011

Unit Linked Insurance Business

Company Name & Code : HDFC Standard Life Insura

Periodicity of Submission : Quarterly

Statement as on :- 30th Jun, 2011

(Rs. In Lakhs)

INVESTMENT OF UNIT FUND	Wealth Builder		Wealth Builder		Wealth Builder		Wealth Builder	
	Blue chip		Income		Oppurtunities		Vantage	
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
I. Approved Investments (>=75%)								
Govt. bonds	0.00000	0.00	600.08754	25.57	0.00000	0.00	2,167.22221	12.71
Corporate Bonds	0.00000	0.00	472.36971	20.13	0.00000	0.00	1,705.96796	10.01
Infrastructure Bonds	0.00000	0.00	813.06208	34.65	0.00000	0.00	2,936.38190	17.22
Equity	21,879.28055	92.61	0.00000	0.00	39,105.54913	83.47	7,552.83960	44.30
Money Market	878.67217	3.72	410.54187	17.50	2,009.07926	4.29	1,825.72158	10.71
Mutual Funds		0.00		0.00		0.00		0.00
Deposit with Banks	0.00000	0.00	0.00000	0.00	0.00000	0.00	0.00000	0.00
Sub Total (A)	22,757.95271	96.33	2,296.06120	97.85	41,114.62840	87.76	16,188.13325	94.95
Current Assets:								
Accrued Intrest	0.18175	0.00	53.52950	2.28	0.41558	0.00	193.39330	1.13
Dividend Recievable	77.18056	0.33	0.00000	0.00	248.15779	0.53	36.62472	0.21
Bank Balance	0.91409	0.00	0.22929	0.01	1.07492	0.00	1.09302	0.01
Receivable for Sale of Investments		0.00		0.00	126.47934	0.27	11.45505	0.07
Other Current Assets (for Investments)		0.00		0.00		0.00		0.00
Less: Current Liabilities								
Payable for Investments		0.00		0.00		0.00		0.00
Fund Mgmt Charges Payable	-24.81242	-0.11	-2.52970	-0.11	-49.78814	-0.11	-18.19410	-0.11
Other Current Liabilities (for Investments)	-7.39464	-0.03	-0.79695	-0.03	-14.69623	-0.03	-5.56486	-0.03
Sub Total (B)	46.06934	0.20	50.43215	2.15	311.64324	0.67	218.80713	1.28
Other Investments (<=25%)								
Corporate Bonds		0.00		0.00		0.00		0.00
Infrastructure Bonds		0.00		0.00		0.00		0.00
Equity	821.24464	3.48	0.00000	0.00	5,422.10673	11.57	641.63016	3.76
Money Market		0.00		0.00		0.00		0.00
Mutual Funds		0.00		0.00		0.00		0.00
Sub Total (C)	821.24464	3.48	0.00000	0.00	5,422.10673	11.57	641.63016	3.76
Total (A + B + C)	23,625.26670	100.00	2,346.49335	100.00	46,848.37837	100.00	17,048.57054	100.00
Funds Carried Forward (as per LB 2)								

Date : 5th August, 2011

Unit Linked Insurance Business

Company Name & Code : HDFC Standard Life Insura

Periodicity of Submission : Quarterly

Statement as on :- 30th Jun, 2011

(Rs. In Lakhs)

INVESTMENT OF UNIT FUND	Life Super-II		Life Super-II		Life Super-II		Life Super-II		PEGMAX		LIQGRF		TOTAL UNIT LINKED	
	Balanced		Capital Guarantee		Short Term		Highest NAV		Pension Maximus		Life Super-II			
	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual	Actual Inv.	% Actual
I. Approved Investments (>=75%)														
Govt. bonds	879.90087	12.02	0.00000	0.00	0.00000	0.00	6,755.70000	6.42		0.00		0.00	131,620.91671	6.30
Corporate Bonds	98.08900	1.34	0.09388	0.01	302.48557	23.51	8,873.55851	8.43	3,063.23628	2.91		0.00	83,796.90178	4.01
Infrastructure Bonds	1,662.13344	22.70	0.00000	0.00	49.91696	3.88	44,501.75817	42.29	4,554.34214	4.33		0.00	203,529.10673	9.74
Equity	3,341.43755	45.64	820.84231	77.45	0.00000	0.00	36,174.60782	34.38	1,025.19069	0.97		0.00	1,433,736.24212	68.62
Money Market	1,116.71170	15.25	224.13453	21.15	703.48328	54.69	6,026.59522	5.73	923.10274	0.88	644.14234	0.61	96,531.47612	4.62
Mutual Funds		0.00		0.00		0.00		0.00		0.00		0.00	0.00000	0.00
Deposit with Banks	0.00000	0.00	0.00000	0.00	200.00000	15.55	0.00000	0.00	200.00000	0.19		0.00	63,200.00000	3.02
Sub Total (A)	7,098.27256	96.95	1,045.07073	98.61	1,255.88581	97.63	102,332.21971	97.25	9,765.87185	9.28	644.14234	0.61	2,012,414.64346	96.32
Current Assets:														
Accrued Intrest	96.99618	1.32	0.04874	0.00	31.31130	2.43	2,327.72816	2.21	229.49055	0.22	15.39746	0.01	16,783.61331	0.80
Dividend Receivable	8.99025	0.12	2.75130	0.26	0.00000	0.00	132.22183	0.13	3.46899	0.00		0.00	4,785.18734	0.23
Bank Balance	1.04150	0.01	1.01812	0.10	1.00508	0.08	1.18257	0.00	1.02897	0.00	0.00082	0.00	55.94217	0.00
Receivable for Sale of Investments	23.99434	0.33	0.00000	0.00	0.00000	0.00	0.00000	0.00		0.00		0.00	5,253.39499	0.25
Other Current Assets (for Investments)		0.00	0.00000	0.00		0.00	8.19698	0.01		0.00		0.00	38.51640	0.00
Less: Current Liabilities													0.00000	0.00
Payable for Investments		0.00	0.00000	0.00		0.00	0.00000	0.00		0.00		0.00	-951.50763	-0.05
Fund Mgmt Charges Payable	-7.67938	-0.10	-1.12492	-0.11	-1.37689	-0.11	-111.14566	-0.11	-10.89884	-0.01	-0.05384	0.00	-1,687.25464	-0.08
Other Current Liabilities (for Investments)	-2.26542	-0.03	-0.65182	-0.06	-0.40546	-0.03	-83.26857	-0.08	-8.17714	-0.01	-0.28001	0.00	-597.03197	-0.03
Sub Total (B)	121.07747	1.65	2.04142	0.19	30.53403	2.37	2,274.91531	2.16	214.91254	0.20	15.06442	0.01	23,680.85998	1.13
Other Investments (<=25%)													0.00000	0.00
Corporate Bonds		0.00		0.00		0.00		0.00		0.00		0.00	0.00000	0.00
Infrastructure Bonds		0.00		0.00		0.00		0.00		0.00		0.00	0.00000	0.00
Equity	102.51809	1.40	12.70176	1.20	0.00000	0.00	617.49316	0.59	16.06447	0.02		0.00	53,183.94177	2.55
Money Market		0.00		0.00		0.00		0.00		0.00		0.00	0.00000	0.00
Mutual Funds		0.00		0.00		0.00		0.00		0.00		0.00	0.00000	0.00
Sub Total (C)	102.51809	1.40	12.70176	1.20	0.00000	0.00	617.49316	0.59	16.06447	0.02	0.00000	0.00	53,183.94177	2.55
Total (A + B + C)	7,321.86812	100.00	1,059.81390	100.00	1,286.41984	100.00	105,224.62818	100.00	9,996.84886	9.50	659.20677	0.63	2,089,279.44520	100.00
Funds Carried Forward (as per LB 2)														

For HDFC Standard Life Insurance Co. Ltd.

Date : 5th August, 2011

Prasun Gajri
Chief Investment Officer

Unit Linked Insurance Business

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

Periodicity of Submission : Quarterly

Statement as on :- 30th June, 2011

(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)	2,106.64027	942.40574	298.71844	4,727.62630	8,311.48755	5,738.56637	0.83302
Add : Inflow during the quarter	65.66891	0.88226	-	490.33588	1,782.42289	115.73734	-
Increase/(Decrease) Value of Investment	31.74042	(3.31030)	(2.50921)	15.20636	(9.57534)	66.10334	0.01477
Less : Outflow During the Quarter	179.93694	83.32717	-	684.81059	158.98556	112.26369	-
TOTAL INVESTIBLE FUNDS (MKT VALUE)	2,024.11266	856.65052	296.20923	4,548.35795	9,925.34953	5,808.14337	0.84779

Date : 5th August, 2011

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

Unit Linked Insurance Business

Company Name & Code :- HDFC Standard Life Insuranc

Periodicity of Submission : Quarterly

Statement as on :- 30th June, 2011

(Rs. In Lakhs)

PARTICULARS	Life	Life	Life	Life	Life	Life	Life	Life
	Liquid Fund	Stable Fund	Sovereign Fund	Secured Fund	Defensive Fund	Balanced Fund	Equity Fund	Growth Fund
Opening Balance (Market Value)	8,513.81943	18,466.43746	355.93852	35,724.54233	70,864.52785	72,103.28030	103,827.01078	458,665.88266
Add : Inflow during the quarter	5,641.17730	4,277.08014	3.00000	4,195.22835	12,535.25395	3,583.17830	4,100.35224	32,730.14614
Increase/(Decrease) Value of Investment	100.32020	461.16267	(0.96462)	568.82943	355.86171	925.78833	325.65008	(5,688.97911)
Less : Outflow During the Quarter	3,055.35325	5,553.37682	0.07873	6,440.84911	12,093.48324	4,904.70557	6,389.76131	42,997.39448
TOTAL INVESTIBLE FUNDS (MKT VALUE)	11,199.96368	17,651.30346	357.89517	34,047.75101	71,662.16028	71,707.54136	101,863.25179	442,709.65520

Date : 5th August, 2011

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

Unit Linked Insurance Business

Company Name & Code :- HDFC Standard Life Insuranc

Periodicity of Submission : Quarterly

Statement as on :- 30th June, 2011

(Rs. In Lakhs)

PARTICULARS	Pension	Pension	Pension	Pension	Pension	Pension	Pension	Pension
	Liquid Fund	Stable Fund	Sovereign Fund	Secured Fund	Defensive Fund	Balanced Fund	Equity Fund	Growth Fund
Opening Balance (Market Value)	5,348.18095	11,809.77851	6.12932	23,500.03628	22,243.81183	54,850.97332	55,165.00116	286,462.95006
Add : Inflow during the quarter	4,887.32717	2,890.60333	0.04163	4,344.17450	1,872.10809	3,250.86576	2,745.37179	16,301.77381
Increase/(Decrease) Value of Investment	8.55378	309.39253	(0.11582)	380.96868	(270.05953)	758.12972	252.37049	(4,093.59254)
Less : Outflow During the Quarter	2,036.27322	5,136.99146	0.00194	6,396.51977	1,745.60263	3,425.69430	4,584.41550	27,503.06019
TOTAL INVESTIBLE FUNDS (MKT VALUE)	8,207.78867	9,872.78291	6.05318	21,828.65969	22,100.25776	55,434.27450	53,578.32795	271,168.07114

Date : 5th August, 2011

Unit Linked Insurance Business

Company Name & Code :- HDFC Standard Life Insuranc

Periodicity of Submission : Quarterly

Statement as on :- 30th June, 2011

(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)	0.05620	342.70357	676.33226	1,091.96822	3,438.28459	1,967.36027
Add : Inflow during the quarter	0.02221	336.86400	-	-	282.33444	4.86152
Increase/(Decrease) Value of Investment	0.00018	3.68316	4.38080	24.12180	39.15220	18.94229
Less : Outflow During the Quarter	0.04982	647.00000	-	-	406.40884	0.02500
TOTAL INVESTIBLE FUNDS (MKT VALUE)	0.02878	36.25073	680.71306	1,116.09002	3,353.36239	1,991.13908

Date : 5th August, 2011

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

Unit Linked Insurance Business

Company Name & Code :- HDFC Standard Life Insuranc

Periodicity of Submission : Quarterly

Statement as on :- 30th June, 2011

(Rs. In Lakhs)

PARTICULARS	Life-II	Life-II	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	Capital Guarantee 3A Years	Capital Guarantee 5A Years
Opening Balance (Market Value)	6,498.06671	4,526.38344	18,367.80253	15,421.18301	26,743.74216	33,210.33104	204,864.14297	266.48834	-	-
Add : Inflow during the quarter	2,862.11880	1,034.99308	3,147.86733	1,414.00130	4,962.38676	5,661.43221	32,407.73463	-	125.71065	2,278.30180
Increase/(Decrease) Value of Investment	66.47755	81.75544	260.39164	53.19590	(213.85054)	367.71596	(1,175.28011)	(3.42621)	(1.59843)	(16.12940)
Less : Outflow During the Quarter	3,547.57418	601.51465	2,276.43039	1,194.36479	1,853.54323	2,066.42717	12,647.79906	-	-	900.00000
TOTAL INVESTIBLE FUNDS (MKT VALUE)	5,879.08888	5,041.61731	19,499.63111	15,694.01541	29,638.73515	37,173.05204	223,448.79842	263.06213	124.11222	1,362.17240

Date : 5th August, 2011

Unit Linked Insurance Business

Company Name & Code :- HDFC Standard Life Insuranc

Periodicity of Submission : Quarterly

Statement as on :- 30th June, 2011

(Rs. In Lakhs)

PARTICULARS	Life Super-II	Life Super-II	Life Super-II	Life Super-II
	Balanced Fund	Highest NAV	Capital Guarantee	Short Term Fund
Opening Balance (Market Value)	5,671.20471	82,553.73510	930.27124	975.20088
Add : Inflow during the quarter	1,877.05607	22,057.83428	127.39824	386.23734
Increase/(Decrease) Value of Investment	(21.81704)	137.26544	4.41769	13.22561
Less : Outflow During the Quarter	325.65309	1,799.12195	4.31470	118.77801
TOTAL INVESTIBLE FUNDS (MKT VALUE)	7,200.79064	102,949.71287	1,057.77249	1,255.88581

Date : 5th August, 2011

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

Unit Linked Insurance Business

Company Name & Code :- HDFC Standard Life Insurance

Periodicity of Submission : Quarterly

Statement as on :- 30th June, 2011

(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)	1,740.99023	4,787.31628	14,836.42296	11,800.42648	19,999.37460	24,319.94177	125,907.25692	26.57088
Add : Inflow during the quarter	1,216.66970	874.09532	3,086.55762	1,593.14713	3,495.35845	4,088.16128	20,508.85804	-
Increase/(Decrease) Value of Investment	19.27219	83.20437	215.93803	0.56840	(72.71016)	213.02450	(27.38905)	(0.30442)
Less : Outflow During the Quarter	956.67431	690.37857	1,851.86543	1,067.31050	1,499.12905	1,527.32724	8,158.78998	0.09273
TOTAL INVESTIBLE FUNDS (MKT VALUE)	2,020.25781	5,054.23739	16,287.05317	12,326.83151	21,922.89385	27,093.80030	138,229.93594	26.17373

Date : 5th August, 2011

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

Unit Linked Insurance Business

Company Name & Code :- HDFC Standard Life Insuranc

Periodicity of Submission : Quarterly

Statement as on :- 30th June, 2011

(Rs. In Lakhs)

PARTICULARS	Wealth Maximiser	Wealth Maximiser	Wealth Maximiser	Wealth Maximiser	Wealth Maximiser
	Money Plus	Bond Oppurtunities	Large Cap	Mid Cap	Manager
Opening Balance (Market Value)	996.35358	2,907.45262	5,441.08514	4,146.16451	52,346.18475
Add : Inflow during the quarter	629.66789	1,448.83347	1,784.01195	1,276.68791	2,734.94601
Increase/(Decrease) Value of Investment	(63.24103)	(662.05099)	(470.36924)	(317.96121)	354.53374
Less : Outflow During the Quarter	563.24816	660.71339	1,045.60421	756.93637	1,177.67094
TOTAL INVESTIBLE FUNDS (MKT VALUE)	999.53228	3,033.52171	5,709.12365	4,347.95485	54,257.99356

Date : 5th August, 2011

Unit Linked Insurance Business

Company Name & Code :- HDFC Standard Life Insuranc

Periodicity of Submission : Quarterly

Statement as on :- 30th June, 2011

(Rs. In Lakhs)

PARTICULARS	Wealth Builder	Wealth Builder	Wealth Builder	Wealth Builder	Pension Guarantee	Liquid Fund	Total of All Funds
	Blue chip	Income	Oppurtunities	Vantage	Pension Maximus	Group	
Opening Balance (Market Value)	18,661.23504	1,503.46732	36,273.96238	14,693.28530	6,697.32506	648.25814	2,005,312.90964
Add : Inflow during the quarter	6,205.32320	2,443.24027	11,812.20248	2,852.41091	3,546.06436	-	254,376.12041
Increase/(Decrease) Value of Investment	(560.74699)	(974.64726)	(344.02493)	140.31019	(107.16766)	(0.07088)	(8,440.22245)
Less : Outflow During the Quarter	726.61390	675.99914	1,205.40480	856.24299	354.28543	4.04492	185,650.22239
TOTAL INVESTIBLE FUNDS (MKT VALUE)	23,579.19735	2,296.06120	46,536.73513	16,829.76340	9,781.93632	644.14234	2,065,598.58523

For HDFC Standard Life Insurance Co. Ltd.

Date : 5th August, 2011

Prasun Gajri
Chief Investment Officer

FORM L-28-ULIP-NAV-3A

Form 3A

Part C

Company Name & Code:
Statement as on:HDFC Standard Life Insurance Company Limited - 101
30th June 2011

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	1,146,916,484	34.0048		33.2591	32.5860	32.0700	8.99	8.62
2	Secured Managed Investment - Life	3,502,974,243	31.5202		30.9882	30.5374	30.2086	6.89	9.68
3	Defensive Managed Investment - Life	7,395,193,981	41.5339		41.1612	41.2699	40.9072	3.63	11.38
4	Balanced Managed Investment - Life	7,333,017,578	54.4082		54.0305	55.3921	55.0034	2.80	13.59
5	Equity Managed Investment - Life	10,317,533,129	69.8790		70.1055	73.6891	73.0618	-1.30	15.20
6	Growth Fund Investment - Life	44,428,366,114	81.3796		82.7997	89.5352	88.8509	-6.88	14.35
7	Liquid Fund Investment - Pension	842,600,948	34.2754		33.5186	32.8260	32.3224	9.06	8.73
8	Secured Managed Investment - Pension	2,246,026,142	31.0266		30.5097	30.0716	29.7382	6.80	9.54
9	Defensive Managed Investment - Pension	2,305,940,792	37.5703		37.2284	37.4035	37.0873	3.68	11.07
10	Balanced Managed Investment - Pension	5,671,234,203	52.2942		51.9026	53.1970	52.9170	3.03	14.30
11	Equity Managed Investment - Pension	5,418,383,192	66.2267		66.4284	69.8691	69.2527	-1.22	16.07
12	Growth Fund Investment - Pension	27,303,759,254	78.0993		79.1502	85.9097	85.2520	-5.33	14.22
13	Liquid Fund Investment - Group	207,510,434	34.8821		34.1010	33.1389	32.6249	9.19	8.89
14	Secured Managed Investment - Group	468,558,885	32.0909		31.5513	31.0135	30.7793	6.86	9.00
15	Defensive Managed Investment - Group	1,023,425,967	48.1651		47.3514	47.4495	46.8585	6.89	11.61
16	Balanced Managed Investment - Group	593,675,133	70.1120		69.7373	72.2286	71.5293	2.16	13.24
17	Growth Fund Investment - Group	87,207	179.7840		178.3801	189.6850	188.6674	3.16	29.50
18	Liquid Fund Investment - DB Pension	3,075	35.2734		34.7593	34.2924	33.8395	5.93	11.79
19	Secured Managed Investment - DB Pension	114,415,018	37.2745		37.3143	74.2101	73.5204	5.11	46.02
20	Defensive Managed Investment - DB Pension	344,484,144	38.7228		38.2395	38.4063	37.8626	5.07	10.85
21	Balanced Managed Investment - DB Pension	204,242,385	49.0029		48.7445	49.8253	49.1057	2.13	17.43
22	Stable Managed Life	1,815,918,846	33.5692		32.9232	32.3641	32.0971	7.87	7.87
23	Stable Managed Pension	1,014,945,447	33.5996		32.9516	32.4008	32.1390	7.89	7.94
24	Stable Managed - Group	87,441,423	33.9236		33.4718	31.7821	31.5758	5.41	8.39
25	Stable Managed - DB Pension	3,787,217	26.7907		25.6094	25.1906	24.9513	18.50	0.08
26	Sovereign Fund Life	36,658,631	27.5781		27.3863	26.9841	26.7024	2.81	8.21
27	Sovereign Fund Pension	629,237	27.3365		27.2164	26.7096	26.4495	1.77	7.84
28	Sovereign Fund - Group	30,354,563	27.3151		27.1980	26.7716	26.5427	1.73	7.77
29	Sovereign Fund - DB Pension	69,490,624	27.0682		26.7853	26.4050	26.0992	4.24	7.39
30	Liquid Fund Investment - Life - II	600,355,970	13.1023		12.8249	12.5805	12.3972	8.68	8.16
31	Secured Managed Investment - Life - II	1,997,432,919	12.6868		12.4722	12.2355	12.0890	6.90	8.72
32	Defensive Managed Investment - Life - II	1,604,551,532	12.5082		12.3978	12.4352	12.2949	3.57	10.90
33	Balanced Managed Investment - Life - II	3,023,872,276	11.3256		11.2610	11.4731	11.3816	2.30	11.52
34	Equity Managed Investment - Life - II	3,744,595,986	11.0206		11.0306	11.5394	11.4035	-0.36	15.17
35	Growth Fund Investment - Life - II	22,399,183,275	9.5720		9.6725	10.4444	10.3769	-4.17	13.27
36	Stable Managed Life - II	517,936,509	12.6506		12.4136	12.2220	12.1136	7.66	7.02
37	Money Plus Niche Life Fund #	359,216,544	11.9506		11.8539	11.7003	11.6103	3.27	NA
38	Bond Opportunity Niche Life Fund #	2,777,608,349	12.2427		12.1522	12.0011	11.9056	2.99	NA
39	Mid Cap Niche Life Fund #	1,822,221,359	18.8740		18.4688	20.3133	20.4500	8.80	NA
40	Large Cap Niche Life Fund #	1,952,506,638	14.3112		14.4985	15.4154	15.2388	-5.18	NA
41	Manager Niche Life Fund #	5,498,034,293	14.8976		14.8107	15.3586	15.2806	2.35	NA
42	Balanced Managed Investment - Pension - II #	2,238,961,416	15.2071		15.1213	15.4346	15.2776	2.28	NA
43	Defensive Managed Investment - Pension - II #	1,260,862,394	13.6293		13.5303	13.5569	13.3913	-2.93	NA
44	Equity Managed Investment - Pension - II #	2,732,693,219	16.3323		16.3724	17.0190	16.8299	-0.98	NA
45	Growth Fund Investment - Pension - II #	13,851,727,277	18.2530		18.4781	19.9897	19.8504	-4.89	NA
46	Liquid Fund Investment - Pension - II #	207,064,252	12.4015		12.1470	11.9253	11.7512	8.40	NA
47	Secured Managed Investment - Pension - II #	1,667,835,644	12.5291		12.3177	12.0817	11.9341	6.88	NA
48	Stable Managed Pension - II #	519,868,429	12.0863		11.8597	11.6744	11.5619	7.66	NA
49	Income Wealth Builder Fund #	1,082,087,775	10.9154		10.7332	10.5582	10.4485	6.81	NA
50	Blue Chip Wealth Builder Fund #	2,795,646,490	10.5022		10.5402	11.1663	10.9689	-1.45	NA
51	Opportunity Wealth Builder Fund #	5,109,136,630	11.7133		11.5027	12.5008	12.7393	7.34	NA
52	Vantage Wealth Builder Fund #	1,706,693,628	11.0766		10.9453	11.2842	11.2296	4.81	NA
53	Capital Guarantee 5 Year Life Fund - II #	26,806,989	10.6456		10.5635	10.5876	10.5104	3.12	NA
54	Capital Guarantee 5 Year Pension Fund - II #	2,662,062	10.6376		10.5635	10.5881	10.5112	2.81	NA
55	HDFC SL Highest NAV Guarantee Fund Life Super - II ^	10,522,462,818	9.8352		10.0077	10.3101	10.0230	-6.91	NA
56	HDFC SL Short Term Fund Life Super - II ^	128,641,984	10.5886		10.3458	10.1462	10.0152	9.41	NA
57	HDFC SL Balanced Fund Life Super - II ^	732,186,812	10.1934		10.1212	10.3741	10.1354	-2.86	NA
58	HDFC SL Capital Guarantee Fund Life Super - II \$	105,981,390	10.4126		10.3477	10.0712	NA	2.52	NA
59	HDFC Life Pension Guarantee Maximus Fund @	999,684,886	10.1466		10.1055	NA	NA	1.63	NA
60	HDFC Life Group Liquid Fund @	65,920,677	10.2934		10.0638	NA	NA	9.15	NA
61	HDFC Life Capital Guarantee 3A Life Fund - II \$\$	12,662,802	10.0695		NA	NA	NA	2.95	NA
62	HDFC Life Capital Guarantee 5A Life Fund - II \$\$	137,994,924	10.0459		NA	NA	NA	1.95	NA
Total :		216,132,672,441							

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.208,927,944,519.60

\$ Annualised return for the quarter ended 30th June, 2011.

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.

@ Pension Guarantee Maximus Fund and Group Liquid Fund were launched on 24th January 2011 and 08th March 2011 respectively. Hence, 3 year CAGR is not applicable.

\$\$ Capital Guarantee 3A Life Fund - II and Capital Guarantee 5A Life Fund - II were launched on 05 April 2011. 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.

Prasun Gajri
Chief Investment Officer

Date :- 5th Aug 2011

PERIODIC DISCLOSURES									
FORM L-29		Detail regarding Debt securities							
Insurer:		HDFC STANDARD LIFE INSURANCE COMPANY LTD - 101					Date:		30/06/2011
								<i>(Rs in Lakhs)</i>	
Detail Regarding Debt securities									
	MARKET VALUE				BOOK VALUE				
	As at 30/06/2011	As % of total for this class	As at 31/03/2011	As % of total for this class	As at 30/06/2011	As % of total for this class	As at 31/03/2011	As % of total for this class	
Break down by credit rating									
AAA rated	549,505.59	52.36%	572,057.96	55.08%	552,601.48	52.40%	573,941.67	55.09%	
AA or better	41,364.94	3.94%	39,108.76	3.77%	41,076.03	3.90%	38,945.06	3.74%	
Rated below AA but above A									
Rated below A but above B									
Any other (Sovereign)	458,622.02	43.70%	427,374.02	41.15%	460,898.31	43.70%	428,904.70	41.17%	
Total	1,049,492.55	100%	1,038,540.74	100%	1,054,575.82	100%	1,041,791.42	100%	
BREAKDOWN BY RESIDUAL MATURITY									
Up to 1 year	226,941.08	21.62%	309,778.33	29.83%	226,353.58	21.46%	309,682.02	29.73%	
More than 1 year and upto 3years	150,018.59	14.29%	134,979.77	13.00%	151,112.94	14.33%	136,304.57	13.08%	
More than 3years and up to 7years	146,360.71	13.95%	142,108.83	13.68%	149,406.14	14.17%	143,849.12	13.81%	
More than 7 years and up to 10 years	353,125.73	33.65%	275,612.28	26.54%	354,592.47	33.62%	275,416.49	26.44%	
More than 10 years and up to 15 years	77,257.93	7.36%	85,324.77	8.22%	77,125.72	7.31%	85,662.56	8.22%	
More than 15 years and up to 20 years	27,523.71	2.62%	20,552.03	1.98%	27,579.47	2.62%	20,605.43	1.98%	
Above 20 years	68,264.80	6.50%	70,184.73	6.76%	68,405.49	6.49%	70,271.23	6.75%	
Total	1,049,492.55	100%	1,038,540.74	100%	1,054,575.82	100%	1,041,791.42	100%	
Breakdown by type of the issuer									
a. Central Government	457,621.31	43.60%	427,374.02	41.15%	459,897.60	43.61%	428,904.70	41.17%	
b. State Government	1,000.71	0.10%	0.00	0.00%	1,000.72	0.09%	0.00	0%	
c. Corporate Securities	590,870.53	56.30%	611,166.71	58.85%	593,677.51	56.30%	612,886.73	58.83%	
Total	1,049,492.55	100%	1,038,540.74	100%	1,054,575.82	100%	1,041,791.42	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.**

30/06/2011

('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 30th June, 2011	For the quarter ended 30th June, 2010
1	HDFC Limited	Holding Company	Insurance Commission Expenses	289	1,283
2	HDFC Limited	Holding Company	Insurance Premium Income	(26,950)	(20,000)
3	HDFC Limited	Holding Company	Interest accrued / received on Deposit	(111,300)	(43,153)
4	Standard Life Assurance Company (SLAC)	Investing Party	Reimbursements of Expenses	592	(1,607)
5	HDFC Asset Management Company Limited	Fellow Subsidiary	Insurance Premium Income	(743)	(3,893)
6	Gruh Finance Limited	Fellow Subsidiary	Insurance Commission Expenses	-	46
7	HDFC Ergo General Insurance Company Limited	Fellow Subsidiary	Insurance premium Expenses	1,141	38,292
8	HDFC Ergo General Insurance Company Limited	Fellow Subsidiary	Insurance claim received	(934)	(22,887)
9	HDFC Ergo General Insurance Company Limited	Fellow Subsidiary	Insurance Premium Income	(128)	(178)
10	HDFC Sales Private Limited	Fellow Subsidiary	Insurance Commission Expenses	7,534	12,815
11	Mr. Amitabh Chaudhry	Key Management Personal	Managerial Remuneration	14,701	4,741
12	Mr. Amitabh Chaudhry	Key Management Personal	Reimbursements of Expenses	13	62
13	Mr. Paresh Parasnis	Key Management Personal	Managerial Remuneration	6,676	4,181
14	Mr. Paresh Parasnis	Key Management Personal	Reimbursements of Expenses	25	83
15	Mr. Paresh Parasnis	Key Management Personal	Insurance Premium Income	(175)	(151)
16	HDFC Bank Limited	Associate of holding Company	Insurance Commission Expenses	448,663	719,890
17	HDFC Bank Limited	Associate of holding Company	Custodian Fees Expense	5,826	5,473
18	HDFC Bank Limited	Associate of holding Company	Marketing, Advertisement and Sales Promotion Expenses	-	528,982
19	HDFC Bank Limited	Associate of holding Company	Bank Charges	3,933	1,970
20	HDFC Bank Limited	Associate of holding Company	Superannuation contribution (received) / paid	(199,661)	(255,995)
21	HDFC Bank Limited	Associate of holding Company	Gratuity contribution (received) / paid	2,615	-
22	HDFC Bank Limited	Associate of holding Company	Group Term Insurance Premium	(4,788)	-
23	HDFC Bank Limited	Associate of holding Company	Interest on FD / TD accrued	(5,001)	(4,908)

* 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: 30/06/2011

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	Independent 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. Rajendra Ghag	Executive Vice President - HR, L&D & Administration	
20	Mr. Khushru Sidwa	Senior VP - Audit & Risk	
21	Mr. Atul Juvle	VP - Legal, Compliance and Company Secretary	

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 30th June 2011**

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 ` lakhs)]	
(1)	(2)		
01	Available Assets in Policyholders' Fund:		2,646,730
	Deduct:		-
02	Mathematical Reserves		2,624,038
03	Other Liabilities		-
04	Excess in Policyholders' funds		22,692
05	Available Assets in Shareholders Fund:		65,098
	Deduct:		-
06	Other Liabilities of shareholders' fund		-
07	Excess in Shareholders' funds		65,098
08	Total ASM (04)+(07)		87,790
09	Total RSM		47,494
10	Solvency Ratio (ASM/RSM)		185%

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: 25th July, 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 under Schedule I of Insurance Regulatory and Development Authority (Assets, Liabilities, and Solvency Margin of Insurers) Regulations, 2000.

Form 7A
L- 33 NPAs - Form 7A

Name of the Fund Life Funds

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

Statement date as on: 30th June 2011

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	Rolled Over?	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: 5th August, 2011

Prasun Gajri
Chief Investment Officer

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: 30th June 2011

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: 5th August, 2011

Prasun Gajri
Chief Investment Officer

FORM L-34-YIELD ON INVESTMENTS-1

FORM 1

Company Name & Code : HDFC Standard Life Insurance Company Ltd
Statement As on : June 30, 2011

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	-	-	-	-	-	-	-	-	-	6.42681	2.17%	2.17%
	Treasury Bills	CTRB	-	-	-	-	-	-	-	-	-	-	-	-
2	G.Sec OR Other Approved Securities/ Other guaranteed securities													
	Other Approved Securities	SGOA	-	-	-	-	-	-	-	-	-	10.83996	2.21%	2.21%
3	Investment subject to Exposure Norms													
(a)	Housing Sector Investments													
(b)	Infrastructure Investment													
	Infrastructure/Social Sector - PSU - Debentures / Bonds	IPTD	1,000.00199	41.36138	1.82%	1.82%	1,000.00199	41.36138	1.82%	1.82%	3,593.85710	509.88727	9.65%	9.65%
	Infrastructure/Social Sector - PSU - Commercial Papers	ISAS	-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure/Social Sector - Other Corporate Securities (Approved Investments) - Equities	ISAS	-	-	-	-	-	-	-	-	-	-	-	-
(c)	Approved Investments													
	Corporate Securities (Approved Investments) - Equity Shares (Ordinary) - Quoted	EACE	-	-	-	-	-	-	-	-	-	451.67208	32.16%	32.16%
	Dividend Receivable on Corporate Securities (Approved Investments) - Equity Shares (Ordinary) - Quoted	EACE	-	-	-	-	-	-	-	-	-	-	-	-
	Fixed Deposits With Banks/FIs	ECDB	2,000.00000	38.71597	1.95%	1.95%	2,000.00000	38.71597	1.95%	1.95%	2,000.00000	49.74934	5.10%	5.10%
	Commercial Paper	ECCP	2,331.43500	82.04251	2.37%	2.37%	2,331.43500	82.04251	2.37%	2.37%	4,669.14000	242.33422	0.00%	0.00%
	Certificate of Deposit	ECDB	-	68.62370	1.13%	1.13%	-	68.62370	1.13%	1.13%	12,167.05250	612.09043	6.21%	6.21%
	Corporate Debentures	ECOS	1,500.00000	34.12500	2.30%	2.30%	1,500.00000	34.12500	2.30%	2.30%	1,500.00000	28.83663	1.62%	1.62%
	Investment properties - Immovable	EINP	4,137.21318	-	0.00%	0.00%	4,137.21318	-	0.00%	0.00%	4,137.21318	-	0.00%	0.00%
	Repo Investments	ECMR	2,829.02277	17.89862	0.82%	0.82%	2,829.02277	17.89862	0.82%	0.82%	1,557.14444	77.89724	1.61%	1.61%
	Sub-Ordinate Debt	ECOS	-	-	-	-	-	-	-	-	-	-	-	-
	Floating Rate Bonds	ECOS	-	-	-	-	-	-	-	-	-	-	-	-
	Mutual Fund Units	EGMF	-	64.47020	0.81%	0.81%	-	64.47020	0.81%	0.81%	-	121.30186	3.50%	3.50%
(d)	Other than Approved Investments													
	Venture Funds		-	-	-	-	-	-	-	-	-	-	-	-
	PTC/Securitized Assets - Under Approved Sectors	OPSA	-	-	-	-	-	-	-	-	-	-	-	-
	E. Security Receipt	OPSA	432.07615	-	0.00%	0.00%	432.07615	-	0.00%	0.00%	434.35626	-	0.00%	0.00%
	Equity Shares	OESH	2,255.21756	-	0.00%	0.00%	2,255.21756	-	0.00%	0.00%	-	249.51869	113.75%	113.75%
	Total		16,484.96666	347.23737	1.12%	1.12%	16,484.96666	347.23737			30,058.76349	2,360.55453		

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 : 5th August, 2011

Prasun Gajri
Chief Investment Officer

FORM L-34-YIELD ON INVESTMENTS-1

FORM 1

Company Name & Code : HDFC Standard Life Insurance Company Ltd
Statement As on : June 30, 2011

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	213,997.67729	4,215.27260	1.99%	1.99%	213,997.67729	4,215.27260	1.99%	1.99%	212,908.64804	16,366.00510	8.39%	8.39%
	Treasury Bills	CTRB	23,455.54004	368.92217	1.95%	1.95%	23,455.54004	368.92217	1.95%	1.95%	14,757.70053	207.80934	1.70%	1.70%
2	G.Sec OR Other Approved Securities/ Other guaranteed securities													
	Other Approved Securities	SGOA	45,748.48220	973.87649	2.15%	2.15%	45,748.48220	973.87649	2.15%	2.15%	45,676.55593	3,011.18404	10.82%	10.82%
3	Investment subject to Exposure Norms													
	(a) Housing Sector Investments													
	(b) Infrastructure Investment													
	Infrastructure/Social Sector - PSU - Debentures / Bonds	IPTD	135,312.73205	2,769.51467	2.15%	2.15%	135,312.73205	2,769.51467	2.15%	2.15%	125,047.77928	8,547.16568	8.88%	8.88%
	Infrastructure/Social Sector - PSU - Commercial Papers	ISAS	-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure/Social Sector - Other Corporate Securities (Approved Investments) - Equities	ISAS	2,449.02912	(182.17576)	-8.75%	-8.75%	2,449.02912	(182.17576)	-8.75%	-8.75%	1,533.15033	23.94544	1.99%	1.99%
	(c) Approved Investments													
	Corporate Securities (Approved Investments) - Equity Shares (Ordinary) - Quoted	EACE	26,088.51926	583.93299	3.02%	3.02%	26,088.51926	583.93299	3.02%	3.02%	13,210.09013	1,543.25618	11.80%	11.80%
	Dividend Receivable on Corporate Securities (Approved Investments) - Equity Shares (Ordinary) - Quoted	EACE	-	-	-	-	-	-	-	-	-	-	-	-
	Fixed Deposits With Banks/Fls	ECDB	9,501.00000	260.69130	2.46%	2.46%	9,501.00000	260.69130	2.46%	2.46%	11,996.00000	735.97471	5.97%	5.97%
	Commercial Paper	ECCP	-	-	-	-	-	-	-	-	94.73536	0.00%	0.00%	
	Certificate of Deposit	ECDB	21,087.98097	365.50015	1.86%	1.86%	21,087.98097	365.50015	1.86%	1.86%	18,479.47847	1,042.44955	5.77%	5.77%
	Corporate Securities (Approved Investments) - Debentures	ECOS	38,526.91277	776.59839	2.35%	2.35%	38,526.91277	776.59839	2.35%	2.35%	28,316.17435	2,197.67827	9.28%	9.28%
	Investment properties - Immovable	EINP	6,535.33000	-	0.00%	0.00%	6,535.33000	-	0.00%	0.00%	6,535.33000	-	0.00%	0.00%
	Repo Investments	ECMR	20,919.80932	460.43598	2.32%	2.32%	20,919.80932	460.43598	2.32%	2.32%	19,317.91701	1,313.36123	6.48%	6.48%
	Sub-Ordinate Debt	ECOS	-	-	-	-	-	-	-	-	134.95998	21.34%	21.34%	
	Floating Rate Bonds	ECOS	-	-	-	-	-	-	-	-	-	-	-	
	Mutual Fund Units	EGMF	-	106.23513	6.19%	6.19%	-	106.23513	6.19%	6.19%	3,537.39197	841.57492	7.16%	7.16%
	Deep Discount Bonds	ECOS	-	-	-	-	-	-	-	-	-	-	-	
	(d) Other than Approved Investments													
	Venture Funds	OVNF	1,827.78928	-	0.00%	0.00%	1,827.78928	-	0.00%	0.00%	1,827.78928	-	0.00%	0.00%
	PTC/Securitized Assets - Under Approved Sectors	OPSA	5,820.26109	-	0.00%	0.00%	5,820.26109	-	0.00%	0.00%	847.82000	-	0.00%	0.00%
	Sub-Ordinate Debt	OLDB	-	-	-	-	-	-	-	-	134.95998	21.34%	21.34%	
	Equity Shares	OESH	623.80444	797.18772	89.16%	89.16%	623.80444	797.18772	89.16%	89.16%	1,961.68997	33.47805	1.74%	1.74%
	Security Receipts	OPSA	-	-	-	-	-	-	-	-	-	-	-	
	A. Mutual Fund - Liquid Funds	OMLF	-	-	-	-	-	-	-	-	153.85691	2.02%	2.02%	
	Corporate Debentures	OLDB	-	-	-	-	-	-	-	-	-	-	-	
	Total		551,894.86781	11,495.99182	2.20%	2.20%	551,894.86781	11,495.99182			505,953.51529	36,382.39473		

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 : 5th August, 2011

Prasun Gajri
Chief Investment Officer

FORM L-34-YIELD ON INVESTMENTS-1

FORM 1

Company Name & Code : HDFC Standard Life Insurance Company Ltd
Statement As on : June 30, 2011

Name of the Fund: Pension, General Annuity Fund

Statement of Investment and Income on Investment

Periodicity of Submission : Quarterly

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	31,041,26522	807,65784	2.37%	2.37%	31,041,26522	807,65784	2.37%	2.37%	37,885,47319	2,830,11954	8.94%	8.94%
	Treasury Bills	CTRB	1,686,14414	3,73531	0.44%	0.44%	1,686,14414	3,73531	0.44%	0.44%	-	0,52573	0.00%	0.00%
2	G.Sec OR Other Approved Securities/ Other guaranteed securities													
	Other Approved Securities	SGOA	11,071,99220	205,06044	1.92%	1.92%	11,071,99220	205,06044	1.92%	1.92%	10,525,38546	826,34136	9.25%	9.25%
3	Investment subject to Exposure Norms													
	(a) Housing Sector Investments													
	(b) Infrastructure Investment													
	Infrastructure/Social Sector - PSU - Debentures / Bonds	IPTD	25,148,54433	452,35044	2.42%	2.42%	25,148,54433	452,35044	2.42%	2.42%	12,751,05229	1,162,45942	10.07%	10.07%
	Infrastructure/Social Sector - PSU - Commercial Papers	ISAS	-	-	-	-	-	-	-	-	-	-	-	-
	Infrastructure/Social Sector - Other Corporate Securities (Approved Investments) - Equities	ISAS	797,02607	(22,97739)	-3.86%	-3.86%	797,02607	(22,97739)	-3.86%	-3.86%	371,80703	(36,77613)	-10.67%	-10.67%
	(c) Approved Investment													
	Corporate Securities (Approved Investments) - Equity Shares (Ordinary) - Quoted	EACE	6,118,25325	120,71685	2.66%	2.66%	6,118,25325	120,71685	2.66%	2.66%	3,076,94381	456,09293	12.44%	12.44%
	Dividend Receivable on Corporate Securities (Approved Investments) - Equity Shares (Ordinary) - Quoted	EACE	-	-	-	-	-	-	-	-	-	-	-	-
	Fixed Deposits With Banks/Fl- Commercial Paper	ECDB	-	-	-	-	-	-	-	-	-	0,28842	0.16%	0.16%
	Certificate of Deposit	ECCP	-	-	-	-	-	-	-	-	-	2,52496	0.00%	0.00%
	Corporate Debentures	ECDB	364,86720	9,76973	2.55%	2.55%	364,86720	9,76973	2.55%	2.55%	410,47560	132,73669	57.69%	57.69%
	Repo Investments	ECOS	10,193,81627	213,06634	2.28%	2.28%	10,193,81627	213,06634	2.28%	2.28%	8,694,85053	898,82598	10.09%	10.09%
	Sub-Ordinate Debt	ECMR	4,325,61538	113,01870	1.89%	1.89%	4,325,61538	113,01870	1.89%	1.89%	7,763,25597	219,09188	4.55%	4.55%
	Deep Discount Bonds	ECOS	-	-	-	-	-	-	-	-	-	31,06838	10.92%	10.92%
	Mutual Fund	EGMF	-	5,02550	0.17%	0.17%	-	5,02550	0.17%	0.17%	-	6,09646	0.00%	0.00%
	(d) Other than Approved Investments													
	Equity Shares	OESH	-	-	-	-	-	-	-	-	-	-	-	-
	Total		90,747,52405	1,907,42375			90,747,52405	1,907,42375			81,479,24388	6,529,39561		

Note 1 Gross Yield = $[I / (A+B-I)] \times 100$; 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 : 5th August, 2011

Prasun Gajri
Chief Investment Officer

FORM L-34-YIELD ON INVESTMENTS-1

FORM 1

Company Name & Code : HDFC Standard Life Insurance Company Ltd
Statement As on : June 30, 2011

Name of the Fund : Unit Linked 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	107,375.86520	675.59083	0.71%	0.71%	107,375.86520	675.59083	0.71%	0.71%	82,881.82313	4,165.93257	6.76%	6.76%
	Treasury Bills	CTRB	-	1.45864	0.00%	0.00%	-	1.45864	0.00%	-	-	0.00106	0.00%	0.00%
2	G.Sec OR Other Approved Securities/ Other guaranteed securities													
	Other Approved Securities	SGOA	24,245.05151	294.00937	1.26%	1.26%	24,245.05151	294.00937	1.26%	1.26%	22,738.43668	1,152.21232	6.46%	6.46%
3	Investment subject to Exposure Norms													
	(a) Housing Sector Investments													
	(b) Infrastructure Investment													
	Infrastructure/Social Sector - PSU - Debentures / Bonds	IPTD	203,529.10673	3,493.51519	1.84%	1.84%	203,529.10673	3,493.51519	1.84%	1.84%	180,632.88928	10,088.76786	5.77%	5.77%
	Infrastructure/Social Sector - Other Corporate Securities (Approved Investments) - Equities	ISAS	169,292.76515	(11,874.99644)	-6.49%	-6.49%	169,292.76515	(11,874.99644)	-6.49%	-6.49%	184,694.43334	(1,502.00907)	-0.96%	-0.96%
	(c) Approved Investment													
	Corporate Securities (Approved Investments) - Equity Shares (Ordinary) - Quoted	EACE	1,264,443.47697	6,696.80924	0.55%	0.55%	1,264,443.47697	6,696.80924	0.55%	0.55%	1,185,867.96446	164,182.62147	17.26%	17.26%
	Dividend Receivable on Corporate Securities (Approved Investments) - Equity Shares (Ordinary) - Quoted	EACE	-	-	-	-	-	-	-	-	-	-	-	-
	Fixed Deposits With Banks/FIs	ECDB	63,200.00000	1,657.06748	2.66%	2.66%	63,200.00000	1,657.06748	2.66%	2.66%	63,200.00000	2,915.52970	5.85%	5.85%
	Net Current Assets / (Liabilities)	ECMR	23,680.85997	-	0.00%	0.00%	23,680.85997	-	0.00%	0.00%	26,975.85754	-	0.00%	0.00%
	Repo Investments	ECMR	33,426.57707	657.49428	2.11%	2.11%	33,426.57707	657.49428	2.11%	2.11%	29,534.74975	2,162.63244	6.21%	6.21%
	Commercial Paper	ECCP	-	6,74049	1.43%	1.43%	-	6,74049	1.43%	1.43%	952.73600	323.04784	15.22%	15.22%
	Certificate of Deposit	ECDB	63,104.89905	2,094.88645	2.24%	2.24%	63,104.89905	2,094.88645	2.24%	2.24%	125,629.18351	3,239.69334	4.43%	4.43%
	Deep Discount Bonds	ECOS	9,418.75789	162.30211	2.04%	2.04%	9,418.75789	162.30211	2.04%	2.04%	6,684.50260	261.94924	6.04%	6.04%
	Floating Rate Bonds	ECOS	-	-	0.00%	0.00%	-	-	0.00%	0.00%	-	-	-	-
	Corporate Debentures	ECOS	74,378.14389	855.09779	1.10%	1.10%	74,378.14389	855.09779	1.10%	1.10%	81,637.54336	4,859.72292	7.31%	7.31%
	Mutual Fund Units	EGMF	-	-	-	-	-	-	-	-	230.54563	1.71%	1.71%	
	(d) Other than Approved Investments													
	PTC/Securitized Assets - Under Approved Sectors	OPSA	-	-	-	-	-	-	-	-	-	-	-	-
	Corporate Debentures.	OLDB	-	-	-	-	-	-	-	-	-	-	-	-
	Subordinate debt	OLDB	-	-	-	-	-	-	-	-	(12,84575)	-4.61%	-4.61%	
	Equity Shares	OESH	53,183.94177	(7,143.43168)	-14.12%	-14.12%	53,183.94177	(7,143.43168)	-14.12%	-14.12%	40,858.64754	(25,402.78425)	-32.89%	-32.89%
	Total		2,089,279.44520	(2,423.45625)			2,089,279.44520	(2,423.45625)			2,032,288.76718	166,665.01732		

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 : 5th August, 2011

Prasun Gajri
Chief Investment Officer

FORM 2

L - 35 DOWNGRADING OF INVESTMENT

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

Statement as on: 30th June 2011

Name of the Fund: Shareholders Non Solvency Margin Fund

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 : 5th August 2011

Prasun Gajri
Chief Investment Officer

FORM 2
L - 35 DOWNGRADING OF INVESTMENT

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

Statement as on: 30th June 2011

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	1,454.27	28-Jul-06	FITCH India Ltd	INDAA+	INDAA	23-Dec-08	
	6.35% Rel. Energy Mat 28/07/13	IPTD	959.45	28-Jul-06	FITCH India Ltd	INDAA+	INDAA	23-Dec-08	
	5.60% Rel Energy Mat. 28/07/13	IPTD	966.10	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	1,000.00	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 : 5th August 2011

Prasun Gajri
Chief Investment Officer

FORM 2
L - 35 DOWNGRADING OF INVESTMENT

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

Statement as on: 30th June 2011

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 : 5th August 2011

Prasun Gajri
Chief Investment Officer

FORM 2
L - 35 DOWNGRADING OF INVESTMENT

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

Statement as on: 30th June 2011

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 : 5th August 2011

Prasun Gajri
Chief Investment Officer

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

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

Date: **30/06/2011**

SI No.	Channels	For the quarter ended 30th June, 2011			For the quarter ended 30th June, 2010		
		No. of Policies/ No. of Schemes	No. of Lives Covered	Premium (` in Crores)	No. of Policies/ No. of Schemes	No. of Lives Covered	Premium (` in Crores)
1	Individual agents	-	-	-	1	3,200	12.00
2	Corporate Agents-Banks	-	-	-	-	-	-
3	Corporate Agents -Others	-	-	-	-	-	-
4	Brokers	9	3,629	0.49	5	2,129	0.35
5	Micro Agents	-	-	-	-	-	-
6	Direct Business	80	172,024	133.15	60	93,478	92.80
	Total(A)	89	175,653	133.64	66	98,807	105.14
1	Referral (B)	-	-	-	-	-	-
	Grand Total (A+B)	89	175,653	133.64	66	98,807	105.14

PERIODIC DISCLOSURES

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

Insurer:		HDFC Standard Life Insurance Co. Ltd.		Date:		30/06/2011	
Sl. No.	Channels	For the quarter ended 30th June, 2011		For the quarter ended 30th June, 2010			
		No. of Policies	Premium (` in Crores)	No. of Policies	Premium (` in Crores)		
1	Individual agents	31,676	100.64	63,129	221.03		
2	Corporate Agents-Banks	58,626	269.81	65,347	361.02		
3	Corporate Agents -Others	134	17.41	315	16.75		
4	Brokers	3,045	19.61	240	0.70		
5	Micro Agents	-	-	-	-		
6	Direct Business	8,023	16.74	5,634	13.74		
	Total (A)	101,504	424.21	134,665	613.25		
1	Referral (B)	-	-	666	1.62		
	Grand Total (A+B)	101,504	424.21	135,331	614.86		

PERIODIC DISCLOSURES

FORM L-39-Data on Settlement of Claims - Individual for the quarter ended 30th June, 2011

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

Date: **30/06/2011**

Ageing of Claims*									
SI.No.	Types of Claims	No. of claims paid						Total no. of claims paid	Total amount of claims paid (in crores)
		On or before maturity	1 month	1 - 3 months	3 - 6 months	6 months - 1 year	> 1 year		
1	Maturity Claims	70	41	7				118	1.46
2	Survival Benefit	518	137	67	47	69	263	1,101	3.94
3	for Annuities / Pension	-	8	25	17	10	19	79	1.23
4	For Surrender	-	43,733	-	-	-	-	43,733	536.24
5	Other benefits	-	37,097	-	-	-	-	37,097	191.76
1	Death Claims	-	989	84	3	3	-	1,079	17.78

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 (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	-	13,328	-	-	-	-	13,328	76.43
1	Death Claims	-	117	-	-	-	-	117	1.14

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 30th June, 2011

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

Date: **30/06/2011**

No. of claims only

Sl. No.	Claims Experience	For Death	For Maturity	Survival Benefit	For Annuities/ Pension	For Surrender	Other Benefits
1	Claims O/S at the beginning of the period	28	6	584	180	1,602	1,247
2	Claims reported during the period	1,217	141	704	99	43,683	36,870
3	Claims Settled during the period	1,079	118	1,101	79	43,733	37,097
4	Claims Repudiated during the period	23	-	-	-	-	-
a	Less than 2years from the date of acceptance of risk	15	-	-	-	-	-
b	Grater than 2 year from the date of acceptance of risk	8	-	-	-	-	-
5	Claims Written Back	-	-	-	-	-	-
6	Claims O/S at End of the period	143	29	187	200	1,552	1,020
	Less than 3months	138	25	45	73	1,552	1,020
	3 months to 6 months	1	4	31	39	-	-
	6months to 1 year	1	-	15	22	-	-
	1year and above	3	-	96	66	-	-

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

No. of claims only

Sl. No.	Claims Experience	For Death	for Maturity	Survival Benefit	For Annuities/ Pension	For Surrender	Other Benefits
1	Claims O/S at the beginning of the period	-	-	-	-	-	16
2	Claims reported during the period	117	-	-	-	-	464
3	Claims Settled during the period	117	-	-	-	-	458
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	-	-	-	-	-	22
	Less than 3months	-	-	-	-	-	22
	3 months to 6 months	-	-	-	-	-	-
	6months to 1 year	-	-	-	-	-	-
	1year and above	-	-	-	-	-	-

PERIODIC DISCLOSURES

FORM L-41 GREIVANCE DISPOSAL for the quarter ended 30th June, 2011

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

Date: **30/06/2011**

SI No.	Particulars	Opening Balance	Additions	Complaints Resolved/ settled			Complaints Pending
				Fully Accepted	Partial Accepted	Rejected	
1	Complaints made by customers						
a)	Sales Related	282	3,470	529	-	2,523	700
b)	New Busines Related	1	609	502	-	-	108
c)	Policy Servcing related	82	3,351	3,236	-	-	197
d)	Claim Servicing related	1	290	259	-	-	32
e)	Others	-	-	-	-	-	-
	Total Number	366	7,720	4,526	-	2,523	1,037

SI No.	Particulars	Complaints made by customers	Complaints made by intermediaries	Total
2	Duration wise Pending Status			
a)	Less than 15 days	731	-	731
b)	Greater than 15 days	306	-	306
	Total Number	1,037	-	1,037

L-42- Valuation Basis (Life Insurance) as at end June 2011

(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 for all material lines of business.
- 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.
- For minor lines of business like annuities, health and group protection contracts the reserves are calculated using Excel and VBA for Excel and the valuation basis is parameterised in the Excel spreadsheet.

(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)	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%
(b) Group Business (unit linked)	120.0%	120.0%

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

(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

The per policy renewal expense assumption varies between Rs 236.20 and Rs 1,878.40 for the majority of the individual business.

These renewal expenses vary by product, frequency and premium payment instructions.

For all material lines of business, the per policy renewal expenses are increased at an inflation rate of 7.5% per annum.

For Group business and annuities an inflation rate of 6.5% per annum is assumed.

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

(4) Persistency Assumptions

(a) Individual Business (Unit linked)

(a.1) No lapses or surrenders are assumed to occur in the initial policy years when the surrender charges are applicable.

After the completion of such period, the lapse/surrender rate is set at best estimate, adjusted for 20% downside Margin for Adverse Deviations (MAD).

The actual rates range from 4% to 32% based on products and duration in-force since inception.

(a.2) Paid up rates have been set at 100%.

(a.3) The partial withdrawals have been set to 120% of the best estimate rates (implying a MAD of 20%).

The actual rates vary from 1.2% to 6% based on products.

(b) Individual Business (Conventional)

(b.1) No lapses or surrenders are assumed to occur.

L-42- Valuation Basis (Life Insurance) as at end June 2011

(5) Bonus Rates

(a) Individual Business

- The future reversionary bonus rates vary between 2% and 5%.
- Reversionary bonuses are assumed to de-escalate for some products, subject to a minimum floor of 1%.
- Terminal bonuses are set at a policy level as the excess of projected asset share over guaranteed maturity benefits, subject to a minimum of zero.

(6) Policyholder's Reasonable Expectations

- 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. 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 expectations.

(7) Taxation and Shareholder Transfers

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

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

- 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.

(9) Change in Valuation Methods or Bases

(9.a) Individuals Assurances

1. Interest	No change
2. Expenses	The per policy renewal expense assumptions and the claim expense assumptions for
3. Inflation	No change

(9.b) Annuities

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

(9.c) Unit Linked

1. Interest	No change
2. Expenses	The fixed per policy renewal expense assumptions and the claim expense assumptions for
3. Inflation	No change

(9.d) Health

1. Interest	No change
2. Expenses	The fixed per policy expense and claim expense assumptions are derived by applying a 7.5%
3. Inflation	No change

(9.e) Group

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

Notes

In the financial year 2010-2011, the company has launched products with highest NAV guarantee.

An additional reserve is held for such NAV guarantee and is equal to the accumulated guarantee charge deducted for these funds.